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Transaction summary

- **COVID-19 Social Bond aligned to the Social Bond Principles 6NC5 EUR-denominated Senior Preferred notes** (“SP”) issued by CaixaBank, S.A.
- **This COVID-19 Social bond is a Social bond as defined in the Sustainable Development Goals Framework** published in August 2019. Framework SPO by Sustainalytics⁽¹⁾
 - SDG Bond Framework aligns with the four key pillars of ICMA 2018 GBP, 2020 SBP and 2018 SGB
- Notes issued off CaixaBank’s €25Bn **EMTN Programme** and governed by Spanish law
- Expected issue rating of **Baa1/BBB+/A-/A** by Moody’s/S&P/Fitch/DBRS

Rationale

- A COVID-19 Social Bond aligned to the Social Bond Principles is fully consistent with **CaixaBank’s mission and its strong social commitment** with customers and society at large and in particular with those affected by the COVID-19 pandemic
- Loan-book increased by €13.3Bn year-to-date (+5.8% ytd), including **€9.7Bn in already disbursed loans with a partial public guarantee by ICO to address impacts from COVID-19 pandemic**⁽²⁾
- As of 31 of May, **Eligible Social Portfolio encompassing “SDG 1: No poverty” and “SDG 8: Decent work and economic growth”** that meet CaixaBank SDGs Framework Criteria **represent €4.0Bn, of which €1.7Bn are new loans granted to address COVID-19 pandemic issues**⁽³⁾
- **Use of Proceeds will advance SDG 8:** loans granted to **micro-enterprises and SMEs**⁽⁴⁾ to mitigate the economic and social impacts derived from COVID-19 in the most economically disadvantaged regions of Spain⁽⁵⁾
- **At issuance, 100% of the proceeds will be allocated to COVID-19 loans** with a partial public guarantee granted to micro-enterprises and SMEs originated after the anti-COVID-19 Royal Decree 8/2020 by the Spanish Government

Investment highlights

- **Leading retail bancassurance franchise:** penetration among retail clients in Spain at **27.8%**⁽⁶⁾
- **Resilient low-risk model** supported by a **strong balance sheet**
- **Current MREL of 22.6%**⁽⁷⁾ provides a solid base to achieve 22.7% MREL requirement by YE2020
- Fully-owned subsidiary **MicroBank** is a **leading micro-credit institution in Spain**
- **Strong sustainability performance:** included in leading ESG indices (MSCI Global Sustainability, DJSI, FTSE4Good, Ethibel, STOXX® Global ESG Leaders) and ample recognition by main sustainability analysts and rating agencies (VigeoEiris, Sustainalytics, S&P Global, ISS Oekom)
- **Western Europe’s Best Bank for Corporate Responsibility 2019** by Euromoney

Social Bond of the year – bank 2020
by Environmental Finance (Bond Awards 2020)



For the
Inaugural Social
Bond (Sep-2019)
under the SDG
Framework

(1) SDG Framework, Framework Presentation and Second Party Opinion by Sustainalytics can be found at CaixaBank’s corporate website: https://www.caixabank.com/inversores-institucionales/inversores-renta-fija/bonos-ods_en.html

(2) Data as of 31 May 2020.

(3) Eligible assets as of 31 May 2020, in line with the Framework Eligibility and Exclusions Criteria in the most economically disadvantaged regions of Spain considering loans with partial public guarantee to micro-enterprises and SMEs only, maturing in 4 or more years.

(4) SMEs as per the European Commission definition.

(5) Spanish regions either ranking in the bottom 30th percentile in GDP/capita or in the top 30th in unemployment rate.

(6) Retail clients in Spain aged 18 or above. Source: FRS Inmark 2019.

(7) As of 31 March 2020. Our best estimate according to the current eligibility criteria of the SRB, on a consolidated basis.

