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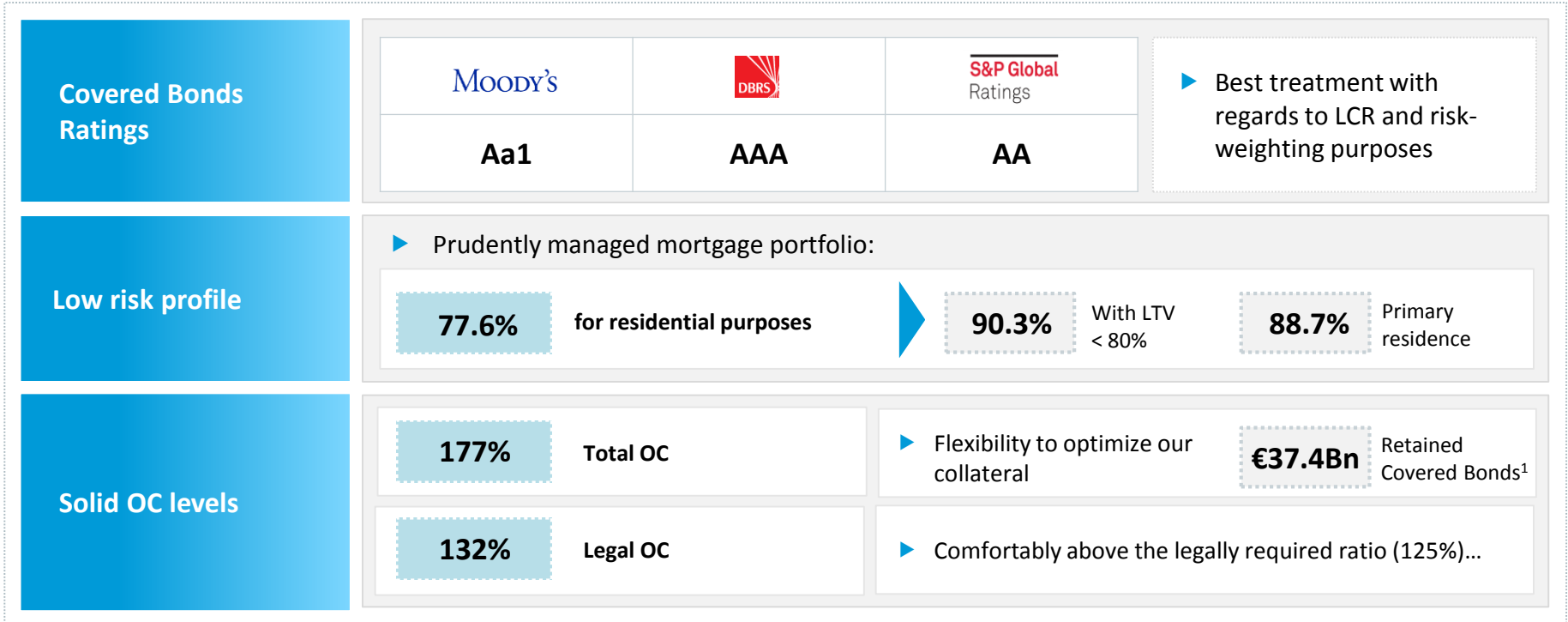
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- 1** | **Covered Bonds Programme**
- 2** | Mortgage Covered Bonds Programme
- 3** | Public Sector Covered Bonds Programme

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	30/09/2019	
Cover Pool Size (mill €)	88.188	
<i>Residential Assets</i>	68.468	77,6%
<i>Comercial Assets</i>	19.720	22,4%
Elegible Pool (mill €)	65.982	
Number of loans	1.178.640	
Average loan Balance (€)	74.822	
WA Seasoning (years)	8,5 yrs	
WA Remaining Term (years)	16,3 yrs	
WA LTV	55%	
WA LTV Elegible Pool	45%	

MORTGAGE COVERED BONDS	30/09/2019
Outstanding nominal (mill €)	49.940
OC (total)	177%
OC (legal - eligible portfolio)	132%
Issuing Capacity (mill €)	2.846
Average Maturity (years)	5,1 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA

