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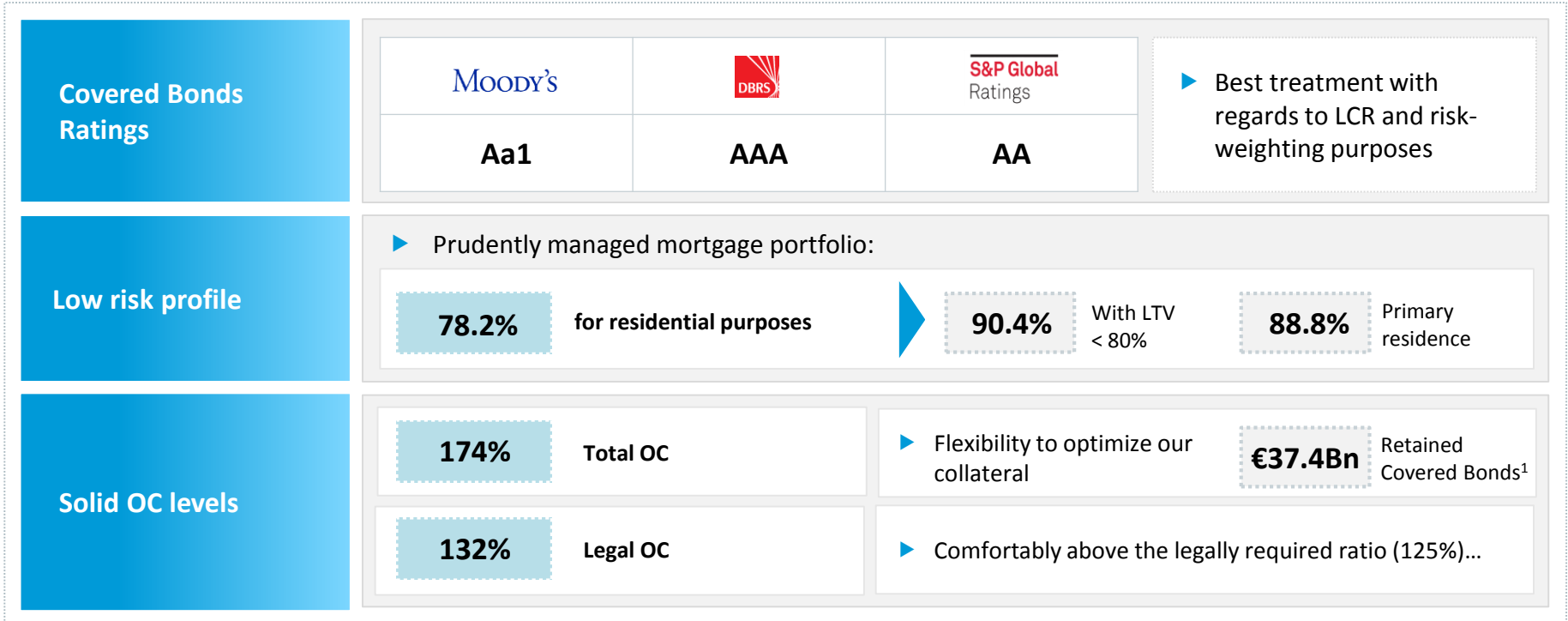
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- 2** | Mortgage Covered Bonds Programme
- 3** | Public Sector Covered Bonds Programme

*Appendix*

## CaixaBank covered bonds programme - Highlights

### High quality collateral and strong overcollateralization



### Always aiming at the best market standards

▶ **Covered Bond Label Compliant** since 1<sup>st</sup> January 2013

▶ **Transparency:** complete quarterly information available in our website  
[http://www.caixabank.com/inversoresinstitucionales/inversoresrentafija\\_en.html](http://www.caixabank.com/inversoresinstitucionales/inversoresrentafija_en.html)

<sup>1</sup> Including Mortgage and Public Sector Covered Bonds

## CaixaBank covered bonds programmes - Main figures

### Mortgage covered bond programme

MORTGAGE COVER POOL	31/12/2019	
Cover Pool Size (mill €)	86.537	
	<i>Residential Assets</i>	67.647 78,2%
	<i>Comercial Assets</i>	18.890 21,8%
Elegible Pool (mill €)	65.615	
Number of loans	1.170.248	
Average loan Balance (€)	73.947	
WA Seasoning (years)	8,5 yrs	
WA Remaining Term (years)	16,2 yrs	
WA LTV	55%	
WA LTV Eligible Pool	45%	

MORTGAGE COVERED BONDS	31/12/2019
Outstanding nominal (mill €)	49.859
OC (total)	174%
OC (legal - eligible portfolio)	132%
Issuing Capacity (mill €)	2.633
Average Maturity (years)	4,8 yrs

#### RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA

### Spanish public sector covered bond programme

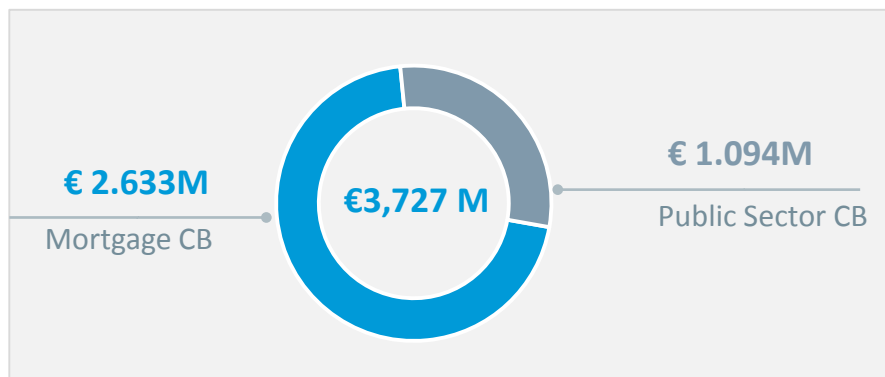
PUBLIC SECTOR COVER POOL	31/12/2019	
Cover Pool Size (mill €)	8.705	
Number of loans	3.591	
Average loan Balance (€)	2.424.249	
WA Remaining Term (years)	5,3 yrs	

PUBLIC SECTOR COVERED BONDS	31/12/2019
Outstanding nominal (mill €)	5.000
OC	174%
Issuing Capacity	1.094
Average Maturity (years)	1,7 yrs

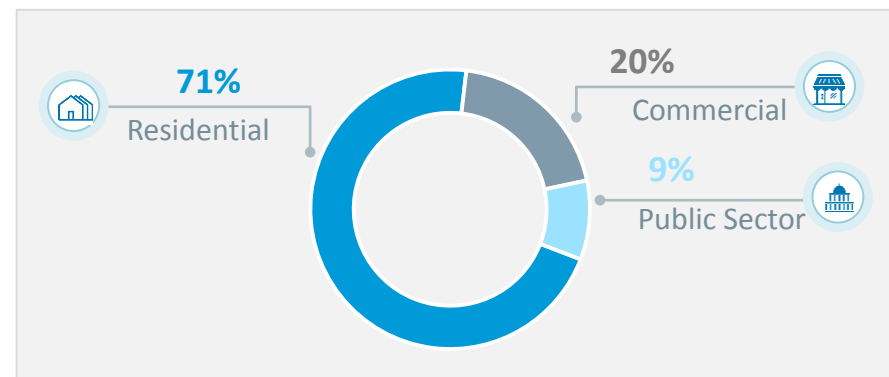
#### RATINGS

Moody's	Aa1
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### Issuing capacity



### Collateral by type



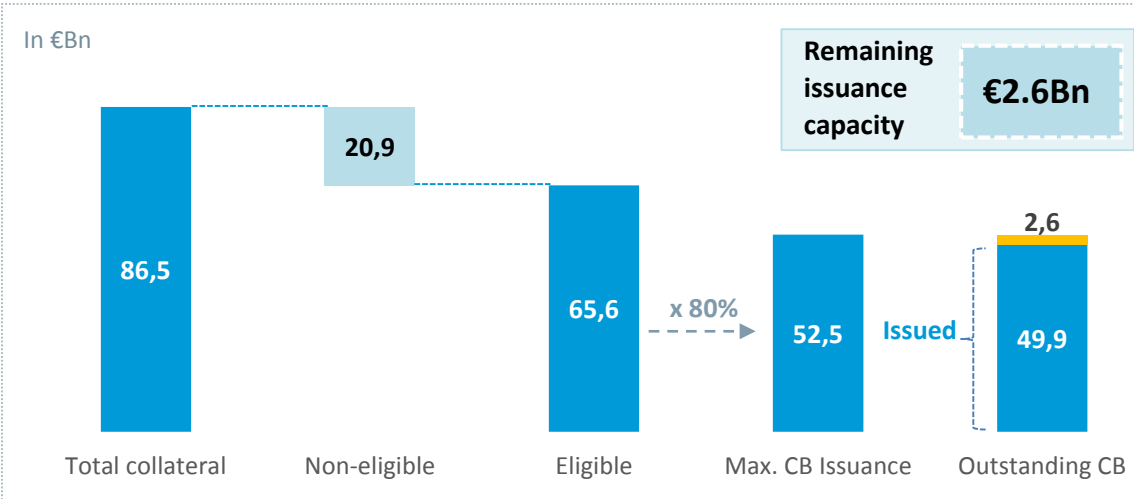
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# CaixaBank mortgage covered bond programme

