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- 3 | Public Sector Covered Bonds Programme**

Appendix

CaixaBank covered bonds programme - Highlights

High quality collateral and strong overcollateralization

Covered Bonds Ratings	<table><tr><td>MOODY's</td><td></td><td>S&P Global Ratings</td></tr><tr><td>Aa1</td><td>AAA</td><td>AA</td></tr></table>	MOODY's		S&P Global Ratings	Aa1	AAA	AA	▶ Best treatment with regards to LCR and risk-weighting purposes		
MOODY's		S&P Global Ratings								
Aa1	AAA	AA								
Low risk profile	▶ Prudently managed mortgage portfolio: <table><tr><td>77.7%</td><td>for residential purposes</td><td>▶</td><td>90.5%</td><td>With LTV < 80%</td><td>89.0%</td><td>Primary residence</td></tr></table>			77.7%	for residential purposes	▶	90.5%	With LTV < 80%	89.0%	Primary residence
77.7%	for residential purposes	▶	90.5%	With LTV < 80%	89.0%	Primary residence				
Solid OC levels	<table><tr><td>172%</td><td>Total OC</td></tr><tr><td>131%</td><td>Legal OC</td></tr></table>	172%	Total OC	131%	Legal OC	▶ Flexibility to optimize our collateral ▶ Comfortably above the legally required ratio (125%)... €35.7Bn Retained Covered Bonds¹				
172%	Total OC									
131%	Legal OC									

Always aiming at the best market standards

- ▶ **Covered Bond Label Compliant** since 1st January 2013

- ▶ **Transparency:** complete quarterly information available in our website
http://www.caixabank.com/inversoresinstitucionales/inversoresrentafija_en.html

¹ Including Mortgage and Public Sector Covered Bonds

CaixaBank covered bonds programmes - Main figures

Mortgage covered bond programme

MORTGAGE COVER POOL		30/09/2020	
Cover Pool Size (mill €)		84.575	
	<i>Residential Assets</i>	65.754	77,7%
	<i>Comercial Assets</i>	18.821	22,3%
Eligible Pool (mill €)		64.438	
Number of loans		1.147.713	
Average loan Balance (€)		73.690	
WA Seasoning (years)		8,8 yrs	
WA Remaining Term (years)		16,2 yrs	
WA LTV		55%	
WA LTV Eligible Pool		45%	

MORTGAGE COVERED BONDS		30/09/2020
Outstanding nominal (mill €)		49.271
OC (total)		172%
OC (legal - eligible portfolio)		131%
Issuing Capacity (mill €)		2.280
Average Maturity (years)		4,1 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA

Spanish public sector covered bond programme

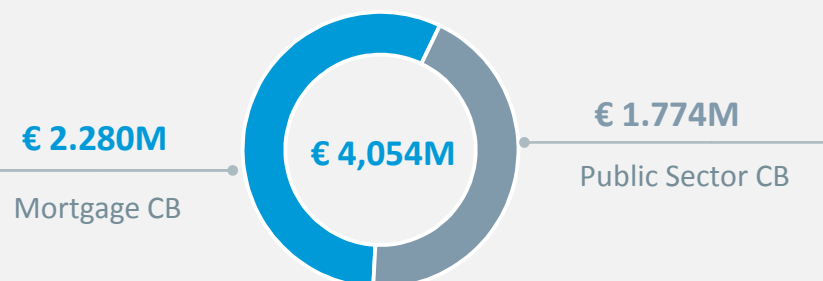
PUBLIC SECTOR COVER POOL		30/09/2020	
Cover Pool Size (mill €)		7.534	
Number of loans		3.407	
Average loan Balance (€)		2.211.357	
WA Remaining Term (years)		4,4 yrs	

PUBLIC SECTOR COVERED BONDS		30/09/2020
Outstanding nominal (mill €)		3.500
OC		215%
Issuing Capacity (mill €)		1.774
Average Maturity (years)		1,6 yrs

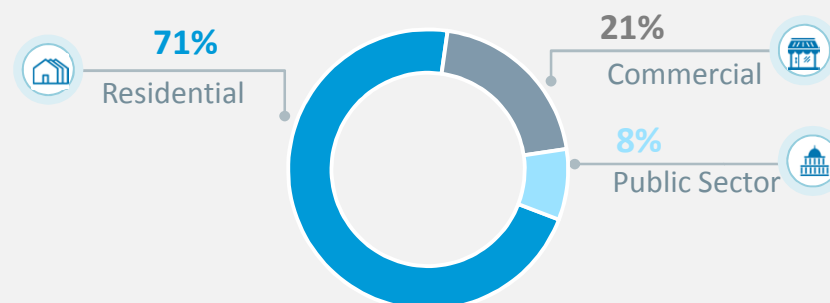
RATINGS

Moody's	Aa1
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Issuing capacity



