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Appendix

CaixaBank covered bonds programme - Highlights

High quality collateral and strong overcollateralization

<p>Covered Bonds Ratings</p>	 Aa1	 AAA	 AA	<p>▶ Best treatment with regards to LCR and risk-weighting purposes</p>							
<p>Low risk profile</p>	<p>▶ Prudently managed mortgage portfolio:</p> <table border="0"> <tr> <td data-bbox="504 594 687 668"> <p>81.7%</p> </td> <td data-bbox="710 615 996 644"> <p>for residential purposes</p> </td> <td data-bbox="1093 582 1128 672">  </td> <td data-bbox="1151 594 1306 668"> <p>89.8%</p> </td> <td data-bbox="1319 608 1421 661"> <p>With LTV < 80%</p> </td> <td data-bbox="1499 594 1653 668"> <p>88.5%</p> </td> <td data-bbox="1663 608 1769 661"> <p>Primary residence</p> </td> </tr> </table>				<p>81.7%</p>	<p>for residential purposes</p>		<p>89.8%</p>	<p>With LTV < 80%</p>	<p>88.5%</p>	<p>Primary residence</p>
<p>81.7%</p>	<p>for residential purposes</p>		<p>89.8%</p>	<p>With LTV < 80%</p>	<p>88.5%</p>	<p>Primary residence</p>					
<p>Solid OC levels</p>	<p>218% Total OC</p>	<p>▶ Flexibility to optimize our collateral</p>		<p>€43.1Bn Retained Covered Bonds¹</p>							
	<p>158% Legal OC</p>	<p>▶ Comfortably above the legally required ratio (125%)...</p>									

Always aiming at the best market standards

- ▶ **Covered Bond Label Compliant** since 1st January 2013
- ▶ **Transparency:** complete quarterly information available in our website
<https://www.caixabank.com/en/shareholders-investors/fixed-income-investors.html>

¹ Including Mortgage and Public Sector Covered Bonds

CaixaBank covered bonds programmes - Main figures

Mortgage covered bond programme

MORTGAGE COVER POOL	31/03/2021	
Cover Pool Size (mill €)	146.914	
<i>Residential Assets</i>	119.966	81,7%
<i>Comercial Assets</i>	26.948	18,3%
Elegible Pool (mill €)	106.209	
Number of loans	1.948.912	
Average loan Balance (€)	75.383	
WA Seasoning (years)	9,3 yrs	
WA Remaining Term (years)	17,5 yrs	
WA LTV	55%	
WA LTV Eligible Pool	44%	

MORTGAGE COVERED BONDS	31/03/2021
Outstanding nominal (mill €)	67.432
OC (total)	218%
OC (legal - eligible portfolio)	158%
Issuing Capacity (mill €)	17.535
Average Maturity (years)	4,4 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA

Spanish public sector covered bond programme

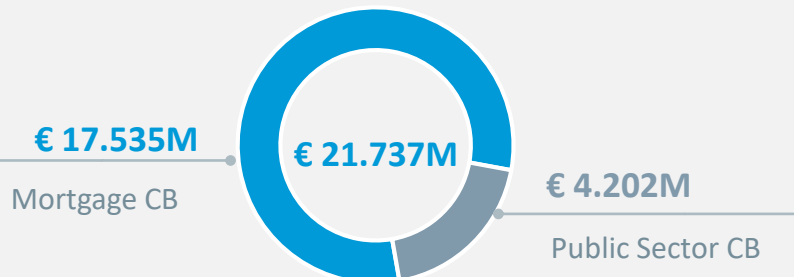
PUBLIC SECTOR COVER POOL	31/03/2021	
Cover Pool Size (mill €)	12.288	
Number of loans	3.837	
Average loan Balance (€)	3.202.630	
WA Remaining Term (years)	2,7 yrs	

PUBLIC SECTOR COVERED BONDS	31/03/2021
Outstanding nominal (mill €)	4.400
OC	279%
Issuing Capacity (mill €)	4.202
Average Maturity (years)	1,7 yrs

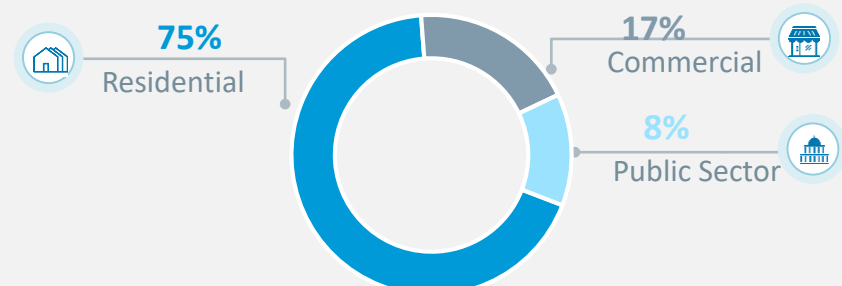
RATINGS

Moody's	Aa1
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Issuing capacity



