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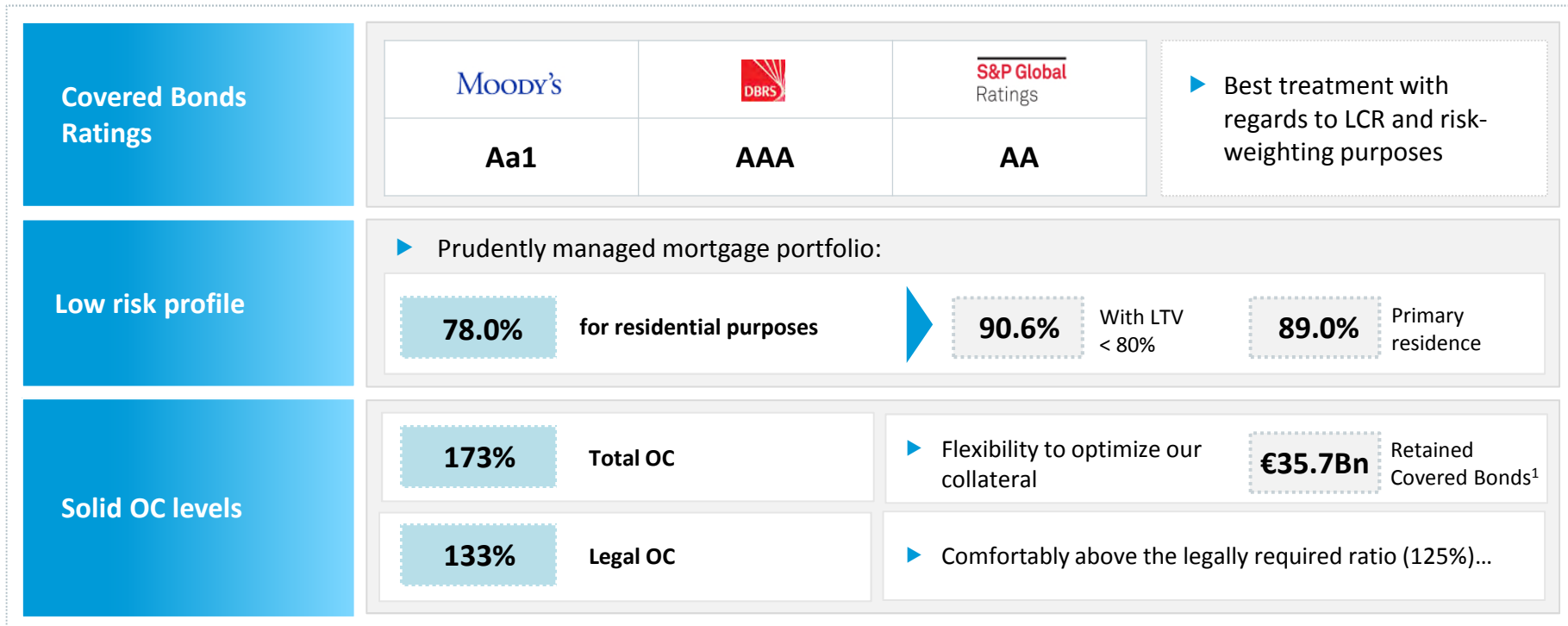
Contents

- 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
<https://www.caixabank.com/en/shareholders-investors/fixed-income-investors.html>

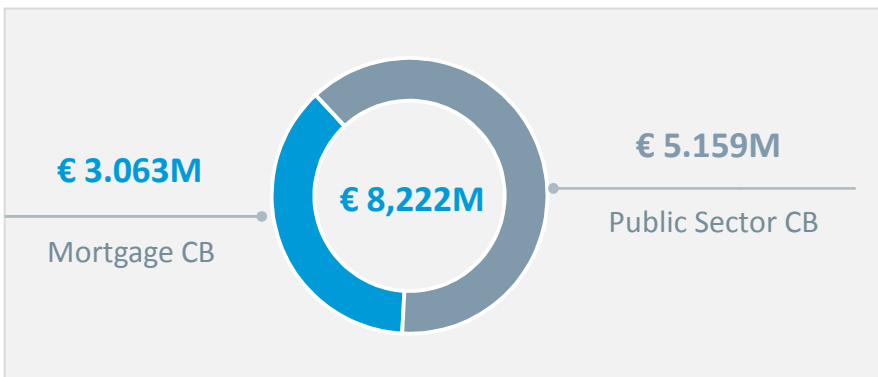
¹ Including Mortgage and Public Sector Covered Bonds