Collateral by type



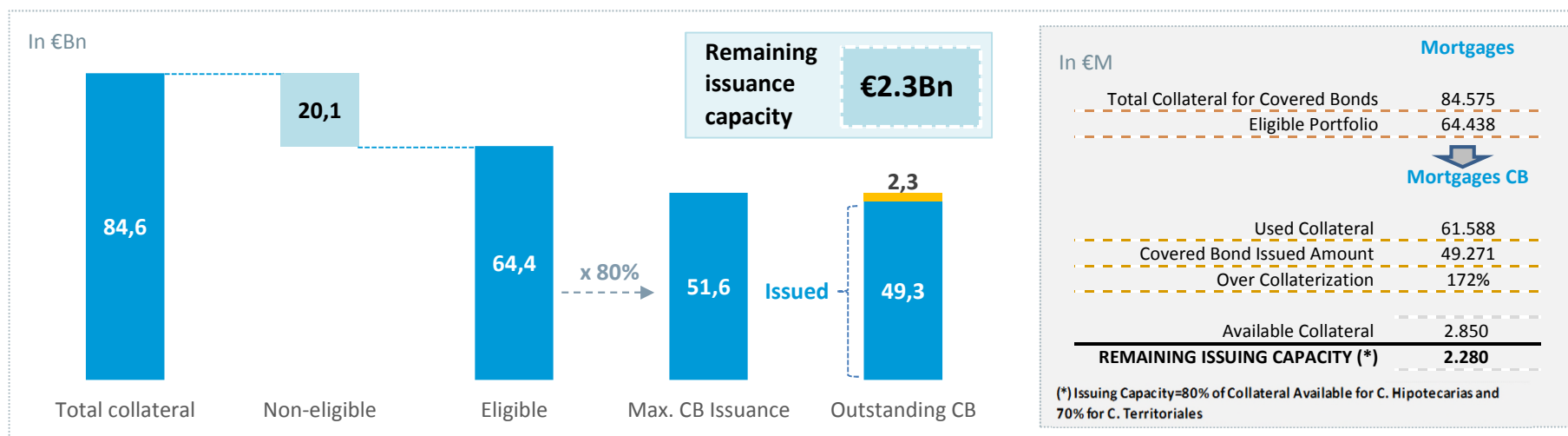
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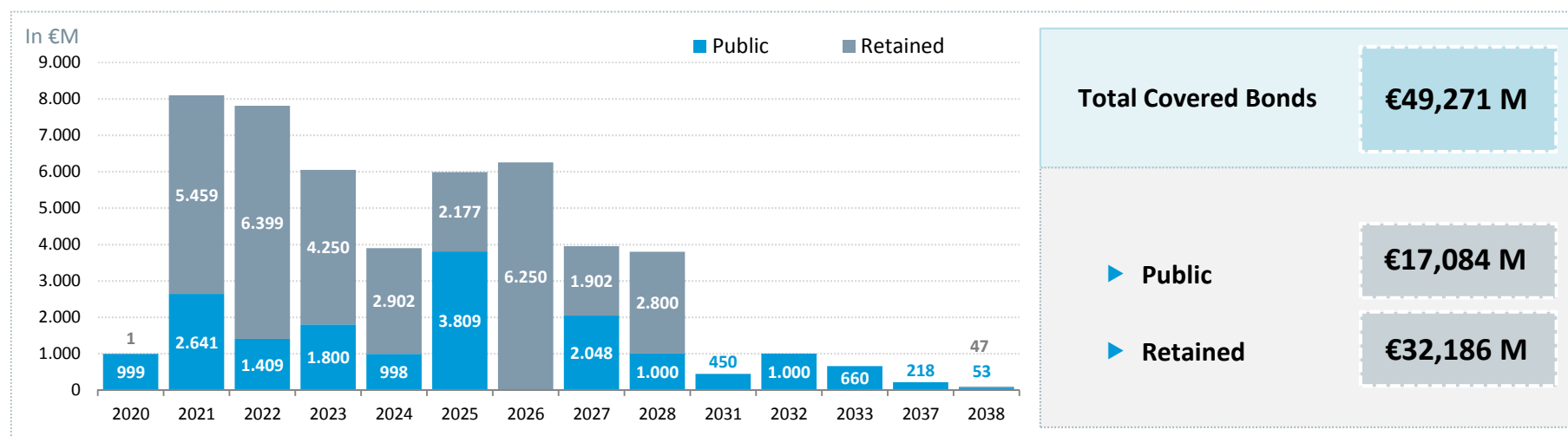
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

