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CaixaBank covered bonds programme - Highlights

High quality collateral and strong overcollateralization

Covered Bonds Ratings	 Aa1	 AAA	 AA+	▶ Best treatment with regards to LCR and risk-weighting purposes			
Low risk profile	▶ Prudently managed mortgage portfolio: <table border="1" data-bbox="486 572 1864 686"> <tr> <td data-bbox="486 572 1078 686"> 82.9% for residential purposes </td> <td data-bbox="1081 572 1489 686"> 88.6% With LTV < 80% </td> <td data-bbox="1493 572 1864 686"> 88.5% Primary residence </td> </tr> </table>				82.9% for residential purposes	88.6% With LTV < 80%	88.5% Primary residence
82.9% for residential purposes	88.6% With LTV < 80%	88.5% Primary residence					
Solid OC levels	199% Total OC	▶ Flexibility to optimize our collateral		€52.5Bn Retained Covered Bonds ¹			
	152% Legal OC	▶ Comfortably above the legally required ratio (125%)...					

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>

CaixaBank covered bonds programmes - Main figures

Mortgage covered bond programme

MORTGAGE COVER POOL	30/06/2022	
Cover Pool Size (mill €)	137.430	
<i>Residential Assets</i>	113.980	82,9%
<i>Comercial Assets</i>	23.450	17,1%
Elegible Pool (mill €)	105.317	
Number of loans	1.867.256	
Average loan Balance (€)	73.600	
WA Seasoning (years)	9,4 yrs	
WA Remaining Term (years)	17,1 yrs	
WA LTV	57%	
WA LTV Elegible Pool	46%	

MORTGAGE COVERED BONDS	30/06/2022
Outstanding nominal (mill €)	69.188
OC (total)	199%
OC (legal - eligible portfolio)	152%
Issuing Capacity (mill €)	15.066
Average Maturity (years)	4,1 yrs

RATINGS

Moody's	Aa1
DBRS	AAA
S&P	AA+

Spanish public sector covered bond programme

PUBLIC SECTOR COVER POOL	30/06/2022	
Cover Pool Size (mill €)	19.127	
Number of loans	3.442	
Average loan Balance (€)	5.556.837	
WA Remaining Term (years)	4,1 yrs	

PUBLIC SECTOR COVERED BONDS	30/06/2022
Outstanding nominal (mill €)	6.500
OC	294%
Issuing Capacity (mill €)	6.889
Average Maturity (years)	2,7 yrs

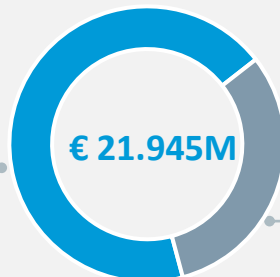
RATINGS

Moody's	Aa1
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Issuing capacity

