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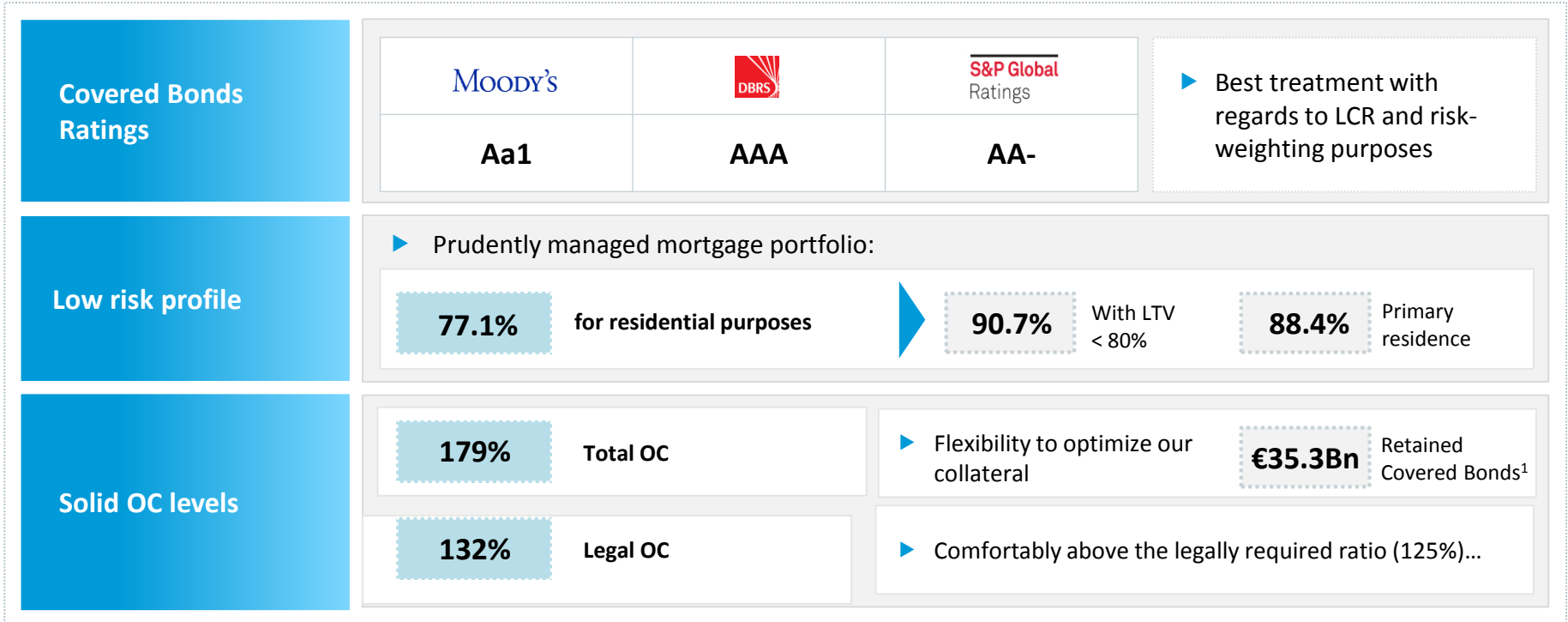
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- 3** | Public Sector Covered Bonds Programme

Appendix

CaixaBank covered bonds programme - Highlights

High quality collateral and strong overcollateralization



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	30/09/2018	
Cover Pool Size (mill €)	91.100	
	<i>Residential Assets</i>	70.199 77,1%
	<i>Commercial Assets</i>	20.901 22,9%
Elegible Pool (mill €)	67.257	
Number of loans	1.197.092	
Average loan Balance (€)	76.101	
WA Seasoning (years)	8,4 yrs	
WA Remaining Term (years)	16,4 yrs	
WA LTV	55%	
WA LTV Eligible Pool	45%	

MORTGAGE COVERED BONDS	30/09/2018
Outstanding nominal (mill €)	50.859
OC (total)	179%
OC (legal - eligible portfolio)	132%
Issuing Capacity (mill €)	2.946
Average Maturity (years)	5,6 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA-