Spanish public sector covered bond programme

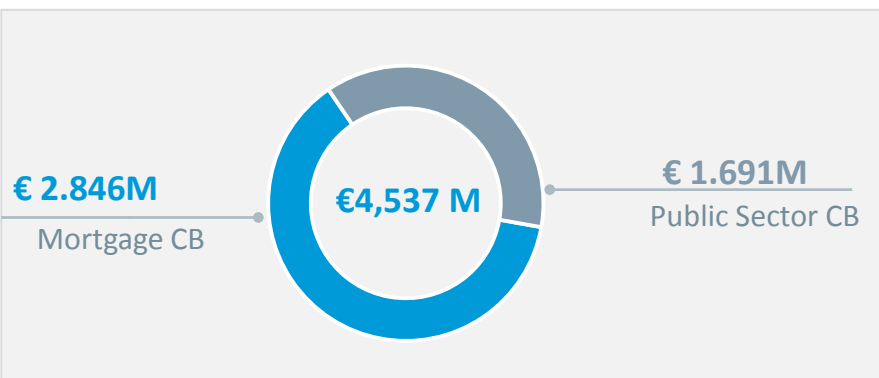
PUBLIC SECTOR COVER POOL	30/09/2019	
Cover Pool Size (mill €)	9.559	
Number of loans	3.695	
Average loan Balance (€)	2.586.915	
WA Remaining Term (years)	5 yrs	

PUBLIC SECTOR COVERED BONDS	30/09/2019
Outstanding nominal (mill €)	5.000
OC	191%
Issuing Capacity	1.691
Average Maturity (years)	2 yrs

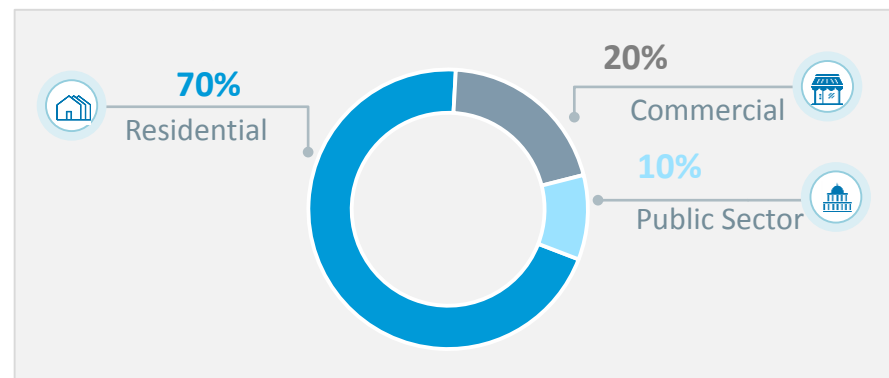
RATINGS

Moody's	Aa1
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Issuing capacity