CaixaBank covered bonds programmes - Main figures

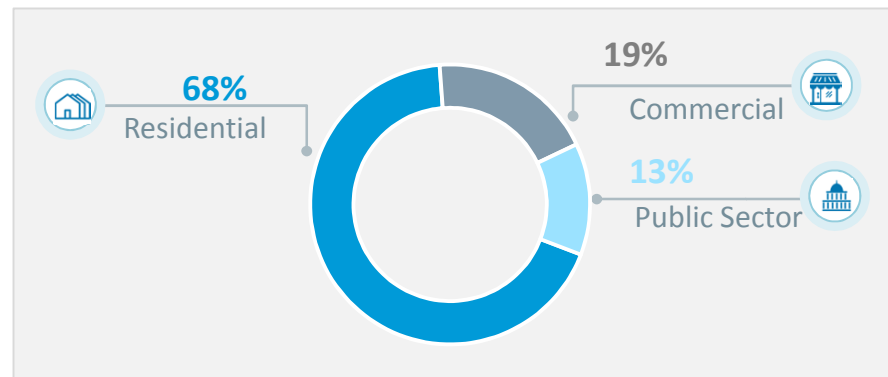
| | | | | | | | | |
|---------------------------------|----------------------------|--|-------------------|---------|---------------------------------|-------------------------------|--------|-------------------|
| Mortgage covered bond programme | MORTGAGE COVER POOL | | 31/12/2020 | | | MORTGAGE COVERED BONDS | | 31/12/2020 |
| | Cover Pool Size (mill €) | | 83.539 | | Outstanding nominal (mill €) | | 48.233 | |
| | <i>Residential Assets</i> | | 65.191 | 78,0% | OC (total) | | 173% | |
| | <i>Comercial Assets</i> | | 18.348 | 22,0% | OC (legal - eligible portfolio) | | 133% | |
| | Elegible Pool (mill €) | | 64.119 | | Issuing Capacity (mill €) | | 3.063 | |
| | Number of loans | | 1.140.491 | | Average Maturity (years) | | 4 yrs | |
| | Average loan Balance (€) | | 73.249 | | | | | |
| | WA Seasoning (years) | | 8,8 yrs | | | | | |
| | WA Remaining Term (years) | | 16 yrs | | | | | |
| | WA LTV | | 54% | | | | | |
| | WA LTV Eligible Pool | | 45% | | | | | |
| | | | | | RATINGS | | | |
| | | | | Moody's | | Aa1 | | |
| | | | | DBRS | | AAA | | |
| | | | | S&P | | AA | | |

| | | | | | | | | |
|--|---------------------------------|--|-------------------|--|------------------------------|------------------------------------|---------|-------------------|
| Spanish public sector covered bond programme | PUBLIC SECTOR COVER POOL | | 31/12/2020 | | | PUBLIC SECTOR COVERED BONDS | | 31/12/2020 |
| | Cover Pool Size (mill €) | | 12.370 | | Outstanding nominal (mill €) | | 3.500 | |
| | Number of loans | | 3.293 | | OC | | 353% | |
| | Average loan Balance (€) | | 3.756.442 | | Issuing Capacity (mill €) | | 5.159 | |
| | WA Remaining Term (years) | | 4 yrs | | Average Maturity (years) | | 1,3 yrs | |
| | | | | | RATINGS | | | |
| | | | | | Moody's | | Aa1 | |

