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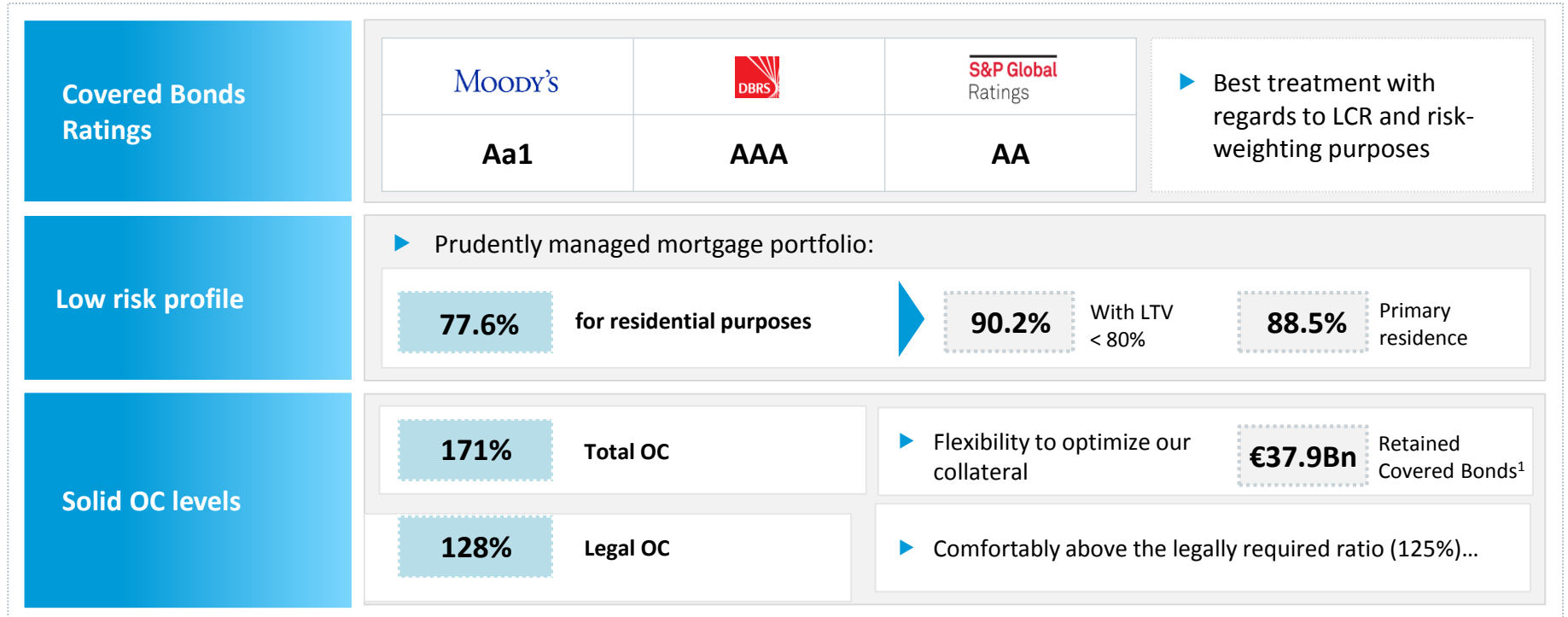
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- 3** | Public Sector Covered Bonds Programme

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	31/03/2019	
Cover Pool Size (mill €)	89.727	
	<i>Residential Assets</i>	69.584 77,6%
	<i>Comercial Assets</i>	20.143 22,4%
Elegible Pool (mill €)	67.316	
Number of loans	1.191.533	
Average loan Balance (€)	75.304	
WA Seasoning (years)	8,4 yrs	
WA Remaining Term (years)	16,3 yrs	
WA LTV	56%	
WA LTV Elegible Pool	45%	

MORTGAGE COVERED BONDS	31/03/2019
Outstanding nominal (mill €)	52.433
OC (total)	171%
OC (legal - eligible portfolio)	128%
Issuing Capacity (mill €)	1.420
Average Maturity (years)	5,3 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA

Spanish public sector covered bond programme

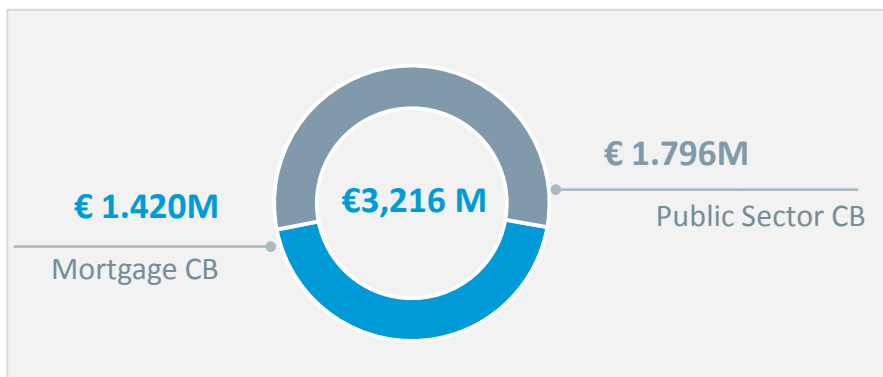
PUBLIC SECTOR COVER POOL	31/03/2019	
Cover Pool Size (mill €)	9.708	
Number of loans	3.798	
Average loan Balance (€)	2.556.176	
WA Remaining Term (years)	5 yrs	

PUBLIC SECTOR COVERED BONDS	31/03/2019
Outstanding nominal (mill €)	5.000
OC	194%
Issuing Capacity	1.796
Average Maturity (years)	2,5 yrs

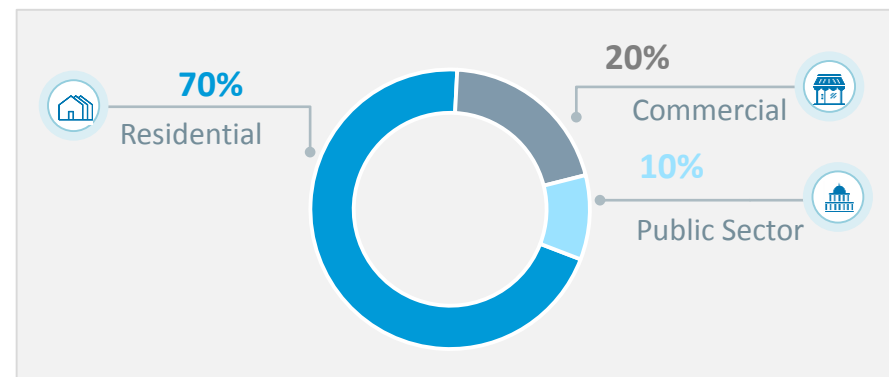
RATINGS

Moody's	Aa1
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Issuing capacity