€ 15.066M

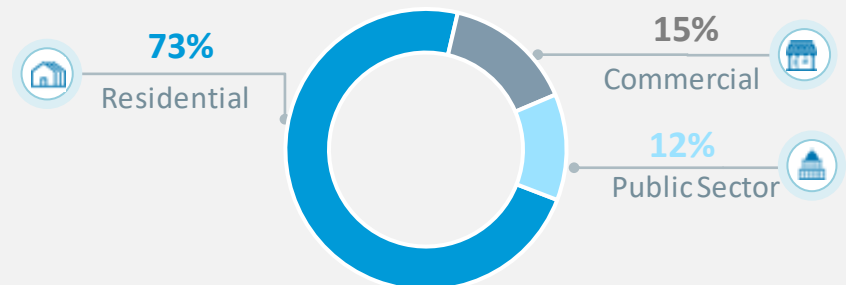
Mortgage CB



€ 6.889M

Public Sector CB

Collateral by type



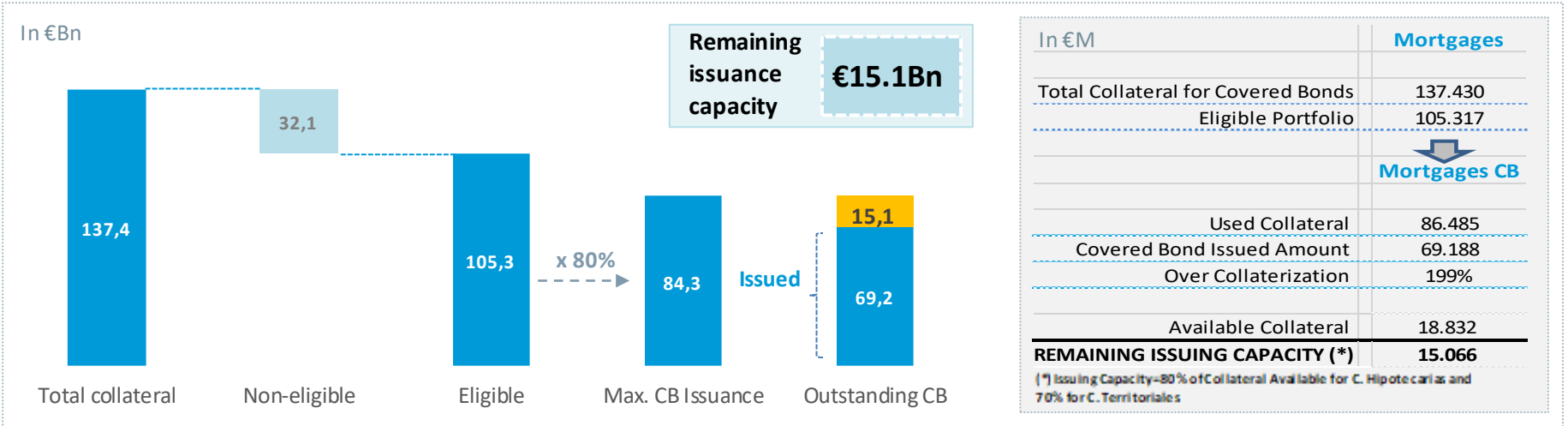
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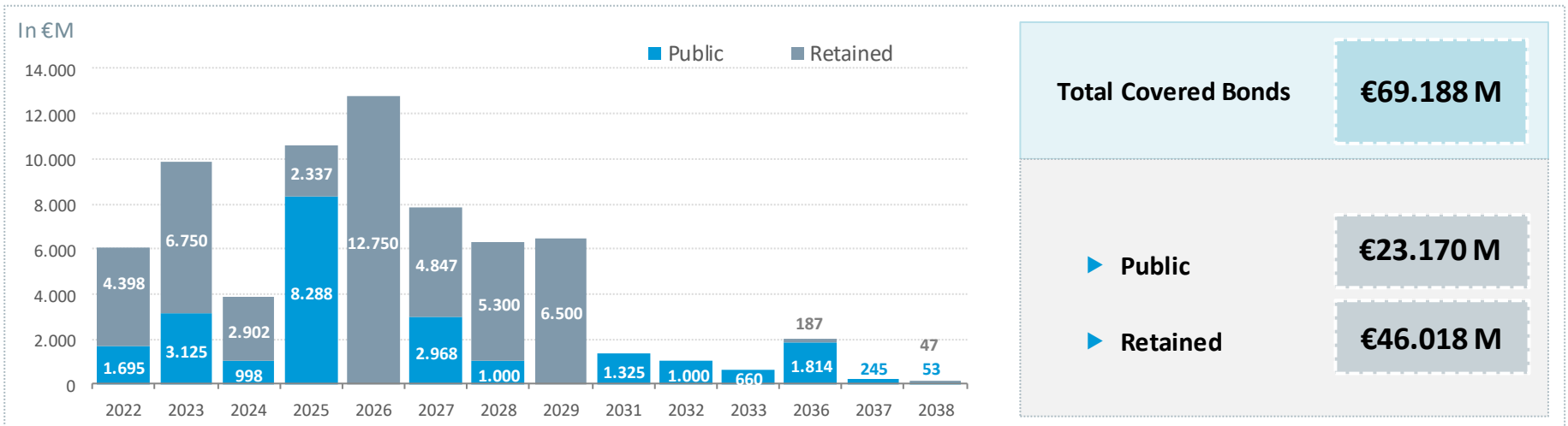
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CaixaBank mortgage covered bond programme