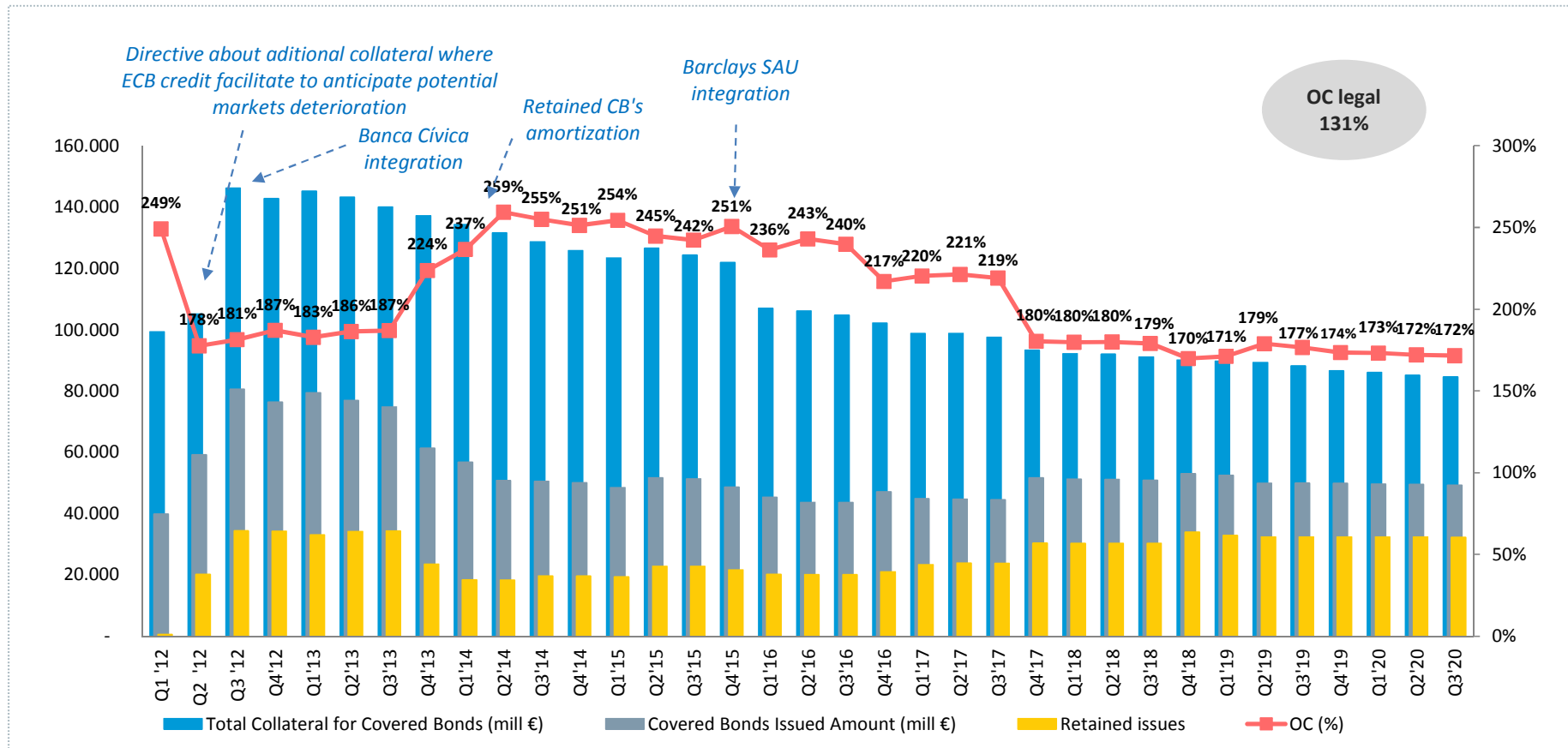


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



Total OC

172%

Legal OC

131%

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

CaixaBank mortgage covered bond programme – Residential assets



Residential sub-pool: Main figures

Cover Pool Description

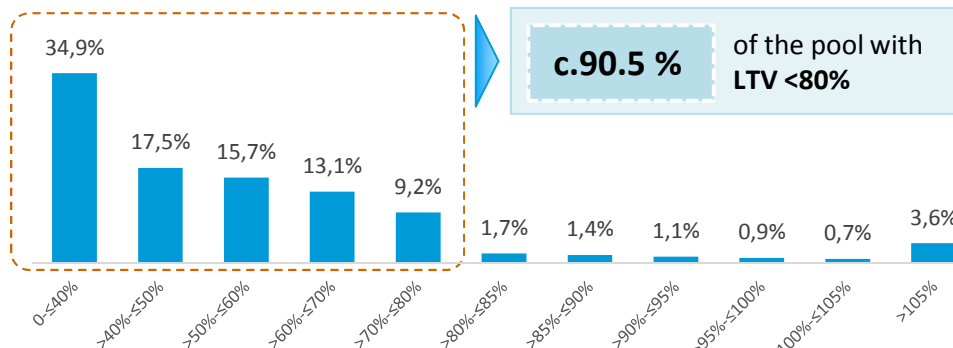
Total Mortgage Loans (ex securitization) (€ k)	65.754.129	WA LTV Current* (%)	51,9%
Number of loans	1.056.551	First Rank	96,4%
Average Loan balance (€)	62.235	Floating Rate loan Interest Rate type:	74,6%
Number of Borrowers	936.811	WA Interest Rate (Floating Rate loans)	0,9%
Number of properties	1.143.829	WA Interest Rate (Fixed Rate loans)	2,8%
WA Seasoning in months	113	9,4 yrs	
WA Remaining term in months	206	17,1 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