Collateral by type



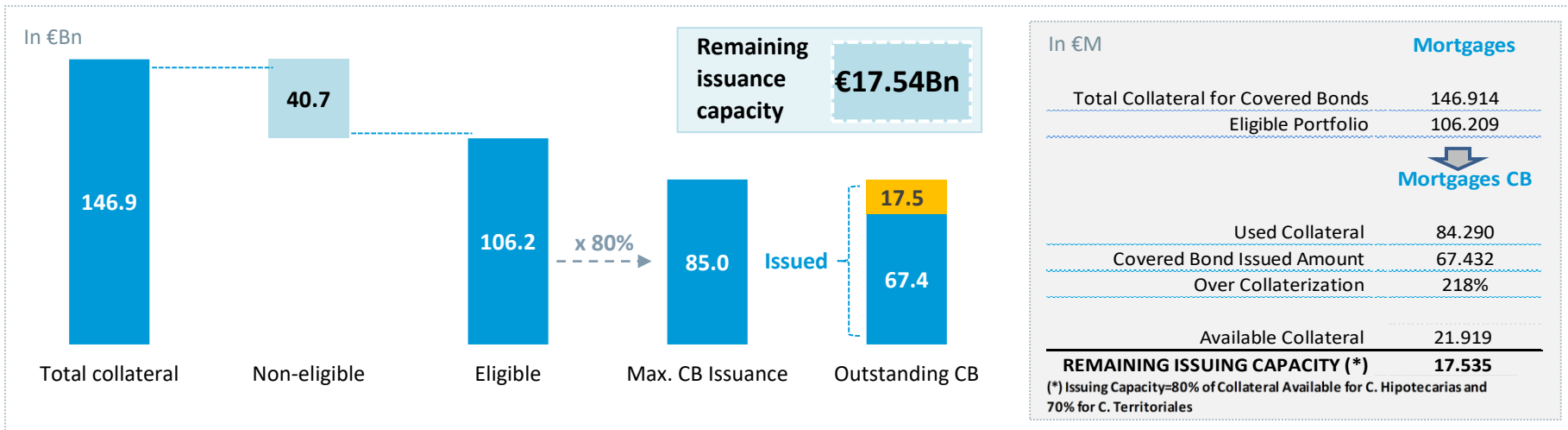
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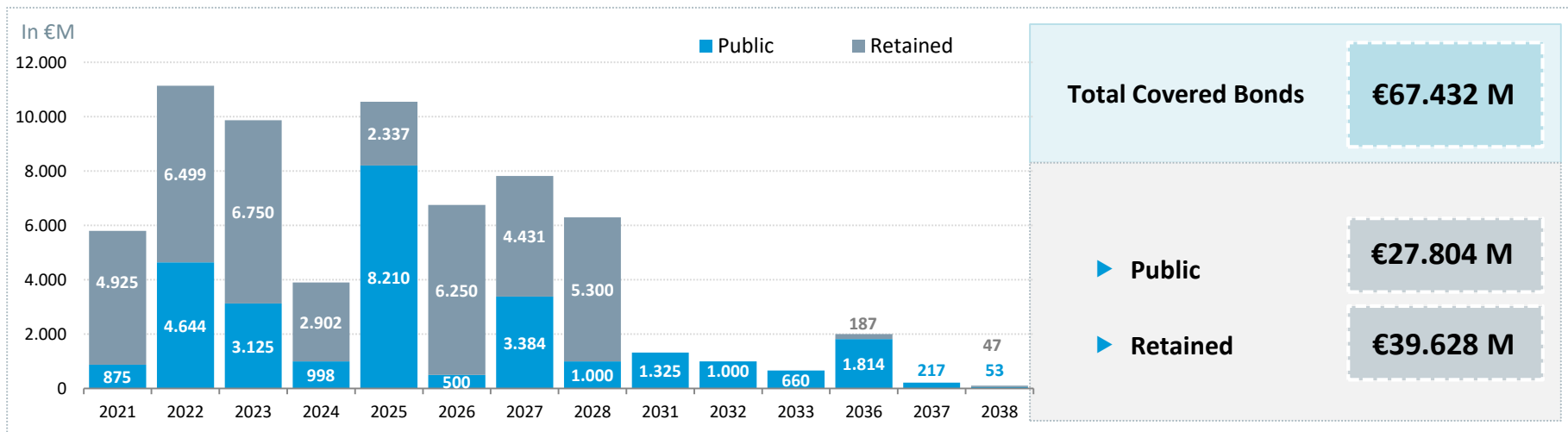
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