Spanish public sector covered bond programme

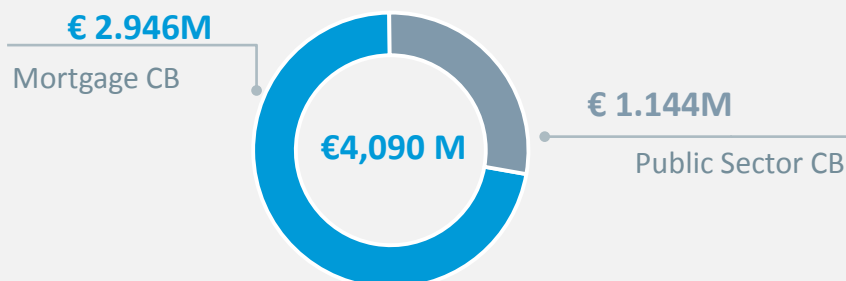
PUBLIC SECTOR COVER POOL	30/09/2018	
Cover Pool Size (mill €)	8.777	
Number of loans	4.078	
Average loan Balance (€)	2.152.184	
WA Remaining Term (years)	5,3 yrs	

PUBLIC SECTOR COVERED BONDS	30/09/2018
Outstanding nominal (mill €)	5.000
OC	176%
Issuing Capacity	1.144
Average Maturity (years)	1,5 yrs

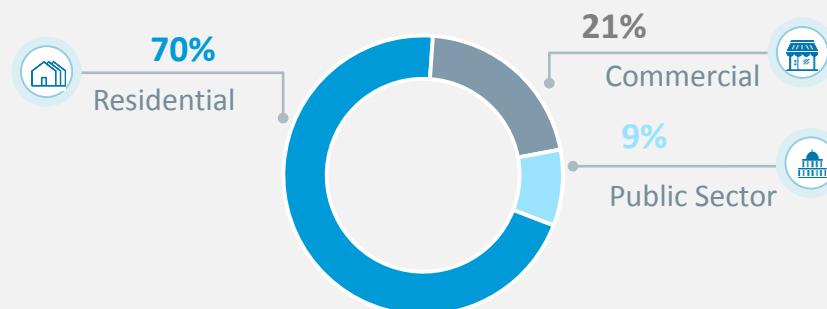
RATINGS

Moody's	Aa1
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Issuing capacity



Collateral by type



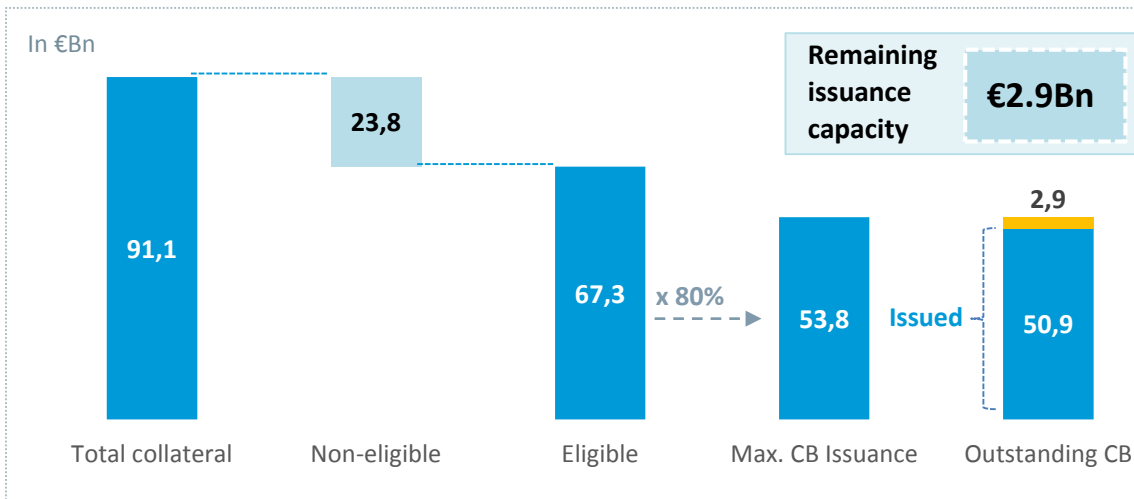
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