Committed to support clients and economic recovery: loan-book increased by €13.3Bn ytd⁽¹⁾

Some examples - CABK ex BPI

BUSINESS CLIENTS

- Loans to businesses and self-employed with partial public guarantee:
 - ~155K applications until end-of-May
 - €12.4Bn in processed loans⁽²⁾:
 - c.75% for self-employed, micro-SMEs and SMEs
 - c.25% for corporate
 - €9.7Bn already disbursed⁽³⁾
- Other financing to businesses (other than loans with public guarantee)
- Suspension of PoS fees for some small retailers

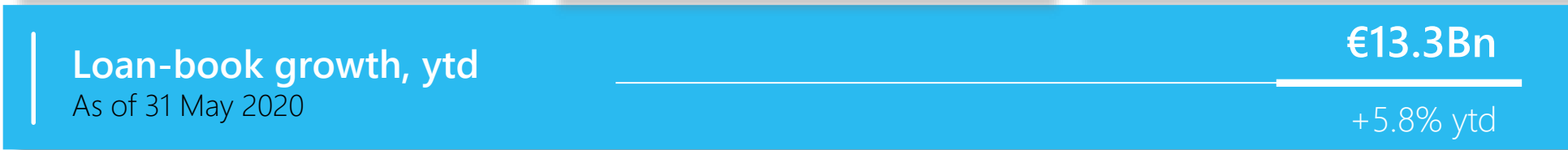
INDIVIDUAL CLIENTS

- Loan-payment moratoria for vulnerable or COVID-impacted clients
- Car-financing moratoria
- Advancing pension/unemployment payments for ~3.2M clients⁽⁴⁾
- Suspension of ATM fees for debit cards from other Spanish banks



SOCIETY

- Rental waiver for 4,300 affected families during the lockdown period⁽⁴⁾
- Over €2.5M collected in joint food-bank programme with "la Caixa" Foundation
- €7.3M Contribution to fund insurance for medical workers⁽⁵⁾
- 200,000 Pre-paid credit cards for urgent needs of vulnerable groups



(1) Group, as of 31 May 2020.

(2) Processed loans (already disbursed and applications approved or in-process) to self-employed workers, micro-SMEs, SMES and corporate with a partial guarantee by ICO (Instituto de Crédito Oficial), as of 31 May 2020. CABK ex BPI.

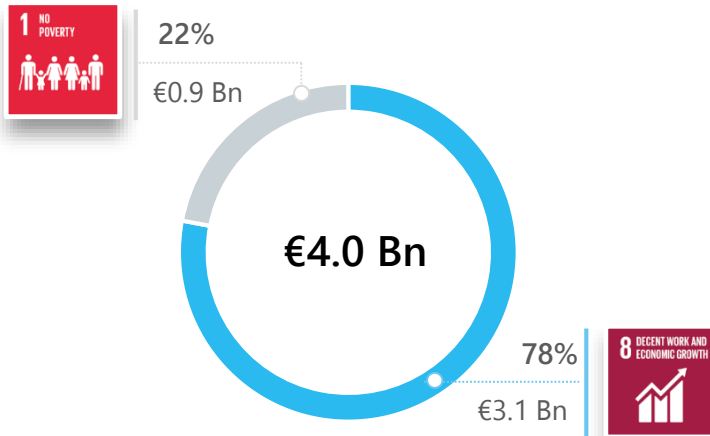
(3) As of 31 May 2020. CABK ex BPI.

(4) As of 13 May 2020.

(5) €5.8Bn by VidaCaixa and €2.8Bn by SegurCaixa Adeslas (VidaCaixa holds a ~50% stake in SegurCaixa Adeslas).

