

# Annex: Kutxabank Mortgage Portfolio

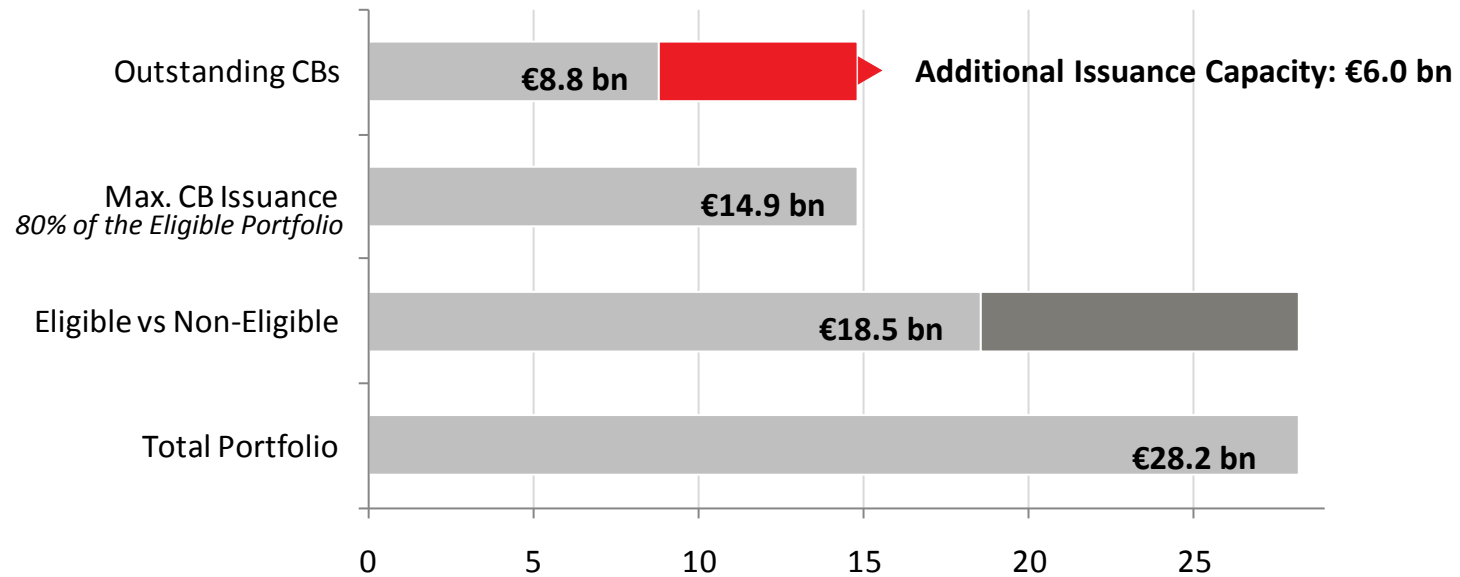
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2012Q4



# Kutxabank's Mortgage Book and CH's Overview

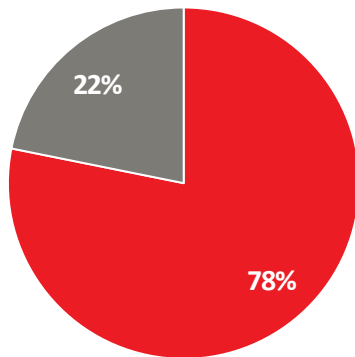
- ▶ **Total Mortgage Pool: €28.2 bn**
- ▶ **Overcollateralisation: 320.3%**
- ▶ **Rating: A3/AA- (Moody's/S&P)**



# General features

## TOTAL PORTFOLIO

Total amount (€ mill.)	28,207.2
Number of loans	240,690
Number of borrowers	391,203
WALTV (%)	60.35
WAS seasoning (months)	60.46
WAMaturity (years)	21.27
WARate (%)	2.32
WARate (%; floating rate loans)	2.32
Arrears >90 days (%)	8.20