Remaining issuing capacity

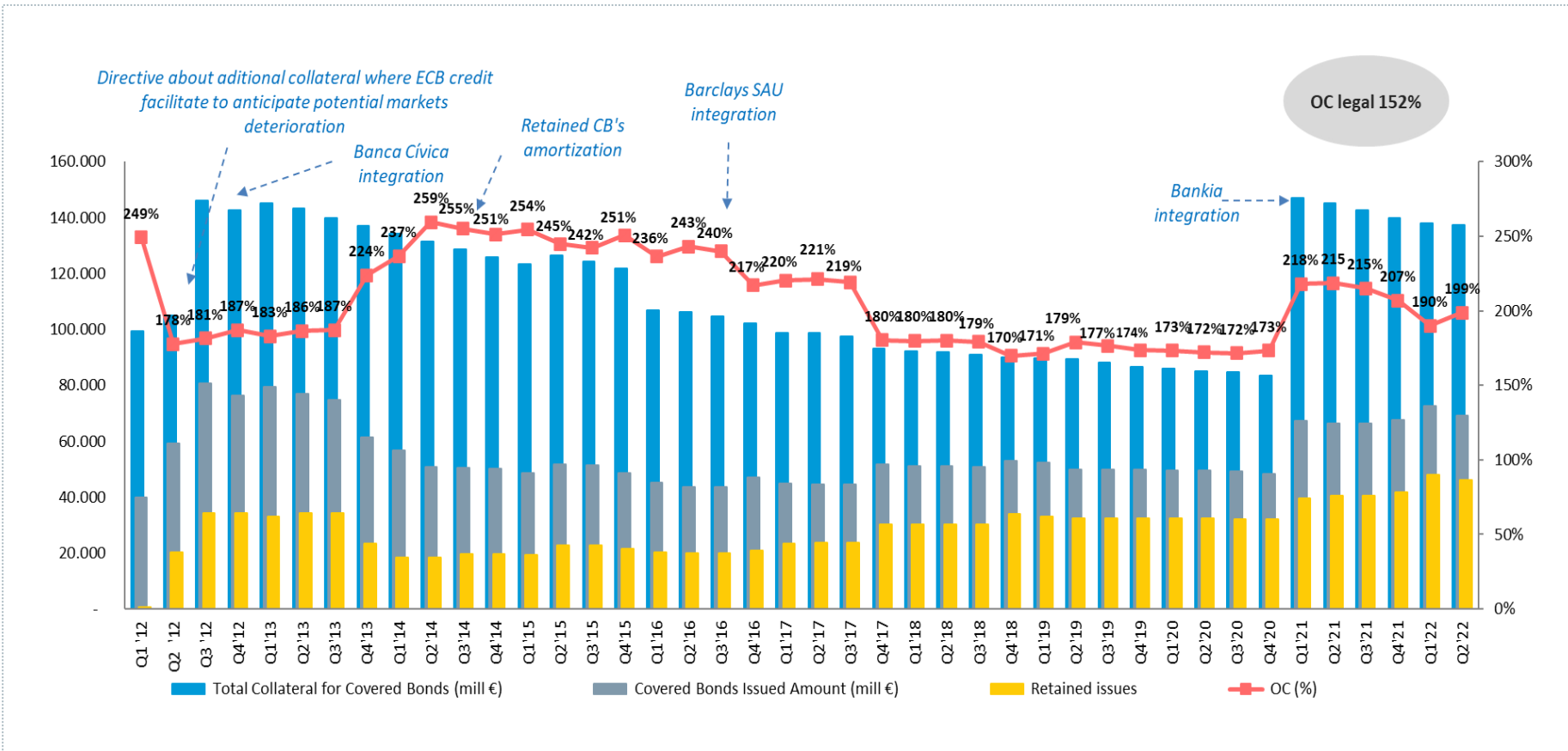


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



Total OC	199%
Legal OC	152%

- ▶ 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

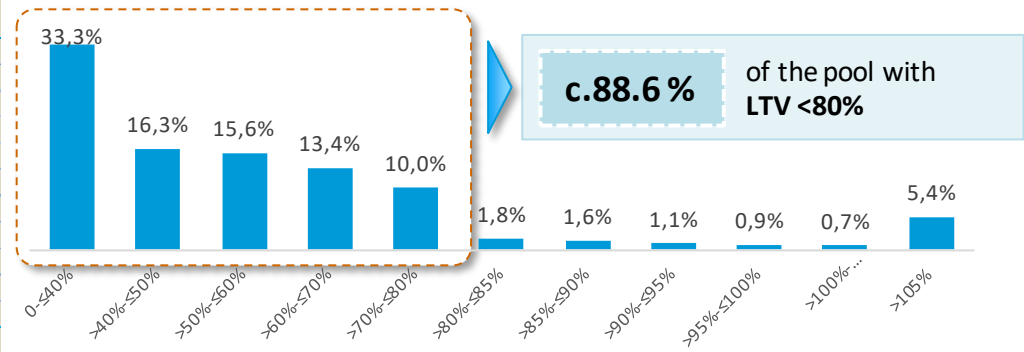
Total Mortgage Loans (ex securitization) (€ k)	113.980.123	WA LTV Current* (%)	54,8%
Number of loans	1.746.566	First Rank	97,9%
Average Loan balance (€)	65.260	Floating Rate loan Interest Rate type:	73%
Number of Borrowers	1.568.226	WA Interest Rate (Floating Rate loans)	0,8%
Number of properties	1.912.446	WA Interest Rate (Fixed Rate loans)	2,15%
WA Seasoning in months	119 9,9 yrs		
WA Remaining term in months	220 18,3 yrs		

