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# I.

## Covered Bonds Programme



## II.

Mortgage Covered Bonds Programme

## III.

Public Sector Covered Bonds Programme

*Appendix*

# Covered Bonds Programmes

## EXECUTIVE SUMMARY

- Royal Decree-Law 24/2021 came into force on the 8<sup>th</sup> of July 2022 which adopts the European Union's (EU) new covered bond framework (Directive 2019/2162)
  - New Cédulas regulation was applied to all **outstanding covered bonds** (€69Bn *Cédulas Hipotecarias* and €6.5Bn *Cédulas Territoriales*)<sup>(1)</sup> and to the new production going forward
- Bank of Spain (BdE), approved CaixaBank's *Cédulas Hipotecarias* and *Cédulas Territoriales* Programmes on the 4<sup>th</sup> of July 2022<sup>(2) (3)</sup>:
  - Independent Covered Pool Monitor: Deloitte Advisory, S.L
  - Segregated and bankruptcy remote covered pools, ringfenced from other assets of the Bank
  - Liquidity buffer composed of HQLAs covering the maximum net cumulative outflows from the covered bond Programmes over a 180 day horizon on a rolling basis
  - All Covered Bonds under CaixaBank Programmes are labelled as "*European Covered Bond (Premium)*" by BdE for their strengthened transparency, supervision and credit quality
- High credit quality mortgage covered pool; 91.3% Residential assets (88.0%<sup>(4)</sup> primary residence) with a low average LTV 46.6%
- Sound overcollateralization levels (182%)<sup>(5)</sup>, well above legally required ratio (105%)
- Well diversified portfolio concentrated in urban areas with low underpayment rates

(1) Outstanding mortgage and public sector covered bonds respectively, as of 8<sup>th</sup> July 2022

(2) BdE 2100-202207-1-01 Céd. Hipotecarias and 2100-202207-2-01 Céd. Territoriales

(3) On the 8<sup>th</sup> of July 2022 RDL 24/2021 entry into force. All CABK's eligible assets were transferred to the new covered pools, thus OC levels remained similar to those over the eligible portfolio prior RDL

(4) Primary residence loans in % of residential sub-pool

(5) OC for the Mortgage Programme (Céd. Hipotecarias) as of 31st December 2023, including mortgage assets and liquidity buffer

# Covered bonds Programmes main figures



## MORTGAGE COVERED BOND PROGRAMME

### Mortgage cover pool

|                           |              |
|---------------------------|--------------|
| Cover Pool Size (€M)      | 103,418      |
| Residential Assets        | 94,472 91.3% |
| Commercial Assets         | 8,946 8.7%   |
| Liquidity Buffer (HQLAs)  | 0 0.0%       |
| Number of loans           | 1.528.496    |
| Average loan Balance (€)  | 67.660       |
| WA Seasoning (years)      | 9,33 yrs     |
| WA Remaining Term (years) | 16,9 yrs     |
| WA LTV                    | 45,8%        |

### Mortgage covered bonds

|                           |         |
|---------------------------|---------|
| Outstanding nominal (€M)  | 56,840  |
| OC (total) <sup>(1)</sup> | 182%    |
| Average Maturity (years)  | 4.2 yrs |

### Ratings

|         |     |
|---------|-----|
| Moody's | Aa1 |
| DBRS    | AAA |
| S&P     | AA+ |



## PUBLIC SECTOR COVERED BOND PROGRAMME

### Public sector cover pool

|                           |           |
|---------------------------|-----------|
| Cover Pool Size (€M)      | 11,456    |
| Public Sector loans       | 11,456    |
| Liquidity Buffer          | 0         |
| Number of loans           | 1,855     |
| Average loan Balance (€)  | 6,175,872 |
| WA Remaining Term (years) | 5.6 yrs   |

### Public sector covered bonds

|                           |         |
|---------------------------|---------|
| Outstanding nominal (€M)  | 4,500   |
| OC (total) <sup>(1)</sup> | 255%    |
| Average Maturity (years)  | 2.2 yrs |

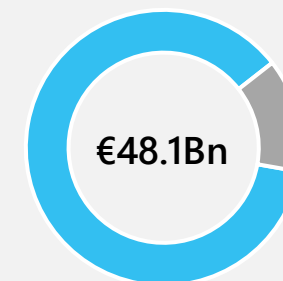
### Ratings

|         |     |
|---------|-----|
| Moody's | Aa1 |
|---------|-----|

## ISSUING CAPACITY<sup>(2)</sup>

€41.7 Bn  
Mortgage CB

€6.4 Bn  
Public Sector CB



Data as of 31 December 2023.

(1) OC including liquidity buffer.

(2) Issuing Capacity = 1/105% of Collateral Available for C. Hipotecarias and C. Territoriales (ex. liquidity buffer).



## I. Covered Bonds Programmes

### II.

## Mortgage Covered Bonds Programme



### III. Public Sector Covered Bonds Programme

*Appendix*

# High quality collateral and strong overcollateralization

Always aiming at the best market standards

**MORTGAGE COVERED BOND RATINGS**

|                |            |                       |
|----------------|------------|-----------------------|
| <b>MOODY'S</b> |            | <b>S&amp;P Global</b> |
| <b>Aa1</b>     | <b>AAA</b> | <b>Ratings</b>        |
|                |            | <b>AA+</b>            |

Best treatment with regards to LCR and risk-weighting purposes

**LOW RISK PROFILE**

|                          |                |                   |
|--------------------------|----------------|-------------------|
| <b>91.3%</b>             | <b>87.6%</b>   | <b>88.0%</b>      |
| for residential purposes | With LTV < 70% | Primary residence |

»

Prudently managed mortgage portfolio

**SOLID OC LEVELS**

**Total OC: 182%<sup>(1)</sup>**

- €38.3Bn retained mortgage covered bonds
- well above legally required ratio (105%)