Collateral by type



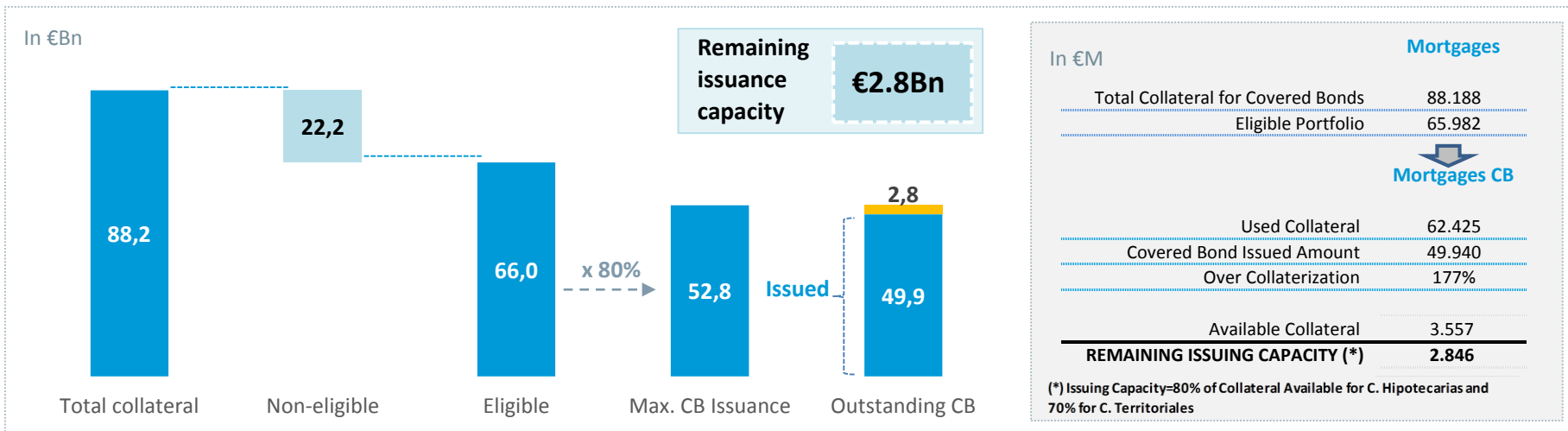
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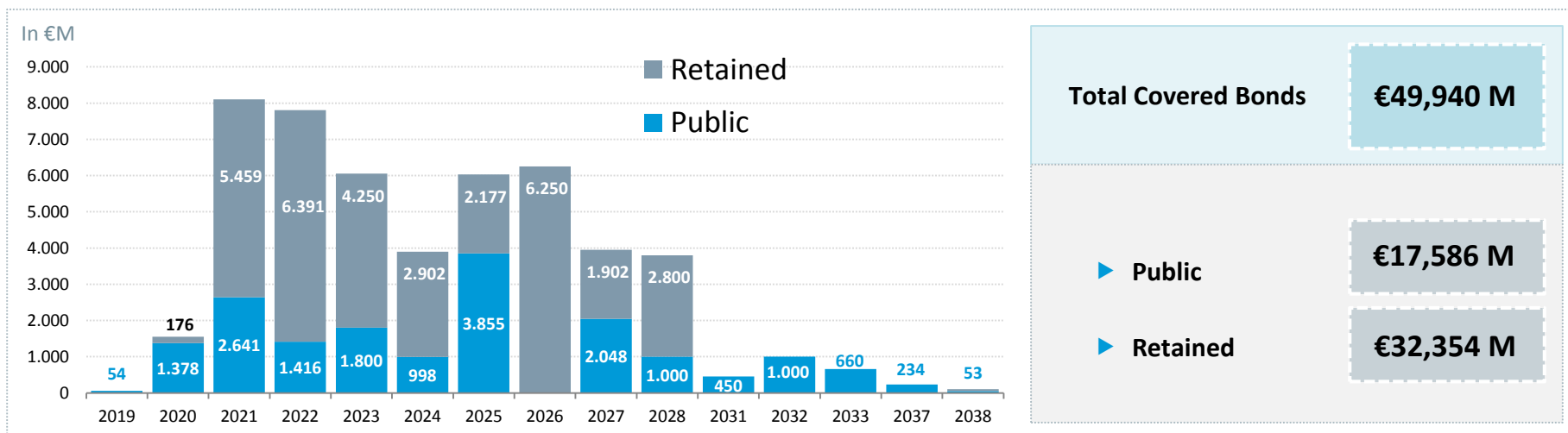
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

