

Annex: Kutxabank Mortgage Portfolio

2012Q2



General features

TOTAL PORTFOLIO

Total amount (€ mill.) 28,216.7

▶ Residential

Total amount (€ mill.) 21,609.6
Number of loans 216,949
Number of borrowers 356,046
WALTV (%) 60.68
WAS seasoning (months) 55.57
WAMaturity (years) 24.85
WARate (%) 2.72
WARate (%; floating rate loans) 2.72
Arrears >90 days (%) 3.06

▶ Commercial

Total amount (€ mill.) 6,607.1
Number of loans 20,446
Number of borrowers 30,337
WALTV (%) 57.92
WAS seasoning (months) 58.73
WAMaturity (years) 9.09
WARate (%) 3.03
WARate (%; floating rate loans) 3.11
Arrears >90 days (%) 18.17

ELEGIBLE PORTFOLIO

Total amount (€ mill.) 18,290.6

▶ Residential

Total amount (€ mill.) 15,270.4
Number of loans 158,654
Number of borrowers 259,109
WALTV (%) 54.67
WAS seasoning (months) 57.24
WAMaturity (years) 24.06
WARate (%) 2.66
WARate (%; floating rate loans) 2.66
Arrears >90 days (%) 1.04

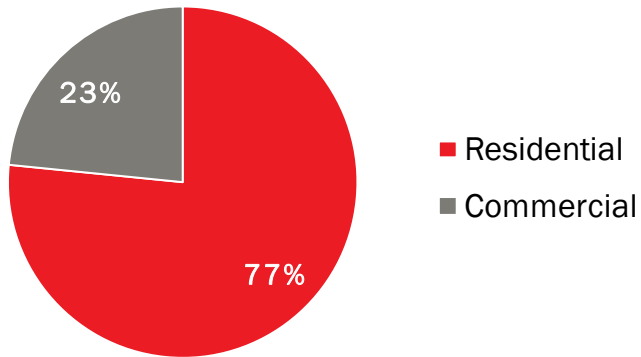
▶ Commercial

Total amount (€ mill.) 3,020.2
Number of loans 13,312
Number of borrowers 20,171
WALTV (%) 42.41
WAS seasoning (months) 63.20
WAMaturity (years) 9.20
WARate (%) 2.98
WARate (%; floating rate loans) 3.08
Arrears >90 days (%) 4.38

