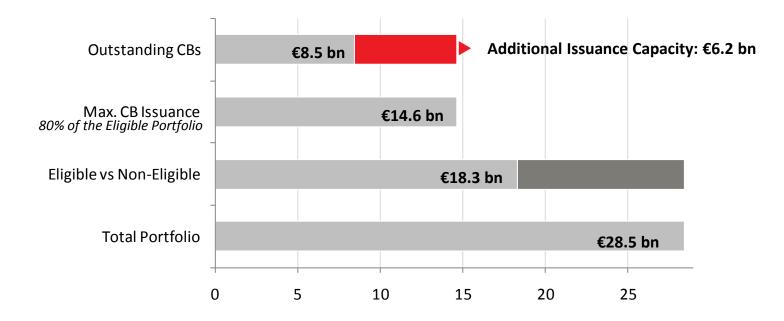
## **Annex: Kutxabank Mortgage Portfolio**



2012Q3

## Kutxabank's Mortgage Book and CH's Overview

- Total Mortgage Pool: €28.3 bn
- Overcollateralisation: 336.3%
- Rating: A3/AA- (Moody's/S&P)

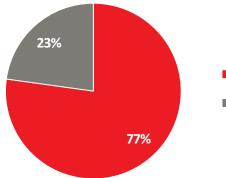




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# General features

Total amount (€ mill.)	28,459.5
Number of loans	239,319
Number of borrowers	389,382
WALTV (%)	60.71
WASeasoning (months)	58.74
WAMaturity (years)	21.22
WARate (%)	2.60
WARate (%; floating rate loans)	2.61
Arrears >90 days (%)	7.71



- Residential
- Commercial

#### Residential

Total amount (€ mill.)	21,969.3
Number of loans	219,310
Number of borrowers	359,753
WALTV (%)	60.90
WASeasoning (months)	57.97
WAMaturity (years)	24.80
WARate (%)	2.52
WARate (%; floating rate loans)	2.52
Arrears >90 days (%)	3.39

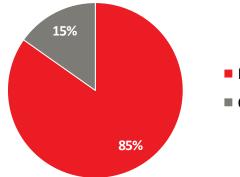
#### Commercial

Total amount (€ mill.)	6,490.2
Number of loans	20,009
Number of borrowers	29,629
WALTV (%)	60.09
WASeasoning (months)	61.36
WAMaturity (years)	9.09
WARate (%)	2.86
WARate (%; floating rate loans)	2.92
Arrears >90 days (%)	22.34



## General features ELIGIBLE PORTFOLIO

Total amount (€ mill.)	18,306.0
Number of loans	173,759
Number of borrowers	281,771
WALTV (%)	52.66
WASeasoning (months)	60.20
WAMaturity (years)	21.76
WARate (%)	2.48
WARate (%; floating rate loans)	2.49
Arrears >90 days (%)	1.76



- Residential
- Commercial

#### Residential

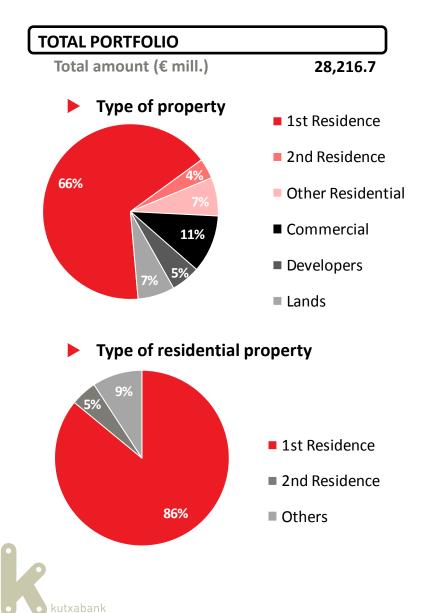
Total amount (€ mill.)	15,518.7
Number of loans	160,697
Number of borrowers	261,982
WALTV (%)	54.75
WASeasoning (months)	58.95
WAMaturity (years)	24.04
WARate (%)	2.44
WARate (%; floating rate loans)	2.44
Arrears >90 days (%)	1.11