Collateral by type



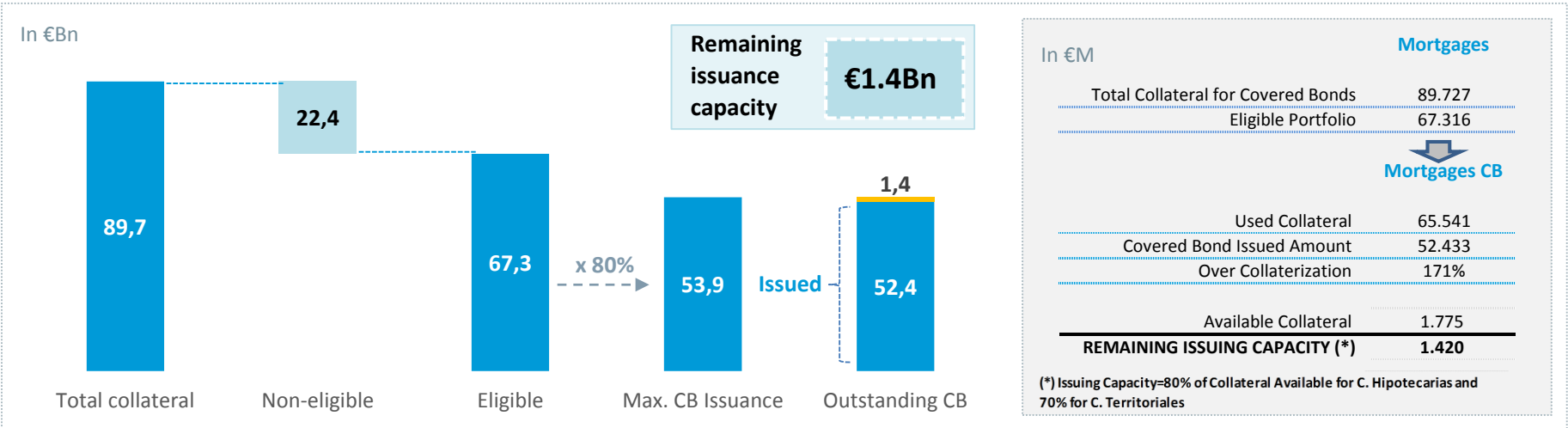
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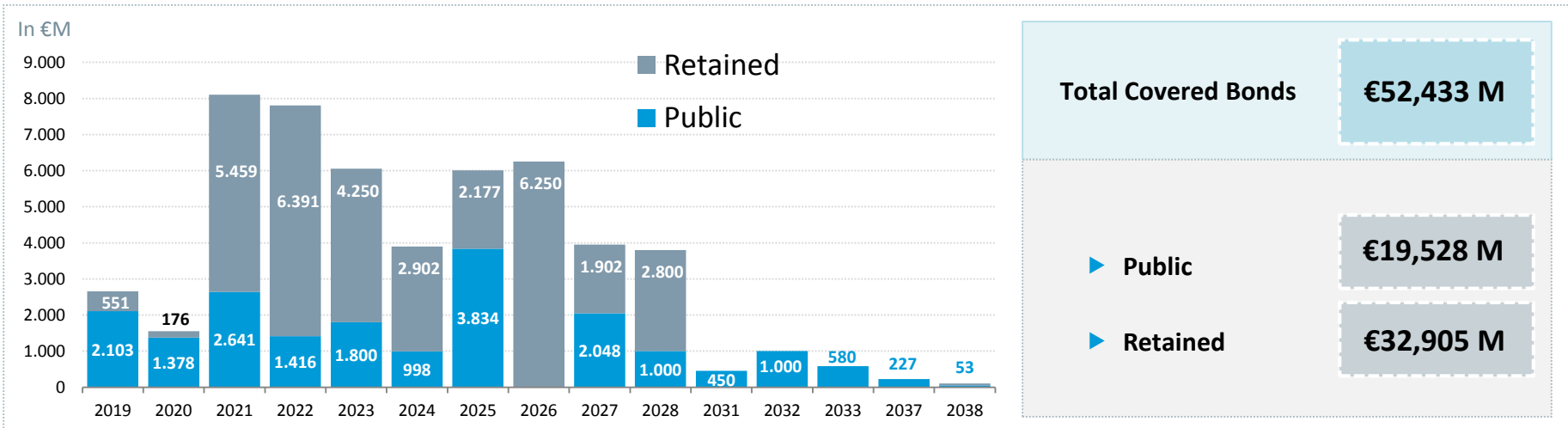
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