## Remaining issuing capacity

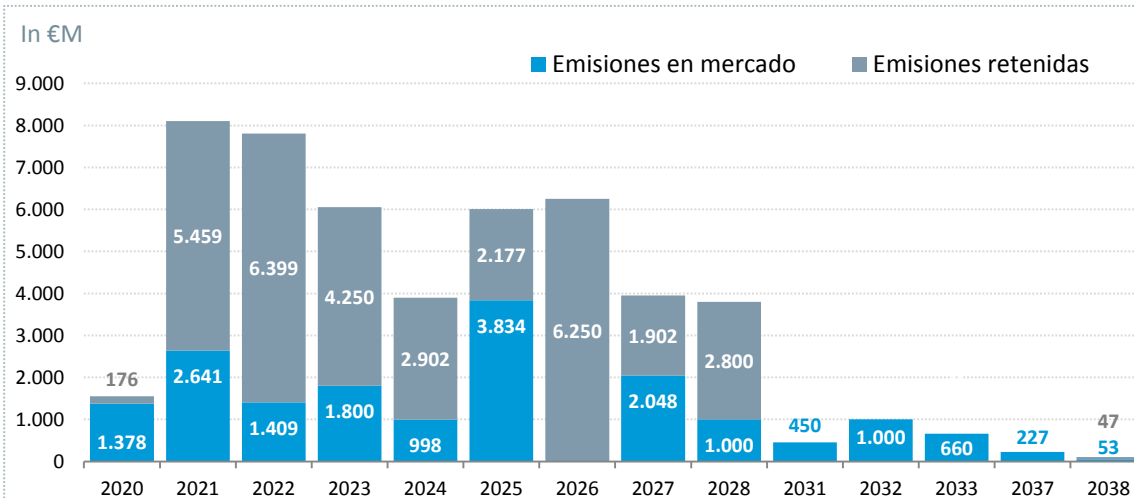


In €M

Mortgages	
Total Collateral for Covered Bonds	86.537
Eligible Portfolio	65.615
↓ Mortgages CB	
Used Collateral	62.324
Covered Bond Issued Amount	49.859
Over Collateralization	174%
Available Collateral	3.291
<b>REMAINING ISSUING CAPACITY (*)</b>	<b>2.633</b>