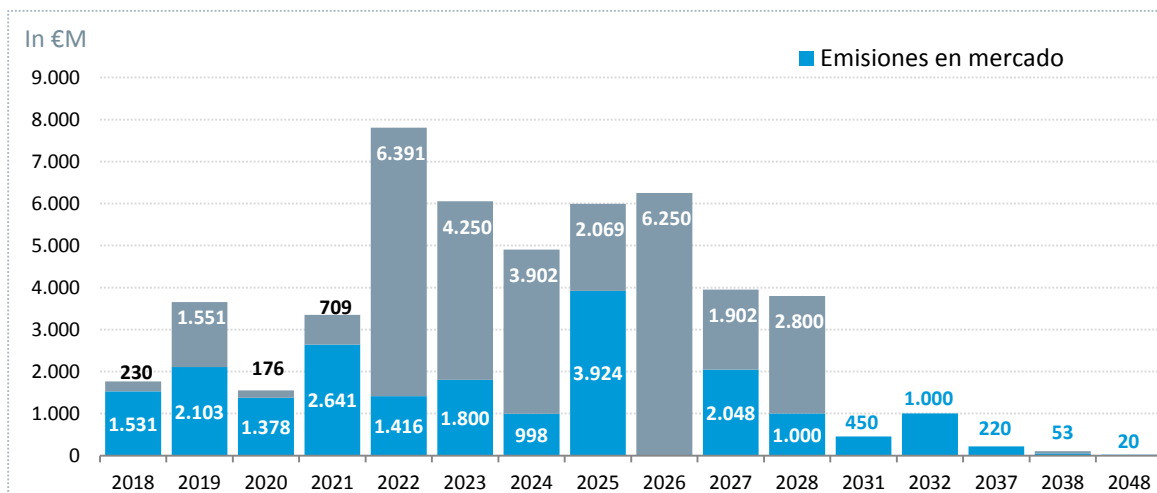


In €M

Mortgages	
Total Collateral for Covered Bonds	91.100
Eligible Portfolio	67.257
↓ Mortgages CB	
Used Collateral	63.574
Covered Bond Issued Amount	50.859
Over Collateralization	179%
Available Collateral	3.683
REMAINING ISSUING CAPACITY (*)	2.946

(*) Issuing Capacity=80% of Collateral Available for C. Hipotecarias and 70% for C. Territoriales