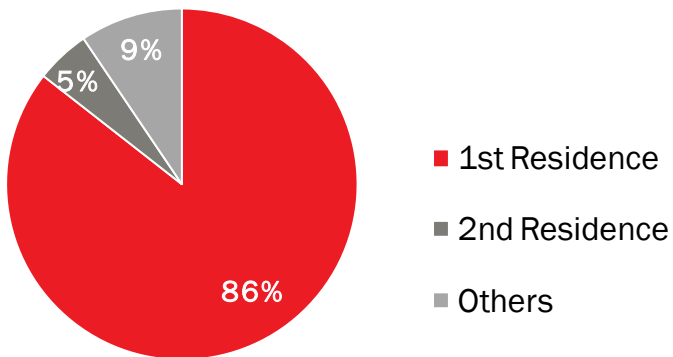
Breakdown by type of property

TOTAL PORTFOLIO

Type of property

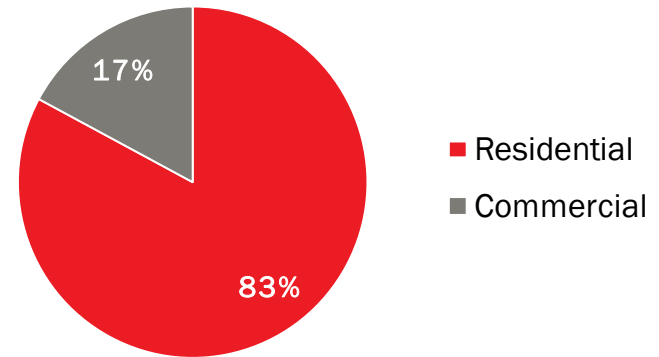


Type of residential property

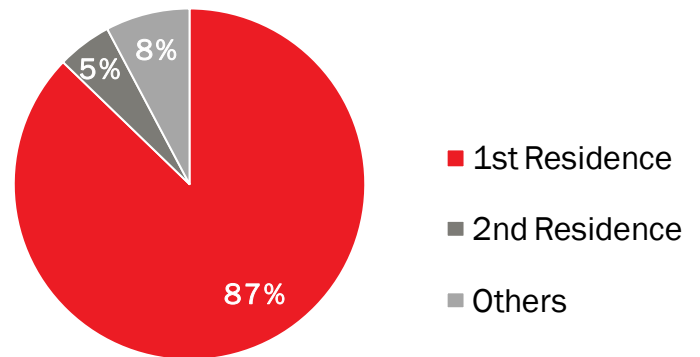


ELEGIBLE PORTFOLIO

Type of property



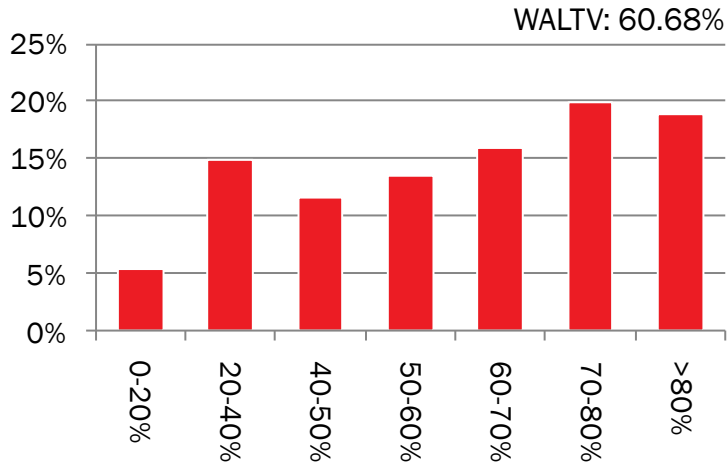
Type of residential property