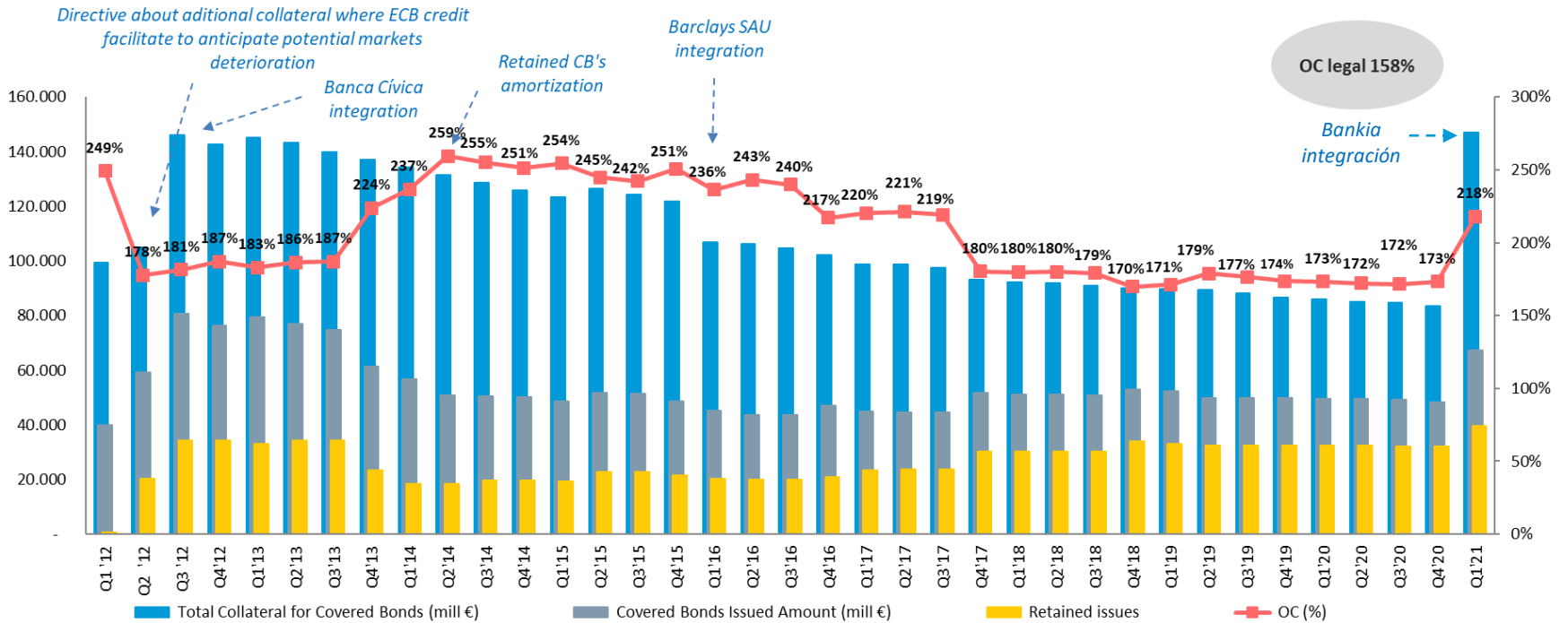


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



Total OC

218%

Legal OC

158%

- ▶ 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

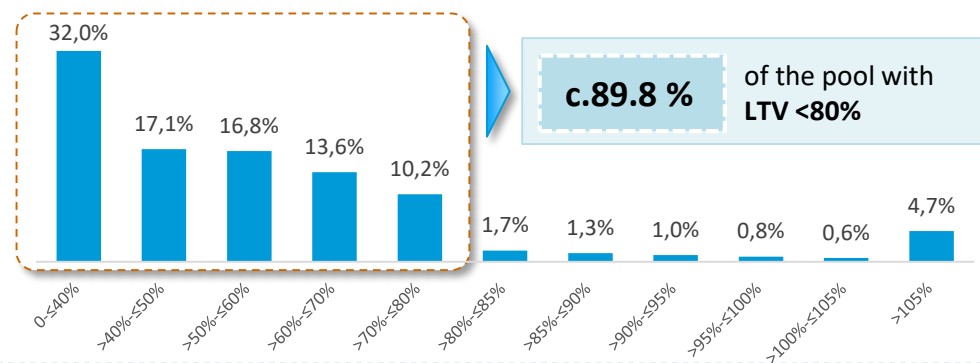
Total Mortgage Loans (ex securitization) (€ k)	119.965.986	WA LTV Current* (%)	53,4%
Number of loans	1.809.184	First Rank	97,5%
Average Loan balance (€)	66.309	Floating Rate loan Interest Rate type:	79,2%
Number of Borrowers	1.628.274	WA Interest Rate (Floating Rate loans)	0,8%
Number of properties	1.975.263	WA Interest Rate (Fixed Rate loans)	2,5%
WA Seasoning in months / years	119	9,9 yrs	
WA Remaining term in months / years	224	18,6 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