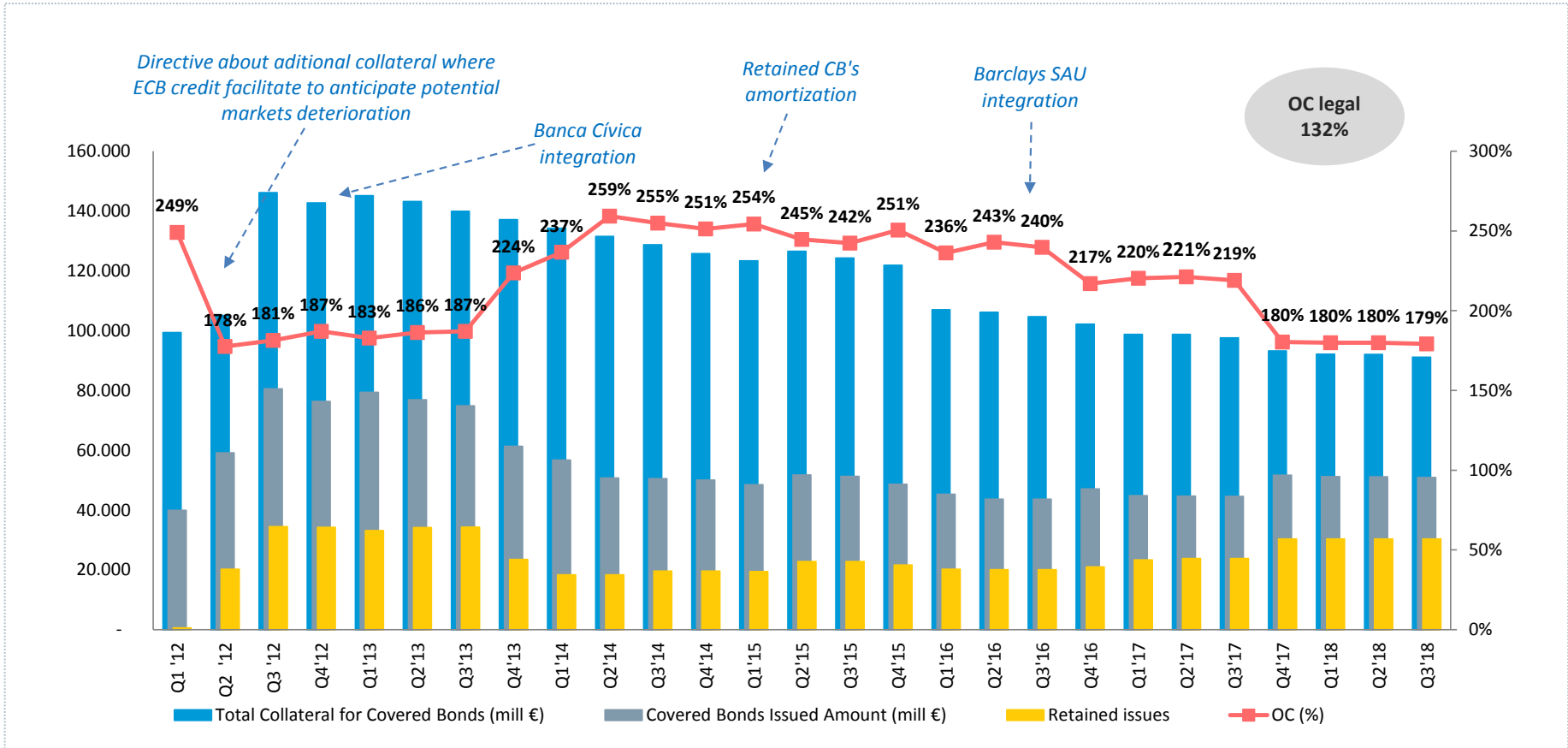
Maturity profile



Total Covered Bonds	€50,859 M
▶ Public	€20,582 M
▶ Retained	€30,277 M

CaixaBank mortgage covered bond programme

OC evolution



Total OC	179%
Legal OC	132%

- ▶ 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

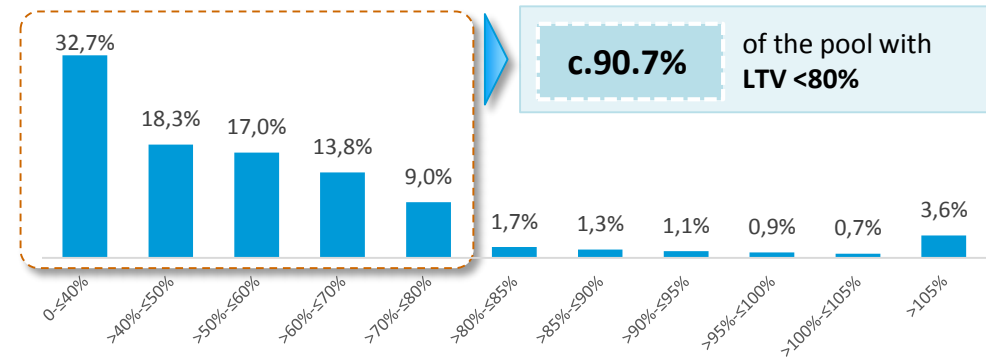
Total Mortgage Loans (ex securitization) (€ k)	70.199.127	WA LTV Current* (%)	52,5%
Number of loans	1.089.856	First Rank	96,5%
Average Loan balance (€)	64.411	Floating Rate loan Interest Rate type:	81,5%
Number of Borrowers	962.103	WA Interest Rate (Floating Rate loans)	1,0%
Number of properties	1.176.652	WA Interest Rate (Fixed Rate loans)	3,0%
WA Seasoning in months	108	9 yrs	
WA Remaining term in months	211	17,6 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

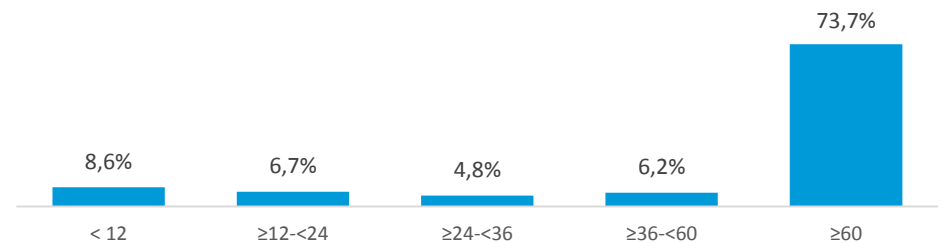
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	22.937.110	32,7%
>40%-≤50%	12.841.596	18,3%
>50%-≤60%	11.908.435	17,0%
>60%-≤70%	9.661.093	13,8%
>70%-≤80%	6.306.413	9,0%
>80%-≤85%	1.220.783	1,7%
>85%-≤90%	923.451	1,3%
>90%-≤95%	762.216	1,1%
>95%-≤100%	631.036	0,9%
>100%-≤105%	458.259	0,7%
>105%	2.548.733	3,6%
Total	70.199.127	



Seasoning

Seasoning (months)	€ k	%
< 12	6.043.503	8,6%
≥12-<24	4.676.704	6,7%
≥24-<36	3.395.604	4,8%
≥36-<60	4.360.724	6,2%
≥60	51.722.591	73,7%
Total:	70.199.127	