Flexibility to optimise our collateral

**BANCO DE ESPAÑA**

**EUROPEAN COVERED BOND (PREMIUM)**

Since RD-Law 24/2021 came into force 8<sup>th</sup> July 2022

**COVERED BOND LABEL COMPLIANT**

Since 1<sup>st</sup> January 2013

**TRANSPARENCY**

Complete quarterly information available in our website

<https://www.caixabank.com/en/shareholders-investors/fixed-income-investors/covered-pool-information.html>



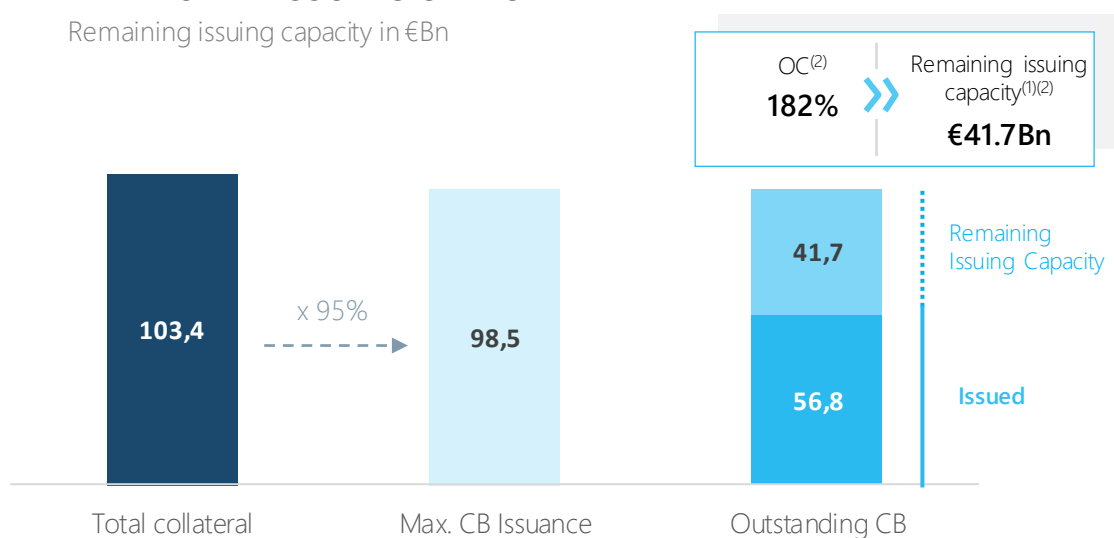
(1) On the 8<sup>th</sup> of July 2022 RDL 24/2021 entry into force. All CABK's eligible assets were transferred to the new covered pools, thus OC levels remained similar to those over the eligible portfolio prior RDL



# Additional issuing capacity and manageable maturity profile

## ADDITIONAL ISSUING CAPACITY

Remaining issuing capacity in €Bn



### Mortgages

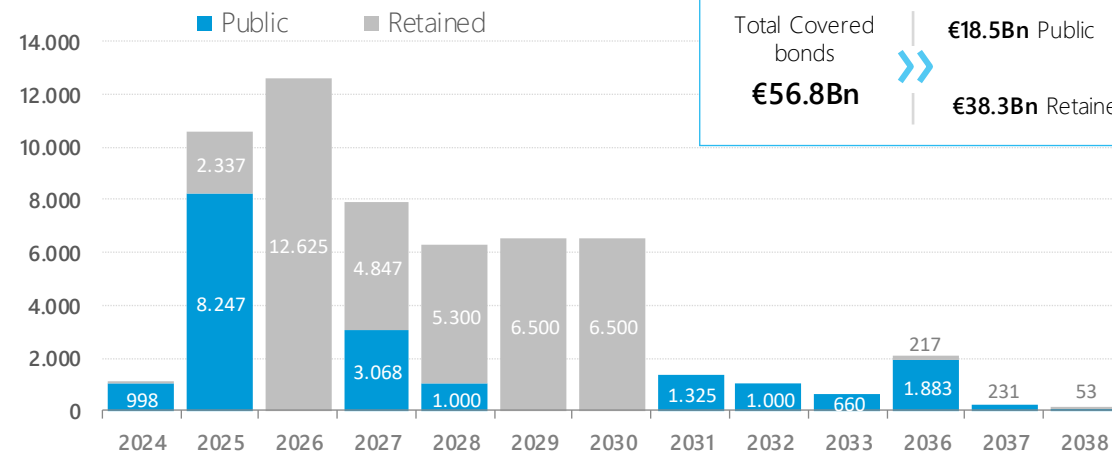
|   |         |
|---|---------|
| Cover Pool Size (€M)                    | 103,418 |
| Total collateral for Covered Bonds (€M) | 103,418 |

### Mortgages CB

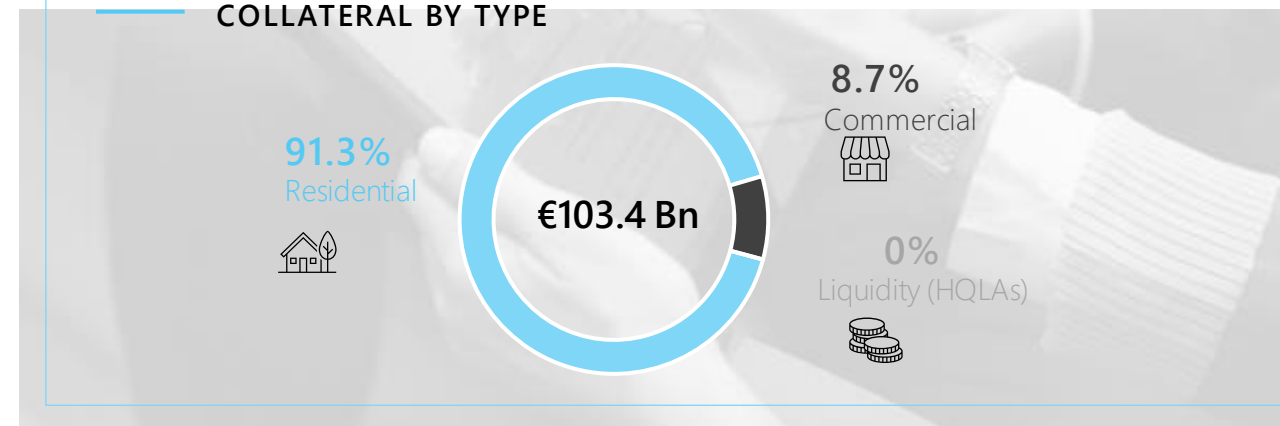
|                                       |        |
|---------------------------------------|--------|
| Used Collateral (€M)                  | 59,682 |
| Covered Bond Issued Amount (€M)       | 56,840 |
| Over Collateralization <sup>(2)</sup> | 182%   |
| Issuance Capacity (€M)                | 41,654 |