Issuing capacity



Collateral by type



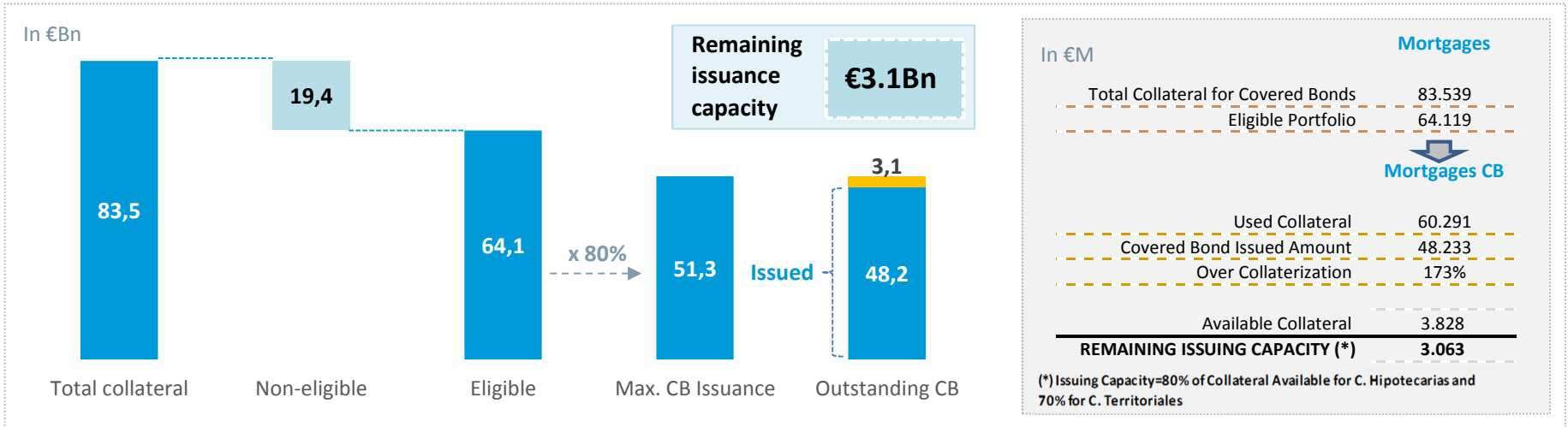
Contents

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

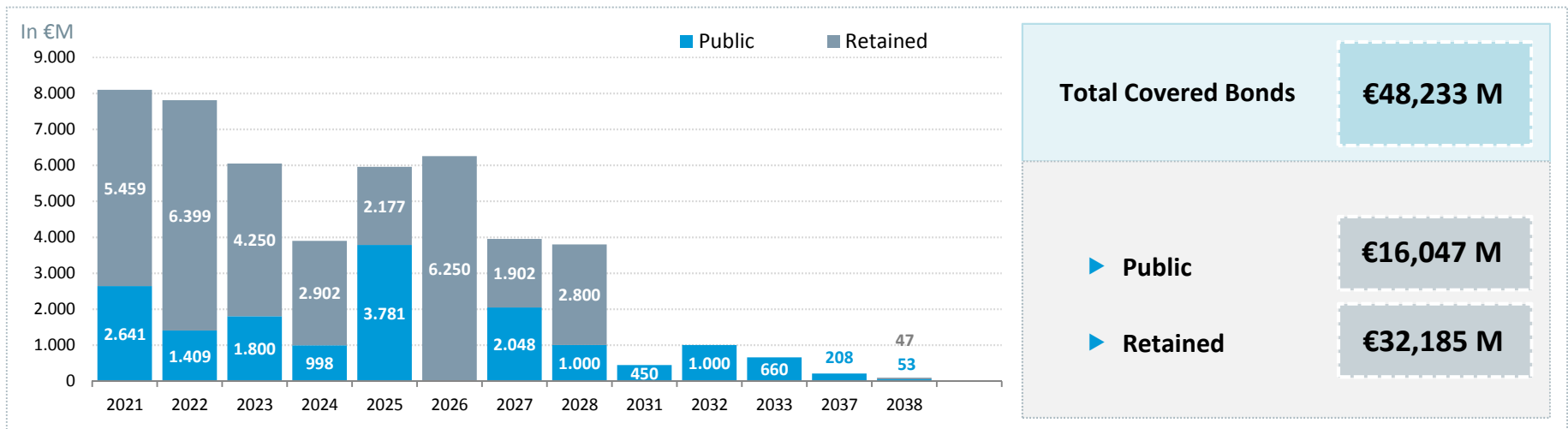
Appendix

CaixaBank mortgage covered bond programme

Remaining issuing capacity

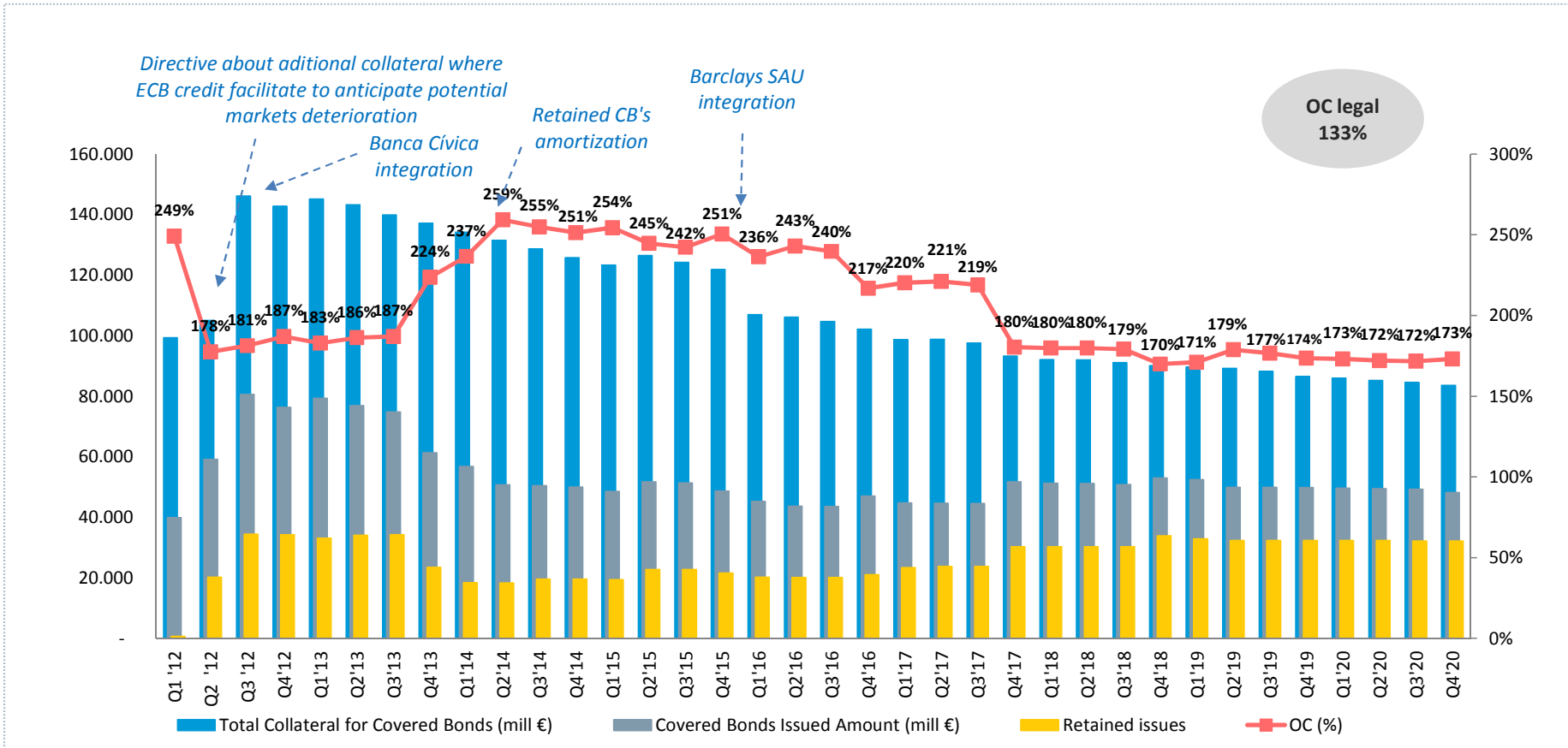


Maturity profile



CaixaBank mortgage covered bond programme

OC evolution



| | |
|-----------------|-------------|
| Total OC | 173% |
| Legal OC | 133% |

- ▶ 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

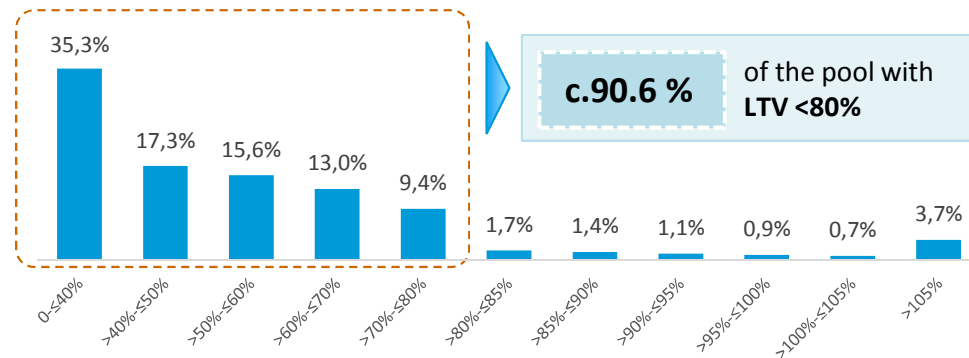
| | | | |
|--|------------|--|-------|
| Total Mortgage Loans (ex securitization) (€ k) | 65.191.043 | WA LTV Current* (%) | 51,9% |
| Number of loans | 1.051.472 | First Rank | 96,4% |
| Average Loan balance (€) | 62.000 | Floating Rate loan Interest Rate type: | 72,8% |
| Number of Borrowers | 932.541 | WA Interest Rate (Floating Rate loans) | 0,9% |