* Current Loan to Original/last Valuation

Portfolio breakdown

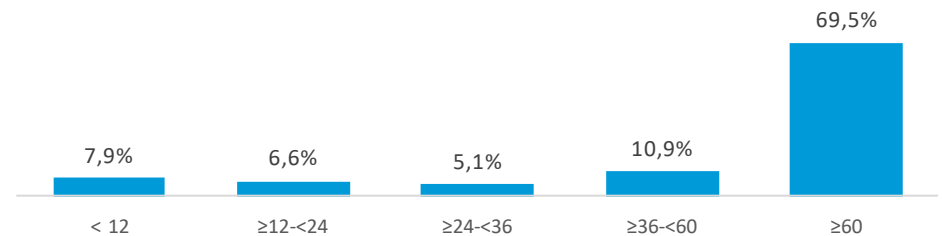
Loan balance by LTV

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	37.910.942	33,3%
>40%-≤50%	18.596.202	16,3%
>50%-≤60%	17.819.913	15,6%
>60%-≤70%	15.223.562	13,4%
>70%-≤80%	11.450.463	10,0%
>80%-≤85%	2.045.338	1,8%
>85%-≤90%	1.808.625	1,6%
>90%-≤95%	1.224.507	1,1%
>95%-≤100%	990.384	0,9%
>100%-≤105%	776.152	0,7%
>105%	6.134.035	5,4%
Total	113.980.123	



Seasoning

Seasoning (months)	€ k	%
< 12	8.986.890	7,9%
≥12-<24	7.565.375	6,6%
≥24-<36	5.767.230	5,1%
≥36-<60	12.407.940	10,9%
≥60	79.252.688	69,5%
Total:	113.980.123	



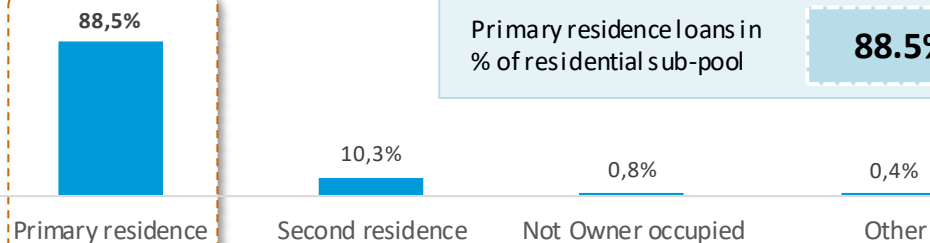
CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics

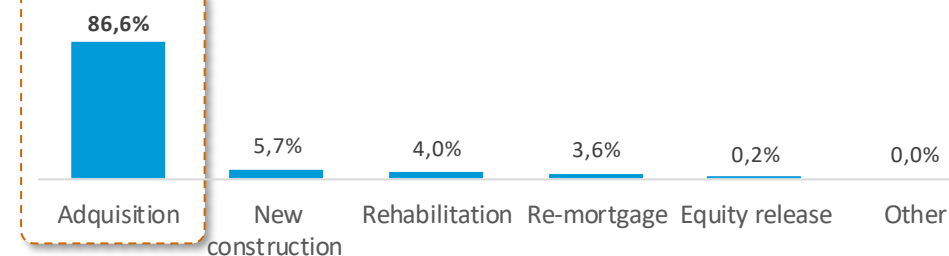
Property type

Property type	€ k	%
Primary residence	100.823.480	88,5%
Second residence	11.707.187	10,3%
Not Owner occupied	966.034	0,8%
Other	483.423	0,4%
Total	113.980.123	