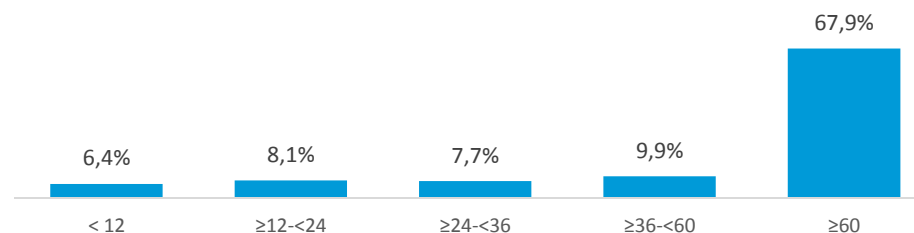
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	22.979.855	34,9%
>40%-≤50%	11.476.842	17,5%
>50%-≤60%	10.339.006	15,7%
>60%-≤70%	8.631.907	13,1%
>70%-≤80%	6.078.372	9,2%
>80%-≤85%	1.119.612	1,7%
>85%-≤90%	918.692	1,4%
>90%-≤95%	746.329	1,1%
>95%-≤100%	603.557	0,9%
>100%-≤105%	472.419	0,7%
>105%	2.387.538	3,6%
Total	65.754.129	



Seasoning

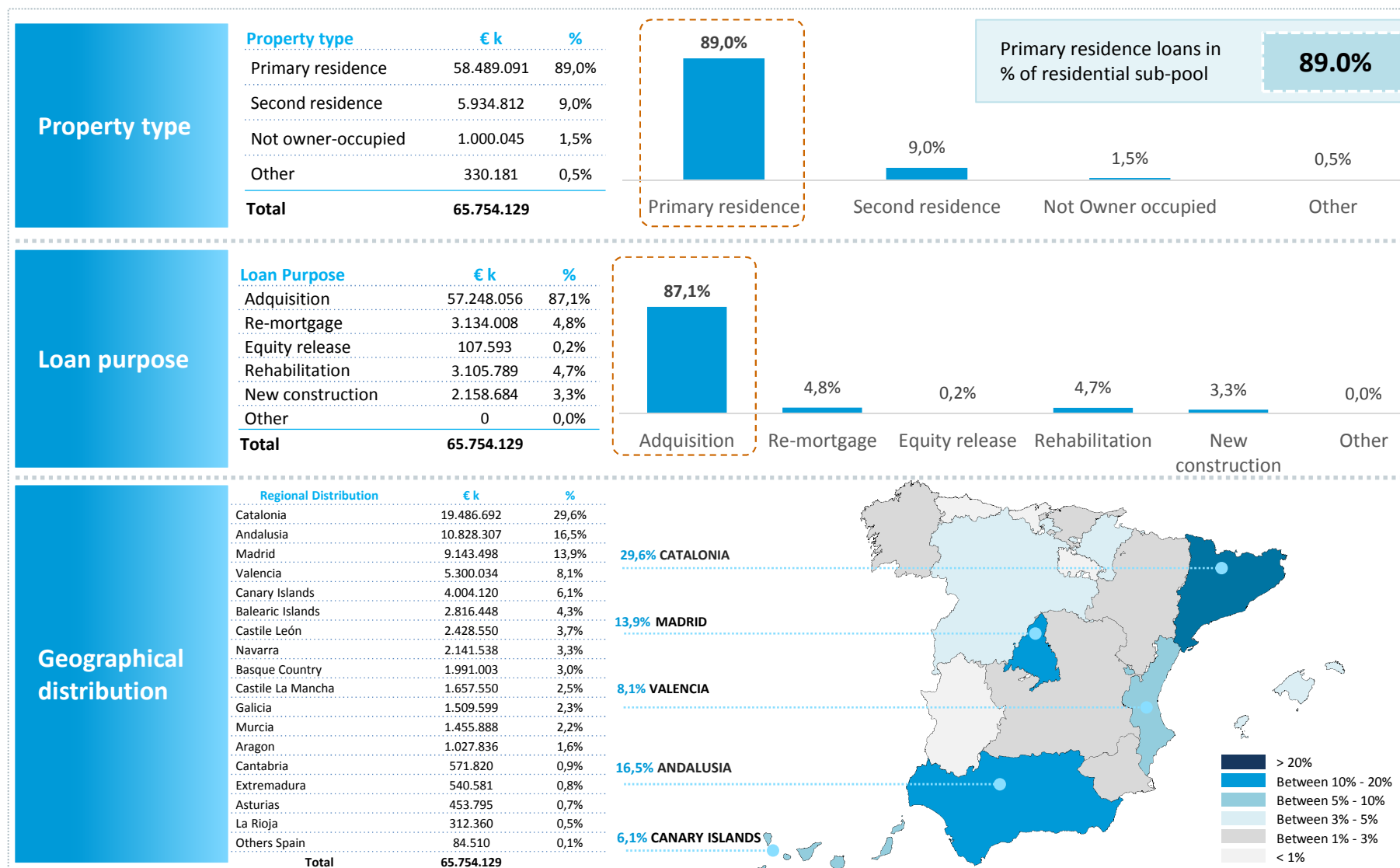
Seasoning (months)	€ k	%
< 12	4.203.429	6,4%
≥12-<24	5.296.326	8,1%
≥24-<36	5.087.090	7,7%
≥36-<60	6.512.237	9,9%
≥60	44.655.046	67,9%
Total:	65.754.129	



CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics



Loan purpose

Loan Purpose	€ k	%
Acquisition	57.248.056	87,1%
Re-mortgage	3.134.008	4,8%
Equity release	107.593	0,2%
Rehabilitation	3.105.789	4,7%
New construction	2.158.684	3,3%
Other	0	0,0%
Total	65.754.129	

87,1%

Acquisition

4,8%

Re-mortgage

0,2%

Equity release

4,7%

Rehabilitation

3,3%

New construction

0,0%

Other

Geographical distribution

Regional Distribution	€ k	%
Catalonia	19.486.692	29,6%
Andalusia	10.828.307	16,5%
Madrid	9.143.498	13,9%
Valencia	5.300.034	8,1%
Canary Islands	4.004.120	6,1%
Balearic Islands	2.816.448	4,3%
Castile León	2.428.550	3,7%
Navarra	2.141.538	3,3%
Basque Country	1.991.003	3,0%
Castile La Mancha	1.657.550	2,5%
Galicia	1.509.599	2,3%
Murcia	1.455.888	2,2%
Aragon	1.027.836	1,6%
Cantabria	571.820	0,9%
Extremadura	540.581	0,8%
Asturias	453.795	0,7%
La Rioja	312.360	0,5%
Others Spain	84.510	0,1%
Total	65.754.129	

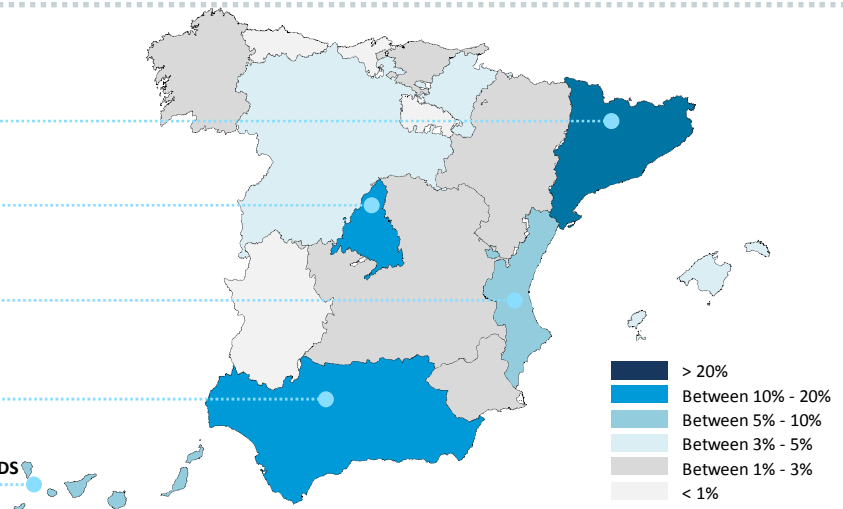
29,6% CATALONIA

13,9% MADRID

8,1% VALENCIA

16,5% ANDALUSIA

6,1% CANARY ISLANDS



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

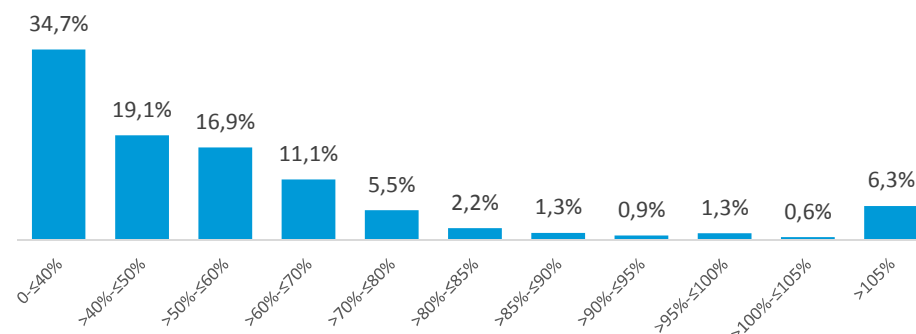
Total Mortgage Loans (ex securitization) (€ k)	18.821.169	WA LTV Current* (%)	63,6%
Number of loans	91.162	Floating Rate loan Interest Rate type:	82,8%
Average Loan balance (€)	206.458	WA Interest Rate (Floating Rate loans)	1,7%
Number of Borrowers	60.958	WA Interest Rate (Fixed Rate loans)	2,5%
Number of properties	118.883		
WA Seasoning in months	77,0	6,4 yrs	
WA Remaining term in months	155,4	13 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

