Ibercaja Banco

Cover Pool

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Introduction

1. Ibercaja Banco´s cover bond program has an optimal credit level. considering the rating granted by S&P Global Ratings (rate AA) and by Moody´s (rate Aa1).

2. The level of overcollateralization meets the legal requirements of 5% and the voluntary requirement of 20%: 41%(1) taking into account the primary assets of the coverage pool and 43% if segregated liquid assets are included.

3. The segregated liquid assets in the coverage as a whole are sufficient to cover the gross liquidity outflows of the 210-day program (89 million euros).

4. Deloitte Strategy, Risk & Transactions has been appointed as the external control body of Ibercaja Banco cover bond program.

(1) Considering the mínimum (i) legal. (ii) contractual and (iii) boluntеers that results of application to the Entitiy.

Mortgage cover pool – General data

	Amount (€m)
Elegible Cover Pool	6.664,9
Of which:	
Primary assets	6.576,1
Substitution assets	0
Liquid assets	88,8
Rights linked to derivative contracts	0
Principal pending amortisation of covered bonds	4.665,0
Total level of overcollateralization (%)	42,9%
Of which:	
Contractual	n.a.
Voluntary	20%
WA LTV by principal drawn to the loan (%)	43,67%
Liquidity buffer (gross outflows 210 days)	83,7

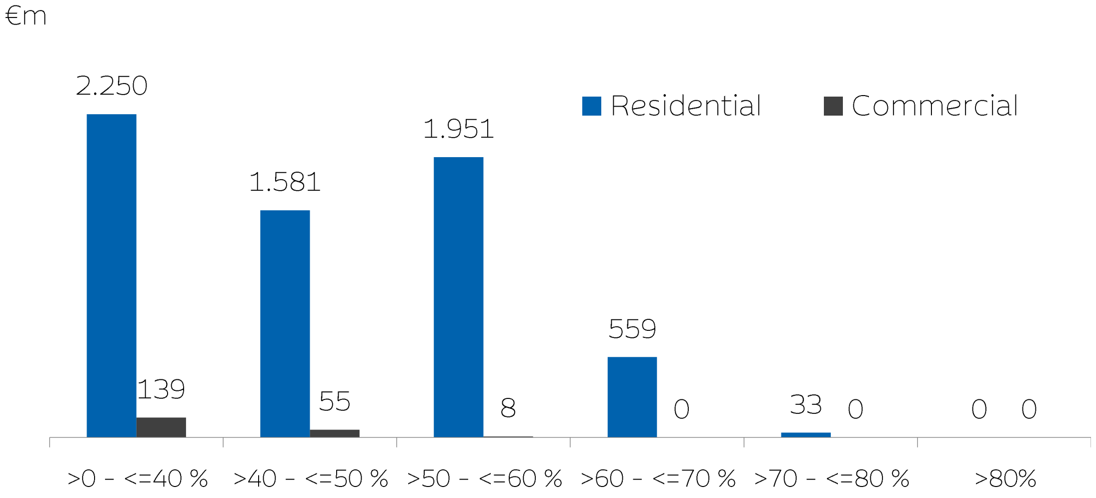
Cover Pool

Residential and commercial – Main figures

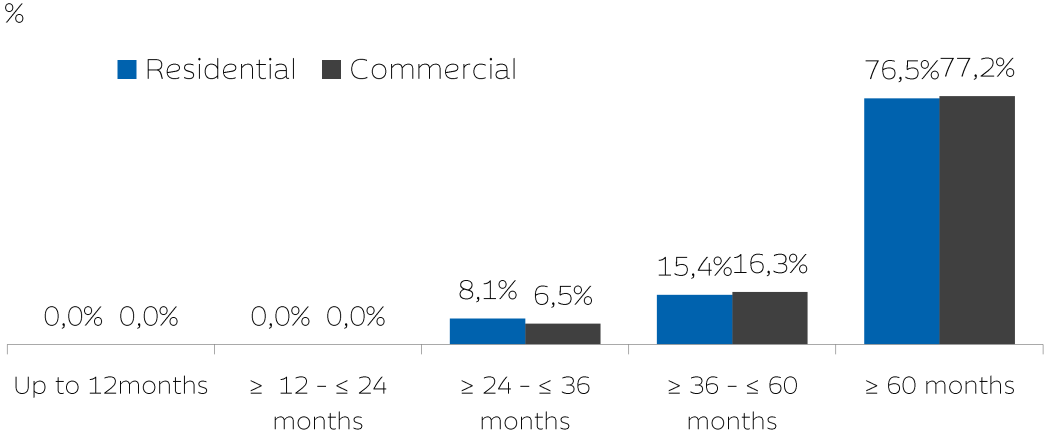
Main figures cover pool

	Residential	Commercial	Total
Amount (€m)	6.374	202	6.576
Amount (%)	96,9%	3,1%	100,0%
LTV (%)	44,0%	32,3%	43,7%
Fixed Rate (€m)	2.658	45	2.703
Floating Rate (€m)	3.716	157	3.873
Loan seasoning (years)	11,1	9,1	11,0
Life (years)	15,7	7,9	15,4
NPLs (%)	0,00	0,00	0,00
Currency	100% EUR	100% EUR	100% EUR