## MATURITY PROFILE

In €M



## COLLATERAL BY TYPE



(1) Issuing Capacity = 1/105% of Collateral Available for C. Hipotecarias

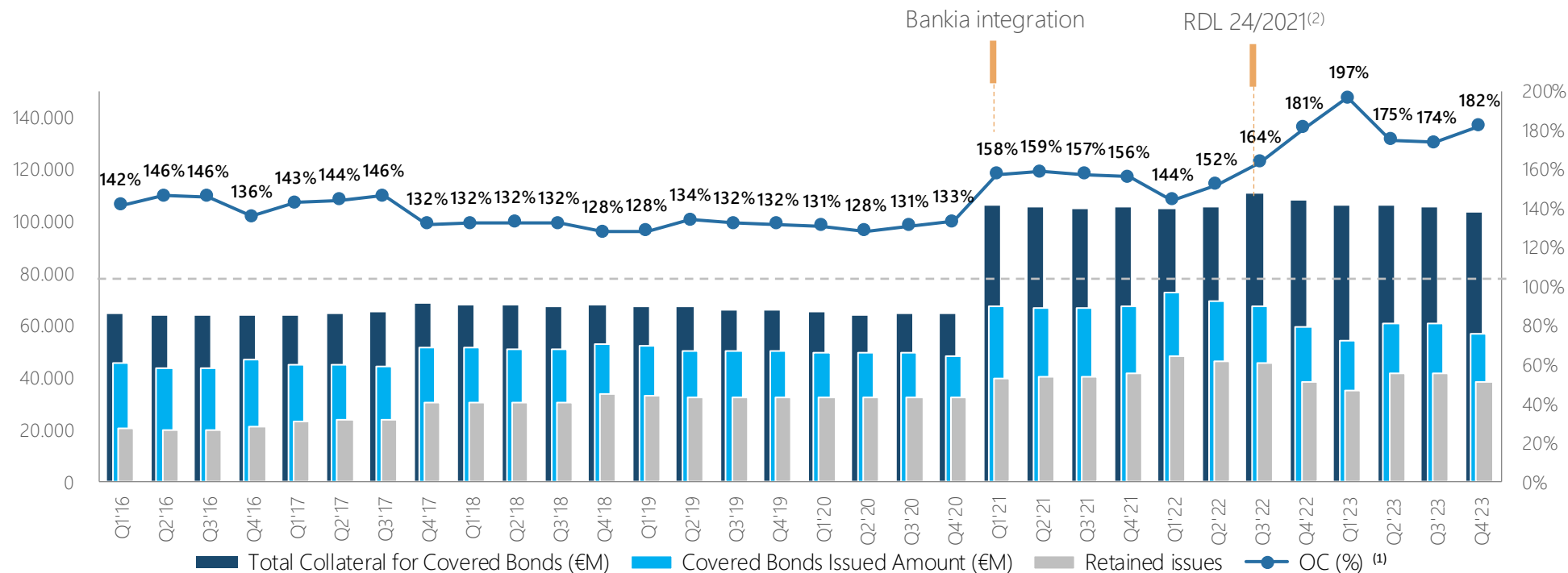
(2) OC including liquidity buffer





# Stable OC levels

## OC EVOLUTION<sup>(1)</sup>



- Active and prudent collateral management with focus on adding value to investors
- OC comfortably above the legally required ratio (105%)

» **TOTAL OC: 182%**

(1) For comparability purposes OC (%) levels prior New Covered Bond Directive implementation which took place in Q3'22 are calculated over the eligible mortgage portfolio

(2) On the 8<sup>th</sup> of July 2022 RDL 24/2021 entry into force. All CABK's eligible assets were transferred to the new covered pools, thus OC levels remained similar to those over the eligible portfolio prior RDL



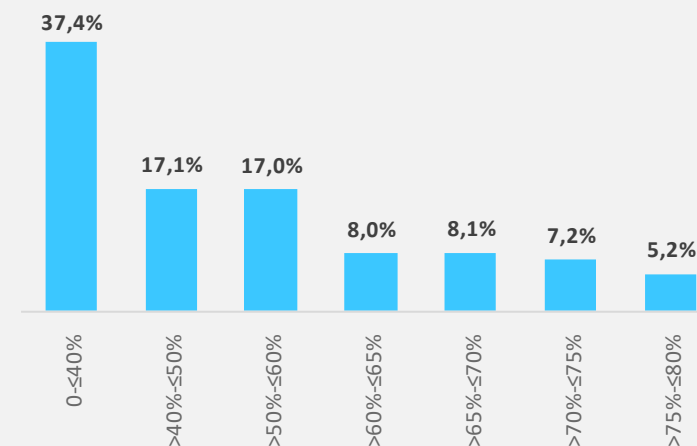
# CaixaBank mortgage covered bond programme – Residential assets