| Number of properties | 1.139.197 | WA Interest Rate (Fixed Rate loans) | 2,7% |
| WA Seasoning in months / years | 114 | 9,5 yrs | |
| WA Remaining term in months / years | 205 | 17,1 yrs | |

* Current Loan to Original/last Valuation

Portfolio breakdown

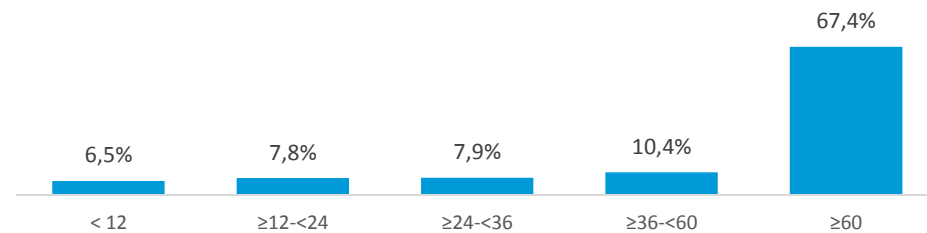
Loan balance by LTV

| Unindexed LTV Ranges Distributions | Total Loan Balance (ex sec) €k | % |
|------------------------------------|--------------------------------|-------|
| 0-≤40% | 22.984.919 | 35,3% |
| >40%-≤50% | 11.255.451 | 17,3% |
| >50%-≤60% | 10.142.732 | 15,6% |
| >60%-≤70% | 8.498.544 | 13,0% |
| >70%-≤80% | 6.103.826 | 9,4% |
| >80%-≤85% | 1.117.364 | 1,7% |
| >85%-≤90% | 917.084 | 1,4% |
| >90%-≤95% | 727.124 | 1,1% |
| >95%-≤100% | 598.064 | 0,9% |
| >100%-≤105% | 458.898 | 0,7% |
| >105% | 2.387.037 | 3,7% |
| Total | 65.191.043 | |