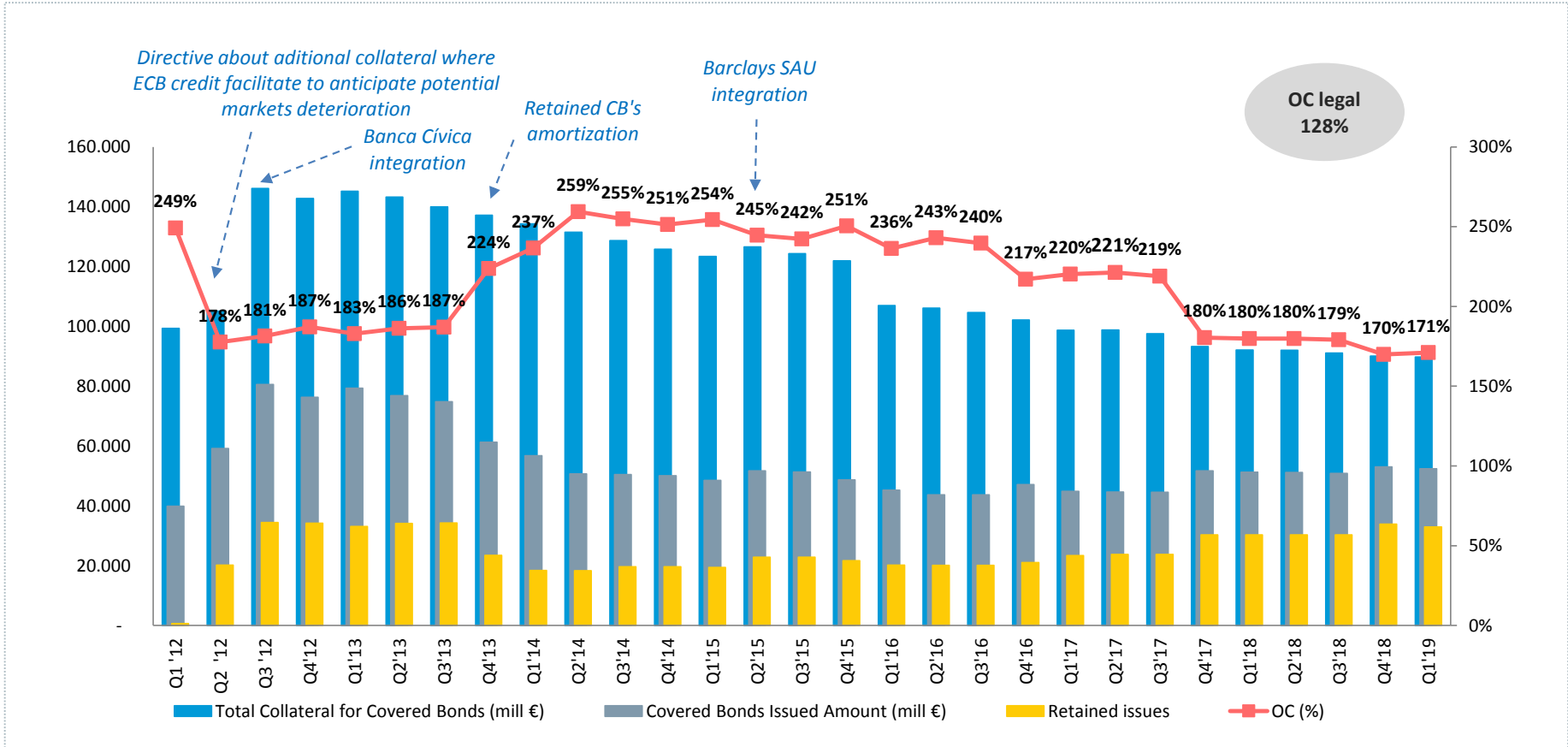


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



Total OC

171%

Legal OC

128%

- ▶ 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

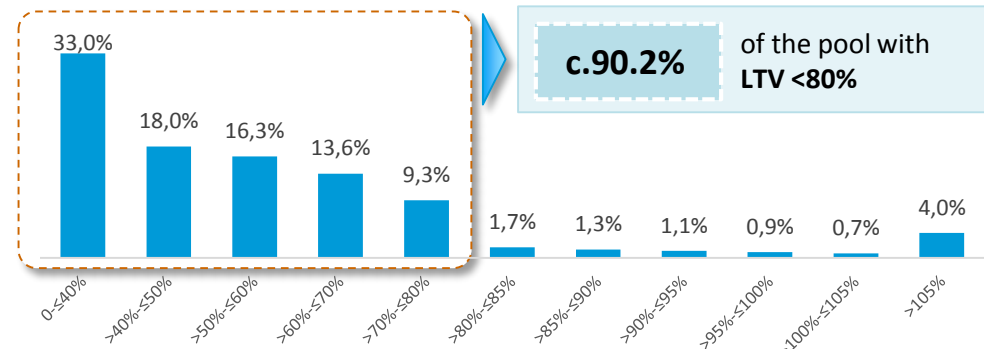
Total Mortgage Loans (ex securitization) (€ k)	69.583.825	WA LTV Current* (%)	53,0%
Number of loans	1.088.856	First Rank	96,4%
Average Loan balance (€)	63.905	Floating Rate loan Interest Rate type:	79,4%
Number of Borrowers	962.277	WA Interest Rate (Floating Rate loans)	1,0%
Number of properties	1.176.335	WA Interest Rate (Fixed Rate loans)	2,9%
WA Seasoning in months	108	9 yrs	
WA Remaining term in months	210	17,5 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

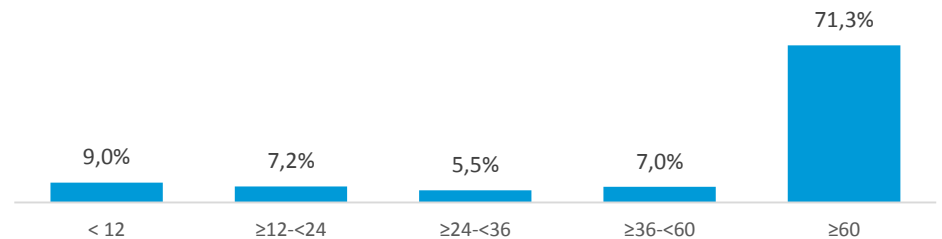
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-<40%	22.970.891	33,0%
>40%<=50%	12.504.374	18,0%
>50%<=60%	11.373.034	16,3%
>60%<=70%	9.431.822	13,6%
>70%<=80%	6.464.423	9,3%
>80%<=85%	1.186.147	1,7%
>85%<=90%	936.763	1,3%
>90%<=95%	778.899	1,1%
>95%<=100%	654.304	0,9%
>100%<=105%	496.587	0,7%
>105%	2.786.583	4,0%
Total	69.583.825	



