

Kutxabank Mortgage Portfolio

2013Q2

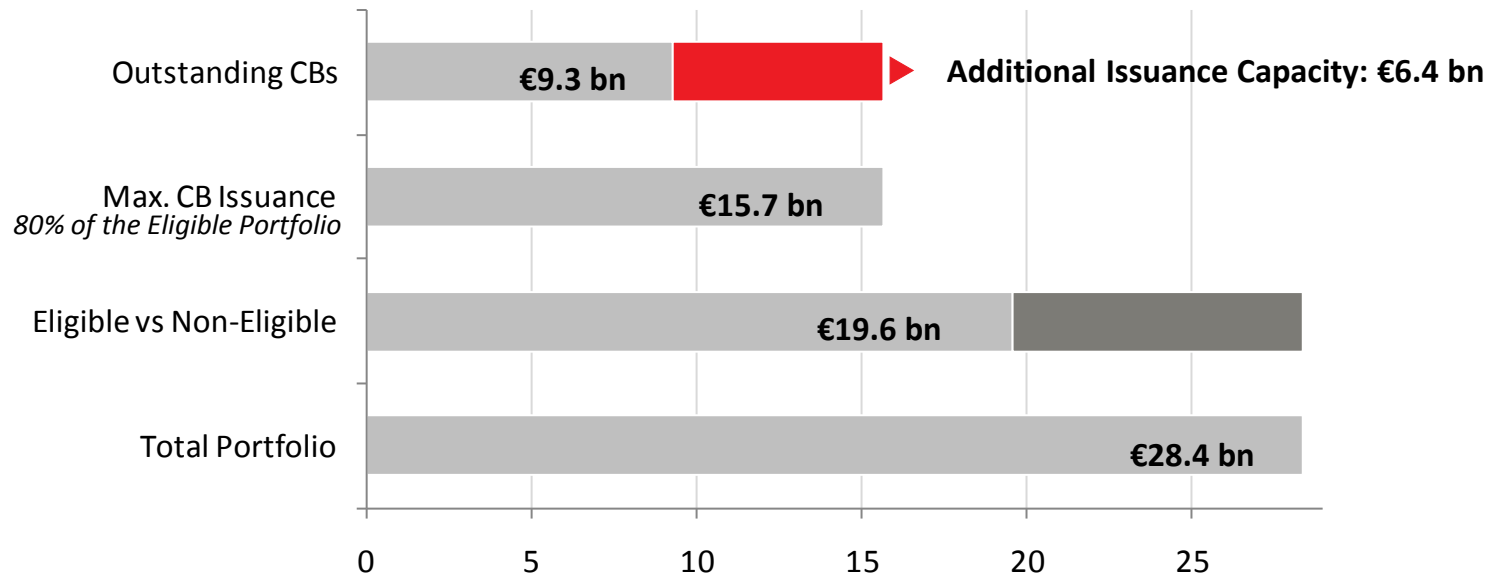


Kutxabank Mortgage Portfolio

Mortgage Book and CH's Overview

Collateral quick view

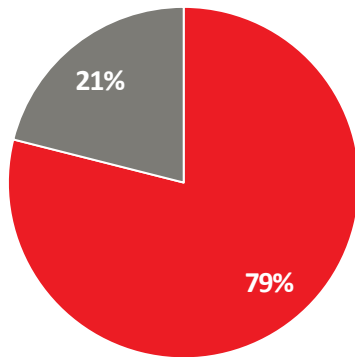
Total Mortgage Pool: **€28.4 bn**
Overcollateralisation¹: **306.4%**
Rating (Moody's/S&P): **A3/AA-**



General features

Total Portfolio

Total amount (€ mill.)	28,356.9
Number of loans	246,011
Number of borrowers	399,523
WALTV (%)	60.55
WAS seasoning (months)	67.06
WAMaturity (years)	21.63
WARate (%)	1.96
WARate (%; floating rate loans)	1.95
Arrears >90 days (%)	8.94