€4.0 Bn in outstanding loans encompassing SDG 1 & SDG 8, of which €1.7 Bn address COVID-19 related impacts under CaixaBank SDG Bond Framework

Eligible Social portfolio Breakdown by SDG advancement



o/w Available post inaugural Social Bond⁽¹⁾ **€3.0 Bn**

o/w COVID-19 related⁽²⁾ **€1.7 Bn**



Decent work and economic growth

ICMA SBP category

- Employment generation including through the potential effect of SME financing and microfinance

Eligible criteria

- Bank financing that promotes growth of micro, small and medium sized businesses in the most economically disadvantaged regions of Spain (either ranking in the bottom 30th percentile in GDP/capita or in the top 30th in unemployment rate)
- Include the financing of: (i) Personal loans without any collateral or guarantee for self-employed workers; (ii) micro-enterprises and SMEs as per the European Commission definition

SDG Target 8.10

- Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

Eligible provinces under the SDGs Framework⁽³⁾

–Most economically disadvantaged regions of Spain:

- Bottom 30th percentile in GDP/capita or/and
- Top 30th percentile in unemployment rate

Key macroeconomic indicators

2019 or latest available data

	Spain	Eligible provinces	Eligible pool avg.
Population⁽⁴⁾	47.3 M	15.7 M (33%)	
GDP/Capita⁽⁵⁾	€24,969	< €19,665	€18,937
Unemployment Rate⁽⁶⁾	13.78%	> 16.69%	19.7%

(1) Social Bond SNP €1bn 0.625% Oct. 2024 issued in Sep. 2019.

(2) Eligible assets as of 31 May 2020, in line with the Framework Eligibility and Exclusions Criteria in the most economically disadvantaged regions of Spain considering loans with partial public guarantee to micro-enterprises and SMEs only, maturing in 4 or more years.

(3) It includes 20 provinces out of a total of 52 (including the autonomous cities of Ceuta and Melilla).

(4) As of 1 January 2020.

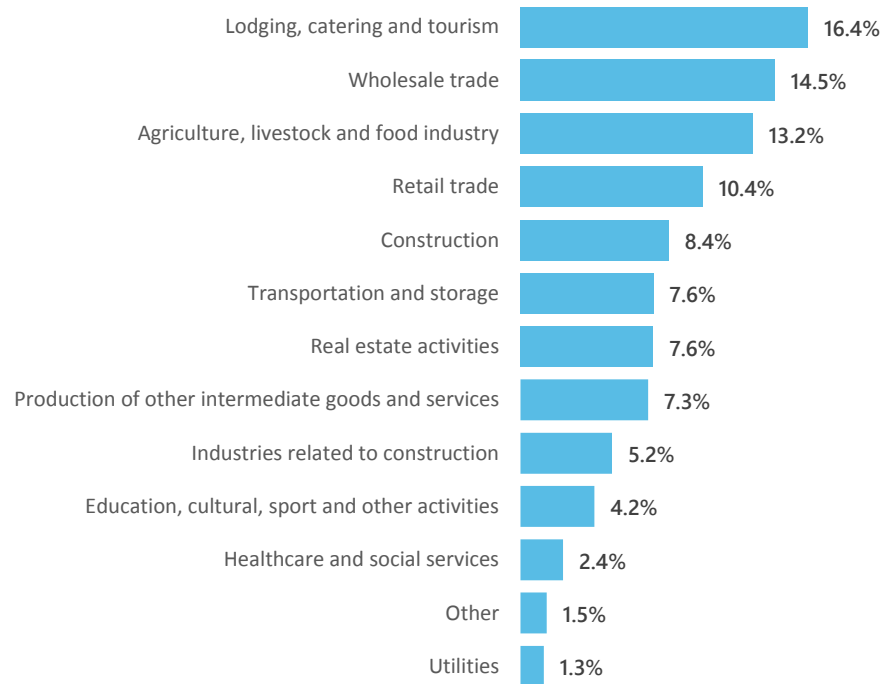
(5) Data for 2017 (latest available for provinces). GDP/capita in Spain in 2019: €26,485.

(6) As of 4Q19.