## COVER POOL DESCRIPTION – MAIN FIGURES

|  |           |          |
|--|-----------|----------|
| Total Mortgage Loans (€K)              | 94,472.27 |          |
| Number of loans                        | 1,455,944 |          |
| Average Loan balance (€)               | 64,887    |          |
| Number of Borrowers                    | 1,363,026 |          |
| WA Seasoning in months                 | 113       | 9.4 yrs  |
| WA Remaining term in months            | 210       | 17.5 yrs |
| WA LTV Current <sup>(1)</sup> (%)      | 46.6%     |          |
| First Rank                             | 99.98%    |          |
| Floating Rate loan Interest Rate type  | 58.8%     |          |
| WA Interest Rate (Floating Rate loans) | 4.5%      |          |
| WA Interest Rate (Fixed Rate loans)    | 2.1%      |          |

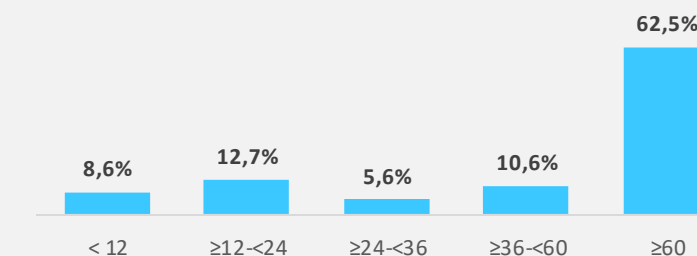
## LOAN BALANCE BY LTV

| Unindexed LTV ranges distributions | Total Loan Balance €K | %     |
|------------------------------------|-----------------------|-------|
| 0-≤40%                             | 35,365,978            | 37.4% |
| >40%-≤50%                          | 16,144,314            | 17.1% |
| >50%-≤60%                          | 16,031,848            | 17.0% |
| >60%-≤65%                          | 7,576,245             | 8.0%  |
| >65%-≤70%                          | 7,642,175             | 8.1%  |
| >70%-≤75%                          | 6,763,690             | 7.2%  |
| >75%-≤80%                          | 4,948,026             | 5.2%  |
| <b>Total</b>                       | <b>94,472,274</b>     |       |



## SEASONING

| Seasoning (months) | €K                | %     |
|--------------------|-------------------|-------|
| < 12               | 8,103,357         | 8.6%  |
| ≥12-<24            | 12,034,063        | 12.7% |
| ≥24-<36            | 5,284,025         | 5.6%  |
| ≥36-<60            | 10,024,037        | 10.6% |
| ≥60                | 59,026,793        | 62.5% |
| <b>Total</b>       | <b>94,472,274</b> |       |



(1) Current Loan to Value (Original/Last complete Valuation)

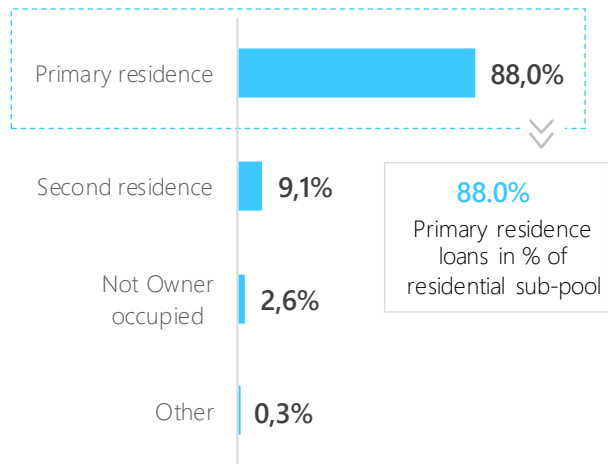


# CaixaBank mortgage covered bond programme – Residential assets

## SPECIFIC LOAN AND BORROWER CHARACTERISTICS

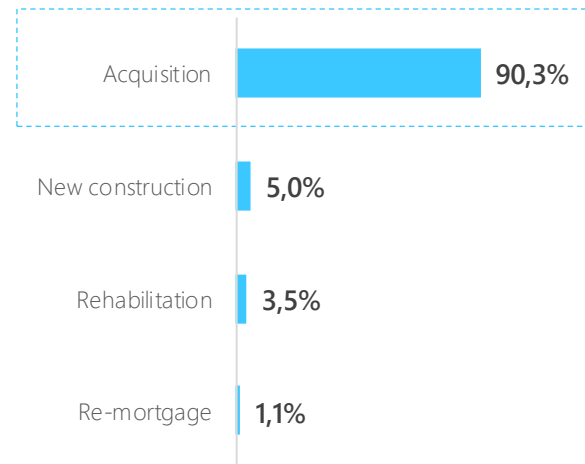
### PROPERTY TYPE

|                    | €K                | %     |
|--------------------|-------------------|-------|
| Primary residence  | 83,106,249        | 88.0% |
| Second residence   | 8,608,483         | 9.1%  |
| Not Owner occupied | 2,468,245         | 2.6%  |
| Other              | 289,298           | 0.3%  |
| <b>Total</b>       | <b>94,472,274</b> |       |



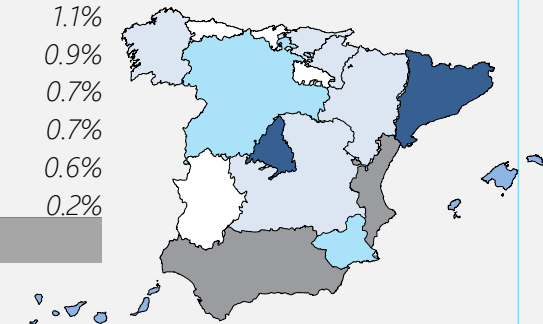
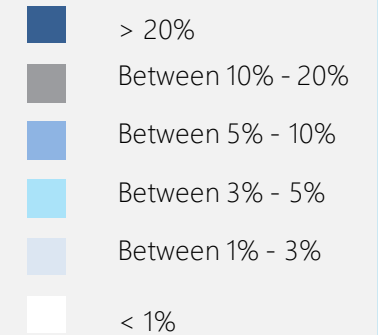
### LOAN PURPOSE

|                  | €K                | %     |
|------------------|-------------------|-------|
| Acquisition      | 85,321,916        | 90.3% |
| New construction | 4,756,516         | 5.0%  |
| Rehabilitation   | 3,323,580         | 3.5%  |
| Re-mortgage      | 1,070,262         | 1.1%  |
| <b>Total</b>     | <b>94,472,274</b> |       |