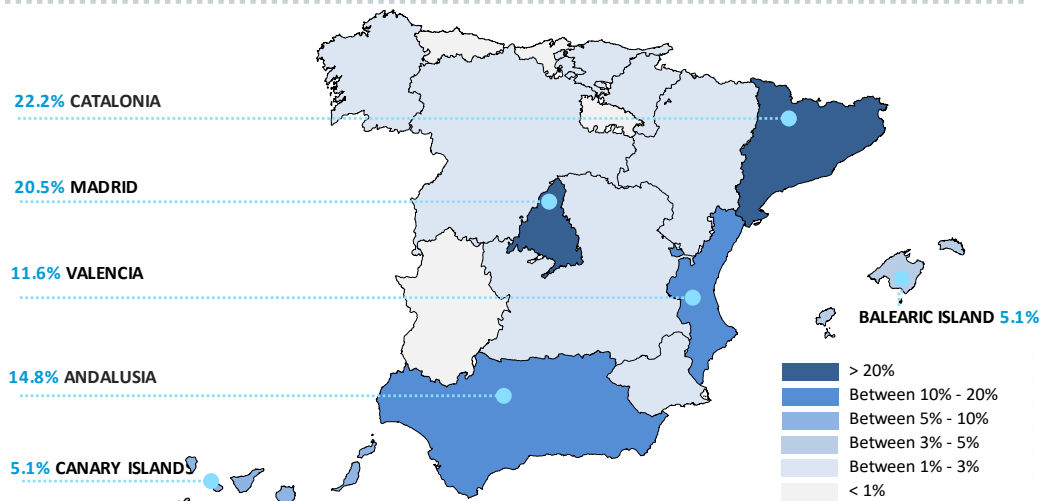
Loan purpose

Loan Purpose	€ k	%
Adquisition	98.678.169	86,6%
New construction	6.471.107	5,7%
Rehabilitation	4.550.527	4,0%
Re-mortgage	4.099.712	3,6%
Equity release	180.608	0,2%
Other	0	0,0%
Total	113.980.123	



Geographical distribution

Regional Distribution	€ k	%
Catalonia	25.297.067	22,2%
Madrid	23.331.598	20,5%
Andalusia	16.815.002	14,8%
Valencia	13.208.460	11,6%
Balearic Islands	5.849.598	5,1%
Canary Islands	5.798.839	5,1%
Murcia	4.681.447	4,1%
Castile León	3.899.655	3,4%
Castile La Mancha	3.654.672	3,2%
Basque Country	2.486.581	2,2%
Navarra	2.131.879	1,9%
Galicia	2.088.109	1,8%
Aragon	1.282.335	1,1%
Cantabria	950.285	0,8%
Extremadura	792.076	0,7%
La Rioja	738.304	0,6%
Asturias	727.569	0,6%
Others Spain	246.646	0,2%
Total	113.980.123	



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

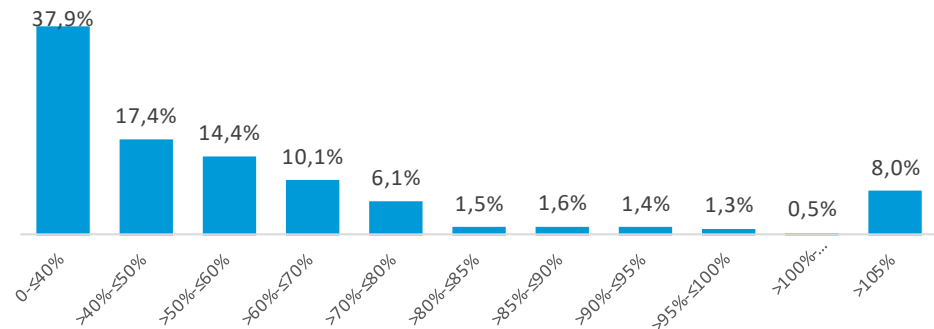
Total Mortgage Loans (ex securitization) (€ k)	23.449.558	WA LTV Current* (%)	66,2%
Number of loans	120.690	Floating Rate loan Interest Rate type:	80,0%
Average Loan balance (€)	194.296	WA Interest Rate (Floating Rate loans)	1,7%
Number of Borrowers	80.711	WA Interest Rate (Fixed Rate loans)	2,2%
Number of properties	172.711		
WA Seasoning in months	83,8	7 yrs	
WA Remaining term in months	134,3	11,2 yrs	