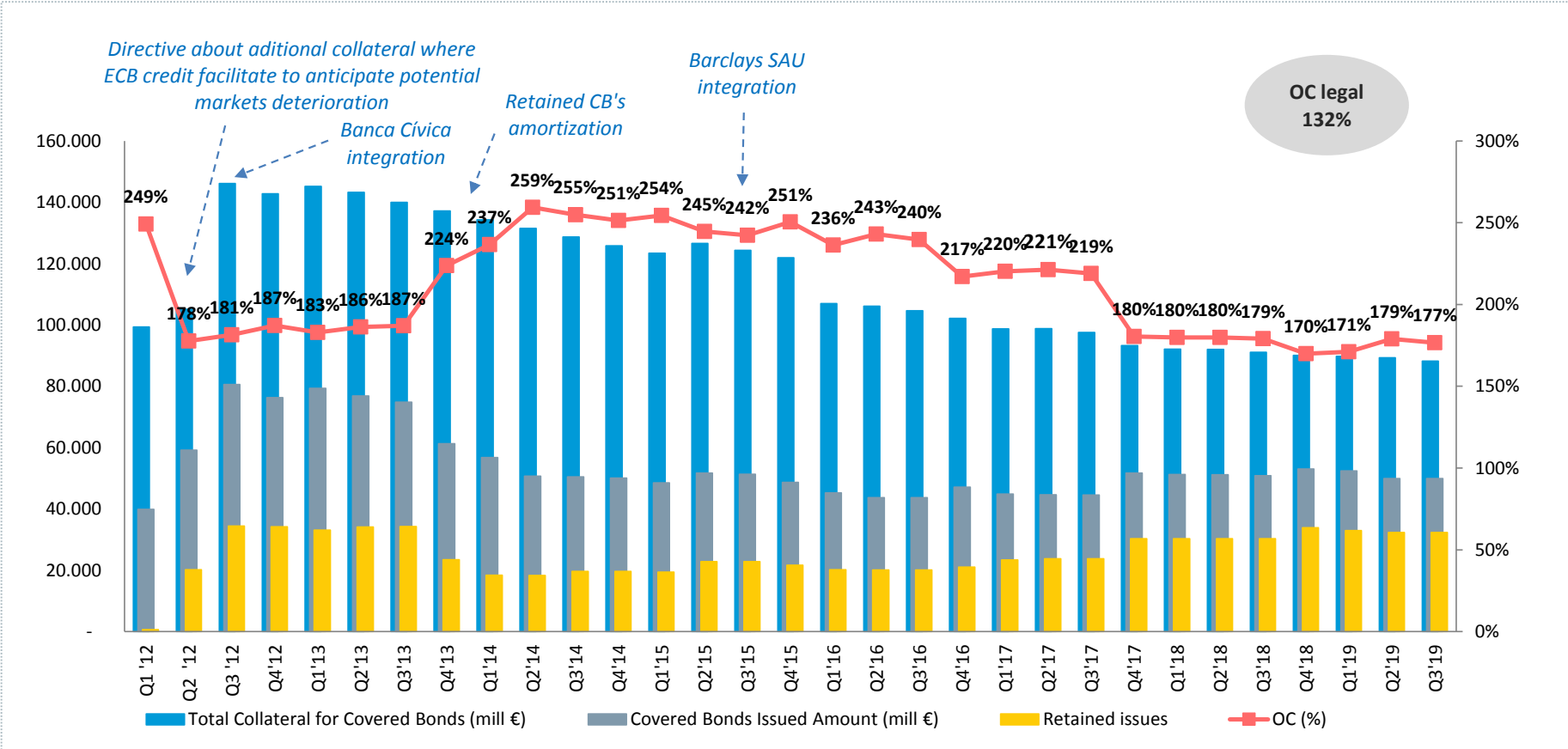


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



Total OC	177%
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

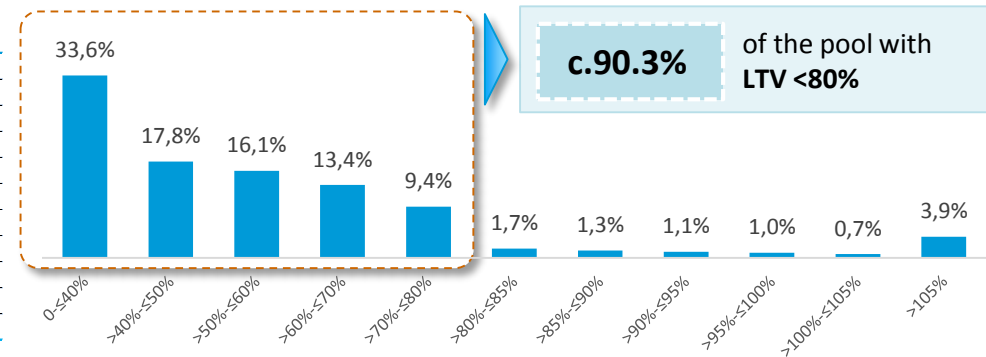
Total Mortgage Loans (ex securitization) (€ k)	68.468.316	WA LTV Current* (%)	52,7%
Number of loans	1.080.849	First Rank	96,4%
Average Loan balance (€)	63.347	Floating Rate loan Interest Rate type:	77,5%
Number of Borrowers	956.654	WA Interest Rate (Floating Rate loans)	1,0%
Number of properties	1.168.502	WA Interest Rate (Fixed Rate loans)	2,9%
WA Seasoning in months	109	9,1 yrs	
WA Remaining term in months	208	17,4 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