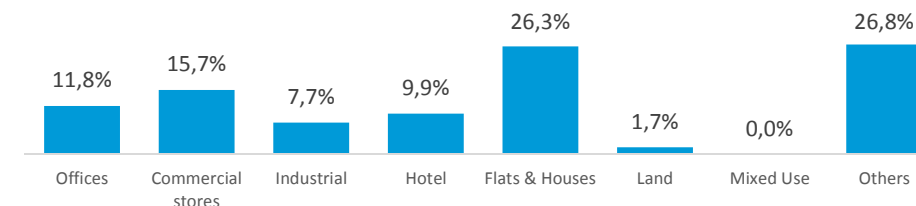
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	6.534.138	34,7%
>40%-≤50%	3.600.145	19,1%
>50%-≤60%	3.186.544	16,9%
>60%-≤70%	2.088.348	11,1%
>70%-≤80%	1.033.967	5,5%
>80%-≤85%	420.620	2,2%
>85%-≤90%	253.330	1,3%
>90%-≤95%	171.611	0,9%
>95%-≤100%	247.469	1,3%
>100%-≤105%	108.413	0,6%
>105%	1.176.585	6,3%
Total	18.821.169	



Property type

Property Type	€ k	%
Offices	2.213.554	11,8%
Commercial stores	2.948.347	15,7%
Industrial	1.457.110	7,7%
Hotel	1.869.422	9,9%
Flats & Houses	4.958.879	26,3%
Land	324.685	1,7%
Mixed Use	0	0,0%
Others	5.049.171	26,8%
Total	18.821.169	

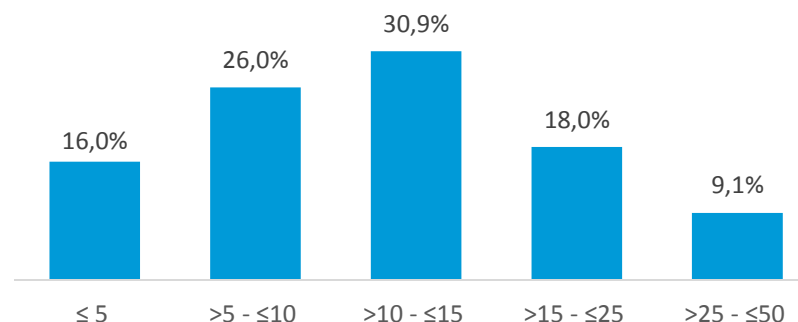


CaixaBank mortgage covered bond programme – Commercial assets



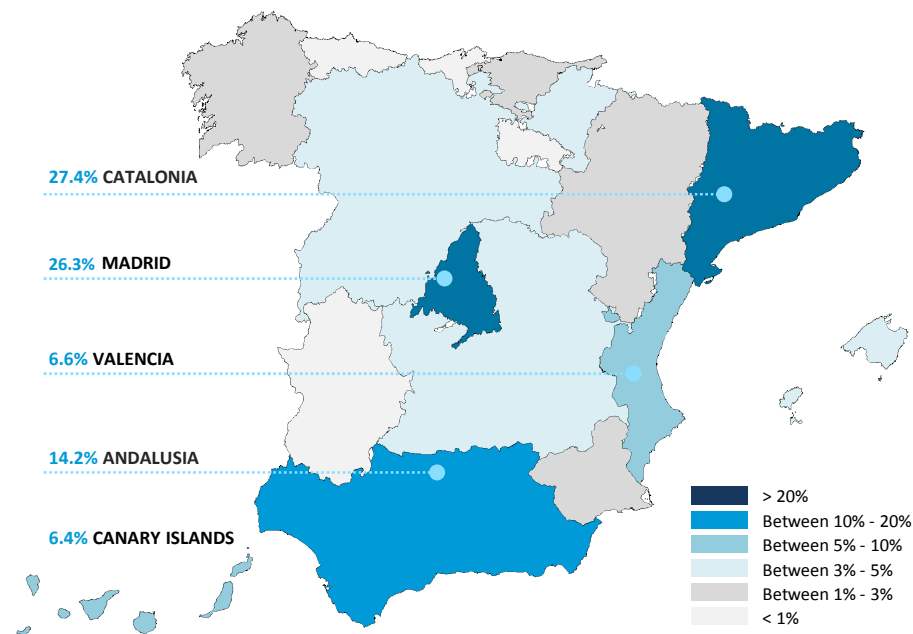
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	3.011.441	16,0%
>5 - ≤10	4.893.746	26,0%
>10 - ≤15	5.809.186	30,9%
>15 - ≤25	3.383.284	18,0%
>25 - ≤50	1.710.749	9,1%
Total	18.808.406	



Geographical distribution

Regional distribution	€ miles	%
Catalonia	5.150.559	27,4%
Madrid	4.940.599	26,3%
Andalusia	2.664.048	14,2%
Valencia	1.235.911	6,6%
Canary Islands	1.205.371	6,4%
Balearic Islands	975.289	5,2%
Castile León	449.035	2,4%
Castile La Mancha	411.664	2,2%
Navarra	404.565	2,1%
Basque Country	362.782	1,9%
Aragón	279.872	1,5%
Galicia	214.816	1,1%
Murcia	181.241	1,0%
Extremadura	134.063	0,7%
Cantabria	71.716	0,4%
Asturias	71.528	0,4%
Others Spain	36.138	0,2%
La Rioja	31.973	0,2%
Total	18.821.169	