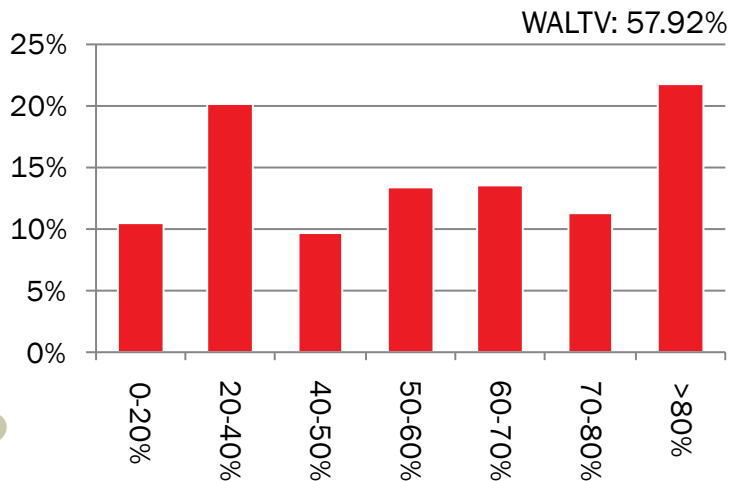
Breakdown by LTV

TOTAL PORTFOLIO

Residential

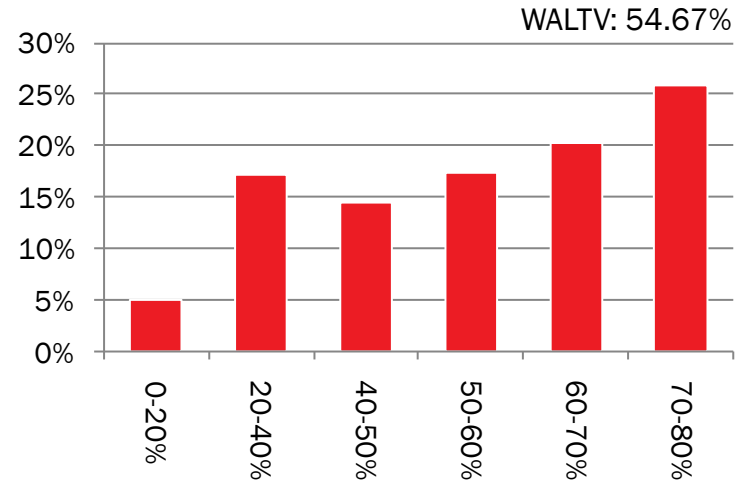


Commercial

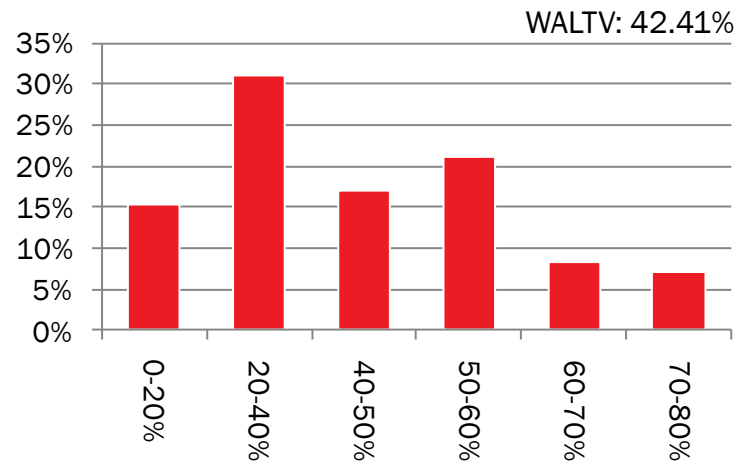


ELEGIBLE PORTFOLIO

Residential



Commercial

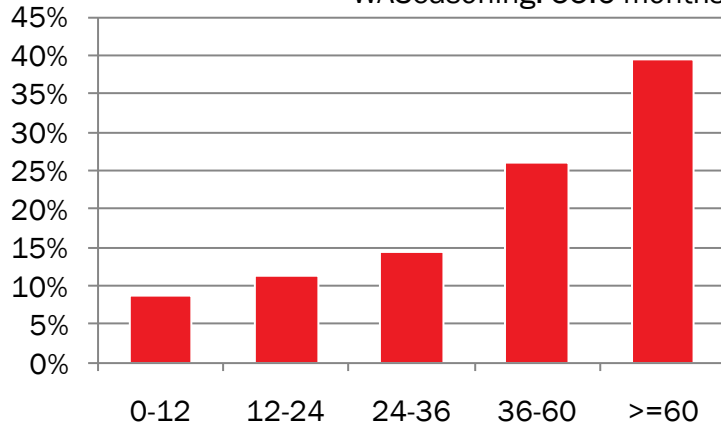


Breakdown by seasoning

TOTAL PORTFOLIO