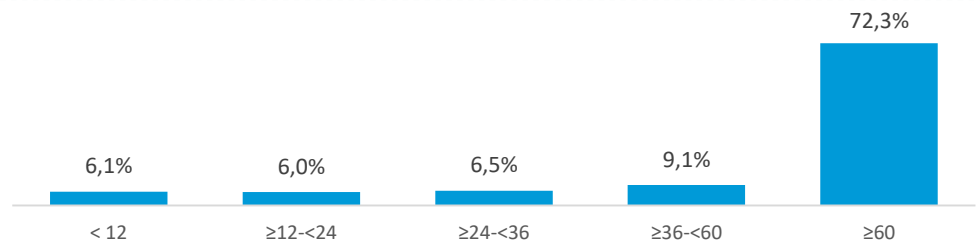
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	38.414.226	32,0%
>40%-≤50%	20.525.343	17,1%
>50%-≤60%	20.174.056	16,8%
>60%-≤70%	16.360.267	13,6%
>70%-≤80%	12.291.434	10,2%
>80%-≤85%	2.055.210	1,7%
>85%-≤90%	1.611.565	1,3%
>90%-≤95%	1.233.655	1,0%
>95%-≤100%	951.986	0,8%
>100%-≤105%	727.594	0,6%
>105%	5.620.649	4,7%
Total	119.965.986	



Seasoning

Seasoning (months)	€ k	%
< 12	7.315.601	6,1%
≥12-<24	7.159.255	6,0%
≥24-<36	7.820.638	6,5%
≥36-<60	10.881.011	9,1%
≥60	86.789.481	72,3%
Total:	119.965.986	



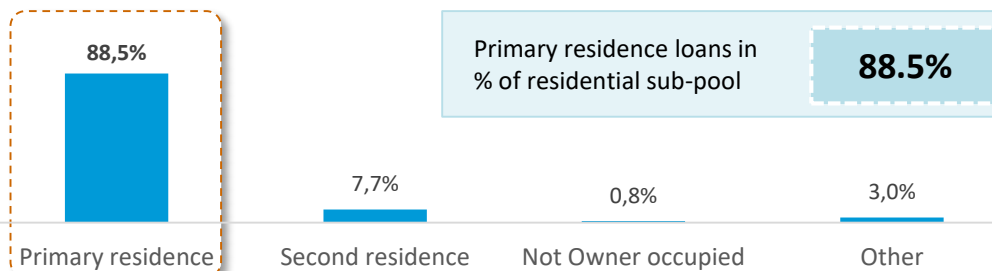
CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics

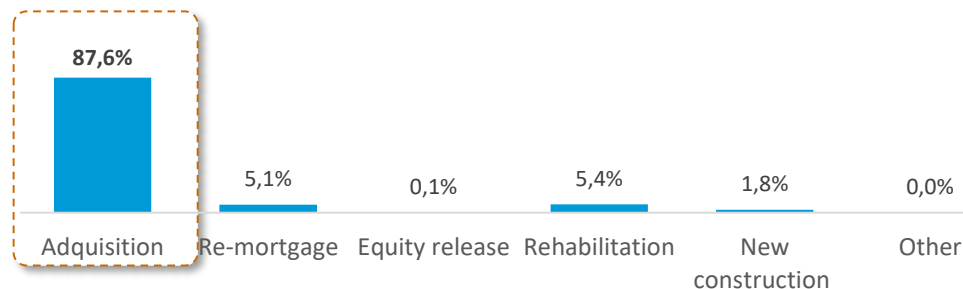
Property type

Property type	€ k	%
Primary residence	106.169.881	88,5%
Second residence	9.263.669	7,7%
Not owner-occupied	992.338	0,8%
Other	3.540.099	3,0%
Total	119.965.986	