- Residential
- Commercial

Residential

Total amount (€ mill.)	22,386.9
Number of loans	226,037
Number of borrowers	370,285
WALTV (%)	60.26
WAS seasoning (months)	66.60
WAMaturity (years)	24.73
WARate (%)	1.83
WARate (%; floating rate loans)	1.83
Arrears >90 days (%)	3.43

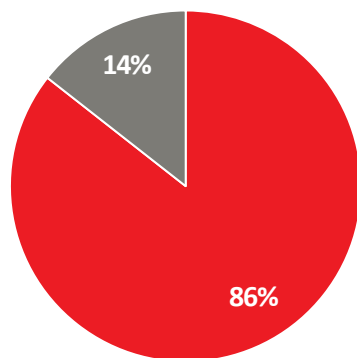
Commercial

Total amount (€ mill.)	5,970.0
Number of loans	19,974
Number of borrowers	29,238
WALTV (%)	61.63
WAS seasoning (months)	68.75
WAMaturity (years)	10.01
WARate (%)	2.44
WARate (%; floating rate loans)	2.44
Arrears >90 days (%)	29.60

General features

Eligible Portfolio

Total amount (€ mill.)	19,609.8
Number of loans	189,097
Number of borrowers	305,791
WALTV (%)	52.34
WAS seasoning (months)	67.77
WAMaturity (years)	22.37
WARate (%)	1.83
WARate (%; floating rate loans)	1.83
Arrears >90 days (%)	3.11



- Residential
- Commercial

Residential

Total amount (€ mill.)	16,873.6
Number of loans	175,120
Number of borrowers	284,658
WALTV (%)	54.09
WAS seasoning (months)	67.01
WAMaturity (years)	24.07
WARate (%)	1.75
WARate (%; floating rate loans)	1.75
Arrears >90 days (%)	1.35

Commercial

Total amount (€ mill.)	2,736.1
Number of loans	13,977
Number of borrowers	21,133
WALTV (%)	41.56
WAS seasoning (months)	72.44
WAMaturity (years)	11.85
WARate (%)	2.29
WARate (%; floating rate loans)	2.32
Arrears >90 days (%)	13.93

Breakdown

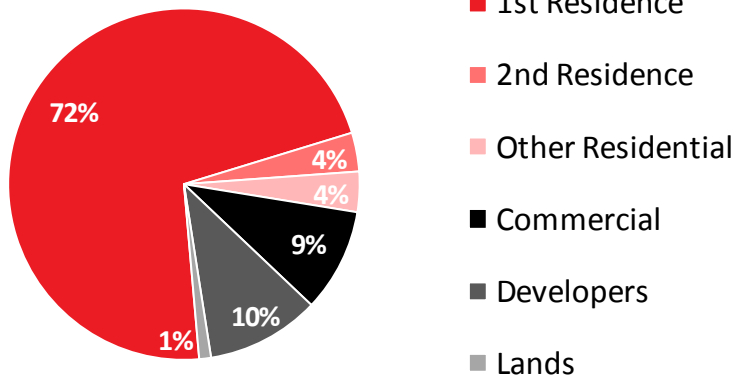
By type of property

TOTAL PORTFOLIO

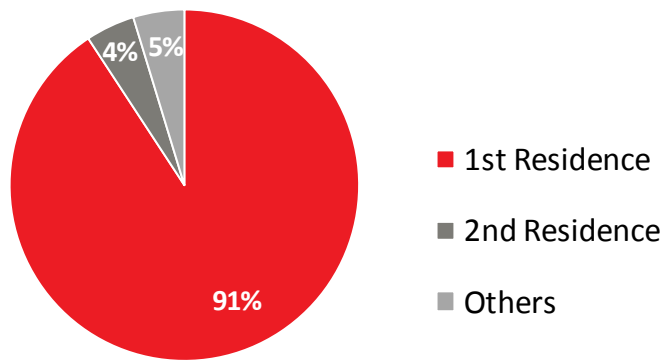
Total amount (€ mill.)