Promoting economic advancement in the most economically-disadvantaged regions in Spain

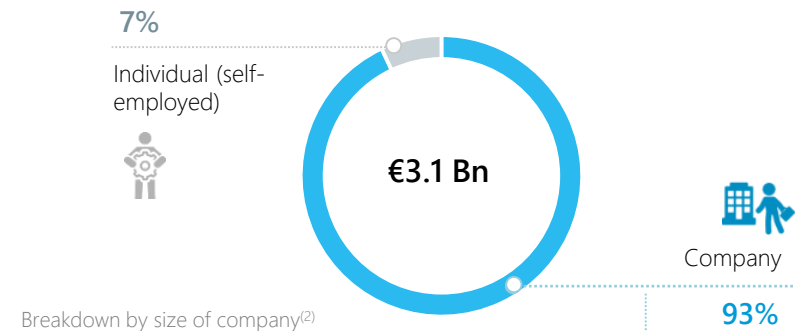
Eligible loans⁽¹⁾ advancing SDG 8: by activity sector

Breakdown of total amount in €, in % of total

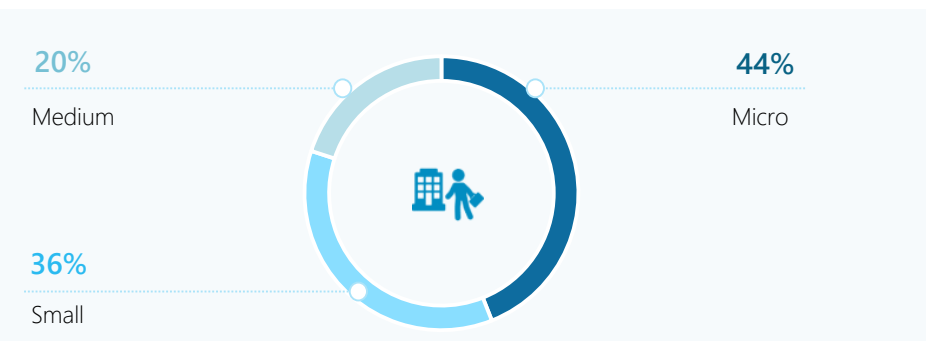


Eligible loans⁽¹⁾ advancing SDG 8: by type of borrower

Breakdown in % of total amount in €



Breakdown by size of company⁽²⁾



(1) SDG 8 Eligible Portfolio as of 31 May 2020.

(2) Breakdown by size of Company as per European Commission definition.

Allocation and impact reporting to be provided on an annual basis

CaixaBank will provide information on the allocation and impact on the COVID-19 Social bond net proceeds **during 2H21 and, subsequently on an annual basis, at least, until all the net proceeds have been allocated**, and thereafter in case of material change⁽¹⁾



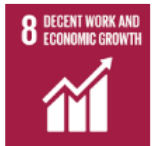
ALLOCATION will be subject to **Audit Review** by an **external auditor**

- The information **will contain at least** the following details:
 - Total amount allocated by **SDG and Eligible Criteria**
 - The remaining balance of **unallocated proceeds**
 - The amount and percentage of **new financing and refinancing**:
 - Targeting 100% of the proceeds to be allocated to new financing originated in 2020 related to COVID-19 originated after the anti-COVID-19 Royal Decree 8/2020 by the Spanish Government
 - If COVID-19 loans will mature and cannot be replaced with other COVID-19 loans, they will be replaced by social loans in accordance with the Eligibility Criteria as set out in the Framework



REPORTING: A **qualified sustainability expert** will **assess the impact** of bond proceeds

- **Indicative performance indicators** include:
 - # jobs created/preserved
 - # microfinance, micro-enterprise and SME loans