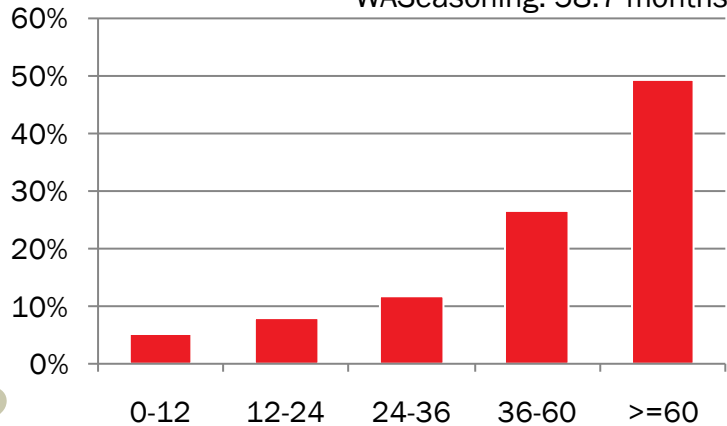
▶ Residential

WAS seasoning: 55.6 months



▶ Commercial

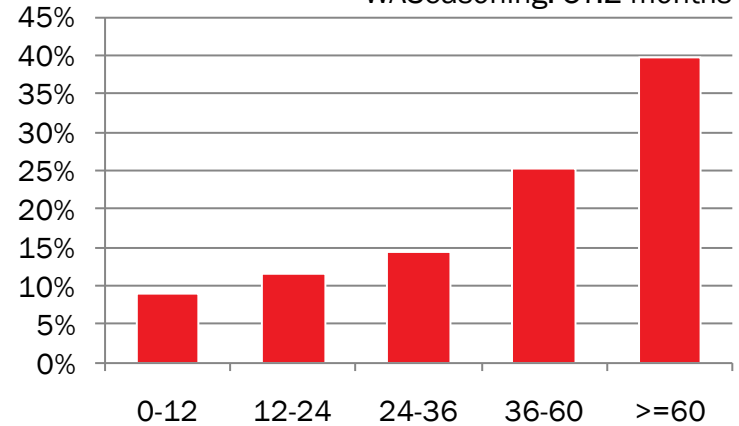
WAS seasoning: 58.7 months



ELEGIBLE PORTFOLIO

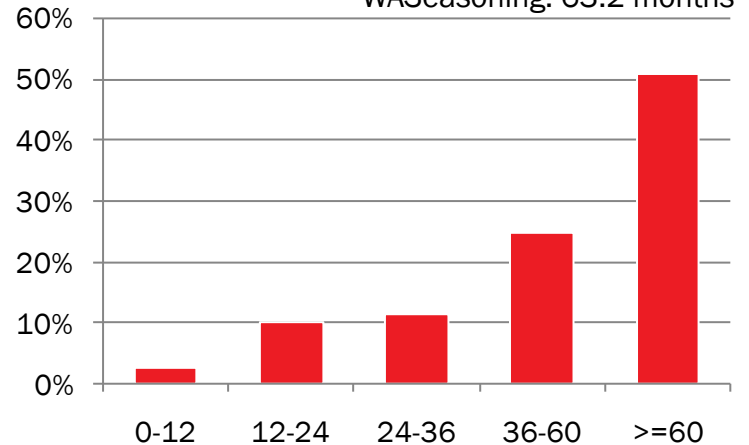
▶ Residential

WAS seasoning: 57.2 months



▶ Commercial

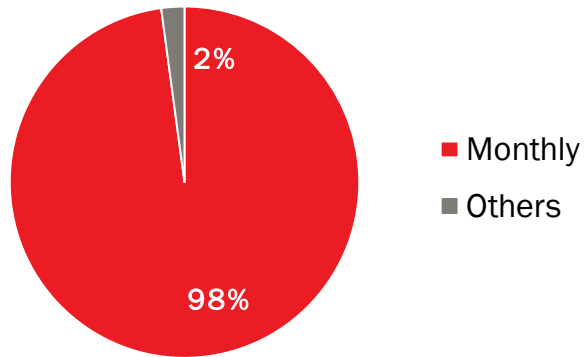