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

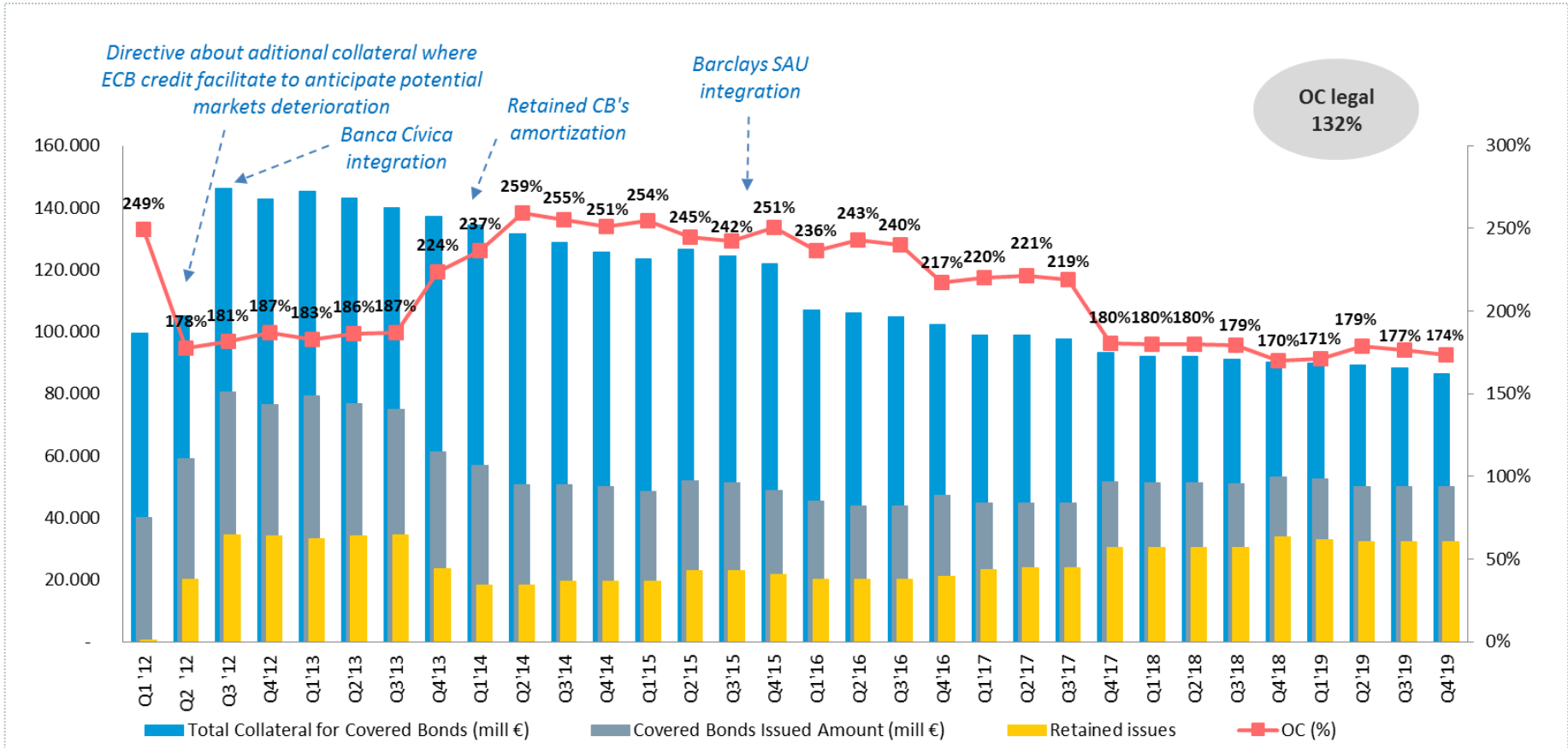
## Maturity profile



<b>Total Covered Bonds</b>	<b>€49,859 M</b>
▶ <b>Public</b>	<b>€17,498 M</b>
▶ <b>Retained</b>	<b>€32,361 M</b>

# CaixaBank mortgage covered bond programme

## OC evolution



<b>Total OC</b>	<b>174%</b>
<b>Legal OC</b>	<b>132%</b>

- ▶ 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

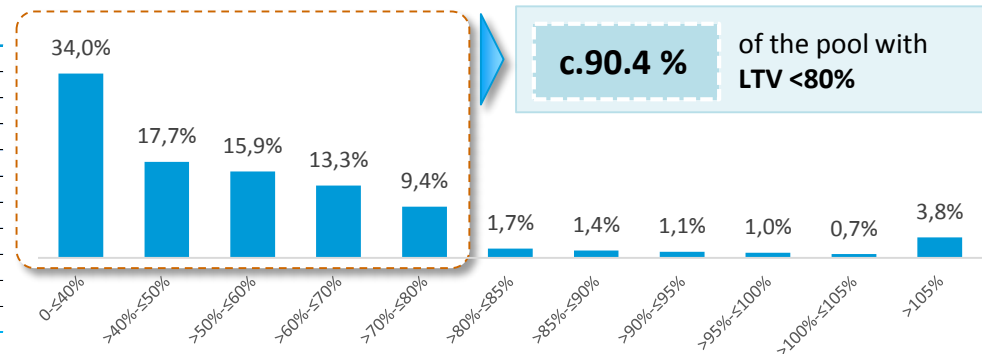
Total Mortgage Loans (ex securitization) (€ k)	67.646.850	WA LTV Current* (%)	52,4%
Number of loans	1.074.715	First Rank	96,4%
Average Loan balance (€)	62.944	Floating Rate loan Interest Rate type:	76,7%
Number of Borrowers	951.960	WA Interest Rate (Floating Rate loans)	1,0%
Number of properties	1.162.281	WA Interest Rate (Fixed Rate loans)	2,9%
WA Seasoning in months	110	9,2 yrs	
WA Remaining term in months	208	17,3 yrs	

\* Current Loan to Original/last Valuation

### Portfolio breakdown

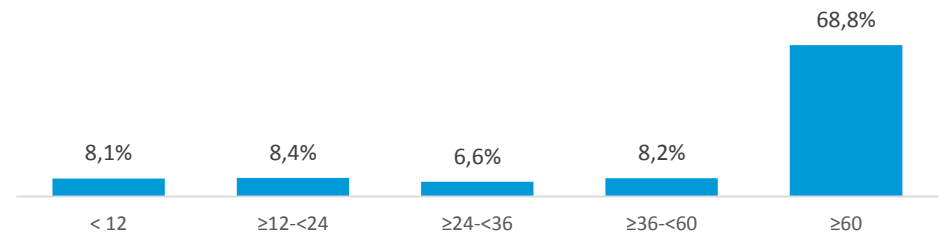
#### Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	22.989.138	34,0%
>40%-≤50%	11.988.697	17,7%
>50%-≤60%	10.757.003	15,9%
>60%-≤70%	9.025.544	13,3%
>70%-≤80%	6.366.429	9,4%
>80%-≤85%	1.145.220	1,7%
>85%-≤90%	917.092	1,4%
>90%-≤95%	767.800	1,1%
>95%-≤100%	647.647	1,0%
>100%-≤105%	470.175	0,7%
>105%	2.572.107	3,8%
<b>Total</b>	<b>67.646.850</b>	