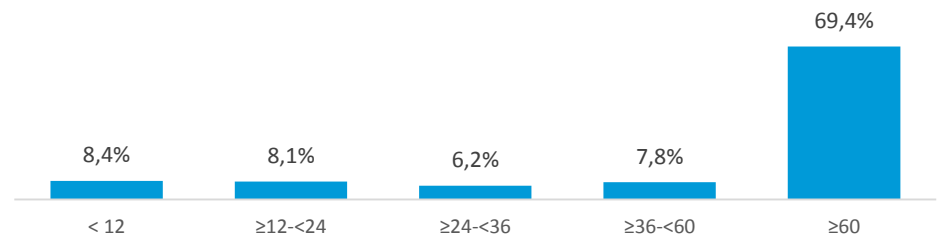
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	23.020.932	33,6%
>40%-≤50%	12.164.495	17,8%
>50%-≤60%	11.000.333	16,1%
>60%-≤70%	9.202.916	13,4%
>70%-≤80%	6.444.956	9,4%
>80%-≤85%	1.158.021	1,7%
>85%-≤90%	921.663	1,3%
>90%-≤95%	762.268	1,1%
>95%-≤100%	652.049	1,0%
>100%-≤105%	475.487	0,7%
>105%	2.665.196	3,9%
Total	68.468.316	



Seasoning

Seasoning (months)	€ k	%
< 12	5.769.830	8,4%
≥12-<24	5.574.235	8,1%
≥24-<36	4.243.115	6,2%
≥36-<60	5.366.352	7,8%
≥60	47.514.784	69,4%
Total:	68.468.316	



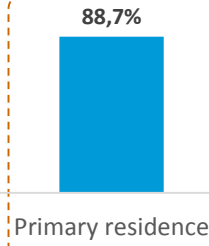
CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics

Property type

Property type	€ k	%
Primary residence	60.744.235	88,7%
Second residence	6.352.053	9,3%
Not owner-occupied	1.017.869	1,5%
Other	354.160	0,5%
Total	68.468.316	



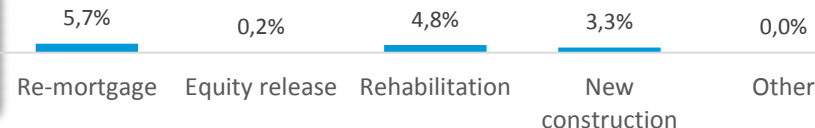
Primary residence loans in % of residential sub-pool

88.7%



Loan purpose

Loan Purpose	€ k	%
Adquisition	58.920.404	86,1%
Re-mortgage	3.888.146	5,7%
Equity release	103.202	0,2%
Rehabilitation	3.282.218	4,8%
New construction	2.274.346	3,3%
Other	0	0,0%
Total	68.468.316	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	20.078.980	29,3%
Andalusia	11.462.270	16,7%
Madrid	9.488.773	13,9%
Valencia	5.508.232	8,0%
Canary Islands	4.224.373	6,2%
Balearic Islands	2.891.597	4,2%
Castile León	2.559.619	3,7%
Navarra	2.258.752	3,3%
Basque Country	2.039.556	3,0%
Castile La Mancha	1.733.143	2,5%
Galicia	1.557.567	2,3%
Murcia	1.524.150	2,2%
Aragon	1.072.566	1,6%
Cantabria	594.211	0,9%
Extremadura	572.124	0,8%
Asturias	480.355	0,7%
La Rioja	331.060	0,5%
Others Spain	90.989	0,1%
Total	68.468.316	