### GEOGRAPHICAL DISTRIBUTION

|                   | €K                | %     |
|-------------------|-------------------|-------|
| Catalonia         | 21,982,775        | 23.3% |
| Madrid            | 19,560,872        | 20.7% |
| Andalusia         | 13,704,583        | 14.5% |
| Valencia          | 10,135,070        | 10.7% |
| Balearic Islands  | 5,072,404         | 5.4%  |
| Canary Islands    | 4,713,804         | 5.0%  |
| Murcia            | 3,378,632         | 3.6%  |
| Castile León      | 3,031,195         | 3.2%  |
| Castile La Mancha | 2,645,417         | 2.8%  |
| Basque Country    | 2,507,136         | 2.7%  |
| Galicia           | 1,852,212         | 2.0%  |
| Navarra           | 1,845,666         | 2.0%  |
| Aragon            | 1,080,241         | 1.1%  |
| Cantabria         | 864,915           | 0.9%  |
| Extremadura       | 676,520           | 0.7%  |
| Asturias          | 632,829           | 0.7%  |
| La Rioja          | 576,784           | 0.6%  |
| Others Spain      | 211,219           | 0.2%  |
| <b>Total</b>      | <b>94,472,274</b> |       |





# CaixaBank mortgage covered bond programme – Commercial assets

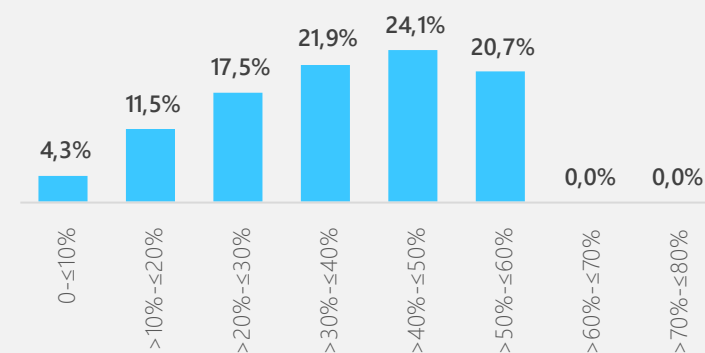
## COVER POOL DESCRIPTION – MAIN FIGURES

|  |           |         |
|--|-----------|---------|
| Total Mortgage Loans (€K)              | 8,945,947 |         |
| Number of loans                        | 72,552    |         |
| Average Loan balance (€)               | 123,304   |         |
| Number of Borrowers                    | 52,535    |         |
| Number of properties                   | 96,467    |         |
| WA Seasoning in months                 | 100       | 8.3 yrs |
| WA Remaining term in months            | 118       | 9.8 yrs |
| WA LTV Current <sup>(1)</sup> (%)      | 36.4%     |         |
| Floating Rate loan Interest Rate type  | 72.1%     |         |
| WA Interest Rate (Floating Rate loans) | 5.3%      |         |
| WA Interest Rate (Fixed Rate loans)    | 2.4%      |         |

## LOAN BALANCE BY LTV

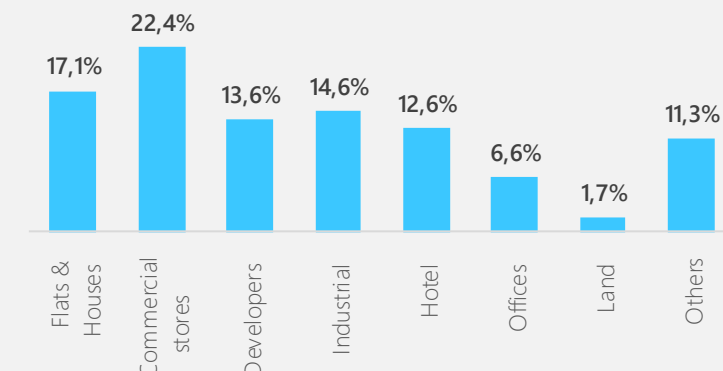
| Unindexed LTV ranges distributions | Total Loan Balance €K |       |
|------------------------------------|-----------------------|-------|
| 0-≤10%                             | 381,696               | 4.3%  |
| >10%-≤20%                          | 1,031,717             | 11.5% |
| >20%-≤30%                          | 1,562,697             | 17.5% |
| >30%-≤40%                          | 1,963,385             | 21.9% |
| >40%-≤50%                          | 2,158,687             | 24.1% |
| >50%-≤60%                          | 1,847,766             | 20.7% |
| >60%-≤70%                          | 0                     | 0.0%  |
| >70%-≤80%                          | 0                     | 0.0%  |
| <b>Total</b>                       | <b>8,945,947</b>      |       |

## PORTFOLIO BREAKDOWN



## PROPERTY TYPE

| Property type     | €K               |       |
|-------------------|------------------|-------|
| Flats & Houses    | 1,532,223        | 17.1% |
| Commercial stores | 2,005,835        | 22.4% |
| Developers        | 1,220,764        | 13.6% |
| Industrial        | 1,309,605        | 14.6% |
| Hotel             | 1,123,385        | 12.6% |
| Offices           | 589,135          | 6.6%  |
| Land              | 151,100          | 1.7%  |
| Others            | 1,013,900        | 11.3% |
| <b>Total</b>      | <b>8,945,947</b> |       |



(1) Current Loan to Value (Original/Last complete Valuation)