#### Seasoning

Seasoning (months)	€ k	%
< 12	5.484.832	8,1%
≥12-<24	5.676.984	8,4%
≥24-<36	4.434.786	6,6%
≥36-<60	5.536.300	8,2%
≥60	46.513.949	68,8%
<b>Total:</b>	<b>67.646.850</b>	



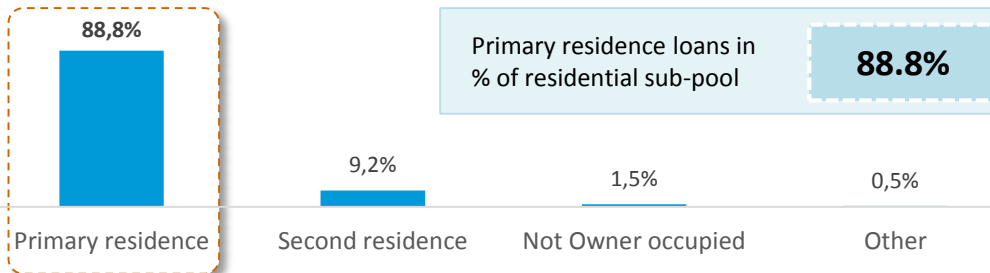
# CaixaBank mortgage covered bond programme – Residential assets



## Specific loan and borrower characteristics

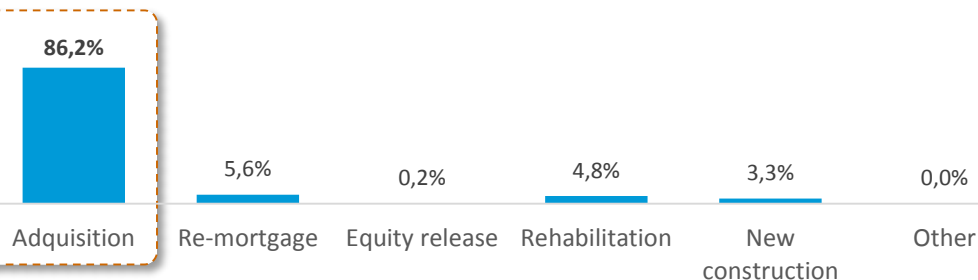
### Property type

Property type	€ k	%
Primary residence	60.056.188	88,8%
Second residence	6.226.977	9,2%
Not owner-occupied	1.017.822	1,5%
Other	345.863	0,5%
<b>Total</b>	<b>67.646.850</b>	



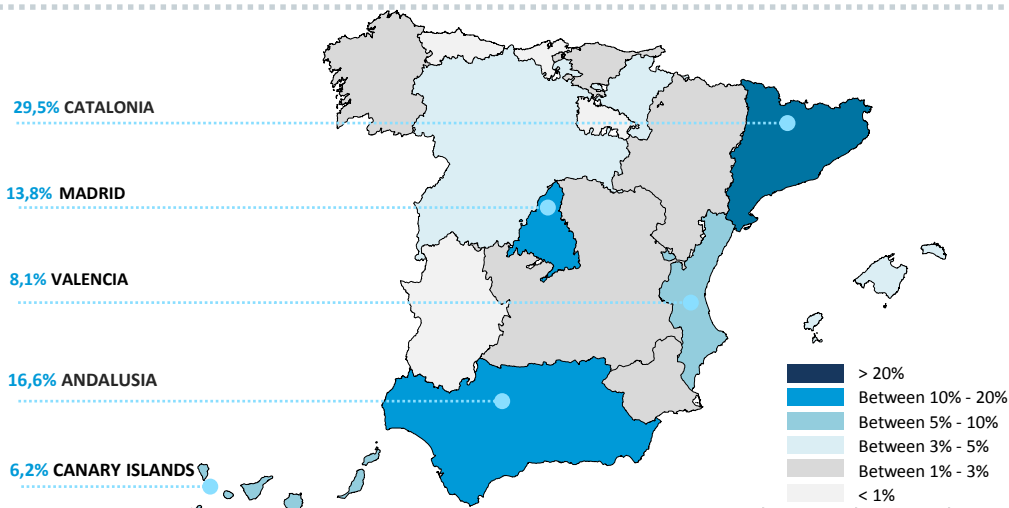
### Loan purpose

Loan Purpose	€ k	%
Adquisition	58.287.620	86,2%
Re-mortgage	3.795.624	5,6%
Equity release	104.055	0,2%
Rehabilitation	3.228.668	4,8%
New construction	2.230.884	3,3%
Other	0	0,0%
<b>Total</b>	<b>67.646.850</b>	