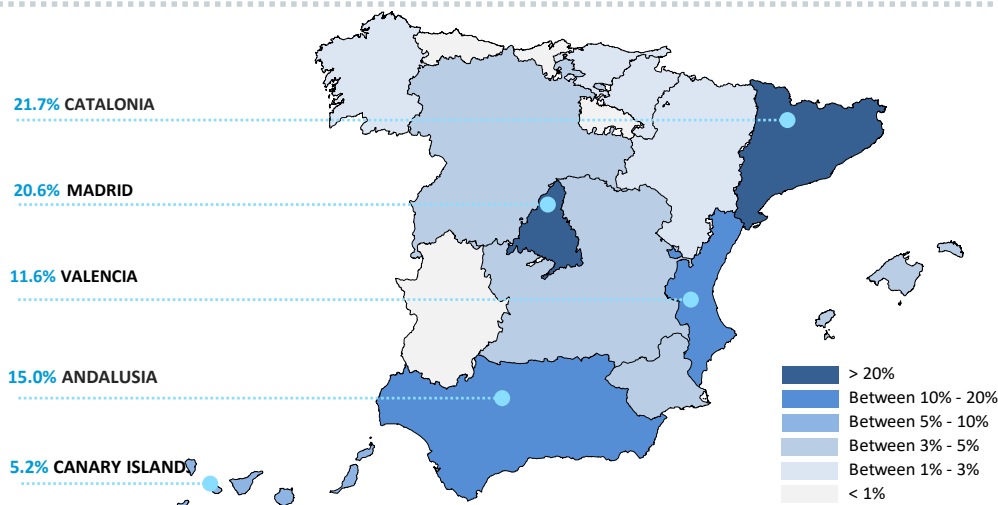
Loan purpose

Loan Purpose	€ k	%
Adquisition	105.057.717	87,6%
Re-mortgage	6.065.697	5,1%
Equity release	106.630	0,1%
Rehabilitation	6.519.814	5,4%
New construction	2.216.128	1,8%
Other	0	0,0%
Total	119.965.986	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	25.977.608	21,7%
Madrid	24.736.286	20,6%
Andalusia	18.012.847	15,0%
Valencia	13.943.723	11,6%
Canary Islands	6.231.467	5,2%
Balearic Islands	6.186.155	5,2%
Murcia	5.043.471	4,2%
Castile León	4.152.780	3,5%
Castile La Mancha	3.943.487	3,3%
Basque Country	2.386.591	2,0%
Galicia	2.180.652	1,8%
Navarra	2.163.275	1,8%
Aragon	1.342.503	1,1%
Cantabria	975.992	0,8%
Extremadura	849.327	0,7%
La Rioja	793.334	0,7%
Asturias	782.432	0,7%
Others Spain	264.055	0,2%
Total	119.965.986	



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

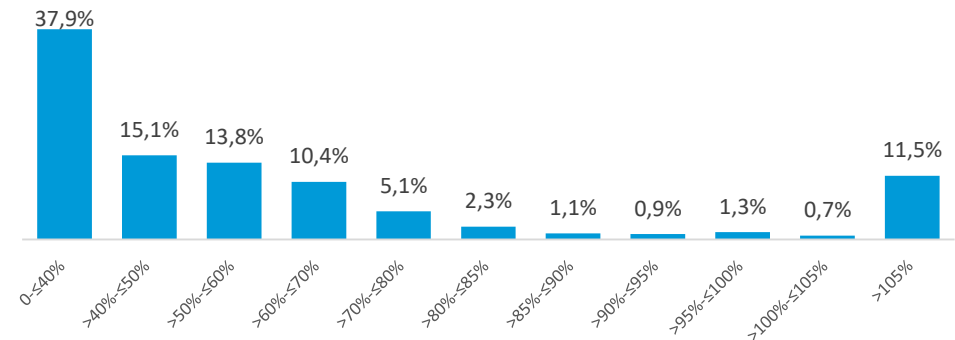
Total Mortgage Loans (ex securitization) (€ k)	26.948.475	WA LTV Current* (%)	61,2%
Number of loans	139.728	Floating Rate loan Interest Rate type:	83,7%
Average Loan balance (€)	192.864	WA Interest Rate (Floating Rate loans)	1,69%
Number of Borrowers	96.801	WA Interest Rate (Fixed Rate loans)	2,37%
Number of properties	200.666		
WA Seasoning in months	81,1	6,8 yrs	
WA Remaining term in months	150,5	12,5 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

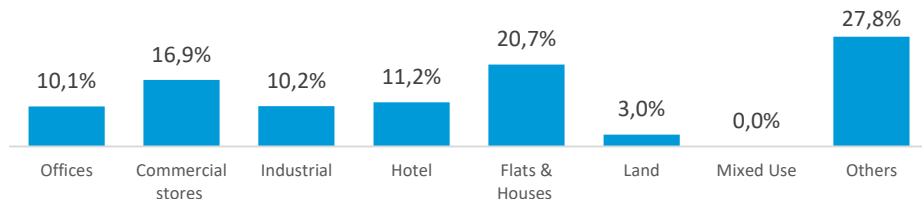
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	10.201.411	37,9%
>40%-≤50%	4.073.659	15,1%
>50%-≤60%	3.720.515	13,8%
>60%-≤70%	2.796.384	10,4%
>70%-≤80%	1.365.292	5,1%
>80%-≤85%	621.866	2,3%
>85%-≤90%	285.105	1,1%
>90%-≤95%	255.738	0,9%
>95%-≤100%	355.192	1,3%
>100%-≤105%	183.184	0,7%
>105%	3.090.129	11,5%
Total	26.948.475	