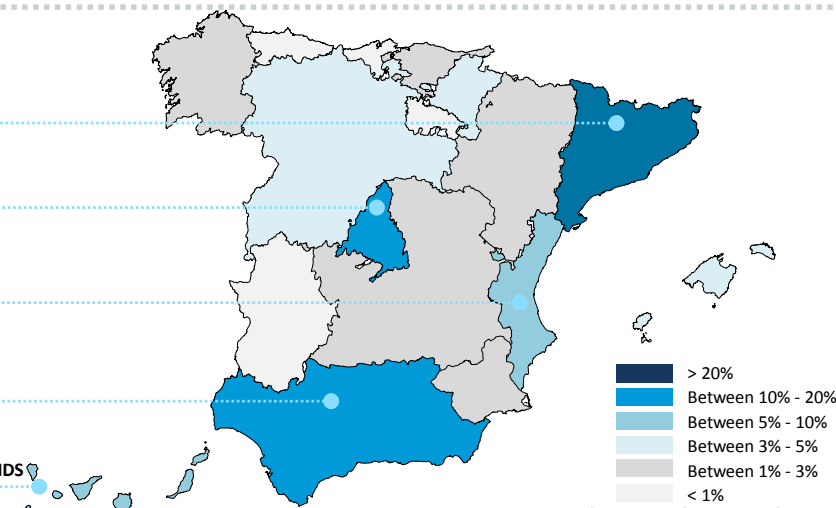
29,3% CATALONIA

13,9% MADRID

8,0% VALENCIA

16,7% ANDALUSIA

6,2% CANARY ISLANDS



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

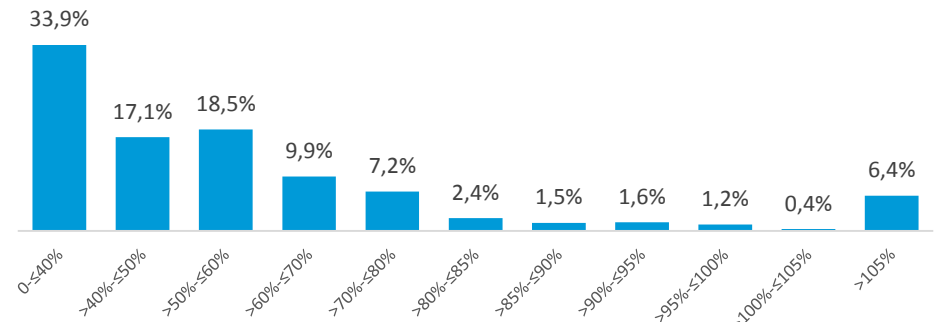
Total Mortgage Loans (ex securitization) (€ k)	19.720.159	WA LTV Current* (%)	64,3%
Number of loans	97.791	Floating Rate loan Interest Rate type:	83,6%
Average Loan balance (€)	201.656	WA Interest Rate (Floating Rate loans)	1,7%
Number of Borrowers	65.171	WA Interest Rate (Fixed Rate loans)	2,6%
Number of properties	125.493		
WA Seasoning in months	74,5	6,2 yrs	
WA Remaining term in months	149,3	12,4 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

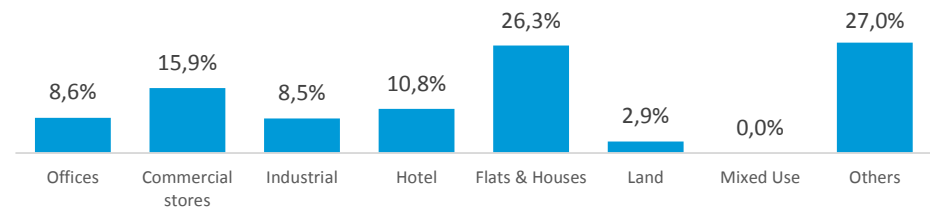
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	6.678.956	33,9%
>40%-≤50%	3.372.738	17,1%
>50%-≤60%	3.647.422	18,5%
>60%-≤70%	1.958.615	9,9%
>70%-≤80%	1.417.127	7,2%
>80%-≤85%	466.634	2,4%
>85%-≤90%	295.440	1,5%
>90%-≤95%	310.069	1,6%
>95%-≤100%	233.133	1,2%
>100%-≤105%	73.467	0,4%
>105%	1.266.558	6,4%
Total	19.720.159	



Property type

Property Type	€ k	%
Offices	1.704.242	8,6%
Commercial stores	3.132.216	15,9%
Industrial	1.669.858	8,5%
Hotel	2.128.909	10,8%
Flats & Houses	5.189.148	26,3%
Land	565.642	2,9%
Mixed Use	0	0,0%
Others	5.330.145	27,0%
Total	19.720.159	