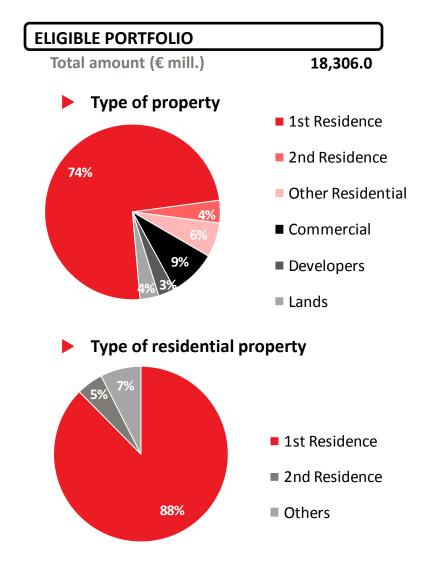
#### Commercial

Total amount (€ mill.)	2,787.3
Number of loans	13,062
Number of borrowers	19,789
WALTV (%)	41.51
WASeasoning (months)	66.87
WAMaturity (years)	9.62
WARate (%)	2.67
WARate (%; floating rate loans)	2.78
Arrears >90 days (%)	5.38



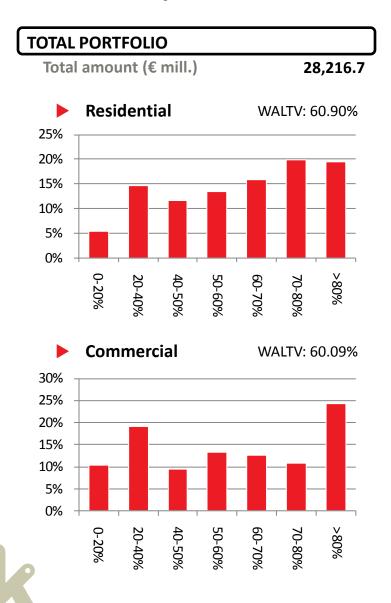
## Breakdown by type of property

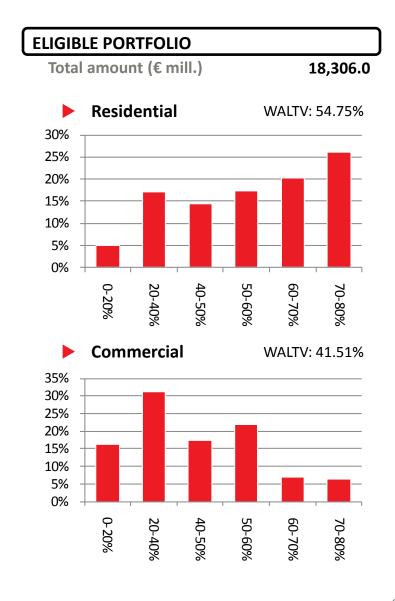




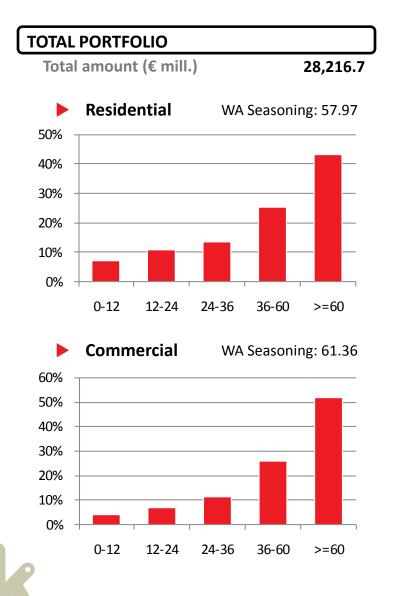
## Breakdown by LTV

kutxabank

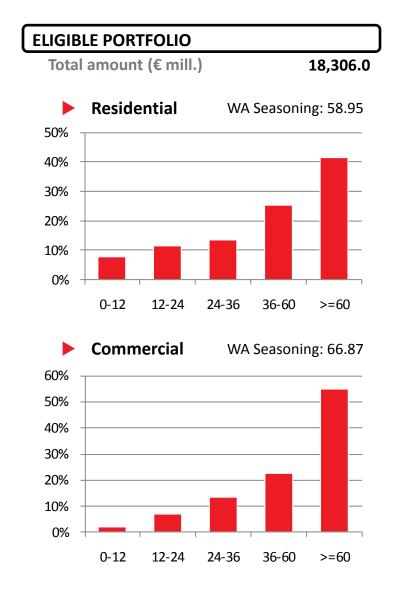




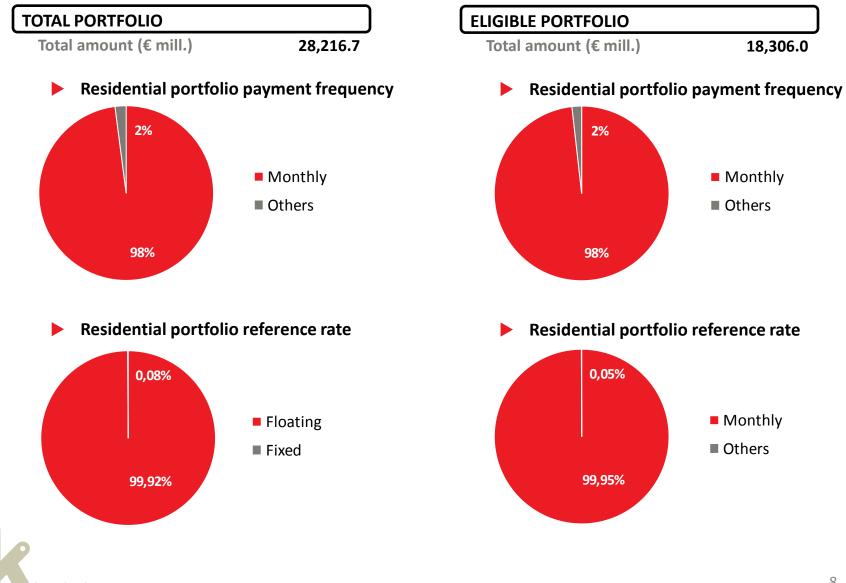
### Breakdown by seasoning



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## Breakdown by features



Basque Country La Rioja **Residential Portfolio** Asturias Cantabria 4.30% 1.82% **Concentration and NPL distribution** 2.47% 3.63% 50.42% 1.62% 0.27% 3.27% Navarra Galicia 1.85% 1.28% 1.25% 0.65% WALTV Catalunya "Sall Castilla 3.66% 58.9 **Basque Country** Leon Aragon 5.50% 2.43% 7.49% Madrid 61.7 2.65% Madrid 2.17% 3.62% Valencia 63.6 18.26% Castilla Catalunya 59.9 La Mancha 21 Extremadura Valencia 7.47% 4.57% Andalucia 68.3 5.21% 2.24% 0.02% ą 5.55% 