Property type

Property Type	€ k	%
Offices	2.726.928	10,1%
Commercial stores	4.546.586	16,9%
Industrial	2.756.167	10,2%
Hotel	3.019.105	11,2%
Flats & Houses	5.585.444	20,7%
Land	812.029	3,0%
Mixed Use	0	0,0%
Others	7.502.216	27,8%
Total	26.948.475	

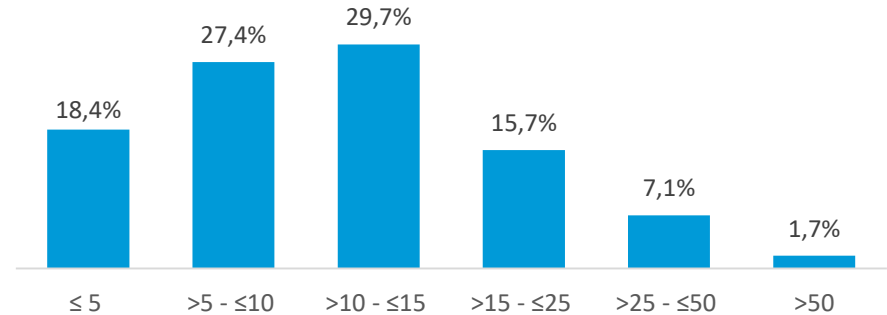


CaixaBank mortgage covered bond programme – Commercial assets



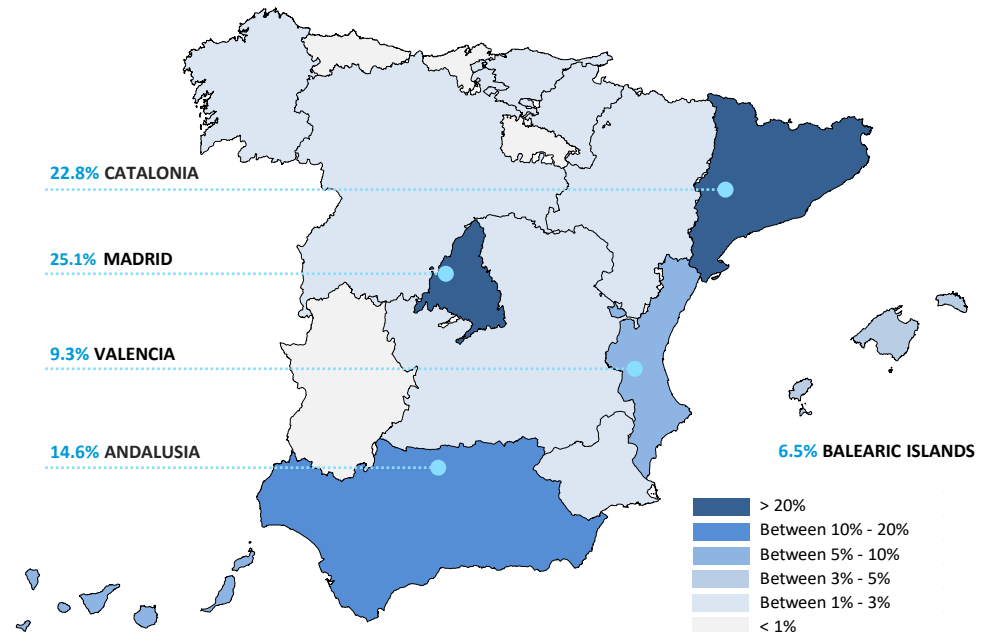
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	4.962.685	18,4%
>5 - ≤10	7.383.176	27,4%
>10 - ≤15	8.009.165	29,7%
>15 - ≤25	4.233.312	15,7%
>25 - ≤50	1.902.381	7,1%
>50	457.755	1,7%
Total	26.948.475	



Geographical distribution

Regional distribution	€ miles	%
Madrid	6.757.751	25,1%
Catalonia	6.137.669	22,8%
Andalusia	3.922.259	14,6%
Valencia	2.492.896	9,3%
Balearic Islands	1.739.457	6,5%
Canary Islands	1.693.536	6,3%
Castile León	715.373	2,7%
Murcia	629.607	2,3%
Castile La Mancha	585.168	2,2%
Basque Country	409.568	1,5%
Navarra	397.271	1,5%
Aragón	349.302	1,3%
Galicia	323.405	1,2%
Others Spain	284.631	1,1%
Extremadura	175.941	0,7%
La Rioja	117.754	0,4%
Asturias	110.879	0,4%
Cantabria	106.007	0,4%
Total	26.948.475	