- Residential
- Commercial

## Residential

Total amount (€ mill.)	22,047.9
Number of loans	221,173
Number of borrowers	362,287
WALTV (%)	60.39
WAS seasoning (months)	59.53
WAMaturity (years)	24.68
WARate (%)	2.22
WARate (%; floating rate loans)	2.22
Arrears >90 days (%)	3.09

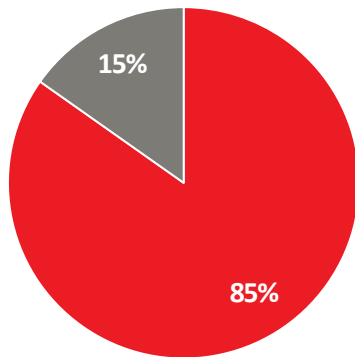
## Commercial

Total amount (€ mill.)	6,159.3
Number of loans	19,517
Number of borrowers	28,916
WALTV (%)	60.21
WAS seasoning (months)	63.76
WAMaturity (years)	9.04
WARate (%)	2.65
WARate (%; floating rate loans)	2.68
Arrears >90 days (%)	26.49

# General features

## ELIGIBLE PORTFOLIO

Total amount (€ mill.)	18,539.2
Number of loans	175,943
Number of borrowers	285,022
WALTV (%)	52.51
WAS seasoning (months)	61.64
WAMaturity (years)	21.86
WARate (%)	2.18
WARate (%; floating rate loans)	2.18
Arrears >90 days (%)	3.24



- Residential
- Commercial

### Residential

Total amount (€ mill.)	15,771.8
Number of loans	163,055
Number of borrowers	265,507
WALTV (%)	54.66
WAS seasoning (months)	60.41
WAMaturity (years)	23.97
WARate (%)	2.12
WARate (%; floating rate loans)	2.12
Arrears >90 days (%)	1.23

### Commercial

Total amount (€ mill.)	2,767.4
Number of loans	12,888
Number of borrowers	19,515
WALTV (%)	41.33
WAS seasoning (months)	68.04
WAMaturity (years)	10.85
WARate (%)	2.46
WARate (%; floating rate loans)	2.51
Arrears >90 days (%)	14.27

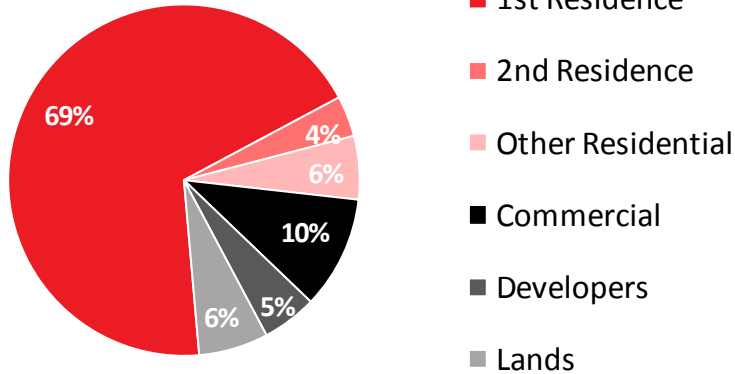
# Breakdown by type of property

## TOTAL PORTFOLIO

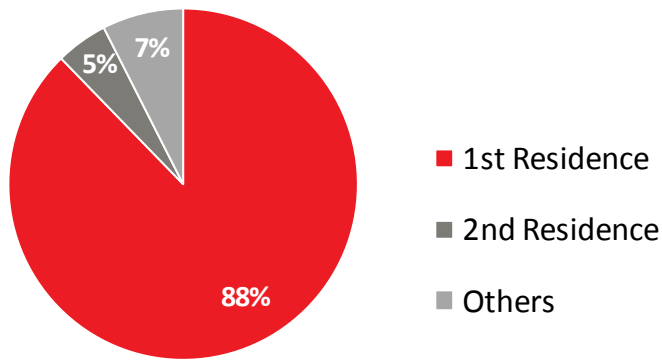
Total amount (€ mill.)