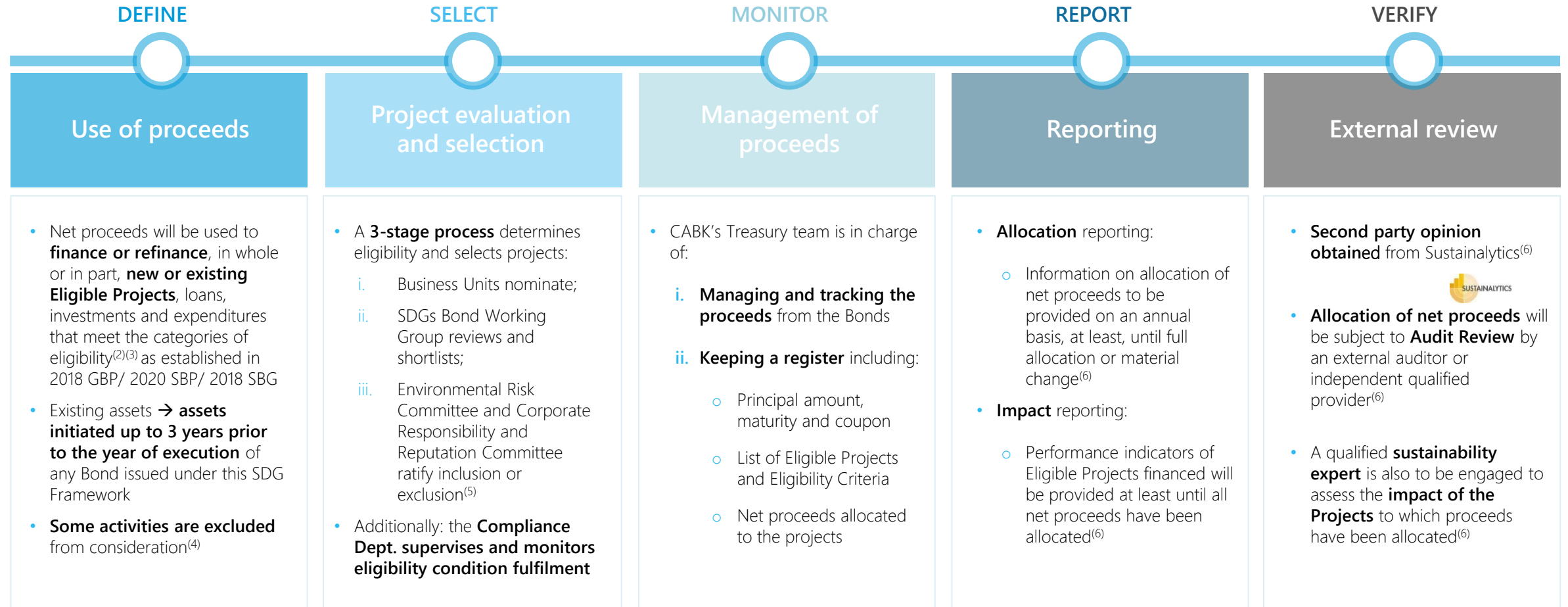


⁽¹⁾ It will be published on CaixaBank's website.



APPENDIX:
SDG BOND FRAMEWORK

SDG Bond Framework is aligned with the four key pillars of ICMA 2018 GBP, 2020 SBP and 2018 SGB⁽¹⁾



(1) ICMA Green Bond Principles 2018 (2018 GBP) and Social Bond Principles 2020 (2020 SBP) and Sustainability Bond Guidelines 2018 (2018 SGB). (2) Where a business or project derives ≥90% of revenues from activities that align with Eligibility Criteria, its financing can be considered eligible for CABK Green, Social, or Sustainability Bond(s). In these instances, the Use of Proceeds can be used by the business for general purposes (as long as it does not fund activities in the Exclusion list). (3) Expenditures could be considered if compliant with the final EU GBS (Green Bond Standard) definition of Green expenditures. (4) Additional exclusions on top of the exclusions specified in the ESG Management Policies. (5) At least on an annual basis, the alignment of Eligible Projects with the Eligibility Criteria will be re-assessed. (6) It will be published on CaixaBank's website.