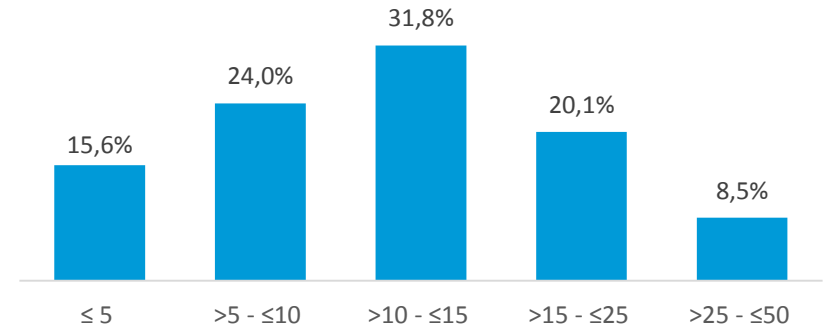


CaixaBank mortgage covered bond programme – Commercial assets



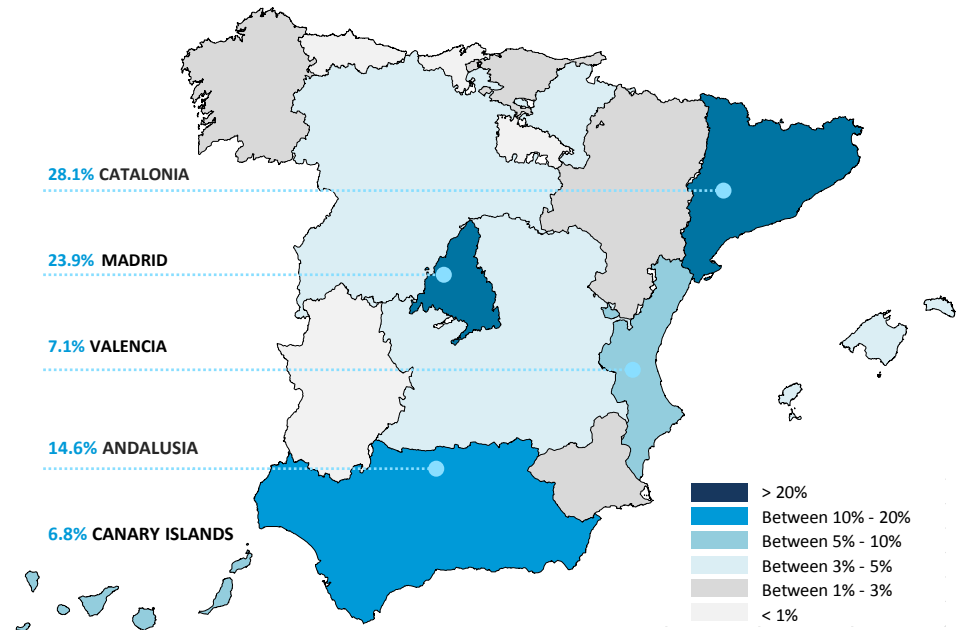
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	3.081.249	15,6%
>5 - ≤10	4.723.903	24,0%
>10 - ≤15	6.268.333	31,8%
>15 - ≤25	3.966.644	20,1%
>25 - ≤50	1.680.030	8,5%
Total	19.720.159	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	5.536.295	28,1%
Madrid	4.711.734	23,9%
Andalusia	2.888.410	14,6%
Valencia	1.395.521	7,1%
Canary Islands	1.345.133	6,8%
Balearic Islands	1.051.725	5,3%
Castile León	494.510	2,5%
Navarra	460.310	2,3%
Castile La Mancha	420.319	2,1%
Basque Country	353.192	1,8%
Galicia	259.855	1,3%
Aragón	232.198	1,2%
Murcia	209.460	1,1%
Extremadura	133.991	0,7%
Cantabria	86.229	0,4%
Asturias	85.361	0,4%
La Rioja	35.692	0,2%
Others Spain	20.221	0,1%
Total	19.720.159	



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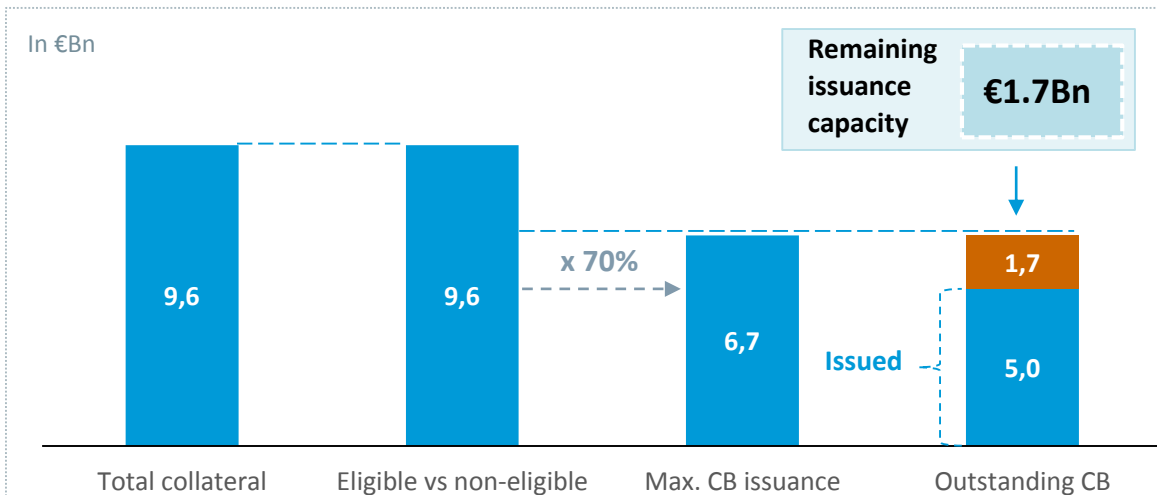
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Appendix