28,207.2

### Type of property



### Type of residential property

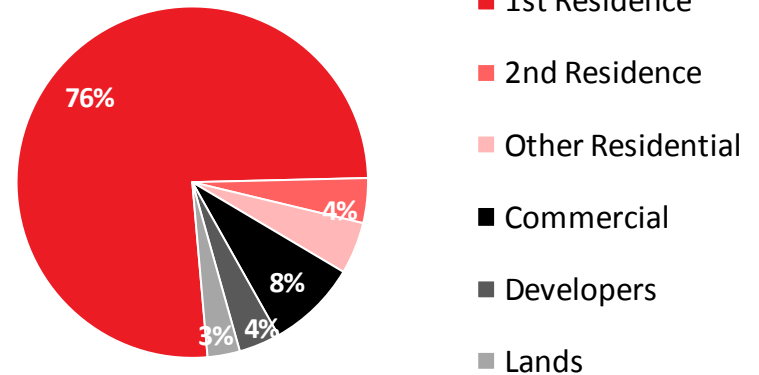


## ELIGIBLE PORTFOLIO

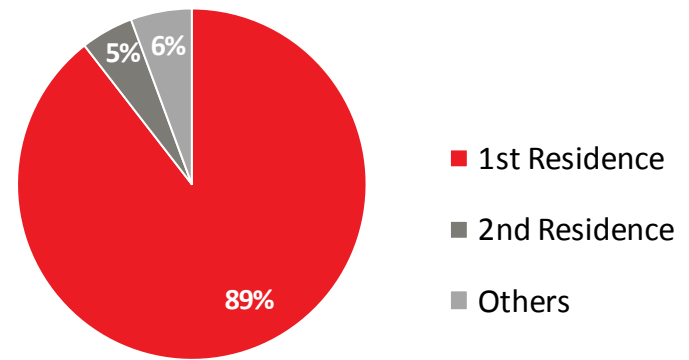
Total amount (€ mill.)

18,539.2

### Type of property



### Type of residential property



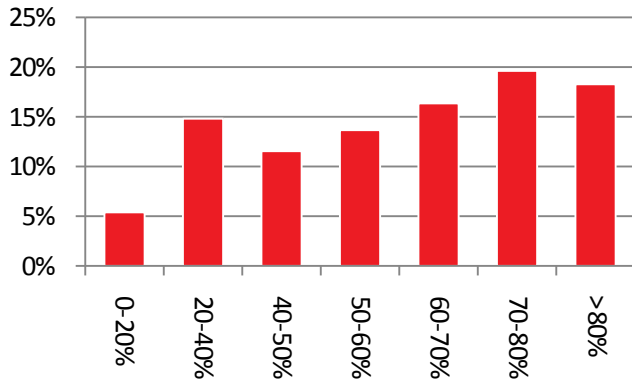
# Breakdown by LTV

## TOTAL PORTFOLIO

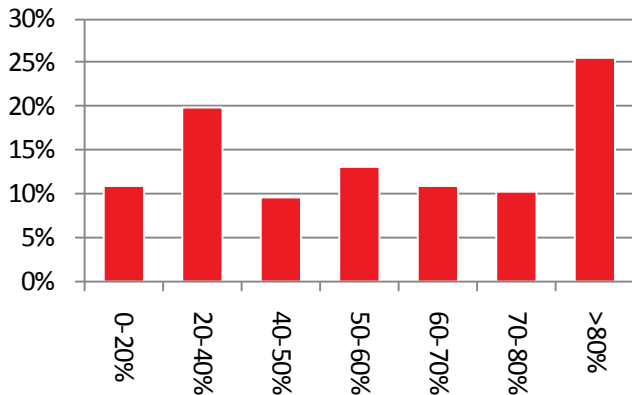
Total amount (€ mill.)