28,356.9

Type of property



Type of residential property

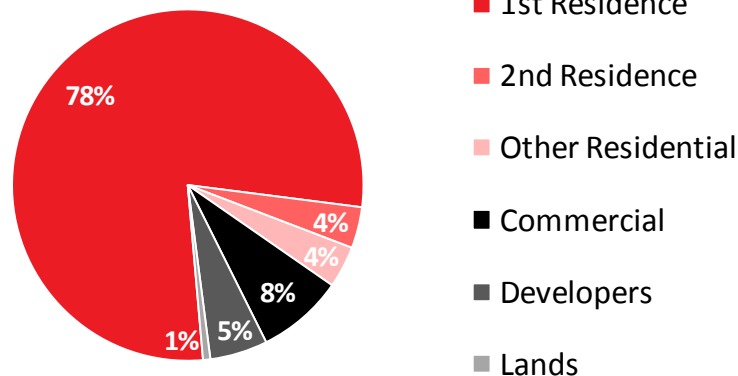


ELIGIBLE PORTFOLIO

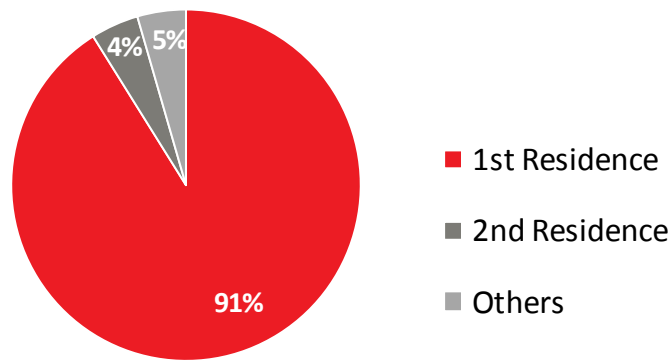
Total amount (€ mill.)

19,609.8

Type of property



Type of residential property



Breakdown

By LTV

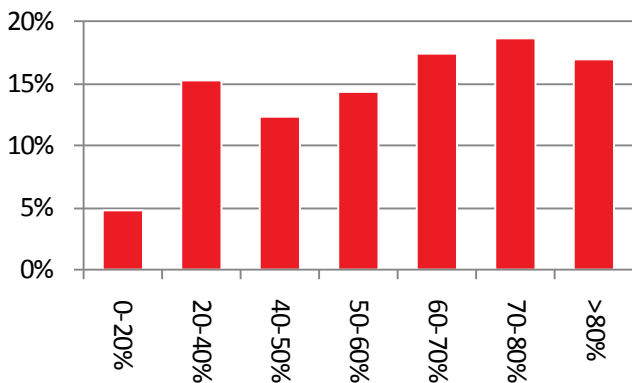
TOTAL PORTFOLIO

Total amount (€ mill.)

28,356.9

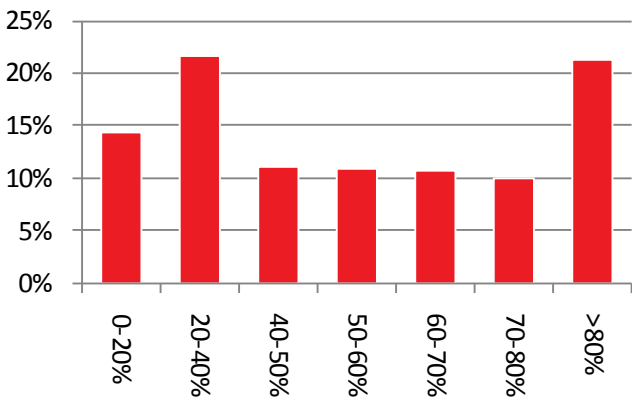
Residential

WALTV: 60.26%



Commercial

WALTV: 61.63%



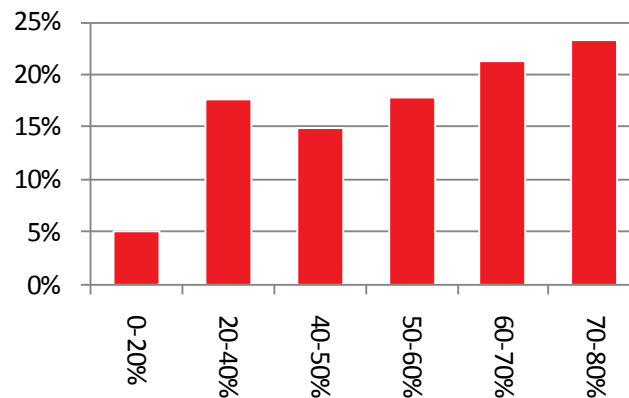
ELIGIBLE PORTFOLIO

Total amount (€ mill.)