Use of proceeds

SOCIAL ELIBIGIBLE CATEGORIES

	SDG Target	ICMA SBP category	Eligible criteria	Including:
	1.4	<ul style="list-style-type: none"> Access to essential services 	<ul style="list-style-type: none"> Activities that increase access to financial services for underserved populations 	<ul style="list-style-type: none"> Loans under MicroBank umbrella to individuals or families located in Spain with a joint annual income of equal or less than €17,200 without any collateral or guarantee
	3.8 3.b	<ul style="list-style-type: none"> Affordable basic infrastructure Access to essential services 	<ul style="list-style-type: none"> Activities that improve provision of free or subsidised healthcare, and early warning, risk reduction and management of health crises 	<ul style="list-style-type: none"> Financing: health care facilities for provision of public and/or subsidised health care services; public training centers in public health care provision and emergency response; public infrastructure and equipment for provision of emergency medical care and of disease control services
	4.1 4.2 4.3 4.4	<ul style="list-style-type: none"> Access to essential services 	<ul style="list-style-type: none"> Activities that expand access to publicly funded primary, secondary, adult and vocational education, including for vulnerable population groups and those at risk-of-poverty; activities that improve publicly funded educational infrastructure 	<ul style="list-style-type: none"> Construction of public schools (primary, secondary and tertiary) Construction of public student housing Financing educational loans
	8.10	<ul style="list-style-type: none"> Employment generation includ. through potential effect of SME financing and microfinance 	<ul style="list-style-type: none"> Bank financing that promotes growth of micro, small and medium sized businesses in the most economically disadvantaged regions of Spain (either ranking in the bottom 30th percentile in GDP/capita or in the top 30th in unemployment rate) 	<ul style="list-style-type: none"> Personal loans without any collateral or guarantee for self-employed workers Micro-enterprises and SMEs as per the European Commission definition

EXCLUSIONS

- Animal maltreatment
- Asbestos
- Coal mining and power generation from coal (coal-fired power plants)
- Conflict minerals
- Gambling/adult entertainment
- Hazardous chemicals
- Large scale dams (above 25MW)
- Nuclear power generation
- Fossil fuel
- Oil and gas
- Palm oil
- Soy oil
- Tobacco
- Weapons



Use of proceeds

GREEN ELIGIBLE CATEGORIES

	SDG Target	ICMA GBP category	EU-GBS Environmental objective	Eligible criteria	Including:
	6.3 6.4	<ul style="list-style-type: none"> Sustainable water and wastewater management 	<ul style="list-style-type: none"> Sustainable use/protection of water/marine resources and climate change mitigation NACE: water supply sewerage, waste management and remediation 	<ul style="list-style-type: none"> Activities that increase water-use efficiency and quality through water recycling, treatment and reuse (including treatment of wastewater) while maintaining high degree of energy efficiency 	<ul style="list-style-type: none"> Improvements in water quality and use efficiency; construction and maintenance of new water networks to improve residential access to water; construction, operation or extension of water treatment facilities, etc.
	7.1 7.2 7.3	<ul style="list-style-type: none"> Renewable energy Energy efficiency 	<ul style="list-style-type: none"> Climate change mitigation NACE: electricity, gas, steam and air conditioning supply 	<ul style="list-style-type: none"> Activities aiming at financing equipment, development, manufacturing, construction, expansion, operation, distribution and maintenance of low-carbon and renew. energy⁽¹⁾ 	<ul style="list-style-type: none"> Renewable energy projects including wind, solar and hydro power (<25MW) with the exception of biomass energy projects, grid and associated infrastructure expansion/development that carries a minimum of 85% renewable energy, smart grid; etc.
	9.1 9.2 9.4	<ul style="list-style-type: none"> Green buildings 	<ul style="list-style-type: none"> Climate change mitigation NACE: construction, real estate activities 	<ul style="list-style-type: none"> Activities aimed at developing quality, reliable, sustainable green buildings. 	<ul style="list-style-type: none"> New construction building develop./renovation of existing buildings which meet recognised environmental standards; commercial bdg. develop. w/energy performance in top 15% nationally and 35% better than local baseline; loans for residential real estate with EPC A and B; etc.
	11.2 11.6	<ul style="list-style-type: none"> Affordable basic infrastructure Access to essential services Clean transportation 	<ul style="list-style-type: none"> Climate change mitigation NACE: transport and storage 	<ul style="list-style-type: none"> Activities that expand or maintain access to affordable, accessible, and sustainable mass passenger transport systems and related infrastructure 	<ul style="list-style-type: none"> Metro, tram, high speed passenger train; bicycle infrastructure; all emission-free transport with direct emissions lower than 50 grCO2e/p-km; etc.
	12.2 12.5	<ul style="list-style-type: none"> Pollution prevention and control 	<ul style="list-style-type: none"> Pollution prevention/control; transition to circular econ.; waste prevention and recycling; climate change mitigation. NACE: water supply sewerage, waste management and remediation 	<ul style="list-style-type: none"> Activities that contribute to waste prevention, minimisation, collection, management, recycling, re-use, or processing for recovery 	<ul style="list-style-type: none"> Waste collection/recycling (ex incineration or landfill activities), biogas plants⁽¹⁾ (primarily processing bio waste), fertilizers from anaerobic digestion or bio waste, waste treatment; etc.
	15.2	<ul style="list-style-type: none"> Biodiversity conservation 	<ul style="list-style-type: none"> Protection of healthy ecosystems and climate change mitigation NACE: Agriculture, forestry and fishing 	<ul style="list-style-type: none"> Activities that contribute to the conservation of terrestrial ecosystems 	<ul style="list-style-type: none"> Afforestation/reforestation programmes with recognised certifications (FSC, PEFC, or equivalent); rehab of/ new greenfield woody perennial agricult. plantations (e.g. orchards, fruit and nut tree), aligned with EU standards