Seasoning

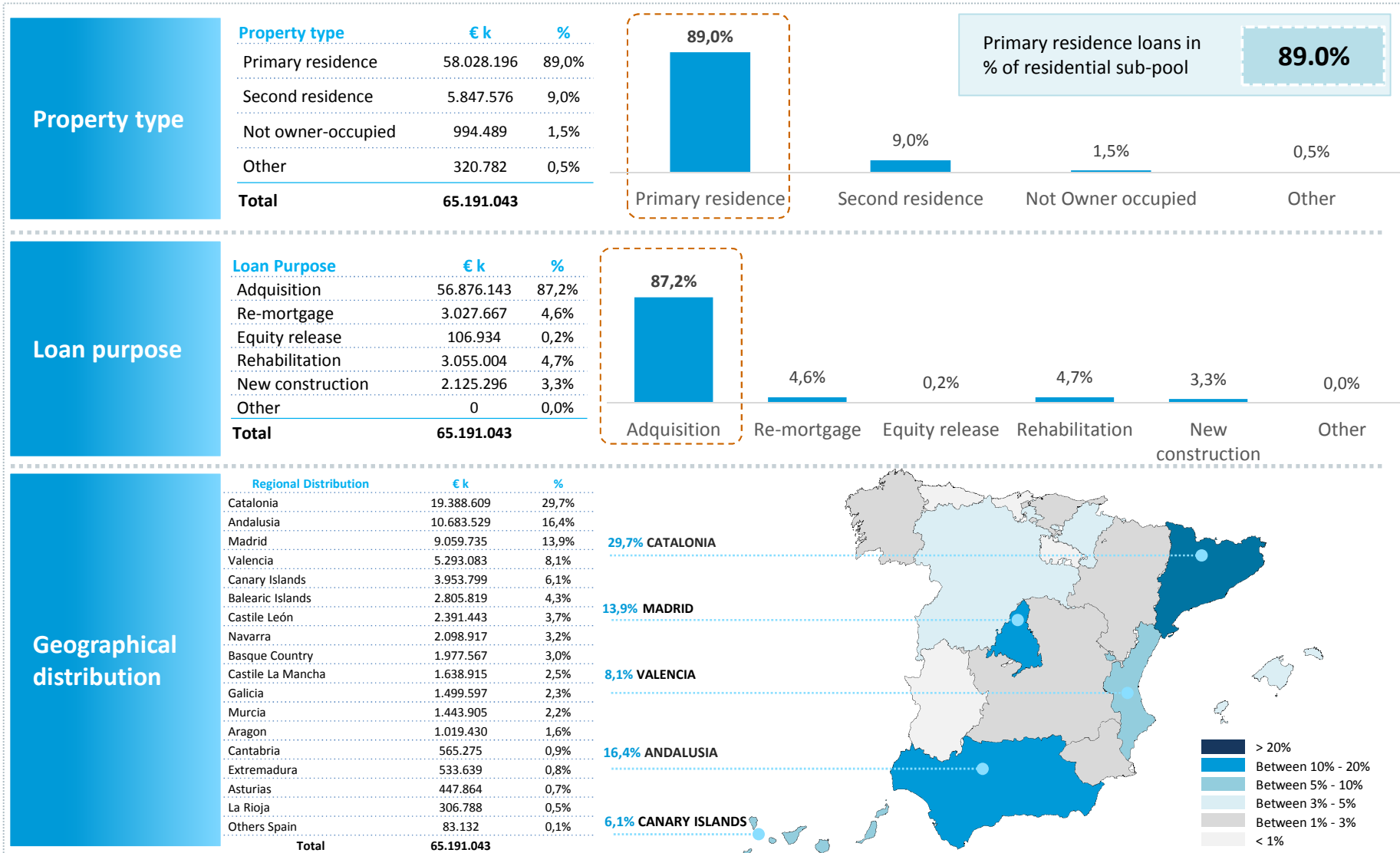
| Seasoning (months) | € k | % |
|--------------------|-------------------|-------|
| < 12 | 4.216.373 | 6,5% |
| ≥12-<24 | 5.068.984 | 7,8% |
| ≥24-<36 | 5.169.743 | 7,9% |
| ≥36-<60 | 6.779.319 | 10,4% |
| ≥60 | 43.956.624 | 67,4% |
| Total: | 65.191.043 | |