28,207.2

### Residential WALTV: 60.39%



### Commercial WALTV: 60.21%

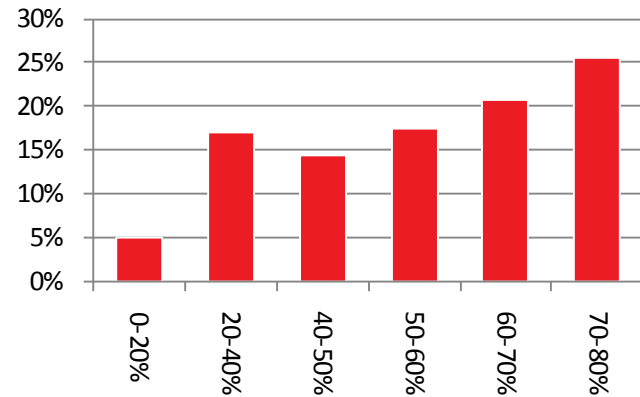


## ELIGIBLE PORTFOLIO

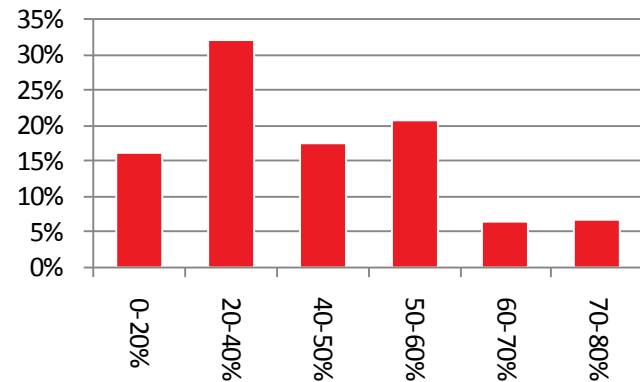
Total amount (€ mill.)

18,539.2

### Residential WALTV: 54.66%



### Commercial WALTV: 41.33%



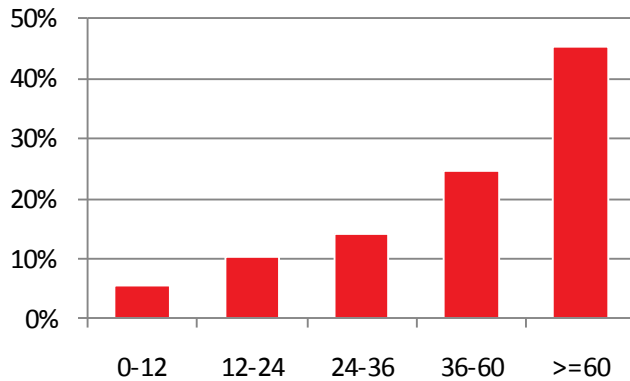
# Breakdown by seasoning

## TOTAL PORTFOLIO

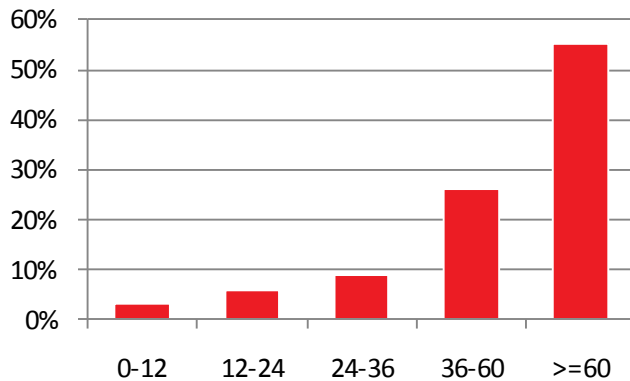
Total amount (€ mill.)