* Current Loan to Original/last Valuation

Portfolio breakdown

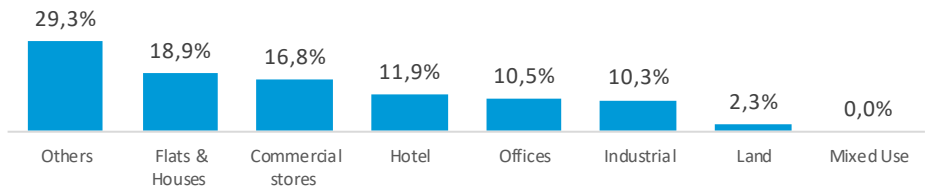
Balance per LTV-band

Unindexed LTV Ranges Distributions	Total Loan Balance (ex sec) €k	%
0-≤40%	8.880.781	37,9%
>40%-≤50%	4.077.436	17,4%
>50%-≤60%	3.365.355	14,4%
>60%-≤70%	2.357.059	10,1%
>70%-≤80%	1.437.930	6,1%
>80%-≤85%	341.059	1,5%
>85%-≤90%	376.146	1,6%
>90%-≤95%	323.927	1,4%
>95%-≤100%	295.442	1,3%
>100%-≤105%	120.938	0,5%
>105%	1.873.485	8,0%
Total	23.449.558	



Property type

Property Type	€ k	%
Others	6.878.732	29,3%
Flats & Houses	4.428.486	18,9%
Commercial stores	3.938.787	16,8%
Hotel	2.790.655	11,9%
Offices	2.462.019	10,5%
Industrial	2.413.701	10,3%
Land	537.177	2,3%
Mixed Use	0	0,0%
Total	23.449.558	

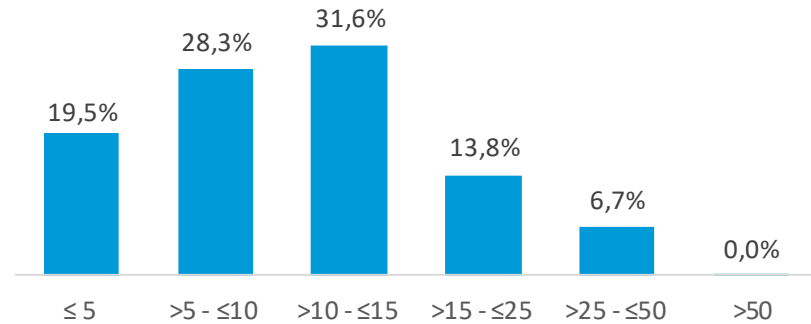


CaixaBank mortgage covered bond programme – Commercial assets



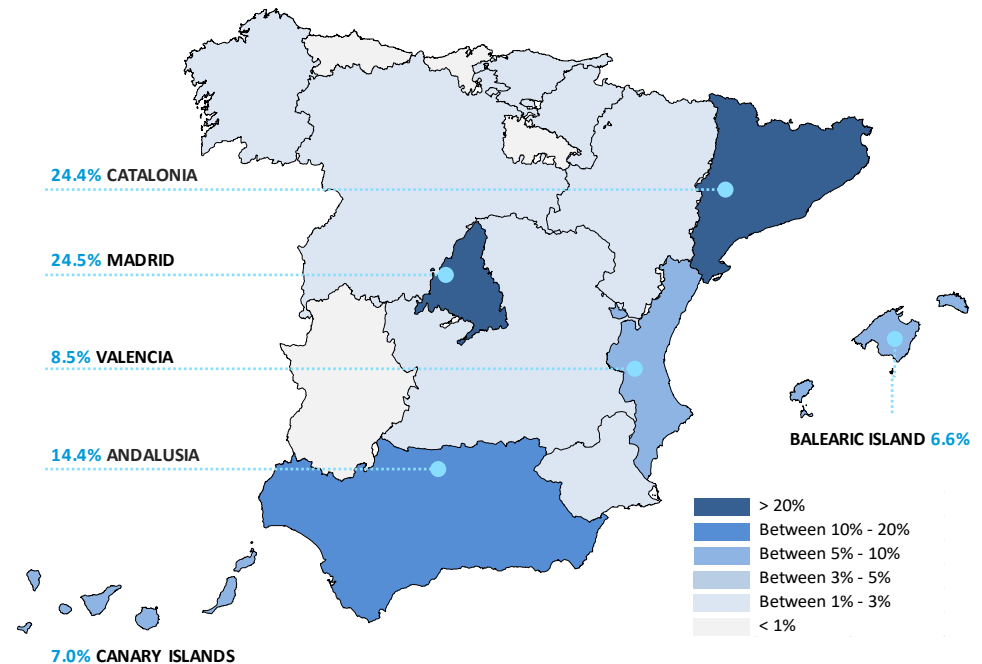
Loan maturity

Loan Maturity (yrs)	€ k	%
≤ 5	4.584.056	19,5%
>5 - ≤10	6.637.254	28,3%
>10 - ≤15	7.409.779	31,6%
>15 - ≤25	3.244.135	13,8%
>25 - ≤50	1.574.111	6,7%
>50	223	0,0%
Total	23.449.558	