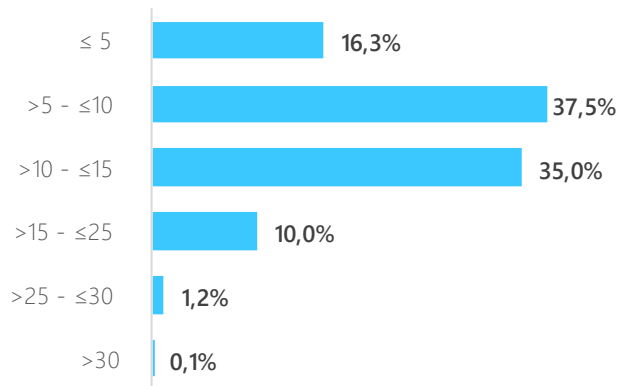


# CaixaBank mortgage covered bond programme – Commercial assets

## PORTFOLIO BREAKDOWN

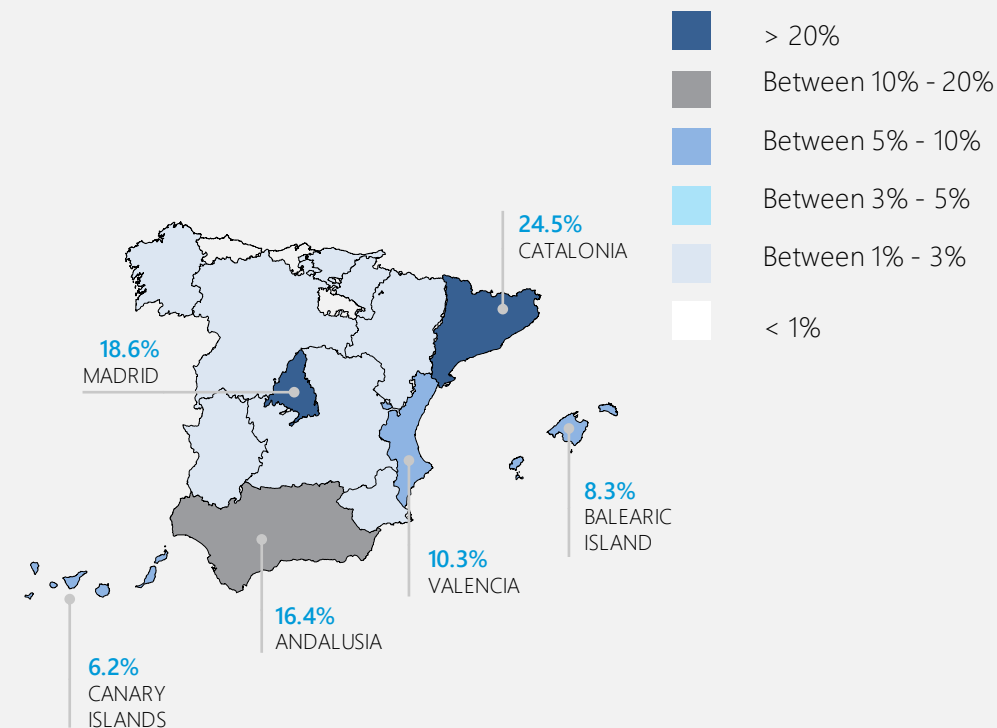
### LOAN MATURITY

| years        | €K               | %     |
|--------------|------------------|-------|
| ≤ 5          | 1,456,611        | 16.3% |
| >5 - ≤10     | 3,350,744        | 37.5% |
| >10 - ≤15    | 3,132,411        | 35.0% |
| >15 - ≤25    | 893,024          | 10.0% |
| >25 - ≤30    | 107,190          | 1.2%  |
| >30          | 5,967            | 0.1%  |
| <b>Total</b> | <b>8,945,947</b> |       |



### GEOGRAPHICAL DISTRIBUTION

|                   | €K               | %     |
|-------------------|------------------|-------|
| Catalonia         | 2.189.596        | 24,5% |
| Madrid            | 1.668.076        | 18,6% |
| Andalucia         | 1.465.462        | 16,4% |
| Valencia          | 917.383          | 10,3% |
| Balearic Islands  | 743.021          | 8,3%  |
| Canary Islands    | 568.052          | 6,3%  |
| Castile León      | 240.194          | 2,7%  |
| Murcia            | 213.810          | 2,4%  |
| Castile La Mancha | 197.030          | 2,2%  |
| Basque Country    | 156.195          | 1,7%  |
| Navarra           | 123.991          | 1,4%  |
| Extremadura       | 108.061          | 1,2%  |
| Aragon            | 107.494          | 1,2%  |
| Galicia           | 105.615          | 1,2%  |
| Asturias          | 46.618           | 0,5%  |
| La Rioja          | 42.335           | 0,5%  |
| Cantabria         | 40.365           | 0,5%  |
| Others Spain      | 12.647           | 0,1%  |
| <b>Total</b>      | <b>8,945,947</b> |       |