28,207.2

### ▶ Residential WA Seasoning: 59.53



### ▶ Commercial WA Seasoning: 63.76

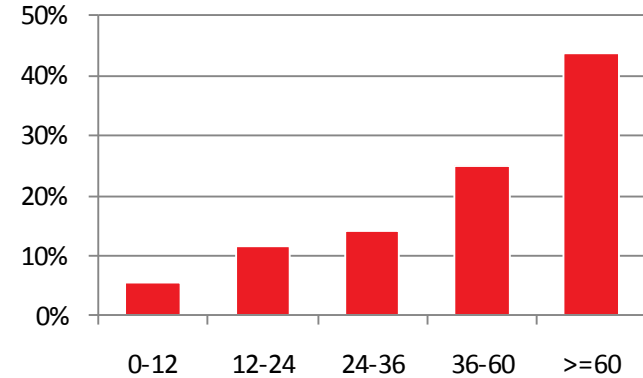


## ELIGIBLE PORTFOLIO

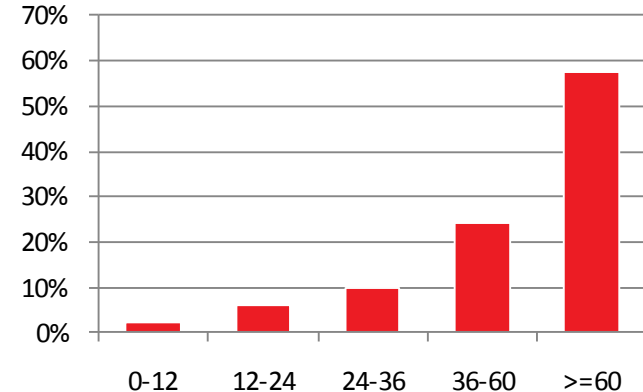
Total amount (€ mill.)

18,539.2

### ▶ Residential WA Seasoning: 60.41



### ▶ Commercial WA Seasoning: 68.04



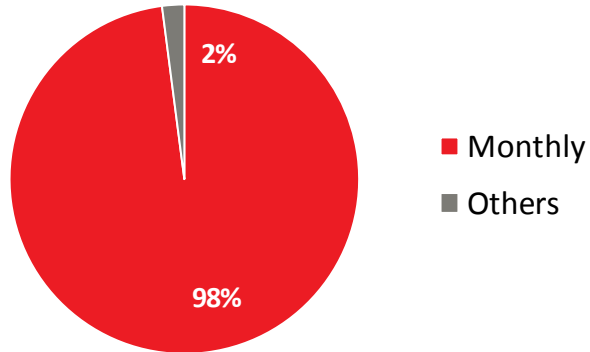
# Breakdown by features

## TOTAL PORTFOLIO

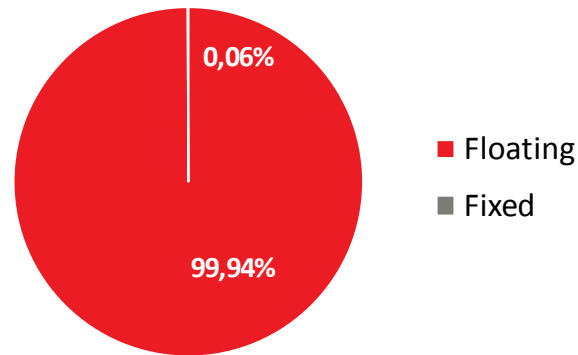
Total amount (€ mill.)

28,207.2

### ▶ Residential portfolio payment frequency



### ▶ Residential portfolio reference rate

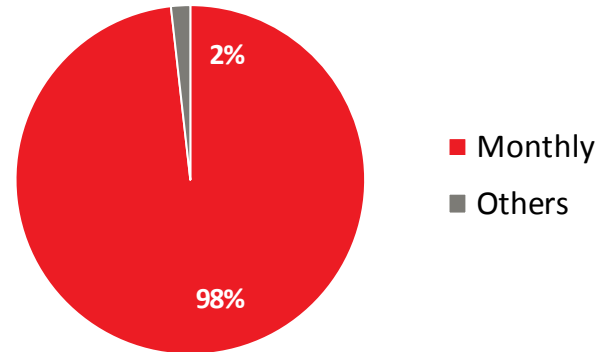


## ELIGIBLE PORTFOLIO

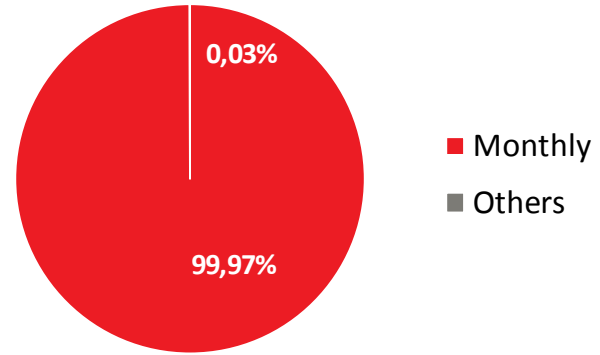
Total amount (€ mill.)