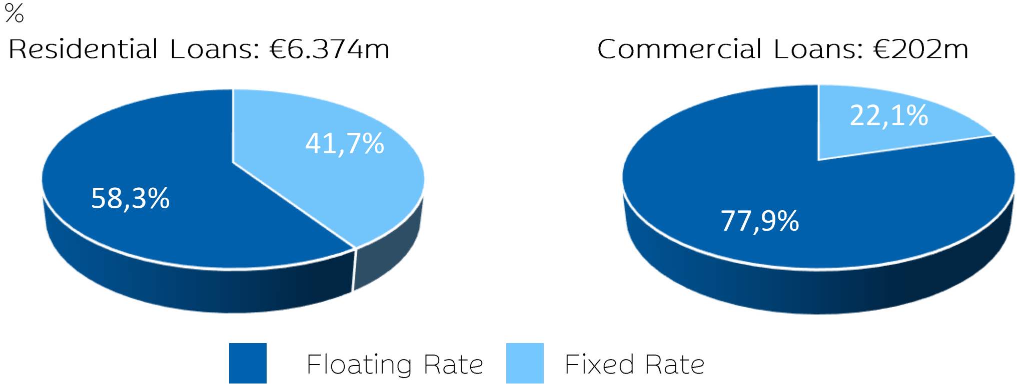
LTV breakdown



Loan seasoning (months)