19,609.8

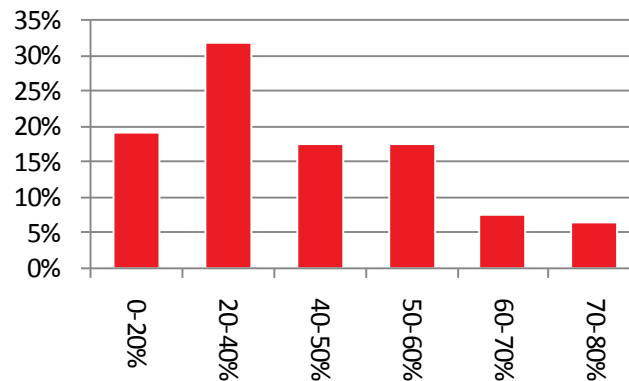
Residential

WALTV: 54.09%



Commercial

WALTV: 41.56%



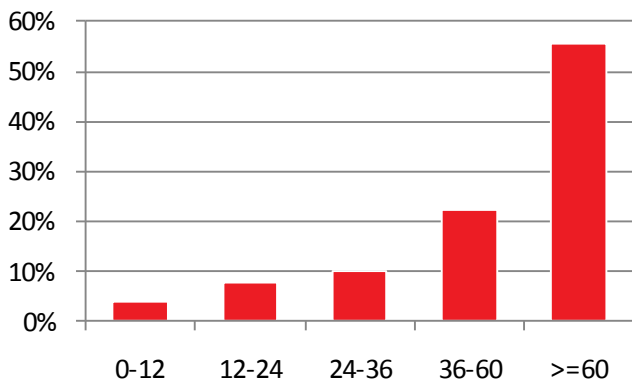
Breakdown

By seasoning

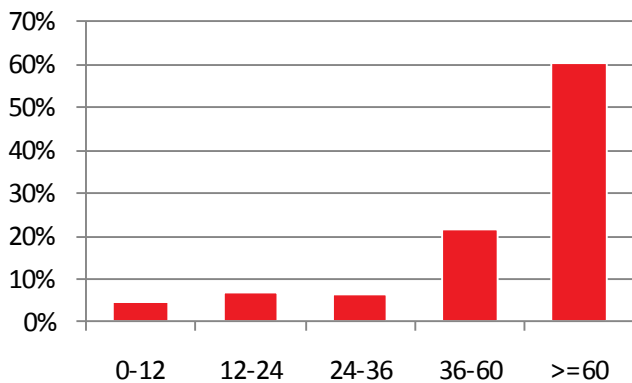
TOTAL PORTFOLIO

Total amount (€ mill.) **28,356.9**

▶ Residential WA Seasoning: 66.60



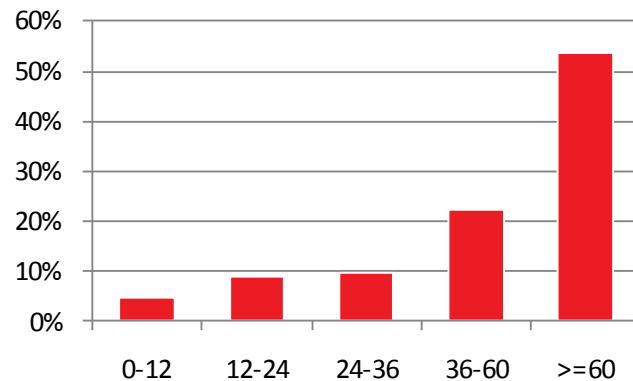
▶ Commercial WA Seasoning: 68.75



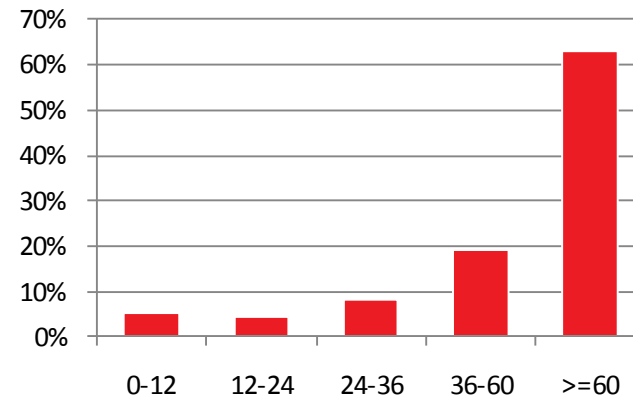
ELIGIBLE PORTFOLIO

Total amount (€ mill.) **19,609.8**