Seasoning

Seasoning (months)	€ k	%
< 12	6.249.927	9,0%
≥12<-24	5.036.279	7,2%
≥24<-36	3.798.519	5,5%
≥36<-60	4.866.587	7,0%
≥60	49.632.514	71,3%
Total:	69.583.825	



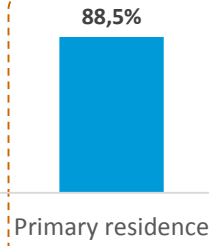
CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics

Property type

Property type	€ k	%
Primary residence	61.600.793	88,5%
Second residence	6.586.737	9,5%
Not owner-occupied	1.016.143	1,5%
Other	380.152	0,5%
Total	69.583.825	



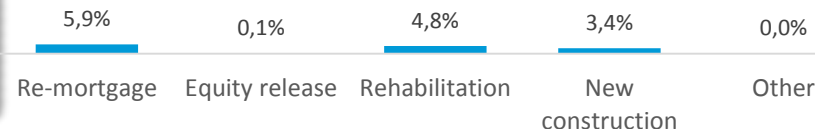
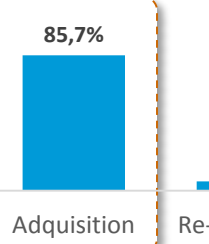
Primary residence loans in % of residential sub-pool

88.5%



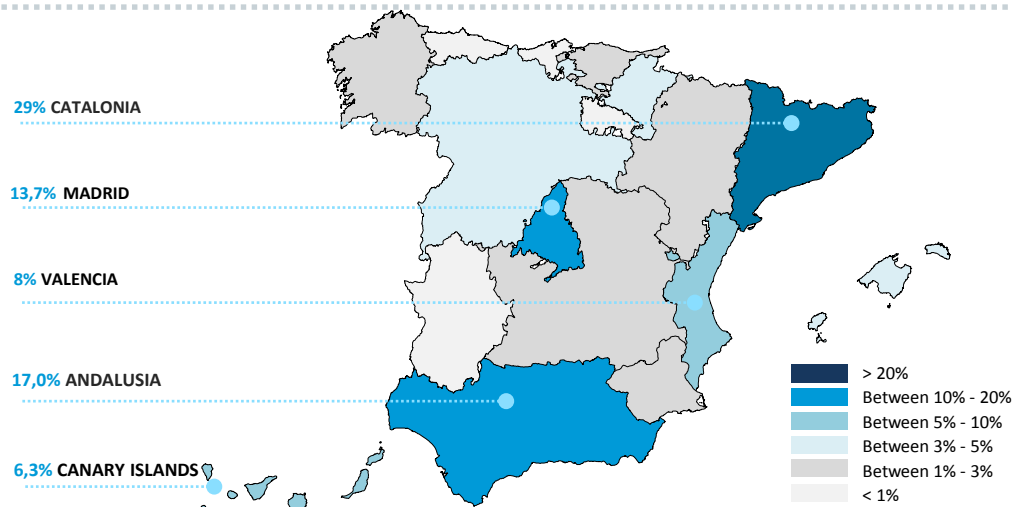
Loan purpose

Loan Purpose	€ k	%
Adquisition	59.654.718	85,7%
Re-mortgage	4.127.736	5,9%
Equity release	104.096	0,1%
Rehabilitation	3.342.622	4,8%
New construction	2.354.652	3,4%
Other	0	0,0%
Total	69.583.825	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	20.244.993	29,1%
Andalusia	11.853.423	17,0%
Madrid	9.552.035	13,7%
Valencia	5.591.864	8,0%
Canary Islands	4.359.395	6,3%
Balearic Islands	2.910.740	4,2%
Castile León	2.597.786	3,7%
Navarra	2.306.029	3,3%
Basque Country	2.040.037	2,9%
Castile La Mancha	1.785.926	2,6%
Murcia	1.573.909	2,3%
Galicia	1.571.256	2,3%
Aragon	1.089.346	1,6%
Cantabria	601.687	0,9%
Extremadura	580.096	0,8%
Asturias	490.352	0,7%
La Rioja	340.418	0,5%
Ceuta	94.534	0,1%
Melilla	0	0,0%
Others/ No info	0	0,0%