CaixaBank public sector covered bond programme



Remaining issuing capacity

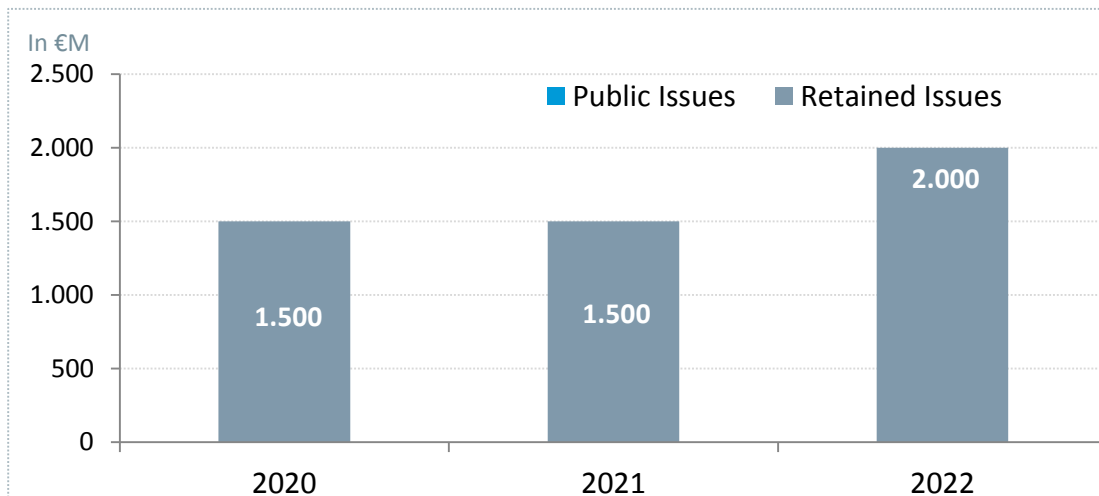


In €M

Public Sector	
Total Collateral for Public Sector CB	9.559
Eligible Portfolio	9.559
Public Sector CB	
Used Collateral	7.143
Covered Bond Issued Amount	5.000
Over Collateralization	191%
Available Collateral	2.416
REMAINING ISSUING CAPACITY (*)	1.691

(*) 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

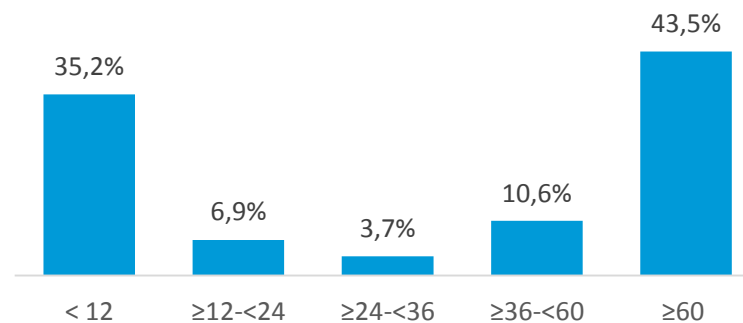
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	9.558.649	Floating Rate loan Interest Rate type:	78,7%
Number of loans	3.695	WA Interest Rate (Floating Rate loans)	1,39%
Average Loan balance (€)	2.586.915	WA Interest Rate (Fixed Rate loans)	2,55%
Number of Borrowers	1.172		
Average exposure to borrowers (€)	8.155.844		
WA Remaining term in months	60,2	5 yrs	
Avg LTV (%)	30%		

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	3.363.586	35,2%
≥12-<24	661.515	6,9%
≥24-<36	358.261	3,7%
≥36-<60	1.013.419	10,6%
≥60	4.161.869	43,5%
Total	9.558.649	



Loans in arrears

Loans in Arrears	%
<2m	0,00%
≥ 2m - <6m	0,00%
≥ 6m	0,25%

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	0.63%	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	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
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