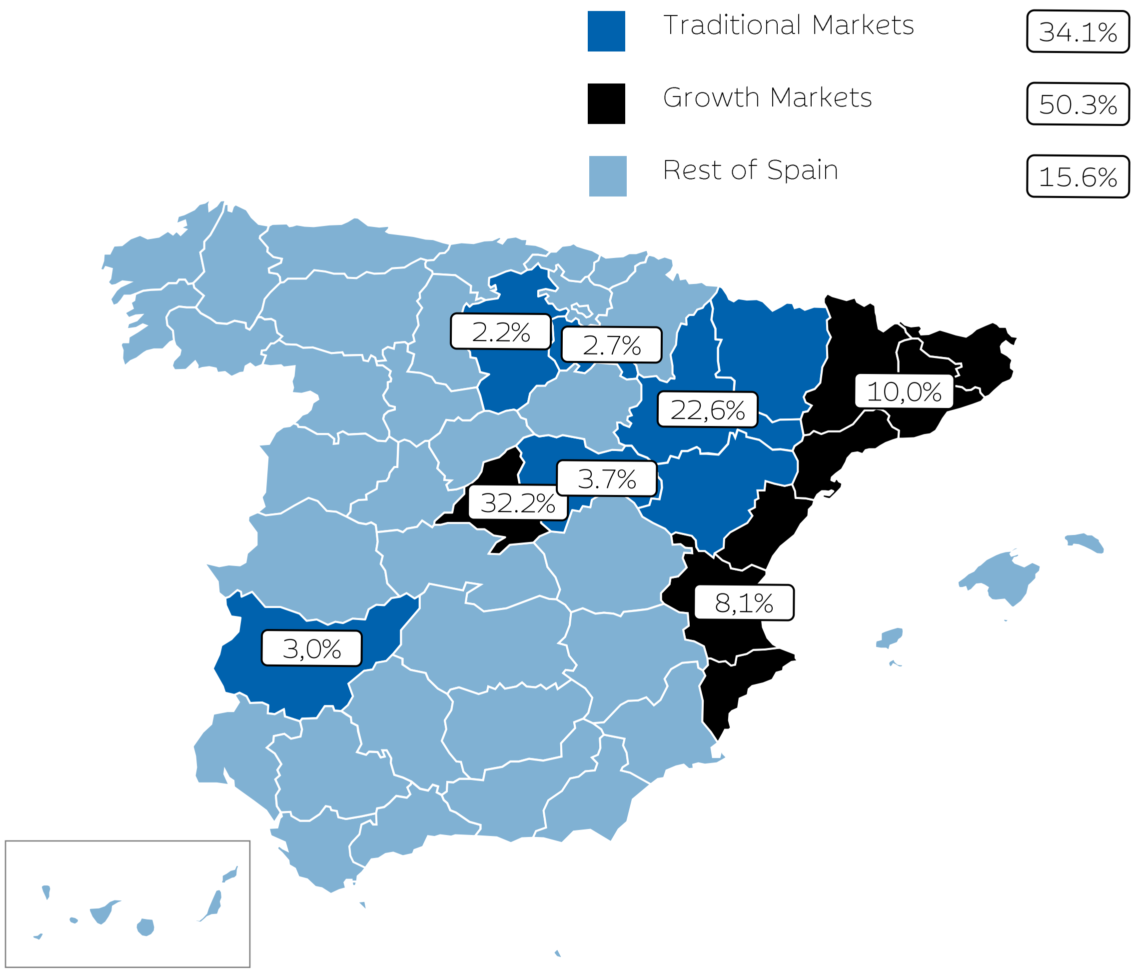


Interest rate breakdown



Residential and commercial – Breakdown by region

	Residential	Commercial	Total
MADRID	32,4%	26,5%	32,3%
ARAGON	22,5%	24,8%	22,6%
CATALUÑA	9,8%	14,2%	10,0%
C. VALENCIANA	8,1%	7,9%	8,1%
ANDALUCIA	6,4%	7,5%	6,5%
CASTILLA-LA MANCHA	4,8%	4,4%	4,8%
LA RIOJA	2,7%	2,5%	2,7%
CASTILLA Y LEON	4,1%	3,8%	4,1%
EXTREMADURA	3,3%	3,5%	3,3%
MURCIA	1,1%	1,2%	1,1%
GALICIA	1,4%	1,0%	1,4%
ASTURIAS	0,7%	0,6%	0,7%
NAVARRA	0,7%	0,5%	0,7%
CANARIAS	0,5%	0,8%	0,5%
PAIS VASCO	0,4%	0,4%	0,4%
BALEARES	0,7%	0,2%	0,7%
CANTABRIA	0,3%	0,0%	0,3%



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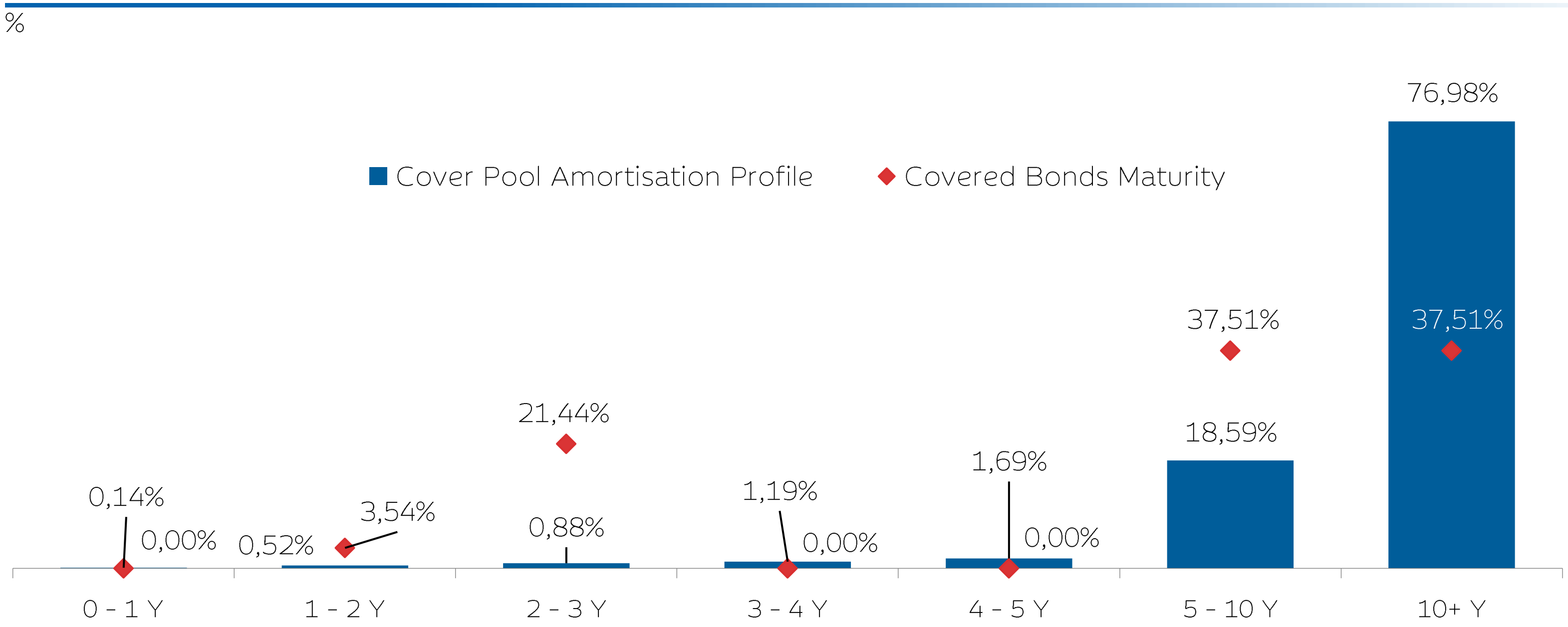
Residential and commercial – Maturity structure

Covered Bonds Maturity Structure



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