### Geographical distribution

Regional Distribution	€ k	%
Catalonia	19.931.388	29,5%
Andalusia	11.255.994	16,6%
Madrid	9.367.777	13,8%
Valencia	5.445.729	8,1%
Canary Islands	4.162.311	6,2%
Balearic Islands	2.872.767	4,2%
Castile León	2.520.472	3,7%
Navarra	2.215.397	3,3%
Basque Country	2.031.165	3,0%
Castile La Mancha	1.705.555	2,5%
Galicia	1.545.874	2,3%
Murcia	1.503.075	2,2%
Aragon	1.055.472	1,6%
Cantabria	586.759	0,9%
Extremadura	560.537	0,8%
Asturias	471.878	0,7%
La Rioja	325.453	0,5%
Others Spain	89.247	0,1%
<b>Total</b>	<b>67.646.850</b>	



## CaixaBank mortgage covered bond programme – Commercial assets



### Commercial sub-pool: Main figures

#### Cover Pool Description

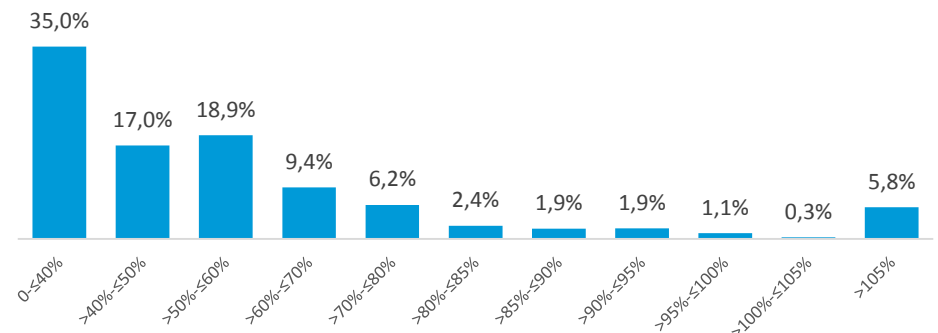
Total Mortgage Loans (ex securitization) (€ k)	18.889.789	WA LTV Current* (%)	64,0%
Number of loans	95.533	Floating Rate loan Interest Rate type:	84,4%
Average Loan balance (€)	197.731	WA Interest Rate (Floating Rate loans)	1,7%
Number of Borrowers	63.747	WA Interest Rate (Fixed Rate loans)	2,7%
Number of properties	123.268		
WA Seasoning in months	76,1	6,3 yrs	
WA Remaining term in months	149,7	12,5 yrs	

\* Current Loan to Original/last Valuation

### Portfolio breakdown

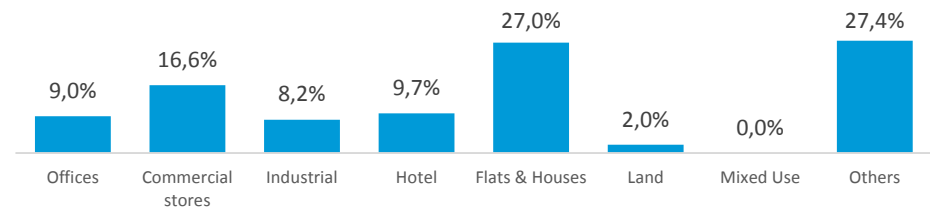
#### Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	6.615.966	35,0%
>40%-≤50%	3.217.179	17,0%
>50%-≤60%	3.569.879	18,9%
>60%-≤70%	1.775.681	9,4%
>70%-≤80%	1.173.458	6,2%
>80%-≤85%	458.799	2,4%
>85%-≤90%	351.940	1,9%
>90%-≤95%	366.960	1,9%
>95%-≤100%	204.267	1,1%
>100%-≤105%	62.636	0,3%
>105%	1.093.024	5,8%
<b>Total</b>	<b>18.889.789</b>	



#### Property type

Property Type	€ k	%
Offices	1.695.111	9,0%
Commercial stores	3.140.697	16,6%
Industrial	1.545.942	8,2%
Hotel	1.833.510	9,7%
Flats & Houses	5.108.275	27,0%
Land	382.506	2,0%
Mixed Use	0	0,0%
Others	5.183.750	27,4%
<b>Total</b>	<b>18.889.789</b>	