CaixaBank mortgage covered bond programme – Residential assets



Specific loan and borrower characteristics



CaixaBank mortgage covered bond programme – Commercial assets



Commercial sub-pool: Main figures

Cover Pool Description

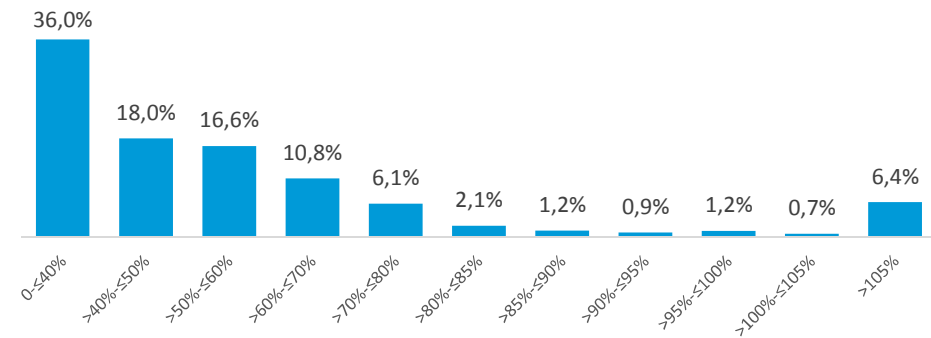
| | | | |
|--|------------|--|-------|
| Total Mortgage Loans (ex securitization) (€ k) | 18.348.243 | WA LTV Current* (%) | 63,2% |
| Number of loans | 89.019 | Floating Rate loan Interest Rate type: | 82,6% |
| Average Loan balance (€) | 206.116 | WA Interest Rate (Floating Rate loans) | 1,7% |
| Number of Borrowers | 59.728 | WA Interest Rate (Fixed Rate loans) | 2,5% |
| Number of properties | 115.670 | | |
| WA Seasoning in months | 78,3 | 6,5 yrs | |
| WA Remaining term in months | 146,6 | 12,2 yrs | |

* Current Loan to Original/last Valuation

Portfolio breakdown

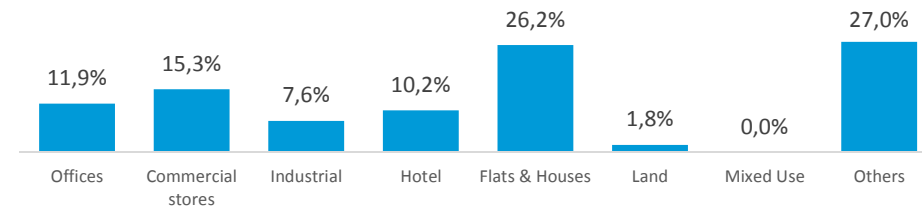
Balance per LTV-band

| Unindexed LTV Ranges Distributions | Total Loan Balance (ex sec) €k | % |
|------------------------------------|--------------------------------|-------|
| 0-≤40% | 6.601.192 | 36,0% |
| >40%-≤50% | 3.307.957 | 18,0% |
| >50%-≤60% | 3.042.910 | 16,6% |
| >60%-≤70% | 1.973.862 | 10,8% |
| >70%-≤80% | 1.121.270 | 6,1% |
| >80%-≤85% | 388.083 | 2,1% |
| >85%-≤90% | 228.670 | 1,2% |
| >90%-≤95% | 166.177 | 0,9% |
| >95%-≤100% | 218.571 | 1,2% |
| >100%-≤105% | 122.123 | 0,7% |
| >105% | 1.177.428 | 6,4% |
| Total | 18.348.243 | |



Property type

| Property Type | € k | % |
|-------------------|-------------------|-------|
| Offices | 2.182.450 | 11,9% |
| Commercial stores | 2.815.333 | 15,3% |
| Industrial | 1.399.824 | 7,6% |
| Hotel | 1.868.020 | 10,2% |
| Flats & Houses | 4.801.224 | 26,2% |
| Land | 329.418 | 1,8% |
| Mixed Use | 0 | 0,0% |
| Others | 4.951.974 | 27,0% |
| Total | 18.348.243 | |