▶ Residential WA Seasoning: 67.01



▶ Commercial WA Seasoning: 72.44



Breakdown

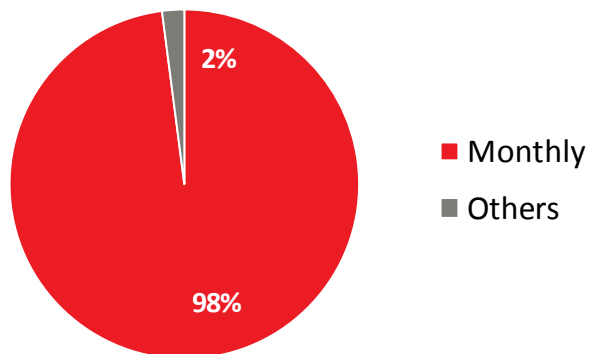
By payment frequency and sort of interest rate

TOTAL PORTFOLIO

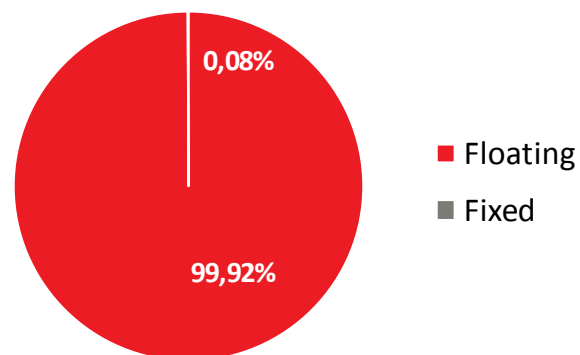
Total amount (€ mill.)

28,356.9

▶ Residential portfolio payment frequency



▶ Residential portfolio reference rate

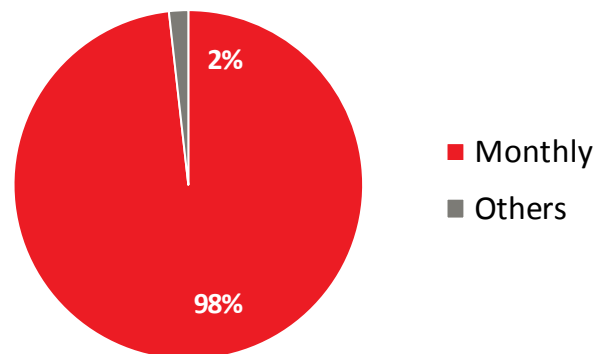


ELIGIBLE PORTFOLIO

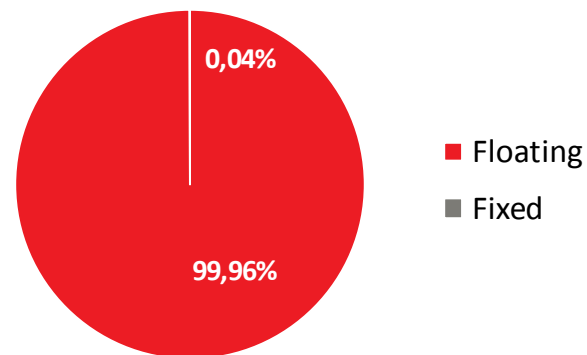
Total amount (€ mill.)

