

STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

SME ABS

TRANSACTION NAME

CAIXABANK PYMES 10, FT

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TRANSACTION PROFILE

Transaction name CAIXABANK PYMES 10, FT

Issuer LEI 9598001D1YRW2VPRKF25

Asset class SME ABS

Closing date 20 November 2018

Country of assets Spain

Pool type Static

REPORT INFORMATION

Date of publication 21 December 2023

Last date of investor report 30 November 2023

TRANSACTION OVERVIEW



CAIXABANK PYMES 10, FT



Notes profile

	Currency ¹	Coupon type¹	Frequency ¹	Spread/ Coupon¹	Outstand	ing balance¹	Credit enha	ancement ¹
					Nov 2018	Nov 2023	Nov 2018	Nov 2023
Class A	EUR	Floating	3M	1.00%	2,793,000,000	63,982,323	16.00%	89.26%
Class B	EUR	Floating	3M	1.25%	532,000,000	532,000,000	4.75%	4.42%

	Rating	Validity date
Class A	AAA (SF)	04 Jan 2023
Class B	BB- (SF)	04 Jan 2023

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Caixabank S.A.	**	
Arranger	Caixabank S.A.	**	
Originator	Caixabank S.A.	**	
Special servicer	Caixabank S.A.	**	

¹ Source: Investor report

2 Source: EDW

TRANSACTION OVERVIEW



CAIXABANK PYMES 10, FT



Portfolio profile

	Nov 2018	Nov 2023
Outstanding portfolio balance ¹	3,325,000,000 EUR	558,027,232 EUR
Weighted average asset yield1	2.27%	4.38%

Concentration

	No	v 2018	Nov 2023	
	Share	Region/City	Share	Region/City
Top 1 region (borrower) ¹	30.26%	Cataluña	32.14%	Cataluña



¹ Source: Investor report

² Source: EDW

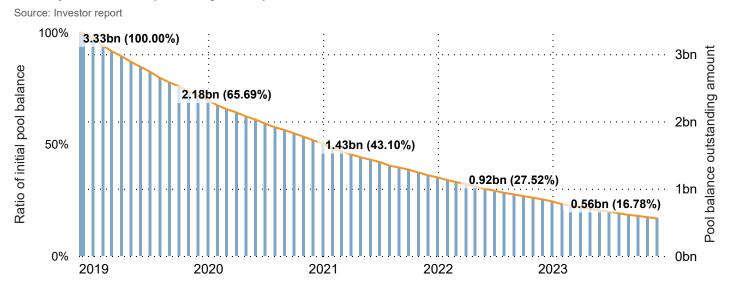
ASSET PERFORMANCE | DELINQUENCIES



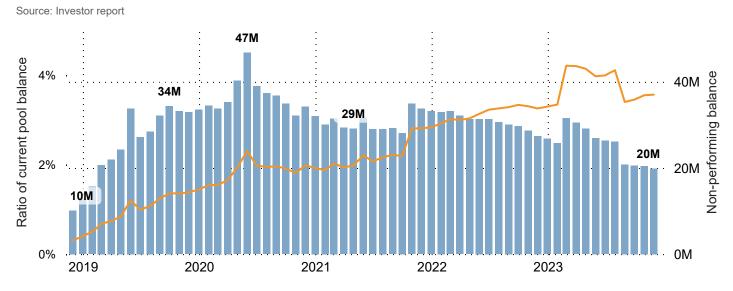
CAIXABANK PYMES 10, FT



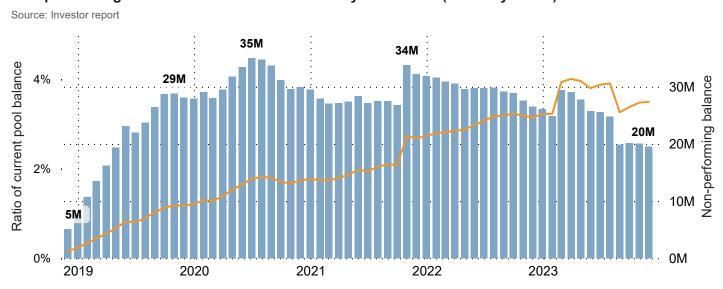
Asset pool balance (currency: EUR)



Non-performing balance due for more than 30 days in arrears (currency : EUR)



Non-performing balance due for more than 90 days in arrears (currency : EUR)



ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS

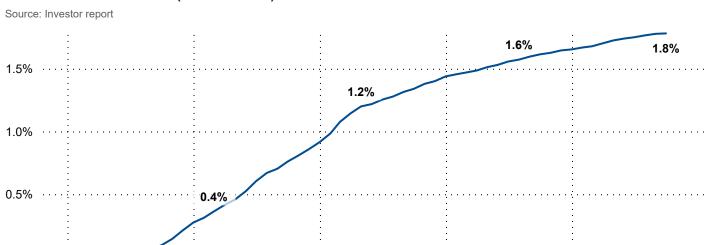


CAIXABANK PYMES 10, FT



2023

Cumulative default ratio (default : 12M)



2022

2021

Cumulative recovery ratio (default: 12M)

2020

0.0%

2019



Annualised constant prepayment rate (CPR)



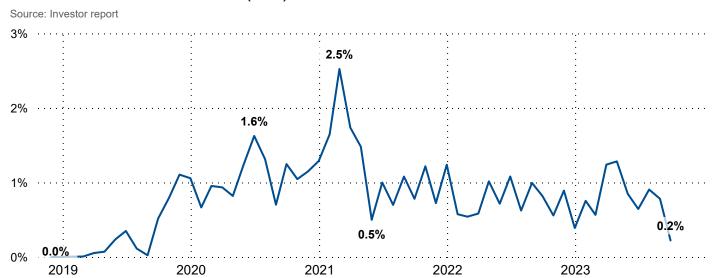
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



CAIXABANK PYMES 10, FT



Annualised constant default ratio (CDR)



NOTES PERFORMANCE | NOTES RATING & METRICS



CAIXABANK PYMES 10, FT



Rating history

Source: Scope

AAA ((SF)		Class A : AAA (SF)		Class A : AAA (SF)
AA+ (SF)	:		:	•
AA (SF)	:	:	:	· · · · · · · · · · · · · · · · · · ·
AA- (SF)		:		· · · · · · · · · · · · · · · · · · ·
A+ (SF)				
A (SF)				
A- (SF)				
BBB+ (SF)				
BBB (SF)	:	:	:	· · · · · · · · · · · · · · · · · · ·
BBB- (SF)	:	:	:	· · · · · · · · · · · · · · · · · · ·
BB+ (SF)		:		:
BB (SF)		Class B : BB (SF)		
BB- (SF)	•		•	Class B : BB- (SF)
B+ (SF)				
B (SF)				
B- (SF)				
CCC (SF)		••••••		
CC (SF)				
C (SF)				
D (SF)/WD (SF)	:	:		
2019	2020	2021	2022	2023

	20 Nov 2018	26 Nov 2018	18 Mar 2021	04 Jan 2023
Class A	AAA (SF)	AAA (SF)	AAA (SF)	AAA (SF)
Class B	BB (SF)	BB (SF)	BB (SF)	BB- (SF)

NOTES PERFORMANCE | NOTES RATING & METRICS

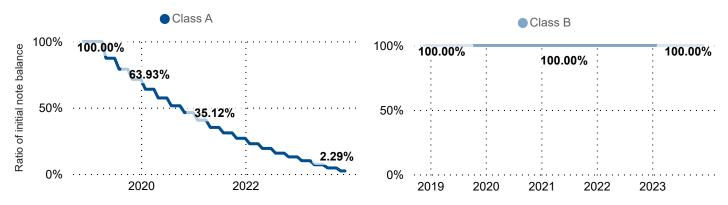


CAIXABANK PYMES 10, FT



Outstanding notes balance

Source: Investor report



Credit enhancement

Source: Investor report ● Class A ● Class B 89.26% 60% 35.17% 40% 22.95% 16.00% 20% 6.25% 4.75% 4.31% 4.42% 2019 2020 2021 2022 2023

NOTES PERFORMANCE | NOTES RATING & METRICS



CAIXABANK PYMES 10, FT



Notes overcollateralisation





NOTE ON THE TRANSACTION & GLOSSARY



CAIXABANK PYMES 10, FT

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Note on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of liabilitie's nominal, junior to the notes under consideration, to (ii) the sum of liabilitie's nominal.
Cumulative default ratio	Ratio of (i) the sum over periods of defaulted amounts since closing by (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) by (ii) the sum over periods of defaulted amounts.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account by (ii) the sum of all note's nominal for those which are pari-passu or senior to the relevant note.
Outstanding notes balance	Relevant note current nominal amount.
Outstanding portfolio balance	Aggregate loan balances at the relevant date.



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