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

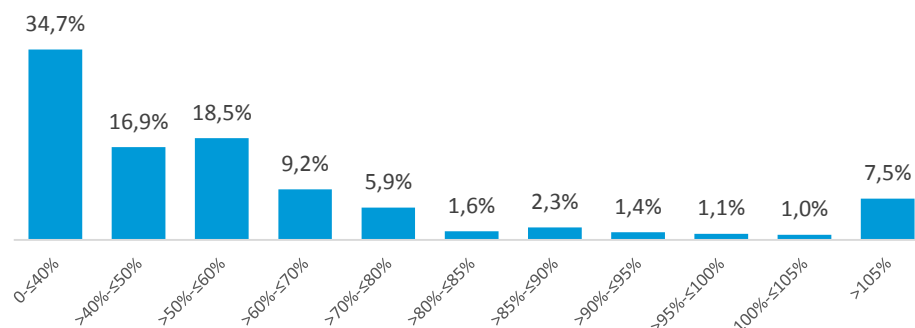
Total Mortgage Loans (ex securitization) (€ k)	20.143.125	WA LTV Current* (%)	66,4%
Number of loans	102.677	Floating Rate loan Interest Rate type:	84,4%
Average Loan balance (€)	196.180	WA Interest Rate (Floating Rate loans)	1,8%
Number of Borrowers	68.072	WA Interest Rate (Fixed Rate loans)	2,7%
Number of properties	132.037		
WA Seasoning in months	77,4	6,4 yrs	
WA Remaining term in months	147,5	12,3 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

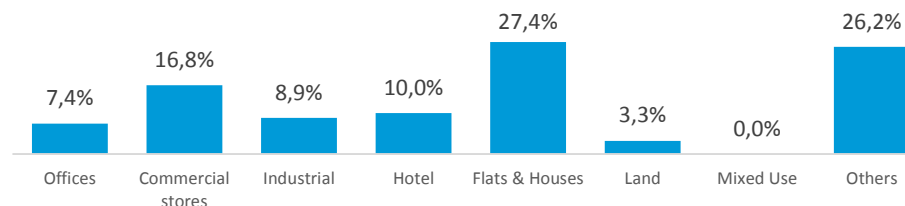
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	6.984.499	34,7%
>40%-≤50%	3.400.793	16,9%
>50%-≤60%	3.728.320	18,5%
>60%-≤70%	1.852.554	9,2%
>70%-≤80%	1.188.929	5,9%
>80%-≤85%	314.243	1,6%
>85%-≤90%	457.843	2,3%
>90%-≤95%	281.185	1,4%
>95%-≤100%	230.923	1,1%
>100%-≤105%	191.773	1,0%
>105%	1.512.062	7,5%
Total	20.143.125	



Property type

Property Type	€ k	%
Offices	1.496.182	7,4%
Commercial stores	3.389.314	16,8%
Industrial	1.783.498	8,9%
Hotel	2.023.878	10,0%
Flats & Houses	5.519.601	27,4%
Land	654.686	3,3%
Mixed Use	0	0,0%
Others	5.275.966	26,2%
Total	20.143.125	