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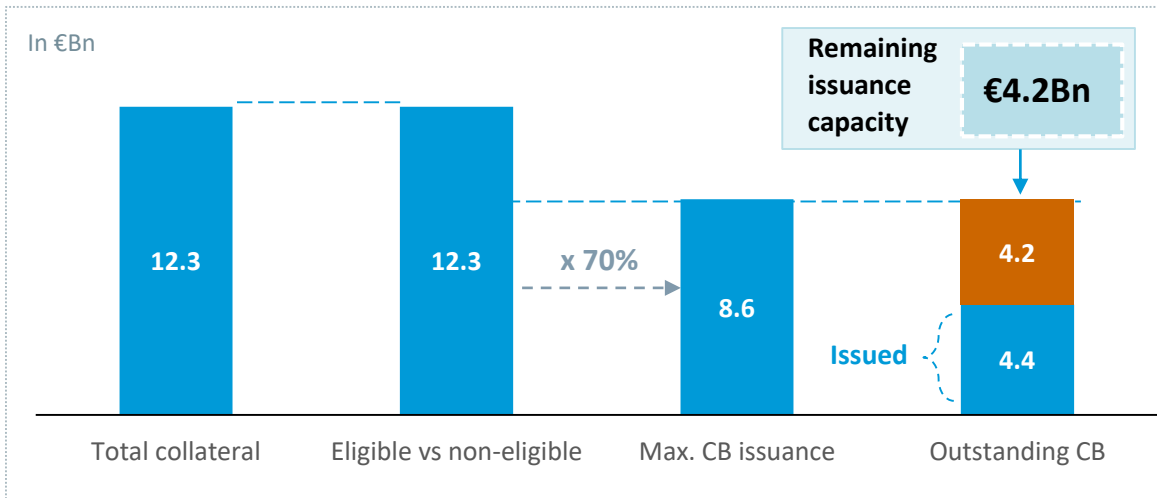
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- 3** | **Public Sector Covered Bonds Programme**

Appendix

CaixaBank public sector covered bond programme



Remaining issuing capacity

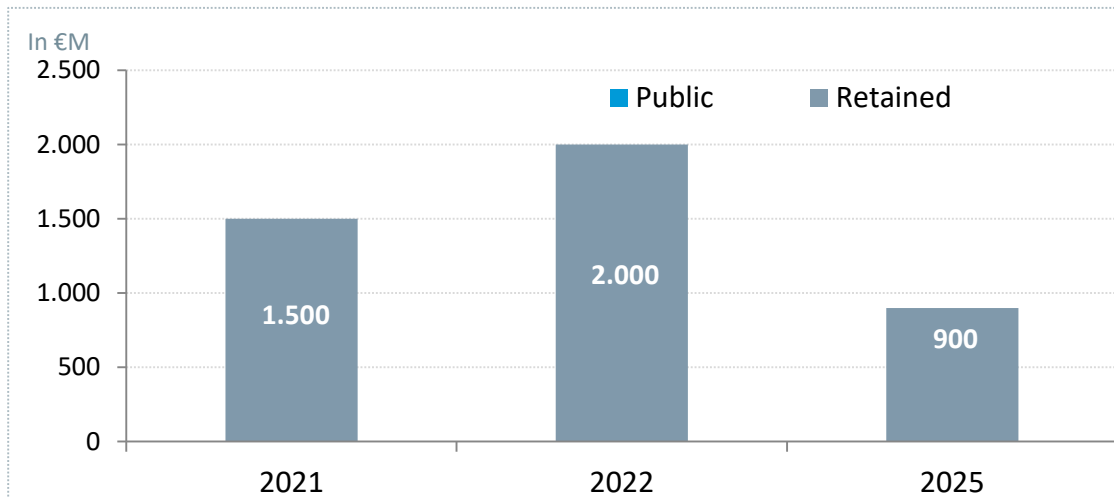


In €M

	Public Sector
Total Collateral for Public Sector CB	12.288
Eligible Portfolio	12.288
↓ Public Sector CB	
Used Collateral	6.286
Covered Bond Issued Amount	4.400
Over Collateralization	279%
Available Collateral	6.003
REMAINING ISSUING CAPACITY (*)	4.202