19,609.8

▶ Residential portfolio payment frequency



▶ Residential portfolio reference rate

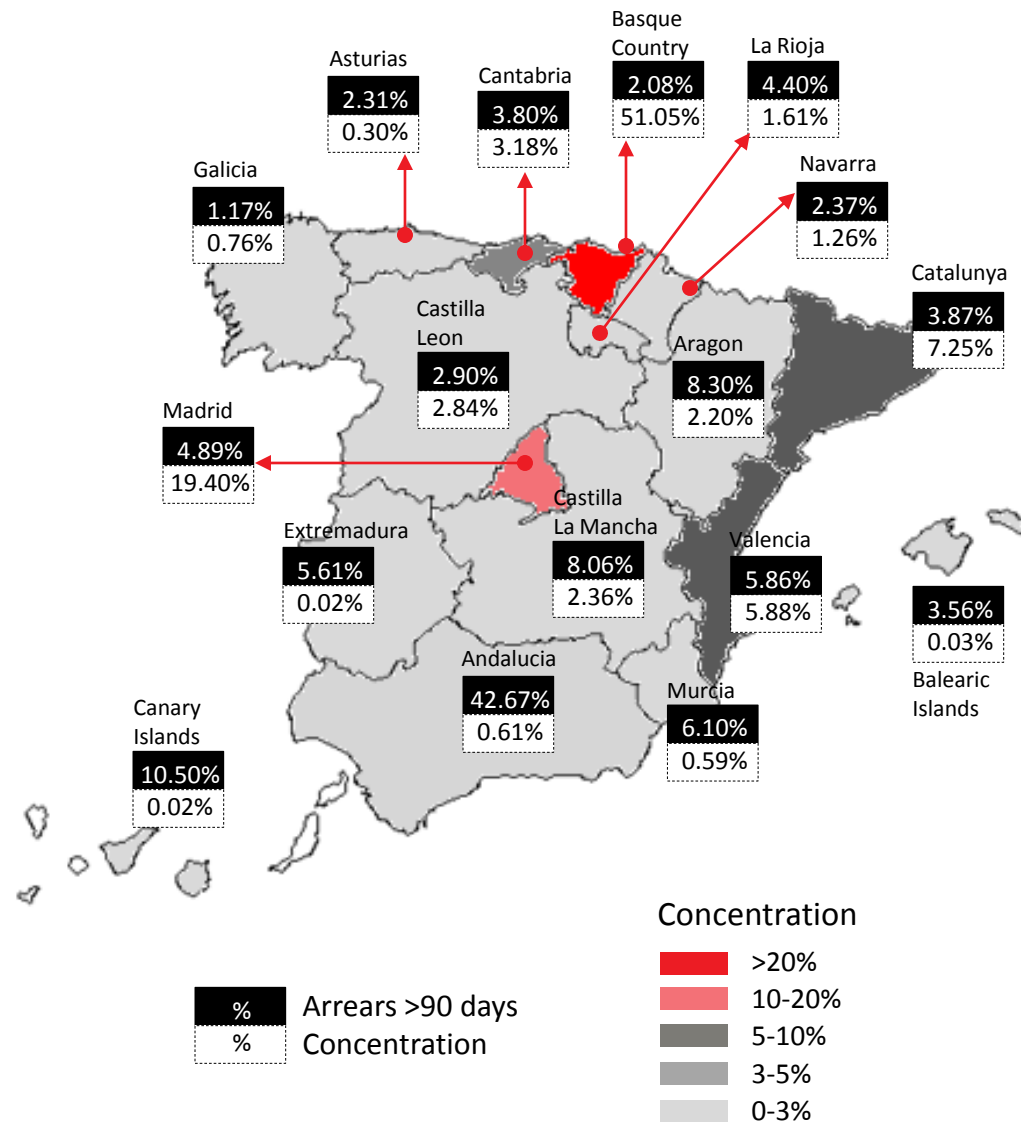
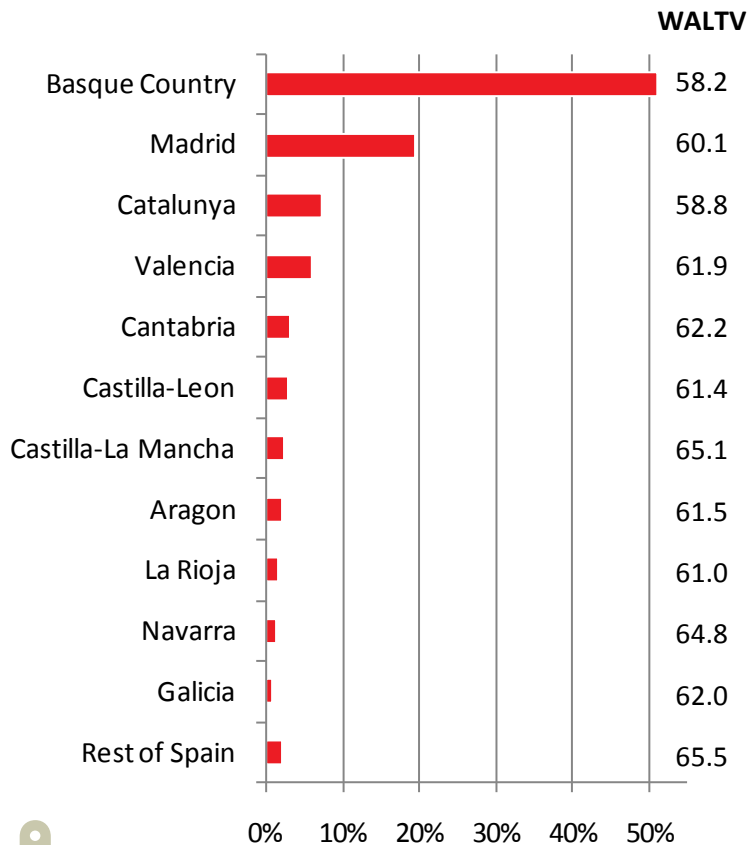