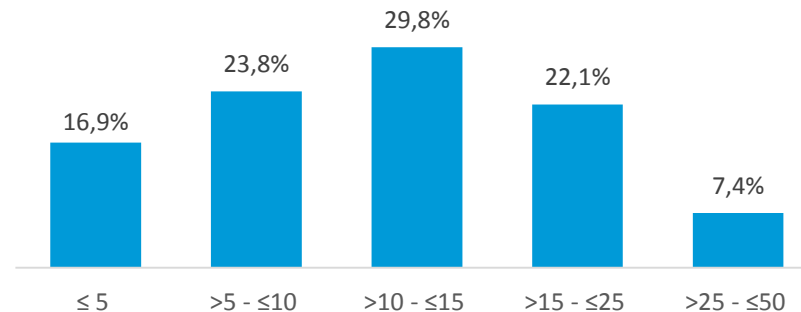


CaixaBank mortgage covered bond programme – Commercial assets



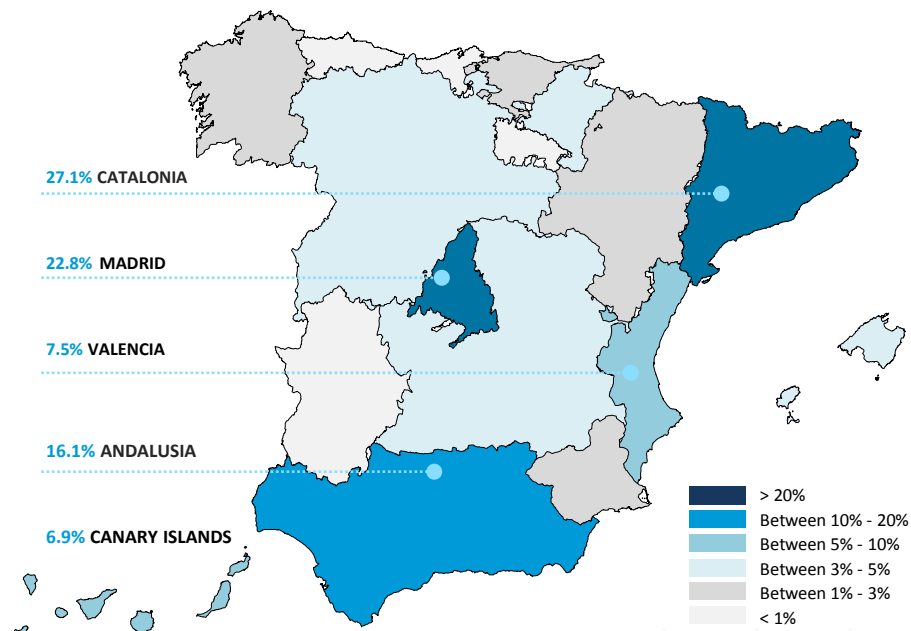
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	3.407.150	16,9%
>5 - ≤10	4.796.620	23,8%
>10 - ≤15	6.002.011	29,8%
>15 - ≤25	4.446.500	22,1%
>25 - ≤50	1.490.845	7,4%
Total	20.143.125	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	5.452.197	27,1%
Madrid	4.589.446	22,8%
Andalusia	3.247.643	16,1%
Valencia	1.502.599	7,5%
Canary Islands	1.393.700	6,9%
Balearic Islands	1.058.512	5,3%
Castile León	541.774	2,7%
Navarra	485.871	2,4%
Castile La Mancha	428.014	2,1%
Basque Country	327.614	1,6%
Aragon	285.150	1,4%
Galicia	248.705	1,2%
Murcia	221.249	1,1%
Extremadura	144.918	0,7%
Cantabria	80.219	0,4%
Asturias	78.722	0,4%
La Rioja	38.527	0,2%
Others/ No info	18.265	0,1%
Ceuta	0	0,0%
Melilla	0	0,0%
Total	20.143.125	



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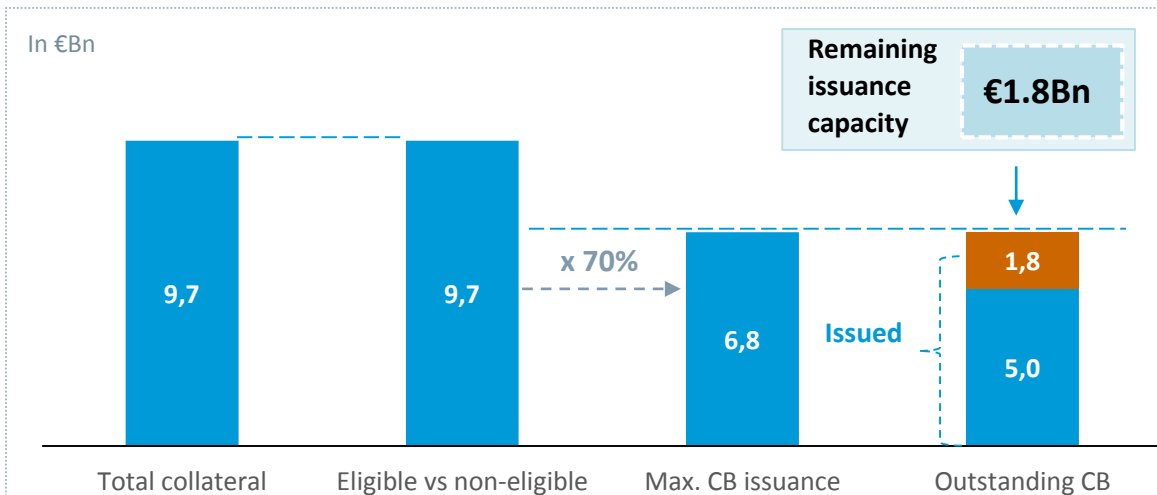
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Appendix