18,539.2

### ▶ Residential portfolio payment frequency



### ▶ Residential portfolio reference rate

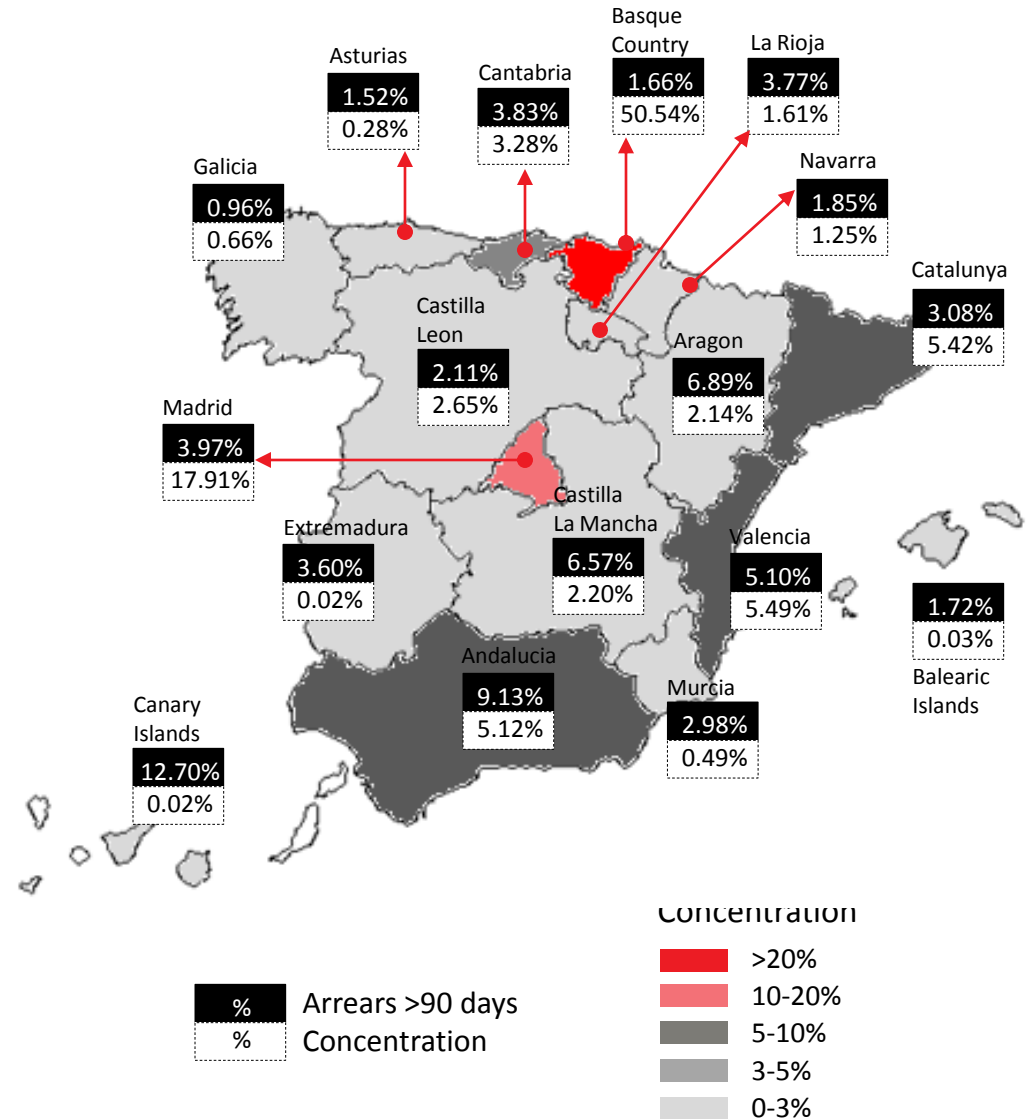
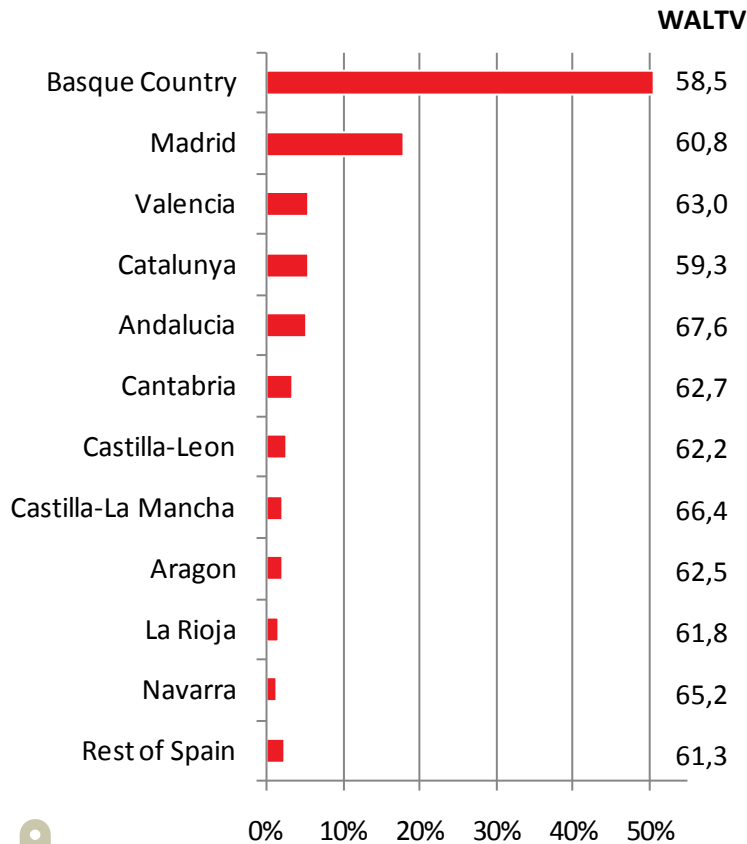