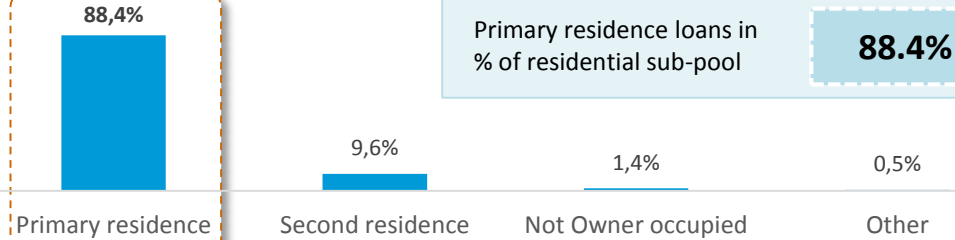
CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics

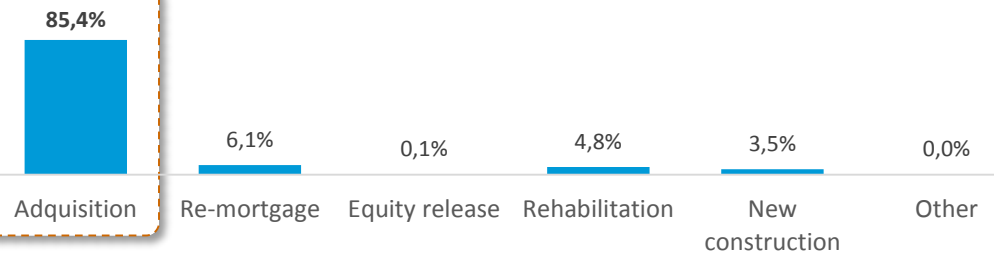
Property type

Property type	€ k	%
Primary residence	62.084.642	88,4%
Second residence	6.748.263	9,6%
Not owner-occupied	1.002.619	1,4%
Other	363.604	0,5%
Total	70.199.127	



Loan purpose

Loan Purpose	€ k	%
Adquisition	59.949.286	85,4%
Re-mortgage	4.315.198	6,1%
Equity release	103.961	0,1%
Rehabilitation	3.395.020	4,8%
New construction	2.435.662	3,5%
Other	0	0,0%
Total	70.199.127	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	20.275.311	28,9%
Andalusia	12.145.567	17,3%
Madrid	9.533.036	13,6%
Valencia	5.623.776	8,0%
Canary Islands	4.477.076	6,4%
Balearic Islands	2.914.361	4,2%
Castile León	2.641.936	3,8%
Navarra	2.324.019	3,3%
Basque Country	2.027.403	2,9%
Castile La Mancha	1.817.001	2,6%
Murcia	1.599.119	2,3%
Galicia	1.578.888	2,2%
Aragon	1.103.209	1,6%
Cantabria	605.149	0,9%
Extremadura	588.288	0,8%
Asturias	497.841	0,7%
La Rioja	350.315	0,5%
Ceuta	72.131	0,1%
Melilla	18.598	0,0%
Others/ No info	6.103	0,0%
Total	70.199.127	



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

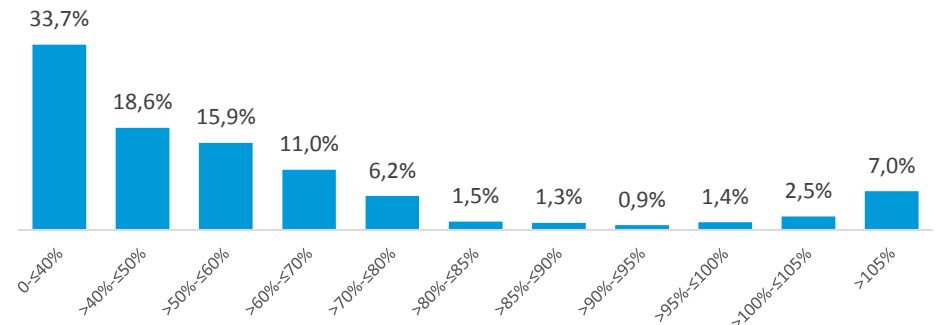
Total Mortgage Loans (ex securitization) (€ k)	20.900.781	WA LTV Current* (%)	62,7%
Number of loans	107.236	Floating Rate loan Interest Rate type:	85,1%
Average Loan balance (€)	194.905	WA Interest Rate (Floating Rate loans)	1,8%
Number of Borrowers	70.051	WA Interest Rate (Fixed Rate loans)	2,9%
Number of properties	138.447		
WA Seasoning in months	78,0	6,5 yrs	
WA Remaining term in months	150,1	12,5 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