CaixaBank public sector covered bond programme



Remaining issuing capacity

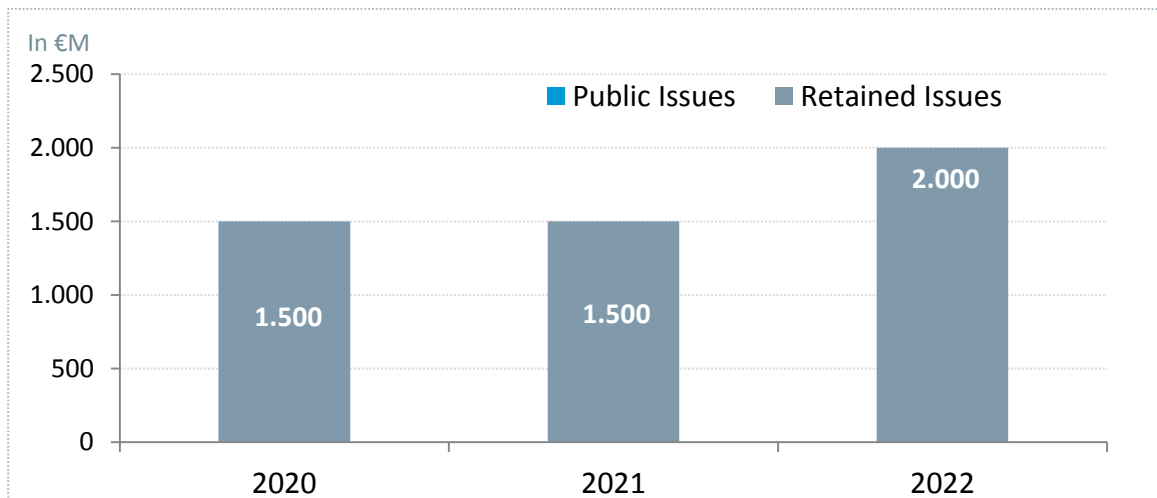


In €M

	Public Sector
Total Collateral for Public Sector CB	9.708
Eligible Portfolio	9.708
	Public Sector CB
Used Collateral	7.143
Covered Bond Issued Amount	5.000
Over Collateralization	194%
Available Collateral	2.565
REMAINING ISSUING CAPACITY (*)	1.796

(*) 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

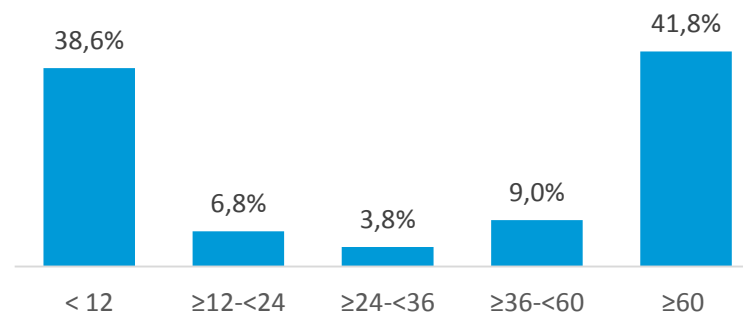
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	9.708.355	Floating Rate loan Interest Rate type:	81,5%
Number of loans	3.798	WA Interest Rate (Floating Rate loans)	1,39%
Average Loan balance (€)	2.556.176	WA Interest Rate (Fixed Rate loans)	2,68%
Number of Borrowers	1.220		
Average exposure to borrowers (€)	7.957.668		
WA Remaining term in months	59,7	5 yrs	
Avg LTV (%)	31%		

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	3.743.434	38,6%
≥12-<24	661.525	6,8%
≥24-<36	368.419	3,8%
≥36-<60	874.608	9,0%
≥60	4.060.368	41,8%
Total	9.708.355	



Loans in arrears

Loans in Arrears	%
<2m	0,01%
≥ 2m - <6m	0,07%
≥ 6m	0,26%

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
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	0,63%	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	580.000.000	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
ES0440609198	EUR	26/07/2012	175.000.000	26/07/2020	Eur 6m+4.70%	Institutional
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
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
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 (€)	Total Issue Outstanding (€)	Maturity Date	Coupon	Investor Type
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