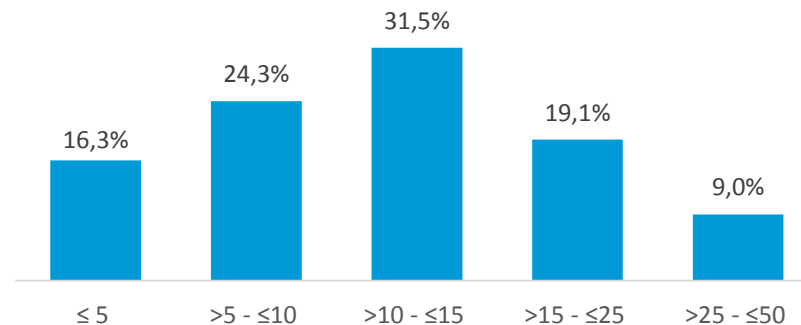


## CaixaBank mortgage covered bond programme – Commercial assets



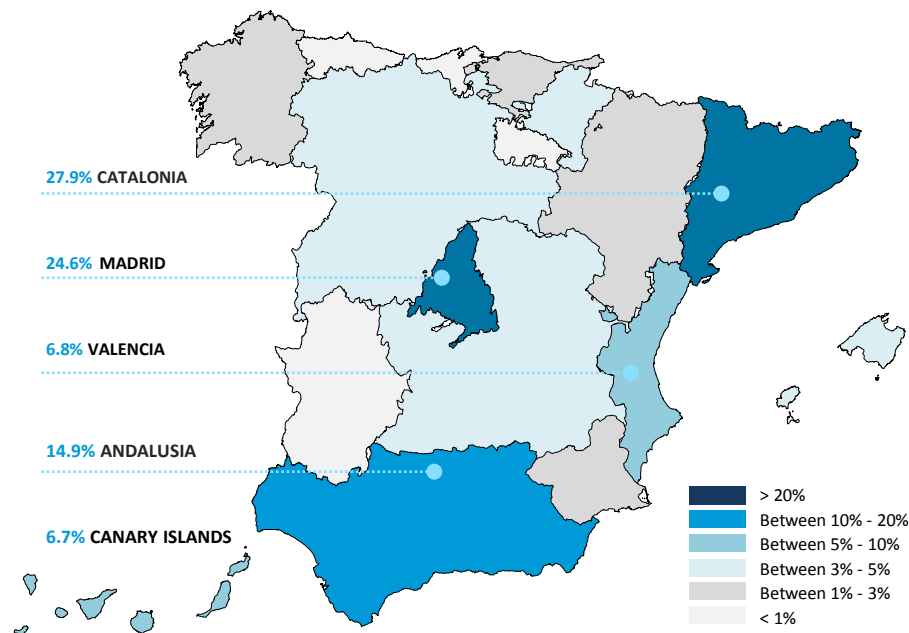
## Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	3.070.277	16,3%
>5 - ≤10	4.582.458	24,3%
>10 - ≤15	5.943.777	31,5%
>15 - ≤25	3.600.505	19,1%
>25 - ≤50	1.692.774	9,0%
<b>Total</b>	<b>18.889.789</b>	



## Geographical distribution

Regional Distribution	€ k	%
Catalonia	5.266.366	27,9%
Madrid	4.646.028	24,6%
Andalusia	2.807.378	14,9%
Valencia	1.285.281	6,8%
Canary Islands	1.271.626	6,7%
Balearic Islands	963.237	5,1%
Castile León	473.947	2,5%
Navarra	423.269	2,2%
Castile La Mancha	412.270	2,2%
Basque Country	336.047	1,8%
Galicia	234.233	1,2%
Aragón	228.175	1,2%
Murcia	197.965	1,0%
Extremadura	129.884	0,7%
Asturias	82.476	0,4%
Cantabria	75.618	0,4%
La Rioja	34.972	0,2%
Others Spain	21.016	0,1%
<b>Total</b>	<b>18.889.789</b>	



## Contents

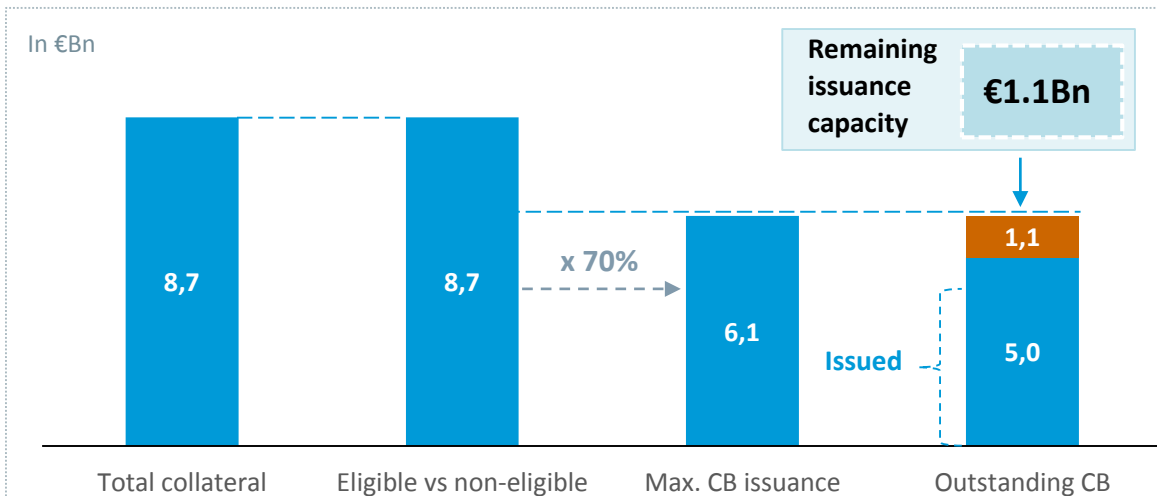
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*Appendix*