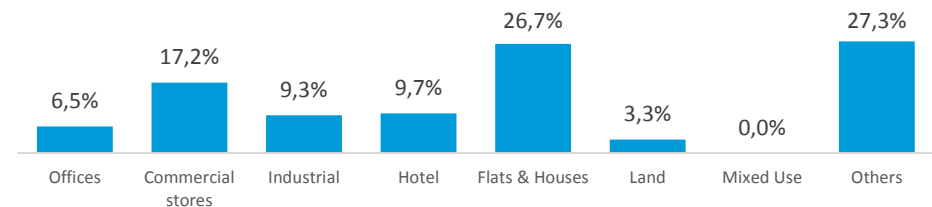
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	7.044.456	33,7%
>40%-≤50%	3.891.283	18,6%
>50%-≤60%	3.318.189	15,9%
>60%-≤70%	2.292.556	11,0%
>70%-≤80%	1.293.438	6,2%
>80%-≤85%	316.202	1,5%
>85%-≤90%	275.349	1,3%
>90%-≤95%	180.564	0,9%
>95%-≤100%	296.183	1,4%
>100%-≤105%	519.317	2,5%
>105%	1.473.244	7,0%
Total	20.900.781	



Property type

Property Type	€ k	%
Offices	1.362.806	6,5%
Commercial stores	3.594.950	17,2%
Industrial	1.937.220	9,3%
Hotel	2.029.655	9,7%
Flats & Houses	5.575.460	26,7%
Land	688.052	3,3%
Mixed Use	0	0,0%
Others	5.712.637	27,3%
Total	20.900.781	

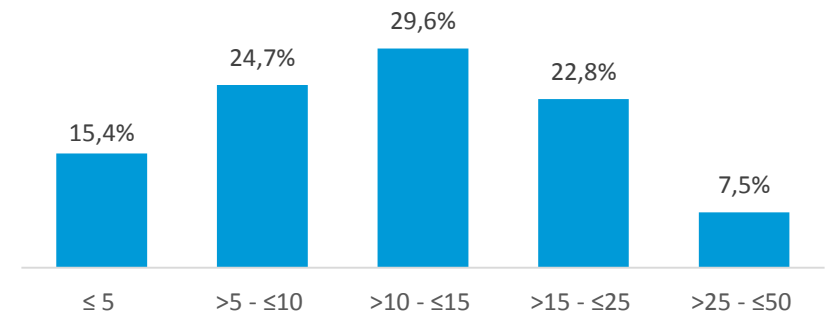


CaixaBank mortgage covered bond programme – Commercial assets



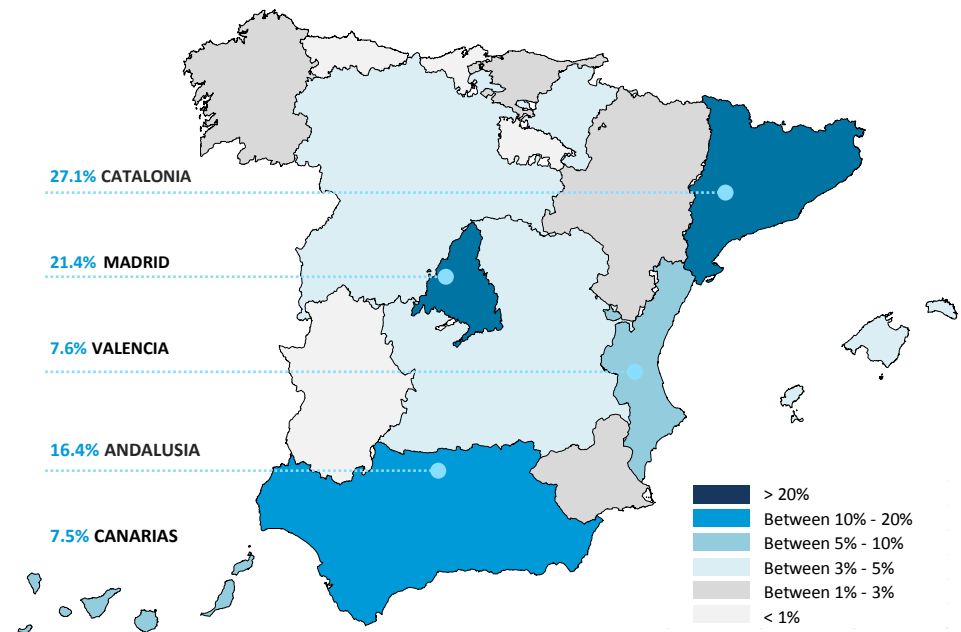
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	3.224.704	15,4%
>5 - ≤10	5.162.554	24,7%
>10 - ≤15	6.189.663	29,6%
>15 - ≤25	4.761.230	22,8%
>25 - ≤50	1.562.629	7,5%
Total	20.900.781	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	5.655.890	27,1%
Madrid	4.464.518	21,4%
Andalusia	3.419.835	16,4%
Valencia	1.584.186	7,6%
Canary Islands	1.571.322	7,5%
Balearic Islands	1.123.013	5,4%
Castile León	590.748	2,8%
Navarra	526.721	2,5%
Castile La Mancha	449.982	2,2%
Basque Country	353.848	1,7%
Aragon	288.066	1,4%
Galicia	275.665	1,3%
Murcia	227.203	1,1%
Extremadura	142.739	0,7%
Cantabria	83.613	0,4%
Asturias	72.240	0,3%
La Rioja	41.952	0,2%
Others/ No info	17.190	0,1%
Ceuta	9.307	0,0%
Melilla	2.745	0,0%
Total	20.900.781	