(1) The GHG emissions shall not exceed 100gr CO2e/kWh or any other lower threshold endorsed by the EU Taxonomy.

Asset evaluation and selection process



(1) At least on an annual basis, the alignment of Eligible Projects with the Eligibility Criteria will be re-assessed.

External review by Sustainalytics deems CaixaBank SDG Framework credible and impactful



FRAMEWORK VERIFICATION – Second party opinion

Sustainalytics considers CaixaBank’s SDGs Framework aligned with GBP, SBP, SBG and GLP⁽¹⁾

Second-Party Opinion
CaixaBank Sustainable Development Goals Framework

Evaluation Summary
Sustainalytics is of the opinion that the CaixaBank Sustainable Development Goals (SDG) Framework is credible and impactful and aligns with the Sustainability Bond Guidelines 2018. This assessment is based on the following:

Evaluation date	August 2019
Market Location	Valencia, Spain

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USE OF PROCEEDS The eligible categories for the use of proceeds are accounted for both the Green Bond Principles and Social Bond Principles as impactful. Sustainalytics considers the financing of projects and companies dedicated to providing (i) access to essential services, (ii) affordable basic infrastructure, (iii) employment generation, (iv) sustainable water and wastewater management, (v) renewable energy, (vi) energy efficiency, (vii) green buildings, (viii) clean transportation, (ix) pollution prevention and control and (x) terrestrial and aquatic biodiversity conservation to have positive environmental or social impacts and to advance the UN Sustainable Development Goals.

PROJECT EVALUATION / SELECTION CaixaBank's internal process of evaluating and selecting projects is aligned with market practice. The company has a dedicated SDGs Working Group to provide projects. CaixaBank's SDGs Working Group is co-headed by representatives from the Treasury and Corporate Responsibility departments and further comprised of representatives from the Risk and Business Departments. Final approval of shortlisted projects is conducted by the Environmental Risk Management Committee and the Corporate Responsibility and Reputation Committee.

MANAGEMENT OF PROCEEDS CaixaBank's processes for management of proceeds is aligned with market practice. CaixaBank has in place an internal register to track the use of proceeds. Unallocated proceeds will be held according to CaixaBank's Treasury's general liquidity guidelines for short term investments.