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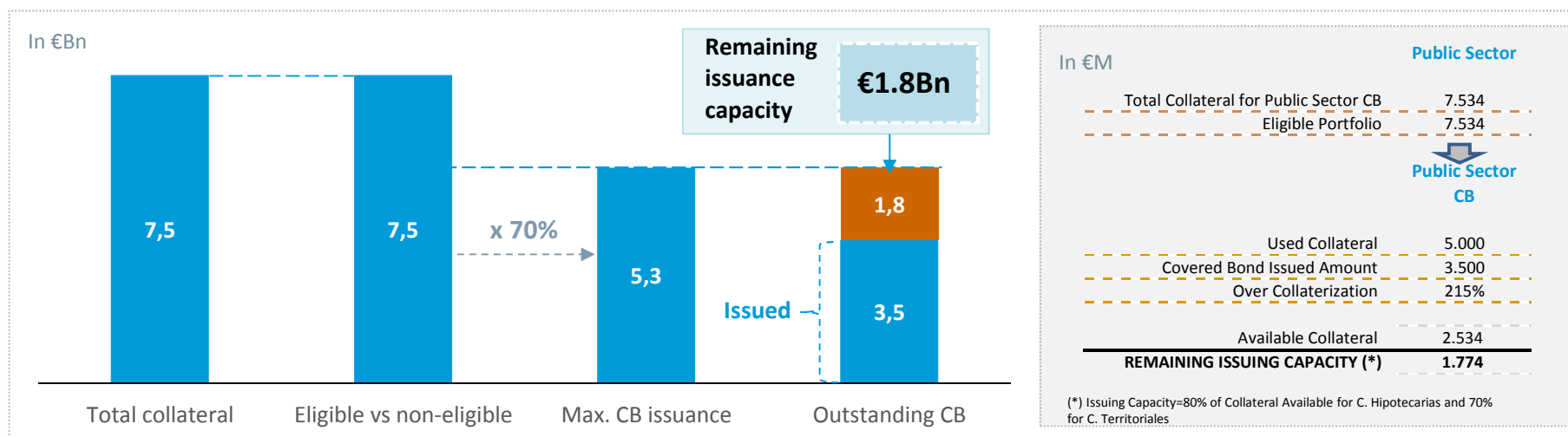
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Appendix

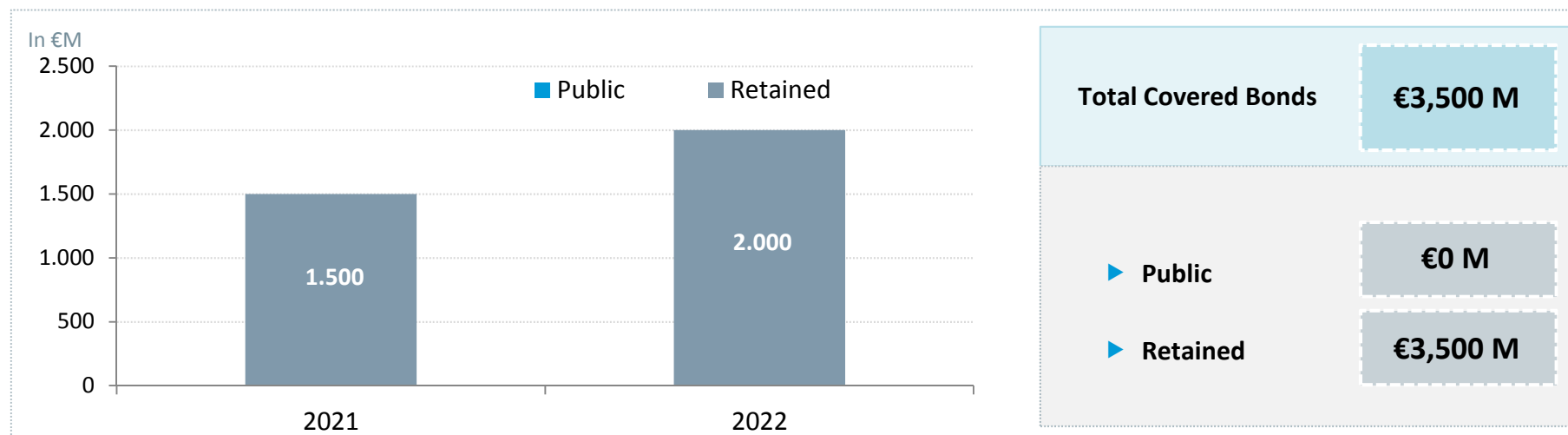
CaixaBank public sector covered bond programme