- I. Covered Bonds Programme
- II. Mortgage Covered Bonds Programme

### III.

## Public Sector Covered Bonds Programme

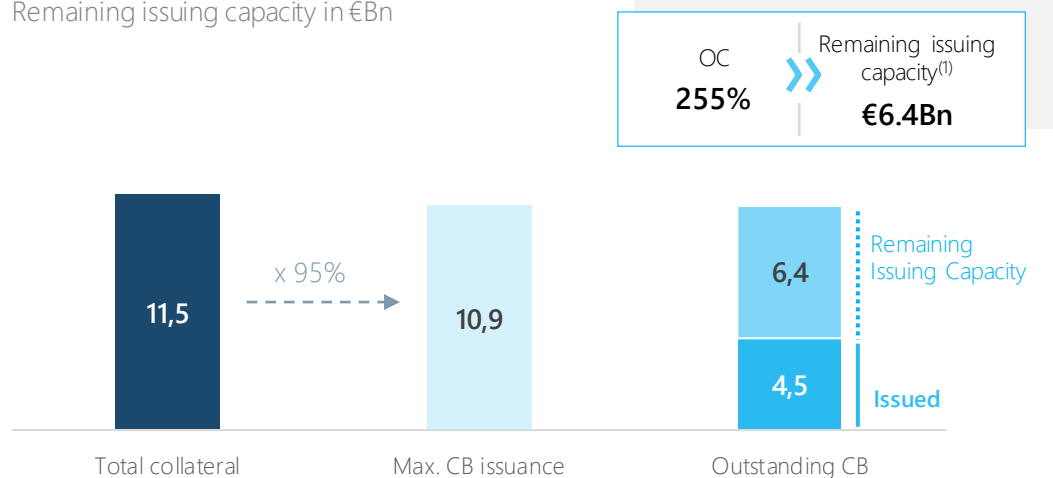




# CaixaBank public sector covered bond programme

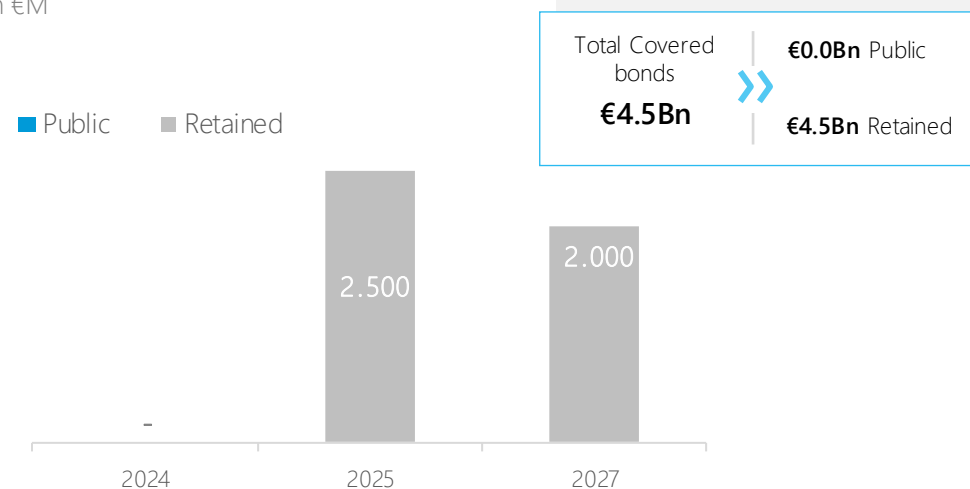
## REMAINING ISSUING CAPACITY

Remaining issuing capacity in €Bn



## MATURITY PROFILE

In €M



### Public Sector

Total collateral for Public Sector CB (€M) 11,456

### Public Sector CB

Used Collateral (€M) 4,725

Covered Bond Issued Amount (€M) 4,500

Over Collateralization 255%

Available Collateral (€M) 6,411



(1) Issuing Capacity = 1/105% of Collateral Available for C. Territoriales

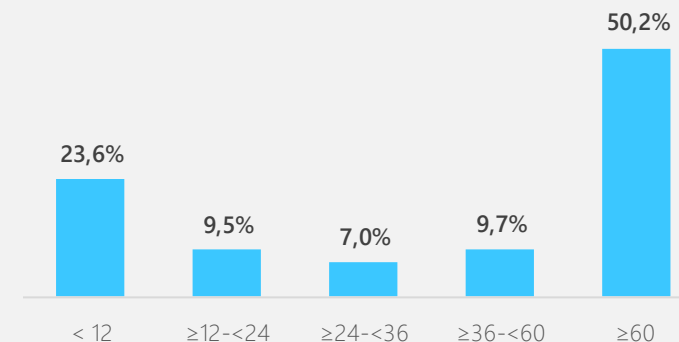
# High quality and low risk cover pool

## COVER POOL DESCRIPTION – MAIN FIGURES

|  |            |         |
|--|------------|---------|
| Total Mortgage Loans (€K)              | 11,456,243 |         |
| Number of loans                        | 1,855      |         |
| Average Loan balance (€)               | 6,175,872  |         |
| Number of Borrowers                    | 883        |         |
| Average exposure to borrowers (€)      | 12,959,551 |         |
| WA Remaining term in months            | 67         | 5.6 yrs |
| Avg LTV (%)                            | 17%        |         |
| Floating Rate loan Interest Rate type  | 63.3%      |         |
| WA Interest Rate (Floating Rate loans) | 4.8%       |         |
| WA Interest Rate (Fixed Rate loans)    | 2.0%       |         |

## LOAN MATURITY

| Loan maturity (months) | Total Loan Balance €k | %     |
|------------------------|-----------------------|-------|
| < 12                   | 2,707,343             | 23.6% |
| ≥12-<24                | 1,084,824             | 9.5%  |
| ≥24-<36                | 804,439               | 7.0%  |
| ≥36-<60                | 1,113,882             | 9.7%  |
| ≥60                    | 5,745,755             | 50.2% |
| <b>Total</b>           | <b>11,456,243</b>     |       |



## PORTFOLIO BREAKDOWN

## LOANS IN ARREARS

| Loans in arrears | %     |
|------------------|-------|
| <2m              | 0.00% |
| ≤2m - <6m        | 0.00% |
| ≥ 6m             | 0.01% |