Breakdown

By region

Residential Portfolio

Concentration and NPL distribution

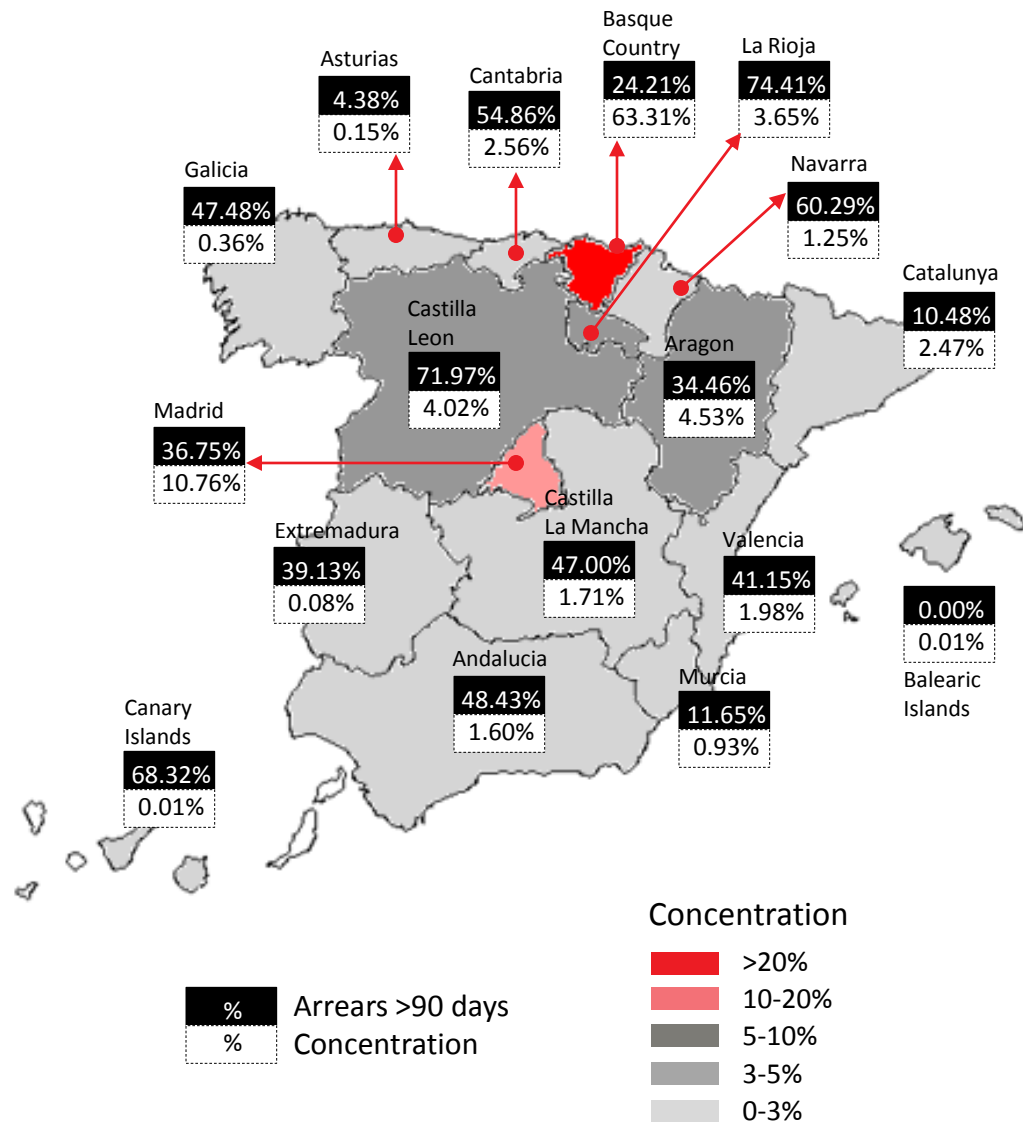
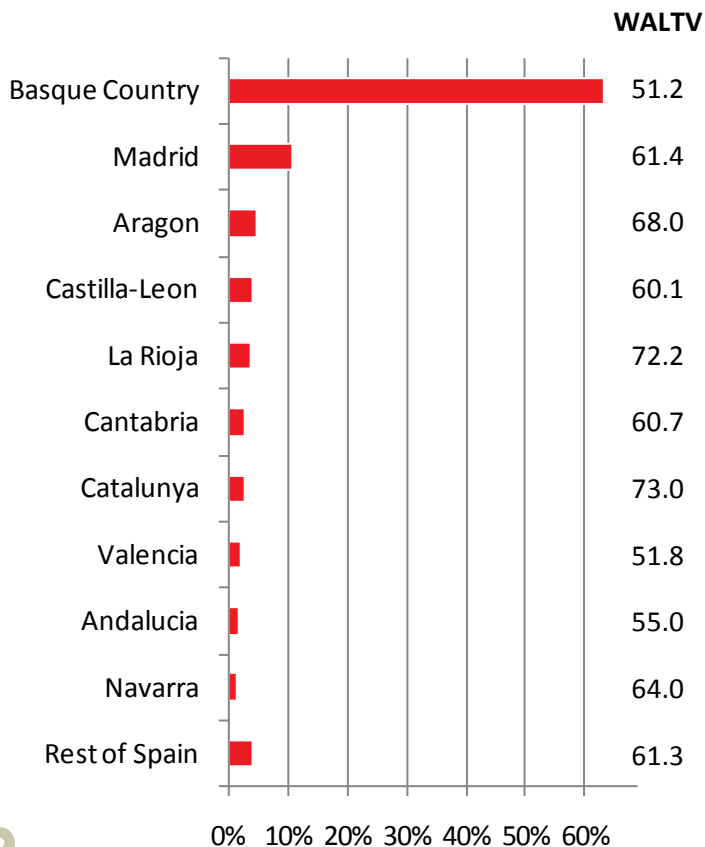


Breakdown

By region

Commercial Portfolio

Concentration and NPL distribution



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