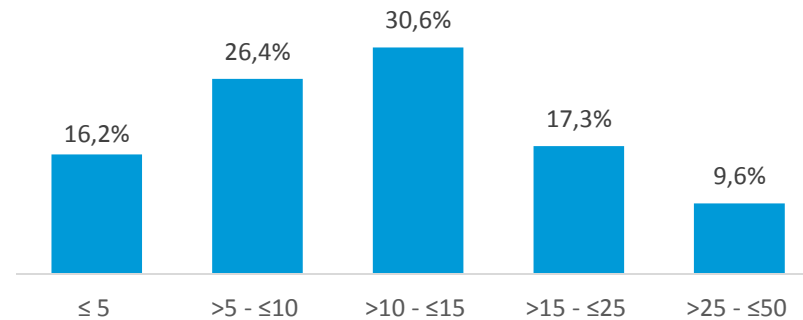


CaixaBank mortgage covered bond programme – Commercial assets



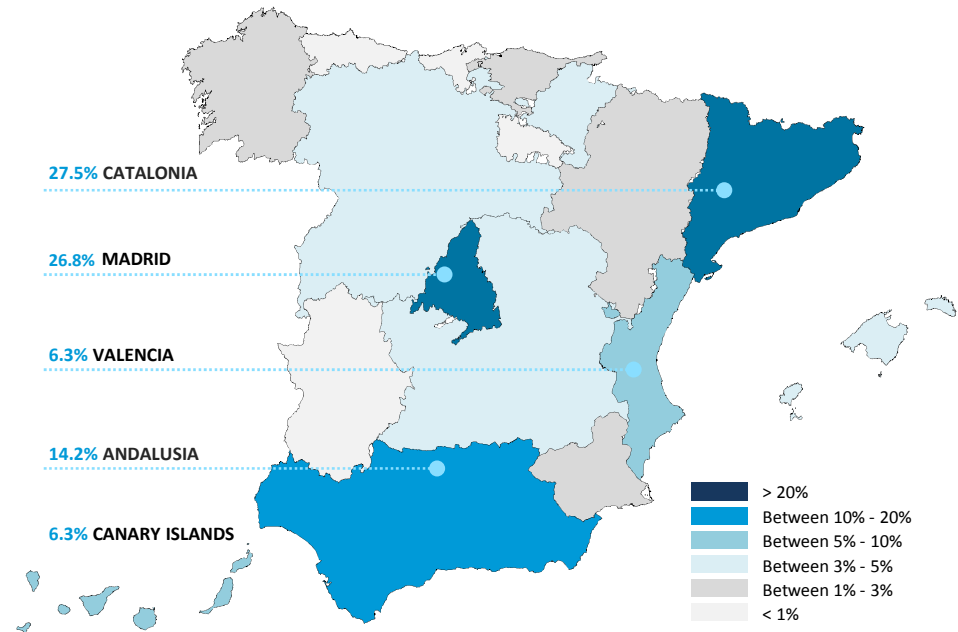
Loan maturity

| Loan Maturity (yrs) | € k | % |
|---------------------|-------------------|-------|
| ≤ 5 | 2.966.391 | 16,2% |
| >5 - ≤10 | 4.837.796 | 26,4% |
| >10 - ≤15 | 5.612.428 | 30,6% |
| >15 - ≤25 | 3.175.615 | 17,3% |
| >25 - ≤50 | 1.756.013 | 9,6% |
| Total | 18.348.243 | |



Geographical distribution

| Regional distribution | € miles | % |
|-----------------------|-------------------|-------|
| Catalonia | 5.053.145 | 27,5% |
| Madrid | 4.923.867 | 26,8% |
| Andalusia | 2.602.180 | 14,2% |
| Valencia | 1.162.061 | 6,3% |
| Canary Islands | 1.150.167 | 6,3% |
| Balearic Islands | 875.664 | 4,8% |
| Castile León | 436.784 | 2,4% |
| Castile La Mancha | 402.869 | 2,2% |
| Navarra | 381.769 | 2,1% |
| Basque Country | 331.801 | 1,8% |
| Aragón | 272.291 | 1,5% |
| Galicia | 203.661 | 1,1% |
| Murcia | 176.799 | 1,0% |
| Extremadura | 132.990 | 0,7% |
| Others Spain | 74.438 | 0,4% |
| Asturias | 68.612 | 0,4% |
| Cantabria | 68.494 | 0,4% |
| La Rioja | 30.652 | 0,2% |
| Total | 18.348.243 | |



Contents

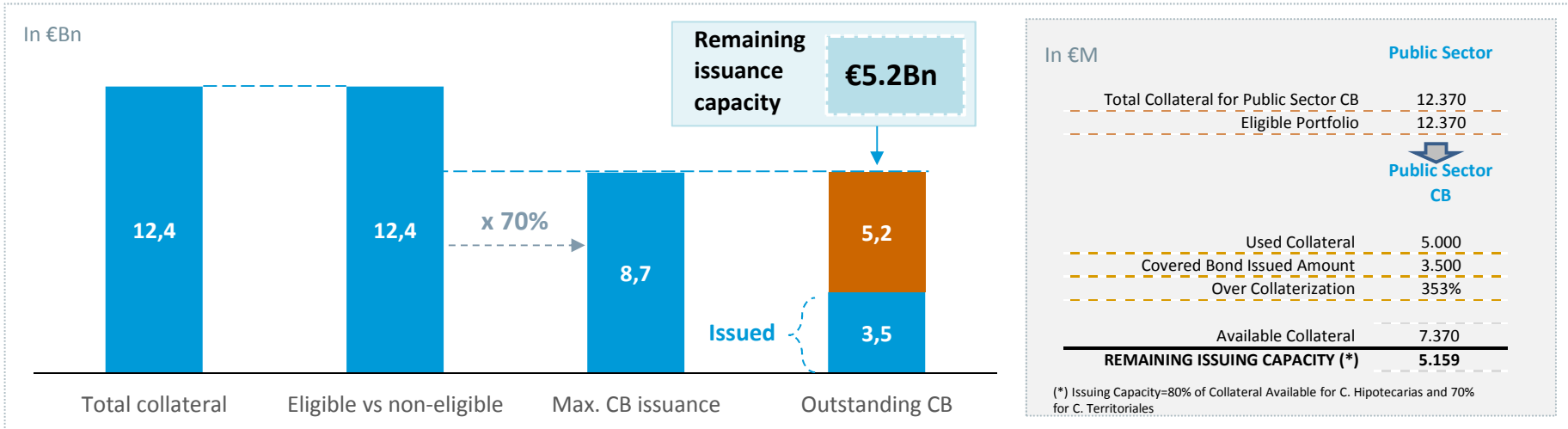
- 1** | Covered Bonds Programme
- 2** | Mortgage Covered Bonds Programme
- 3** | **Public Sector Covered Bonds Programme**