# Appendix

# CaixaBank covered bond issuances (I/III)

## SPANISH MORTGAGES – PUBLIC DEALS COVERED BONDS

| ISIN         | Currency | Issue Date | Outstanding (€) | Maturity Date | Coupon | Investor Type |
|--------------|----------|------------|-----------------|---------------|--------|---------------|
| ES0440609248 | EUR      | 21/03/2014 | 1,000,000,000   | 21/03/2024    | 2.625% | Institutional |
| ES0414950628 | EUR      | 03/02/2005 | 2,000,000,000   | 03/02/2025    | 4.000% | Institutional |
| ES0414970204 | EUR      | 17/02/2005 | 2,500,000,000   | 17/02/2025    | 3.88%  | Institutional |
| ES0440609271 | EUR      | 27/03/2015 | 1,000,000,000   | 27/03/2025    | 0.625% | Institutional |
| ES0413307093 | EUR      | 25/03/2015 | 1,285,500,000   | 25/09/2025    | 1.000% | Institutional |
| ES0440609339 | EUR      | 11/01/2017 | 1,600,000,000   | 11/01/2027    | 1.25%  | Institutional |
| ES0413307168 | EUR      | 22/11/2019 | 160,000,000     | 22/11/2027    | 0.150% | Institutional |
| ES0440609396 | EUR      | 17/01/2018 | 1,000,000,000   | 17/01/2028    | 1.000% | Institutional |
| ES0440609347 | EUR      | 14/07/2017 | 1,000,000,000   | 14/07/2032    | 1.625% | Institutional |
| ES0440609404 | EUR      | 23/11/2018 | 660,000,000     | 23/11/2033    | 1.640% | Institutional |
| ES0414950644 | EUR      | 24/03/2006 | 2,100,000,000   | 24/03/2036    | 4.125% | Institutional |
| ES0414970451 | EUR      | 13/06/2008 | 100,000,000     | 13/06/2038    | 5.432% | Institutional |

# CaixaBank covered bond issuances (II/III)

## SPANISH MORTGAGES – RETAINED DEALS COVERED BONDS

| ISIN         | Currency | Issue Date | Outstanding (€) | Maturity Date | Coupon        | Investor Type |
|--------------|----------|------------|-----------------|---------------|---------------|---------------|
| ES0440609149 | EUR      | 07/06/2012 | 1,000,000,000   | 07/06/2025    | Eur 6m+3.75%  | Institutional |
| ES0440609370 | EUR      | 19/10/2017 | 750,000,000     | 19/10/2025    | Eur 6m+0.24%  | Institutional |
| ES0440609156 | EUR      | 19/06/2012 | 3,000,000,000   | 19/06/2026    | Eur 6m+3.75%  | Institutional |
| ES0440609362 | EUR      | 11/10/2017 | 3,250,000,000   | 11/10/2026    | Eur 6m+0.26%  | Institutional |
| ES0440609446 | EUR      | 30/11/2021 | 6,000,000,000   | 30/11/2026    | Eur 6m+0.10%  | Institutional |
| ES0413307135 | EUR      | 01/06/2018 | 75,000,000      | 01/06/2026    | Eur 6m +0.18% | Institutional |
| ES0413307143 | EUR      | 09/10/2018 | 300,000,000     | 09/10/2026    | Eur 6m +0.28% | Institutional |
| ES0413307150 | EUR      | 25/01/2019 | 475,000,000     | 25/01/2027    | Eur 6m +0.5%  | Institutional |
| ES0413307077 | EUR      | 26/05/2014 | 2,500,000,000   | 26/05/2027    | Eur 1m +1.4%  | Institutional |
| ES0440609164 | EUR      | 03/07/2012 | 1,000,000,000   | 03/07/2027    | Eur 6m+4%     | Institutional |
| ES0440609172 | EUR      | 17/07/2012 | 750,000,000     | 17/07/2027    | Eur 6m+4.25%  | Institutional |
| ES0413980022 | EUR      | 02/08/2011 | 150,000,000     | 02/08/2027    | Eur 3m+3.85%  | Institutional |
| ES0413307085 | EUR      | 26/05/2014 | 2,500,000,000   | 26/05/2028    | Eur 1m +1.4%  | Institutional |
| ES0440609180 | EUR      | 17/07/2012 | 2,800,000,000   | 17/07/2028    | Eur 6m+4.25%  | Institutional |
| ES0440609453 | EUR      | 16/03/2022 | 6,500,000,000   | 16/03/2029    | Eur 6m+0.18%  | Institutional |
| ES0440609479 | EUR      | 29/05/2023 | 6,500,000,000   | 29/09/2030    | Eur 6m+0.53%  | Institutional |

# CaixaBank covered bond issuances (III/III)

## SPANISH MORTGAGES – COVERED BONDS (NON €)

| ISIN         | Currency | Issue Date | Outstanding | Maturity Date | Coupon          | Investor Type |
|--------------|----------|------------|-------------|---------------|-----------------|---------------|
| ES0440609388 | USD      | 30/10/2017 | 711,200,000 | 30/10/2025    | Libor 6m +0.59% | Institutional |
| XS0273475094 | USD      | 01/11/2006 | 255,000,000 | 02/02/2037    | Libor 3m +0.00% | Institutional |

## SPANISH PUBLIC SECTOR – COVERED BONDS

| ISIN         | Currency | Issue Date | Outstanding (€) | Maturity Date | Coupon         | Investor Type |
|--------------|----------|------------|-----------------|---------------|----------------|---------------|
| ES0440609438 | EUR      | 22/06/2021 | 2,500,000,000   | 22/06/2025    | Eur 6m+0.25%   | Institutional |
| ES0440609461 | EUR      | 16/03/2022 | 2,000,000,000   | 16/03/2027    | Eur 6m + 0.17% | Institutional |

## SPANISH MULTI-ISSUERS – PUBLIC COVERED BONDS

| ISIN         | Currency | Issue Date | CABK Contribution (€) | Outstanding (€) | Maturity Date | Coupon | Investor Type |
|--------------|----------|------------|-----------------------|-----------------|---------------|--------|---------------|
| ES0317046003 | EUR      | 18/05/2005 | 900,000,000           | 3,000,000,000   | 21/05/2025    | 3.88%  | Institutional |
| ES0312342019 | EUR      | 28/06/2005 | 505,128,206           | 2,000,000,000   | 28/06/2025    | 3.75%  | Institutional |
| ES0371622046 | EUR      | 28/03/2007 | 600,000,000           | 1,310,000,000   | 28/03/2027    | 4.25%  | Institutional |
| ES0312298120 | EUR      | 23/05/2007 | 680,000,000           | 1,545,000,000   | 23/05/2027    | 4.75%  | Institutional |
| ES0371622020 | EUR      | 10/04/2006 | 1,325,000,000         | 1,310,000,000   | 08/04/2031    | 4.25%  | Institutional |



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