## CaixaBank public sector covered bond programme



### Remaining issuing capacity

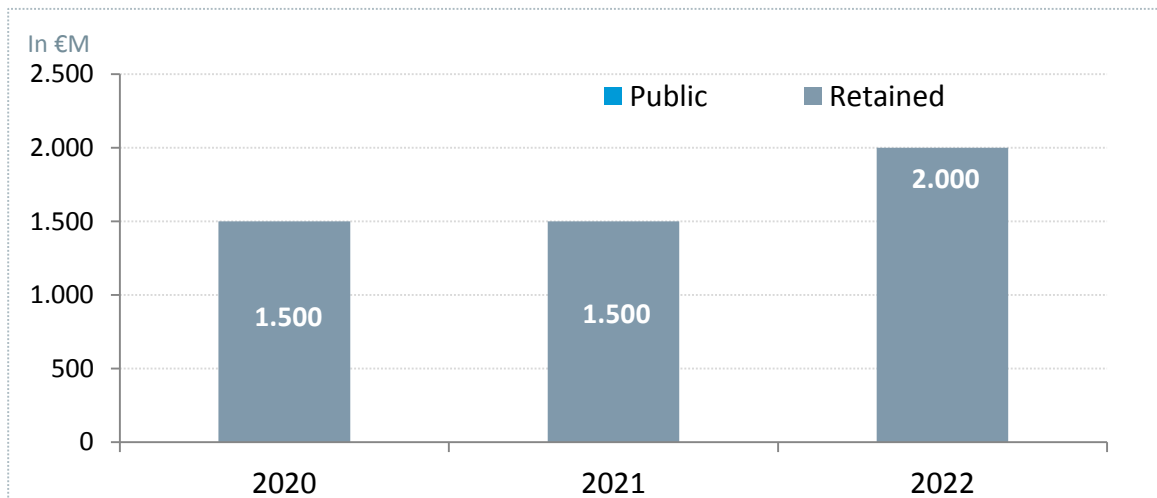


In €M

Public Sector	
Total Collateral for Public Sector CB	8.705
Eligible Portfolio	8.705
Public Sector CB	
Used Collateral	7.143
Covered Bond Issued Amount	5.000
Over Collateralization	174%
Available Collateral	1.563
<b>REMAINING ISSUING CAPACITY (*)</b>	<b>1.094</b>

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

### Maturity profile



<b>Total Covered Bonds</b>	<b>€5,000 M</b>
▶ <b>Public</b>	<b>€0 M</b>
▶ <b>Retained</b>	<b>€5,000 M</b>

## CaixaBank public sector covered bond programme



### Cover pool description – Main figures

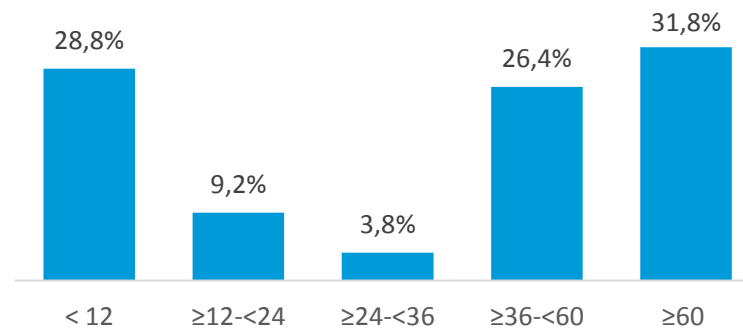
#### Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	8.705.479	Floating Rate loan Interest Rate type:	80,6%
Number of loans	3.591	WA Interest Rate (Floating Rate loans)	1,38%
Average Loan balance (€)	2.424.249	WA Interest Rate (Fixed Rate loans)	2,56%
Number of Borrowers	1.121		
Average exposure to borrowers (€)	7.765.816		
WA Remaining term in months	63,0	5,3 yrs	
Avg LTV (%)	30%		

### Portfolio breakdown

#### Loan maturity

Loan Maturity	€ k	%
< 12	2.511.457	28,8%
≥12-<24	804.473	9,2%
≥24-<36	329.866	3,8%
≥36-<60	2.295.332	26,4%
≥60	2.764.352	31,8%
<b>Total</b>	<b>8.705.479</b>	



#### Loans in arrears

Loans in Arrears	%
<2m	0,00%
≥ 2m - <6m	0,01%
≥ 6m	0,24%

# *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
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