Geographical distribution

Regional Distribution	€ k	%
Madrid	5.745.834	24,5%
Catalonia	5.719.399	24,4%
Andalusia	3.383.225	14,4%
Valencia	1.985.961	8,5%
Canary Islands	1.643.745	7,0%
Balearic Islands	1.537.068	6,6%
Castile León	561.086	2,4%
Murcia	518.845	2,2%
Castile La Mancha	428.346	1,8%
Basque Country	383.162	1,6%
Navarra	350.051	1,5%
Aragon	315.181	1,3%
Galicia	244.844	1,0%
Extremadura	164.151	0,7%
Asturias	109.022	0,5%
Cantabria	92.112	0,4%
La Rioja	91.688	0,4%
Others Spain	175.837	0,7%
Total	23.449.558	



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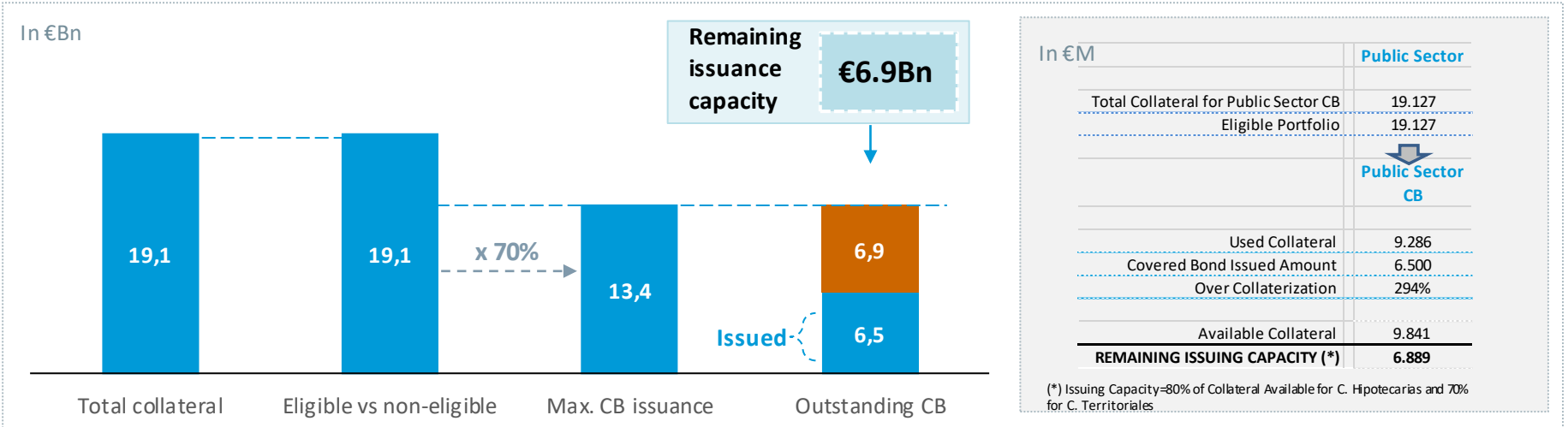
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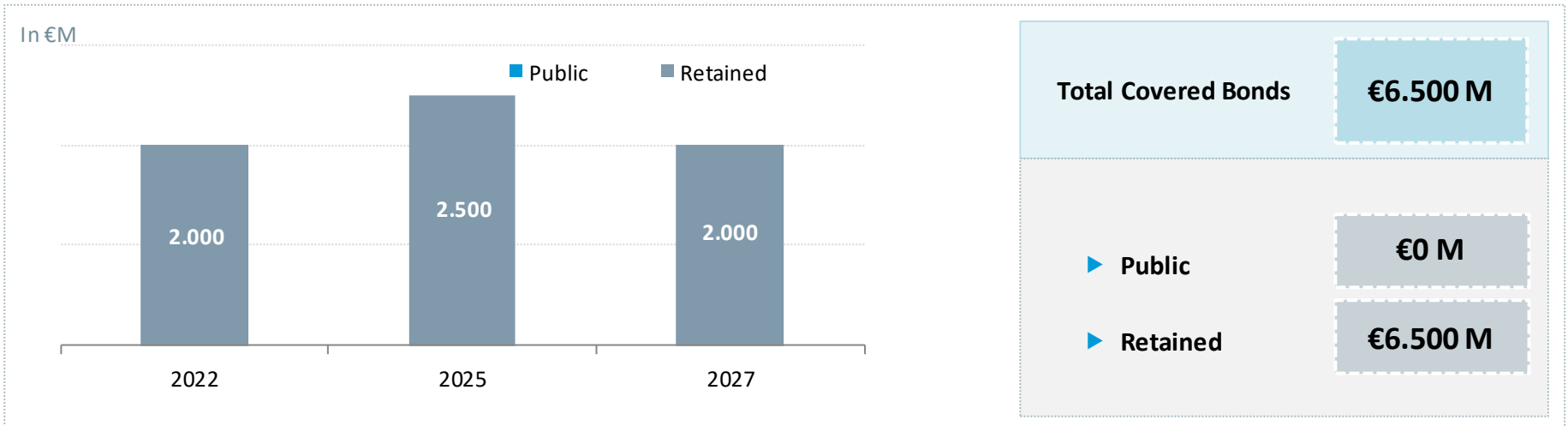
CaixaBank public sector covered bond programme