# Breakdown by region

## Residential Portfolio

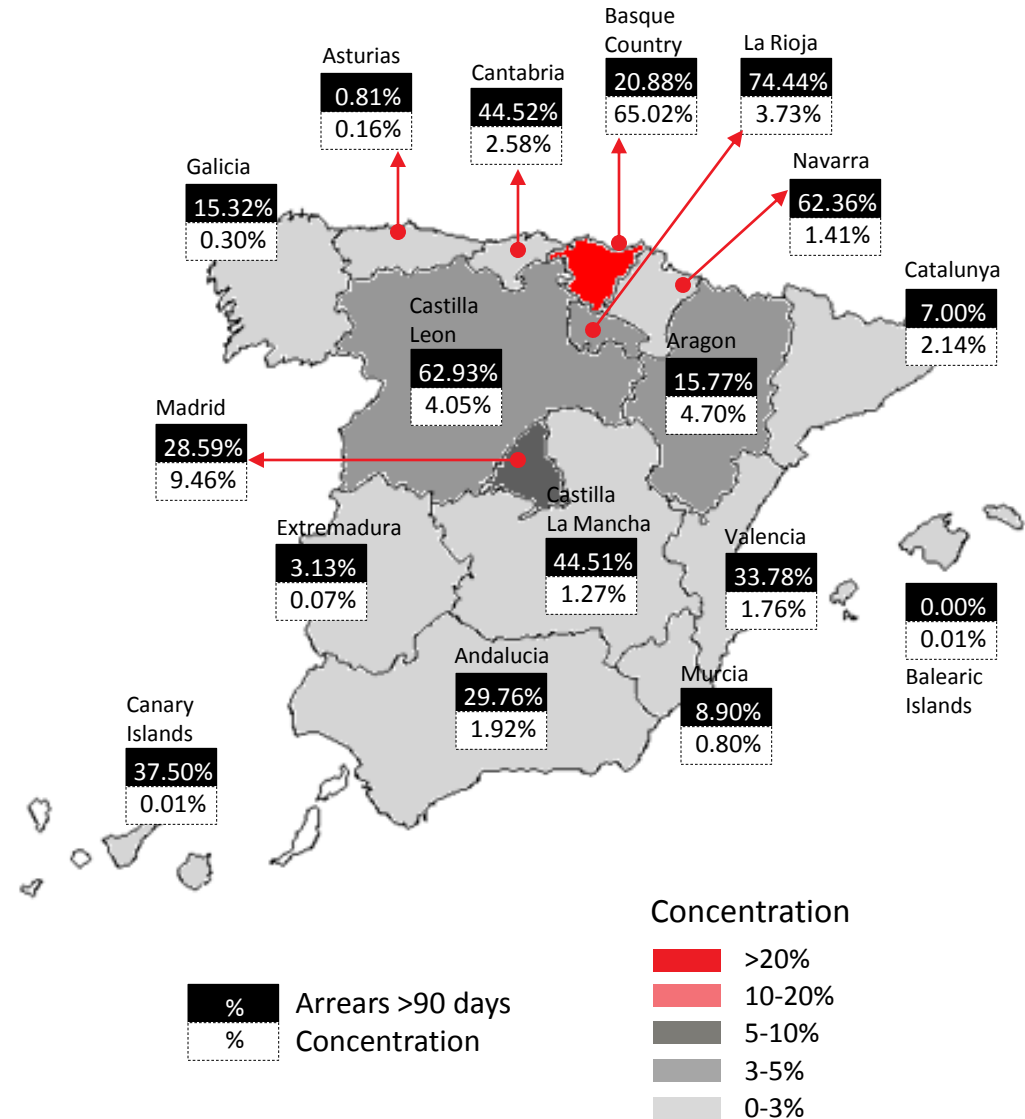
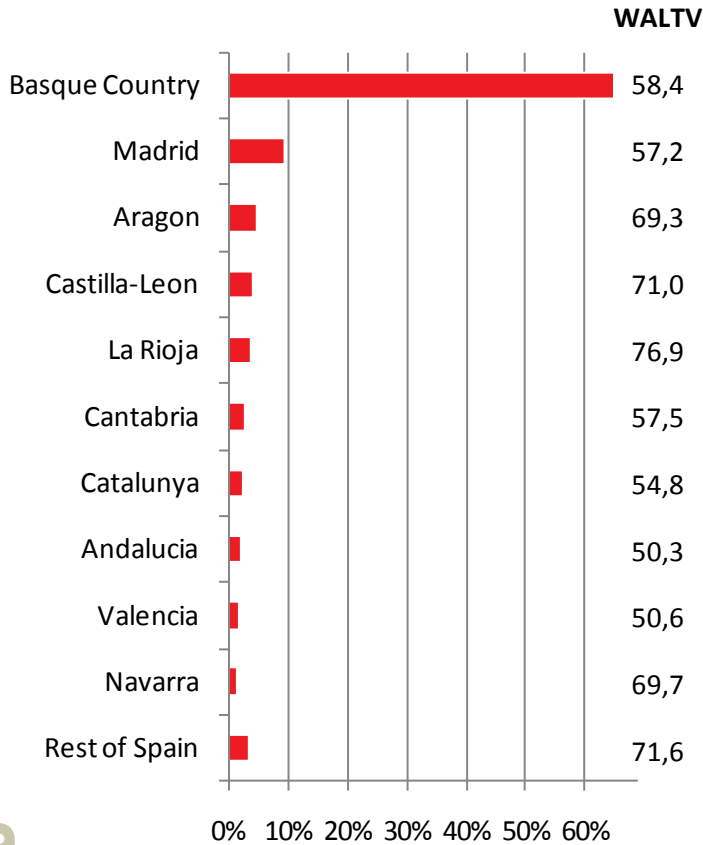
### Concentration and NPL distribution



# Breakdown by region

## Commercial Portfolio

### Concentration and NPL distribution



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