1.66% Cantabria 62.9 0.03% Andalucia Murcia Balearic Castilla-Leon 9.70% 62.9 Canary Islands 2.09% 4.63% Islands 0.49% Castilla-La Mancha 67.4 12.52% 0.02% Aragon 63.1 0 La Rioja 62.3 Concentration Navarra 66.0 >20% 10-20% **Rest of Spain** Arrears >90 days 61.7 % 5-10% Concentration % 3-5% 0% 10% 20% 30% 40% 50% 0-3%

Basque Country La Rioja **Commercial Portfolio** Asturias Cantabria 52.34% 18.38% 0.83% **Concentration and NPL distribution** 34.32% 64.59% 3.99% 0.15% 2.61% Navarra Galicia 59.71% 18.53% 1.35% 0.29% WALTV Catalunya Castilla 4.67% **Basque Country** 58.9 Leon Aragon 2.18% 49.98% 15.24% Madrid 61.7 4.15% Madrid 4.61% 21.09% Aragon 63.6 9.63% Castilla Extremadura La Mancha Castilla-Leon 59.9 Valencia 32.72% 3.17% 32.24% 1.21% La Rioja 0.07% 68.3 0.00% 1.69% 0.01% Andalucia Cantabria 62.9 Murcia Balearic 30.12% Canary Islands 8.58% Catalunya 1.94% 62.9 Islands 0.76% 36.36% Andalucia 67.4 0.01% 3 Valencia 63.1 3 Concentration Navarra 62.3 >20% **Rest of Spain** 10-20% 66.0 Arrears >90 days % 5-10% Concentration % 3-5% 0% 10% 20% 30% 40% 50% 60% 0-3%

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