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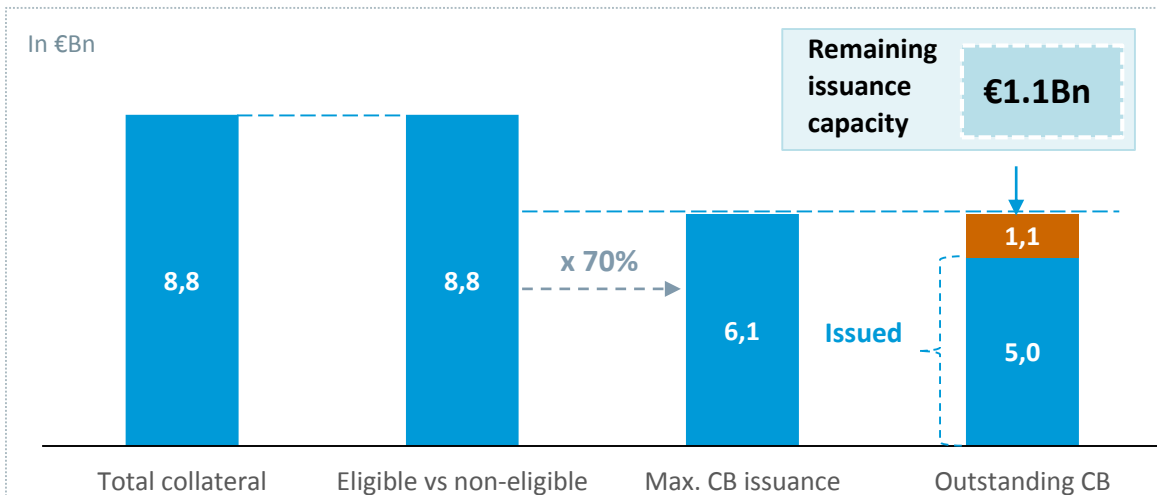
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Appendix

CaixaBank public sector covered bond programme



Remaining issuing capacity

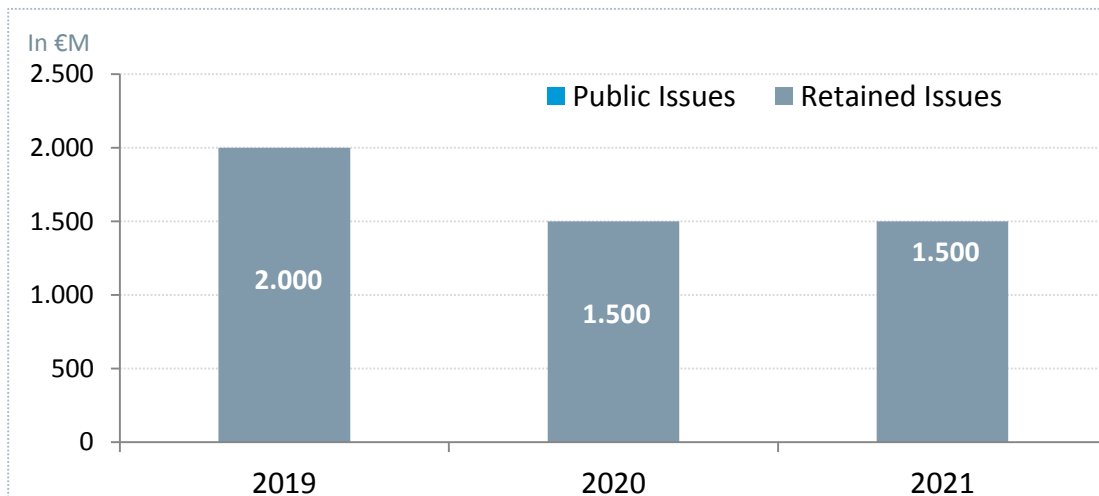


In €M

	Public Sector
Total Collateral for Public Sector CB	8.777
Eligible Portfolio	8.777
	Public Sector CB
Used Collateral	7.143
Covered Bond Issued Amount	5.000
Over Collateralization	176%
Available Collateral	1.634
REMAINING ISSUING CAPACITY (*)	1.144