REPORTING CaixaBank intends to report on the allocation of proceeds on its website on an annual basis. In addition, CaixaBank is committed to reporting annually on impact indicators until full allocation, such as the location and type of green building certifications, CO₂ emissions avoided, number of jobs created and number of solar farms, wind farms or hydro power plants built amongst others. In Sustainalytics' view, reporting on these metrics is in line with market practice.

Sustainalytics is of the opinion that the CaixaBank SDG Framework is credible and impactful and aligns with the four core components of the Green Bond Principles 2018 (GBP), Social Bond Principles 2018 (SBP) Sustainability Bond Guidelines 2018 (SBG) and Green Loan Principles 2018 (GLP).

- Sustainalytics considers the financing of projects and companies dedicated to providing (i) access to essential services, (ii) affordable basic infrastructure, (iii) employment generation, (iv) sustainable water and wastewater management, (v) renewable energy, (vi) energy efficiency, (vii) green buildings, (viii) clean transportation, (ix) pollution prevention and control and (x) terrestrial and aquatic biodiversity conservation to have positive environmental or social impacts and to advance the UN Sustainable Development Goals.
- CaixaBank integrates sustainability in its business strategy, committing to support the transition to a sustainable economy while continuously working towards avoiding, mitigating and remedying those activities that could present a risk for the community and environment.
- CaixaBank's internal process of evaluating and selecting projects as well as processes for management of proceeds are aligned with market practice. In addition, CaixaBank intends to report on the allocation of proceeds on its website on an annual basis.
- The allocation of the net proceeds will also be subject to External Review while a qualified sustainability expert will be engaged to prepare the impact of the Projects to which proceeds have been allocated and is committed to reporting annually on impact indicators on its website until full allocation.

Inaugural Social Bond – SNP

CaixaBank €1Bn 5-year Inaugural Social Bond – SNP issued in September 2019



Transaction summary

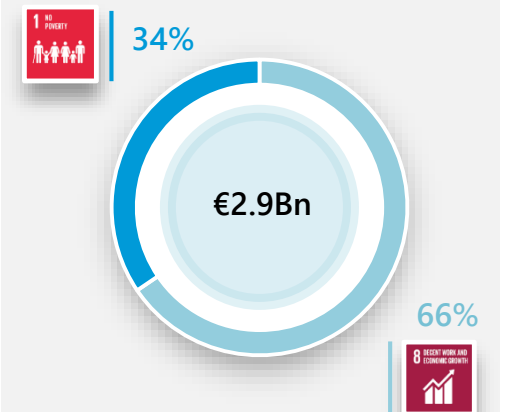
- ▶ Inaugural Social Bond 5yr EUR-denominated Senior Non Preferred notes (“SNP”) issued by CaixaBank, S.A.
- ▶ Rated Baa3/BBB/BBB+/AL, by Moody’s/S&P/Fitch/DBRS

Transaction rationale

- ▶ First transaction framed within the Sustainable Development Goal Framework published last August. SPO by Sustainalytics⁽¹⁾
- ▶ A Social Bond is fully aligned with CaixaBank’s mission: *“Contribute to the financial wellbeing of our customers and to the progress of society”*
- ▶ Social Bond Use of Proceeds will advance:
 - SDG 1 → Access to financial services for underserved populations (families with joint income under €17,200), without any collateral or guarantee
 - SDG 8 → Lending in the most economically disadvantaged regions of Spain: Self-employed workers without any collateral or guarantee; Micro-enterprises and SMEs⁽²⁾
- ▶ Net proceeds will be allocated to assets initiated ≤3 yrs prior to year of issuance
- ▶ CaixaBank intends to allocate, at least, 25% of net proceeds to new financing⁽³⁾

Use of proceeds

Eligible assets –outstanding as of June 2019



(1) CaixaBank’s SDG Framework, Framework Investor Presentation and Second Party Opinion by Sustainalytics can be found at CaixaBank’s corporate website through https://www.caixabank.com/inversores-institucionales/inversores-renta-fija/bonos-ods_en.html. (2) SMEs as per the European Commission definition. (3) New financing: all assets originated in the year of issuance and thereafter.



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