WAS seasoning: 63.2 months



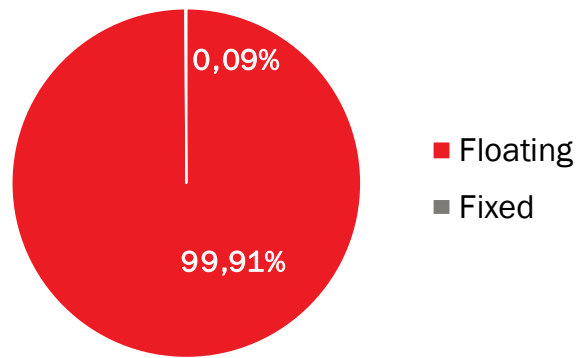
Breakdown by features

TOTAL PORTFOLIO

▶ Residential portfolio payment frequency

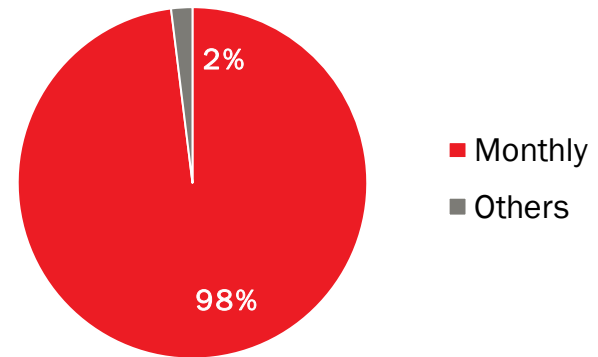


▶ Residential portfolio reference rate

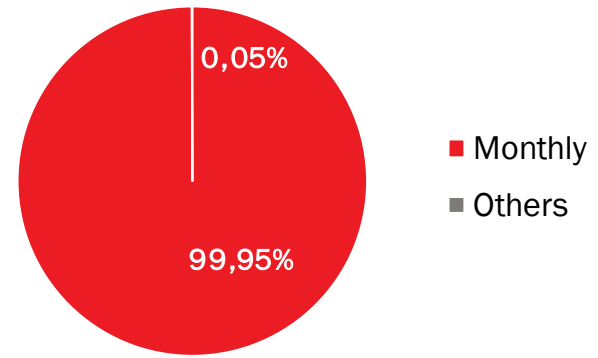


ELEGIBLE PORTFOLIO

▶ Residential portfolio payment frequency