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

Maturity profile



Total Covered Bonds	€4.400 M
▶ Public	€0 M
▶ Retained	€4.400 M

CaixaBank public sector covered bond programme



Cover pool description – Main figures

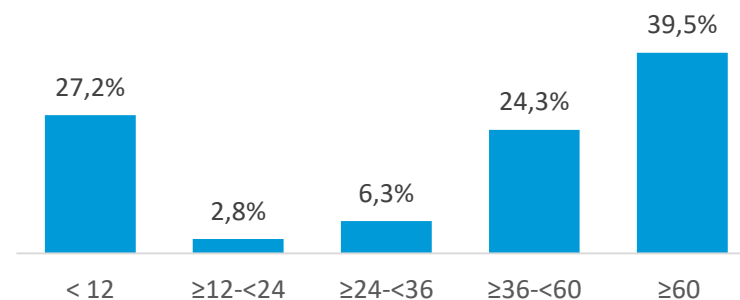
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	12.288.491	Floating Rate loan Interest Rate type:	71,7%
Number of loans	3.837	WA Interest Rate (Floating Rate loans)	1,09%
Average Loan balance (€)	3.202.630	WA Interest Rate (Fixed Rate loans)	2,20%
Number of Borrowers	997		
Average exposure to borrowers (€)	12.325.467		
WA Remaining term in months	64,6	5,4 yrs	

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	3.336.692	27,15%
≥12-<24	343.533	2,80%
≥24-<36	775.791	6,31%
≥36-<60	2.984.336	24,29%
≥60	4.848.139	39,45%
Total	12.288.491	



Loans in arrears

Loans in Arrears	%
<2m	0,01%
≥ 2m - <6m	0,07%
≥ 6m	0,55%

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor type
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
ES0414950685	EUR	26/04/2007	1.500.000.000	26/04/2022	4,500%	Institutional
ES0413307101	EUR	05/08/2015	1.250.000.000	05/08/2022	1,125%	Institutional
ES0440609313	EUR	08/02/2016	1.500.000.000	08/02/2023	1,000%	Institutional
ES0413307127	EUR	14/03/2016	1.000.000.000	14/03/2023	1,000%	Institutional
ES0440609248	EUR	21/03/2014	1.000.000.000	21/03/2024	2,625%	Institutional
ES0414950628	EUR	03/02/2005	2.000.000.000	03/02/2025	4,000%	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
ES0413307093	EUR	25/03/2015	1.285.500.000	25/09/2025	1,000%	Institutional
ES0413307135	EUR	01/06/2018	100.000.000	01/06/2026	Eur 6m +0.18%	Institutional
ES0413307143	EUR	09/10/2018	400.000.000	09/10/2026	Eur 6m 0.28%	Institutional
ES0440609339	EUR	11/01/2017	1.500.000.000	11/01/2027	1,250%	Institutional
ES0413307150	EUR	25/01/2019	475.000.000	25/01/2027	Eur 6m 0.5%	Institutional
ES0413307168	EUR	22/11/2019	160.000.000	22/11/2027	0,150%	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
ES0414950644	EUR	24/03/2006	2.000.000.000	24/03/2036	4,125%	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
ES0413307069	EUR	26/05/2014	2.500.000.000	26/05/2023	Eur 1m +1.4%	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
ES0413307077	EUR	26/05/2014	2.500.000.000	26/05/2027	Eur 1m +1.4%	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
ES0413307085	EUR	26/05/2014	2.500.000.000	26/05/2028	Eur 1m +1.4%	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
ES0413307176	EUR	02/07/2020	900.000.000	02/07/2025	Eur 6m +0.25%	Institutional

Spanish Multi-Issuers – Public Covered Bonds

ISIN	Currency	Issue Date	CaixaBank Contribution (€)	Total Issue Outstanding (€)	Maturity Date	Coupon	Investor type
ES0349045007	EUR	16/02/2007	550.000.000	1.300.000.000	21/02/2022	4,51%	Institutional
ES0312298021	EUR	12/12/2005	452.407.409	1.400.000.000	12/12/2022	3,75%	Institutional
ES0312298096	EUR	23/10/2006	625.000.000	1.600.000.000	23/10/2023	4,25%	Institutional
ES0317046003	EUR	23/05/2005	900.000.000	900.000.000	23/05/2025	3,88%	Institutional
ES0312342019	EUR	28/06/2005	505.128.206	2.000.000.000	28/06/2025	3,75%	Institutional
ES0371622046	EUR	28/03/2007	600.000.000	1.310.000.000	28/03/2027	4,25%	Institutional
ES0312298120	EUR	23/05/2007	680.000.000	1.545.000.000	23/05/2027	4,76%	Institutional
ES0371622020	EUR	10/04/2006	1.325.000.000	1.310.000.000	08/04/2031	4,25%	Institutional