(*) Issuing Capacity=80% of Collateral Available for C. Hipotecarias and 70% for C. Territoriales

Maturity profile



Total Covered Bonds	€5,000 M
▶ Public	€0 M
▶ Retained	€5,000 M

CaixaBank public sector covered bond programme



Cover pool description – Main figures

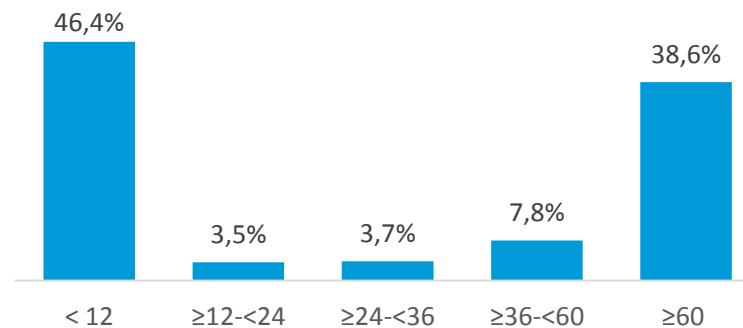
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	8.776.606	Floating Rate loan Interest Rate type:	85,7%
Number of loans	4.078	WA Interest Rate (Floating Rate loans)	1,40%
Average Loan balance (€)	2.152.184	WA Interest Rate (Fixed Rate loans)	2,88%
Number of Borrowers	1.323		
Average exposure to borrowers (€)	6.633.867		
WA Remaining term in months	63,0	5,2 yrs	
Avg LTV (%)	58%		
	132%		

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	4.070.626	46,4%
≥12-<24	311.512	3,5%
≥24-<36	325.241	3,7%
≥36-<60	682.841	7,8%
≥60	3.386.386	38,6%
Total	8.776.606	



Loans in arrears

Loans in Arrears	%
<2m	0,0%
≥ 2m - <6m	0,0%
≥ 6m	0,02%

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
ES0414970196	EUR	31/10/2003	1.000.000.000	31/10/2018	4,75%	Institutional
ES0414970543	EUR	07/05/2010	100.000.000	07/05/2019	Eur 3m+0.439%	Institutional
ES0414970402	EUR	04/06/2007	2.500.000.000	04/06/2019	4,63%	Institutional
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	4,50%	Institutional
ES0440609313	EUR	08/02/2016	1.500.000.000	08/02/2023	1,000%	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
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
ES0413985021	EUR	27/04/2009	1.000.000.000	27/06/2019	Eur 12m+0.20%	Institutional
ES0440609198	EUR	26/07/2012	175.000.000	26/07/2020	Eur 6m+4.70%	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
ES0413985047	EUR	10/07/2014	1.000.000.000	10/07/2024	Eur 12m+0.82%	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

Registered – Covered Bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
-----	EUR	01/10/2008	20.000.000	01/10/2048	5,320%	Institutional

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
ES0440609065	EUR	24/05/2012	500.000.000	24/05/2019	5,200%	Institutional
ES0440609289	EUR	19/06/2015	1.500.000.000	19/06/2019	Eur 6m+0.20%	Institutional
ES0440609255	EUR	26/03/2014	1.500.000.000	26/03/2020	Eur 6m+0.95%	Institutional
ES0440609297	EUR	19/06/2015	1.500.000.000	19/06/2021	Eur 6m+0.25%	Institutional

CaixaBank covered bond issuances

Spanish Multi-Issuers – Public Covered Bonds

Código ISIN	Divisa	Fecha emisión	CaixaBank Contribution (€)	Total Issue Outstanding (€)	Maturity Date	Coupon	Investor Type
ES0371622038	EUR	23/10/2006	300.000.000	1.150.000.000	19/10/2018	4,00%	Institutional
ES0370148019	EUR	02/12/2003	461.322.580	2.100.000.000	02/12/2018	4,76%	Institutional
ES0312362017	EUR	16/11/2004	53.658.537	1.100.000.000	16/11/2019	4,26%	Institutional
ES0312358015	EUR	15/03/2005	228.958.334	1.500.000.000	15/03/2020	4,00%	Institutional
ES0347849004	EUR	13/06/2005	150.000.000	1.250.000.000	13/06/2020	3,51%	Institutional
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