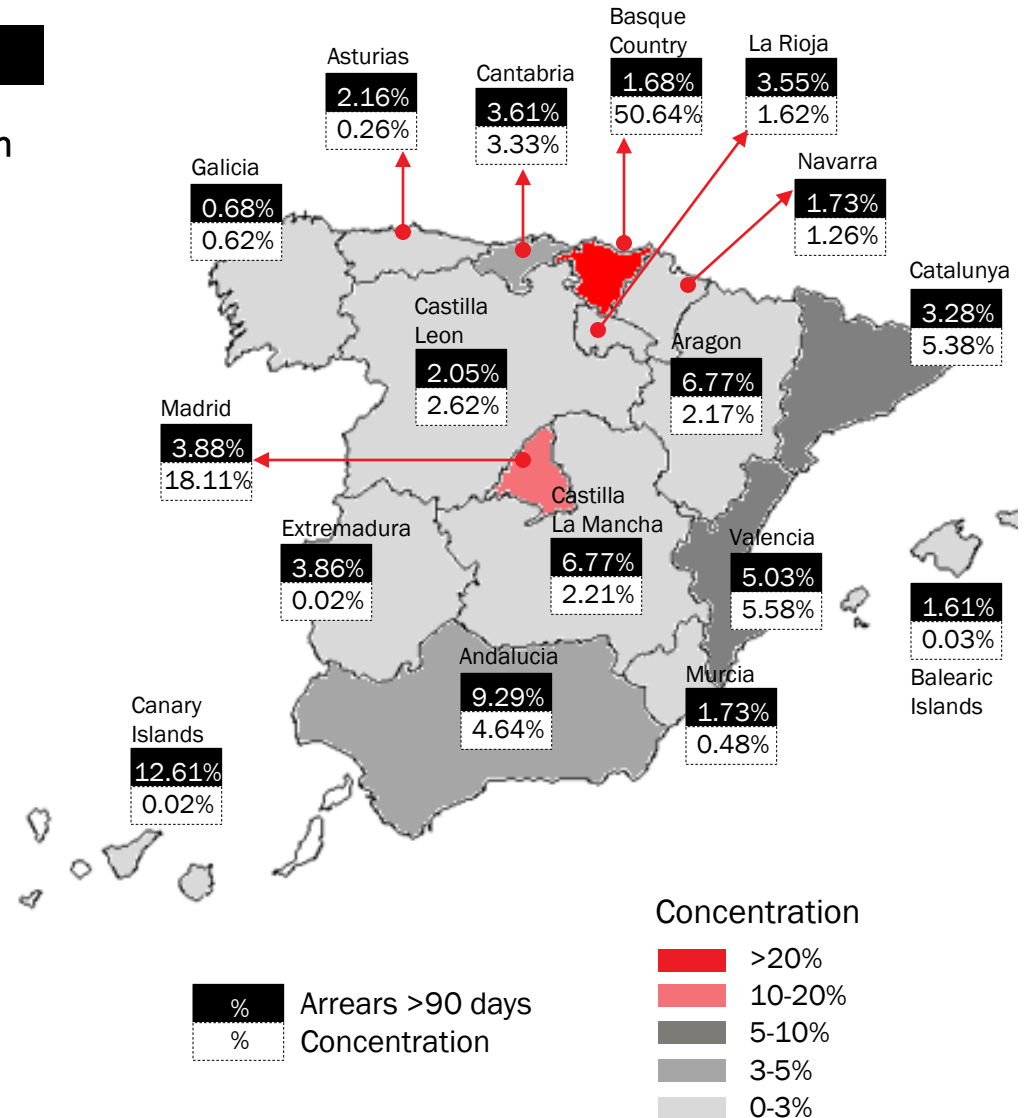
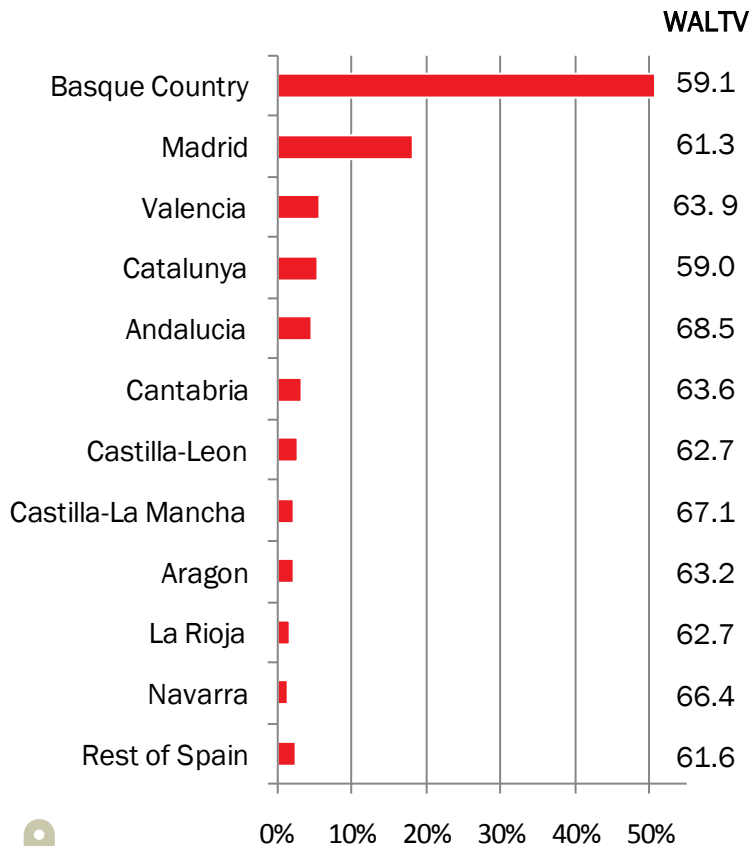
▶ Residential portfolio reference rate



Breakdown by region

RESIDENTIAL PORTFOLIO

► Concentration and NPL distribution



Kutxabank's Mortgage Book and CH's Overview

- ▶ Total Mortgage Pool: €28.2 bn
- ▶ Overcollateralisation: 333.5%