Remaining issuing capacity



Maturity profile



CaixaBank public sector covered bond programme



Cover pool description – Main figures

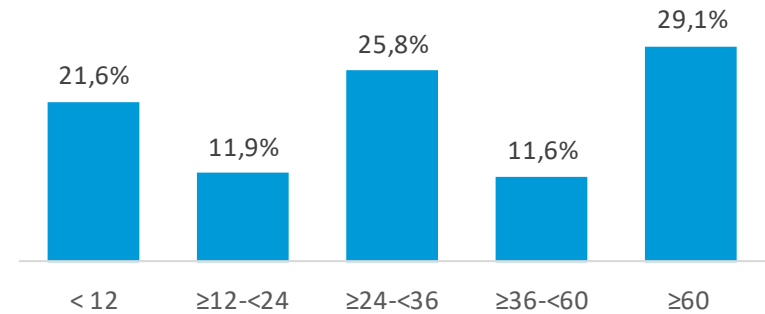
Cover Pool Description

Total Mortgage Loans (ex securitization) (€ k)	19.126.634	Floating Rate loan Interest Rate type:	50,6%
Number of loans	3.442	WA Interest Rate (Floating Rate loans)	1,52%
Average Loan balance (€)	5.556.837	WA Interest Rate (Fixed Rate loans)	1,42%
Number of Borrowers	1.100		
Average exposure to borrowers (€)	17.387.849		
WA Remaining term in months	49,4	4,1 yrs	
Avg LTV (%)	38%		

Portfolio breakdown

Loan maturity

Loan Maturity	€ k	%
< 12	4.132.260	21,6%
≥12-<24	2.274.453	11,9%
≥24-<36	4.935.446	25,8%
≥36-<60	2.213.884	11,6%
≥60	5.570.590	29,1%
Total	19.126.634	



Loans in arrears

Loans in Arrears	%
<2m	0,00%
≥ 2m - <6m	0,01%
≥ 6m	0,36%

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

ISIN	Currency	Issue Date	Outstanding (€)	Maturity Date	Coupon	Investor Type
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	3,88%	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	1,25%	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
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
ES0440609446	EUR	30/11/2021	6.000.000.000	30/11/2026	Eur 6m+0.10%	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
ES0440609453	EUR	16/03/2022	6.500.000.000	16/03/2029	Euribor6m+0,18%	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
ES0440609412	EUR	21/12/2018	2.000.000.000	21/12/2022	Eur 6m+0.35%	Institutional
ES0440609438	EUR	22/06/2021	2.500.000.000	22/06/2025	Euribor6m+0,25%	Institutional
ES0440609461	EUR	16/03/2022	2.000.000.000	16/03/2027	Euribor6m+0.17%	Institutional

Spanish Multi-Issuers – Public Covered Bonds

Código ISIN	Divisa	Fecha emisión	CaixaBank Contribution (€)	Total Issue Outstanding (€)	Maturity Date	Coupon	Investor Type
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	18/05/2005	900.000.000	3.000.000.000	21/05/2025	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