Remaining issuing capacity



Maturity profile



CaixaBank public sector covered bond programme



Cover pool description – Main figures

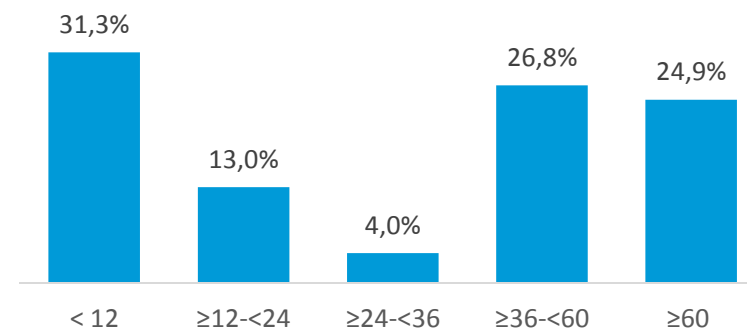
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	7.534.095	Floating Rate loan Interest Rate type:	72,3%
Number of loans	3.407	WA Interest Rate (Floating Rate loans)	1,31%
Average Loan balance (€)	2.211.357	WA Interest Rate (Fixed Rate loans)	2,51%
Number of Borrowers	1.091		
Average exposure to borrowers (€)	6.905.678		
WA Remaining term in months	53,4	4,4 yrs	
Avg LTV (%)	29%		

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	2.358.536	31,3%
≥12-<24	977.599	13,0%
≥24-<36	302.221	4,0%
≥36-<60	2.021.411	26,8%
≥60	1.874.327	24,9%
Total	7.534.095	



Loans in arrears

Loans in Arrears	%
<2m	0,00%
≥ 2m - <6m	0,01%
≥ 6m	0,23%

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
ES0440609305	EUR	12/11/2015	1.000.000.000	12/11/2020	0,625%	Institutional
ES0414970246	EUR	18/01/2006	2.500.000.000	18/01/2021	3,625%	Institutional
ES0414970501	EUR	14/05/2009	175.000.000	14/05/2021	Eur 3m+1%	Institutional
ES0414970303	EUR	28/06/2006	1.000.000.000	26/01/2022	4,500%	Institutional
ES0440609313	EUR	08/02/2016	1.500.000.000	08/02/2023	1,00%	Institutional
ES0440609248	EUR	21/03/2014	1.000.000.000	21/03/2024	2,625%	Institutional
ES0414970204	EUR	17/02/2005	2.500.000.000	17/02/2025	3,880%	Institutional
ES0440609271	EUR	27/03/2015	1.000.000.000	27/03/2025	0,625%	Institutional
ES0440609339	EUR	11/01/2017	1.500.000.000	11/01/2027	1,250%	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
ES0414970451	EUR	13/06/2008	100.000.000	13/06/2038	5,432%	Institutional

CaixaBank covered bond issuances

Spanish mortgages – Retained deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
ES0440609420	EUR	21/12/2018	4.750.000.000	21/12/2021	Eur 6m+0.15%	Institutional
ES0440609115	EUR	07/06/2012	2.000.000.000	07/06/2022	Eur 6m +3.85%	Institutional
ES0413985039	EUR	27/04/2009	390.000.000	27/09/2022	Eur 12m+0.25%	Institutional
ES0440609321	EUR	16/12/2016	4.000.000.000	22/12/2022	Eur 6m+0.55%	Institutional
ES0440609123	EUR	07/06/2012	1.000.000.000	07/06/2023	Eur 6m +3.80%	Institutional
ES0440609354	EUR	11/10/2017	3.250.000.000	11/10/2023	Eur 6m +0.15%	Institutional
ES0440609131	EUR	07/06/2012	2.900.000.000	07/06/2024	Eur 6m +3.80%	Institutional
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
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
ES0440609180	EUR	17/07/2012	2.800.000.000	17/07/2028	Eur 6m+4.25%	Institutional

CaixaBank covered bond issuances

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
ES0440609297	EUR	19/06/2015	1.500.000.000	19/06/2021	Eur 6m+0.25%	Institutional
ES0440609412	EUR	21/12/2018	2.000.000.000	21/12/2022	Eur 6m+0.35%	Institutional

Spanish Multi-Issuers – Public Covered Bonds

Código ISIN	Divisa	Fecha emisión	CaixaBank Contribution (€)	Issue Outstanding	Maturity Date	Coupon	Investor Type
ES0312298054	EUR	22/03/2006	300.000.000	1.500.000.000	22/03/2021	4,00%	Institutional
ES0347784003	EUR	29/03/2006	275.000.000	1.250.000.000	29/03/2021	4,01%	Institutional
ES0371622012	EUR	25/05/2006	100.000.000	2.310.000.000	10/04/2021	4,13%	Institutional
ES0349045007	EUR	16/02/2007	250.000.000	1.300.000.000	21/02/2022	4,51%	Institutional
ES0312298021	EUR	12/12/2005	167.222.224	1.400.000.000	12/12/2022	3,75%	Institutional
ES0312298096	EUR	23/10/2006	300.000.000	1.600.000.000	23/10/2023	4,25%	Institutional
ES0312342019	EUR	28/06/2005	128.205.128	2.000.000.000	28/06/2025	3,75%	Institutional
ES0371622046	EUR	28/03/2007	300.000.000	1.310.000.000	28/03/2027	4,25%	Institutional
ES0312298120	EUR	23/05/2007	250.000.000	1.545.000.000	23/05/2027	4,76%	Institutional
ES0371622020	EUR	10/04/2006	450.000.000	1.310.000.000	08/04/2031	4,25%	Institutional