Appendix

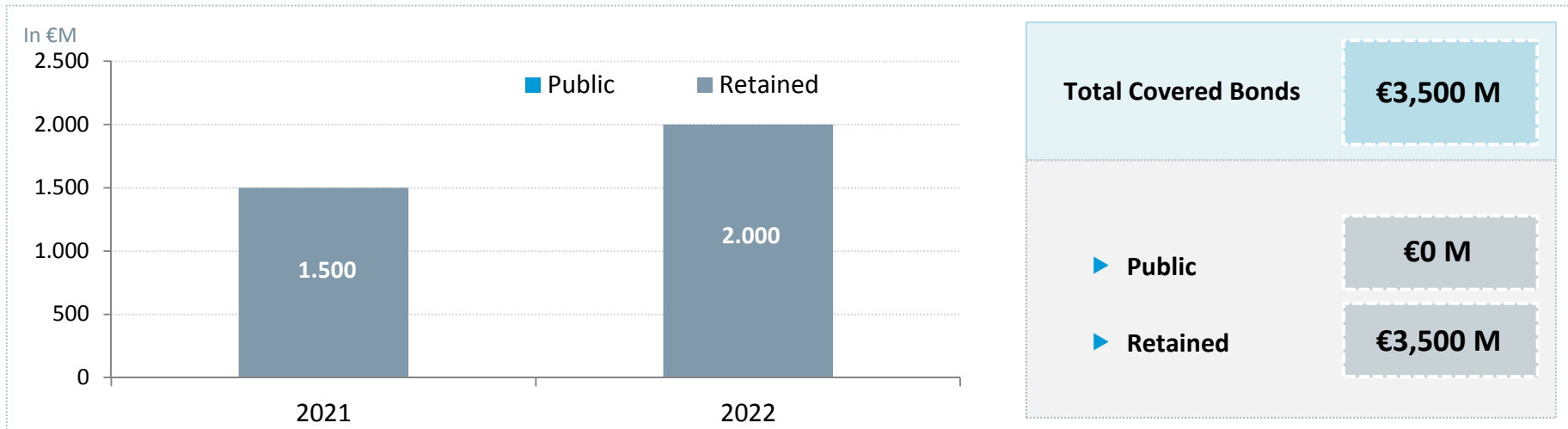
CaixaBank public sector covered bond programme



Remaining issuing capacity



Maturity profile



CaixaBank public sector covered bond programme



Cover pool description – Main figures

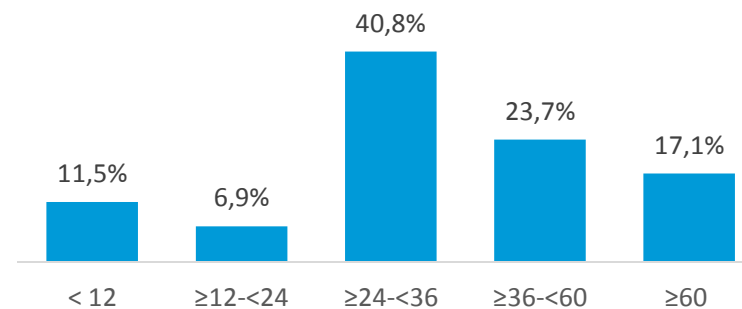
Cover Pool Description

| | | | |
|--|------------|--|-------|
| Total Mortgage Loans (ex securitization) (€ k) | 12.369.963 | Floating Rate loan Interest Rate type: | 48,1% |
| Number of loans | 3.293 | WA Interest Rate (Floating Rate loans) | 1,30% |
| Average Loan balance (€) | 3.756.442 | WA Interest Rate (Fixed Rate loans) | 2,47% |
| Number of Borrowers | 1.025 | | |
| Average exposure to borrowers (€) | 12.068.256 | | |
| WA Remaining term in months | 48,5 | 4 yrs | |
| Avg LTV (%) | 29% | | |

Portfolio breakdown

Loan maturity

| Loan Maturity | € k | % |
|---------------|-------------------|-------|
| < 12 | 1.428.100 | 11,5% |
| ≥12-<24 | 848.926 | 6,9% |
| ≥24-<36 | 5.047.655 | 40,8% |
| ≥36-<60 | 2.931.782 | 23,7% |
| ≥60 | 2.113.500 | 17,1% |
| Total | 12.369.963 | |



Loans in arrears

| Loans in Arrears | % |
|------------------|-------|
| <2m | 0,00% |
| ≥ 2m - <6m | 0,00% |
| ≥ 6m | 0,06% |

Appendix



CaixaBank covered bond issuances

Spanish mortgages – Public deals covered bonds

| ISIN | Currency | Issue Date | Outstanding (€) | Maturity Date | Coupon | Investor Type |
|--------------|----------|------------|-----------------|---------------|-----------|---------------|
| 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 |
|--------------|----------|------------|-----------------|---------------|---------------|---------------|
| 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 |
|--------------|----------|------------|-----------------|---------------|--------------|---------------|
| 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 |
|--------------|--------|---------------|----------------------------|-----------------------------|---------------|--------|---------------|
| 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 |

