

STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

SME ABS

TRANSACTION NAME

CAIXABANK PYMES 10, FT $\dots \sim$

TRANSACTION PROFILE

Transaction nameCAIXABANK PYMES 10, FTIssuer LEI9598001D1YRW2VPRKF25

SME ABS

Closing date

Asset class

Country of assets

Pool type

20 November 2018

Spain

Static

REPORT INFORMATION

Date of publication18 December 2023Last date of investor report31 October 2023

TRANSACTION OVERVIEW



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Notes profile

	Currency ¹	Coupon type¹	Frequency ¹	Spread/ Coupon¹	Outstand	ing balance¹	Credit enha	ancement ¹
					Nov 2018	Oct 2023	Nov 2018	Oct 2023
Class A	EUR	Floating	3M	1.00%	2,793,000,000	63,982,323	16.00%	89.26%
Class B	EUR	Floating	ЗM	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	Oct 2023
Outstanding portfolio balance ¹	3,325,000,000 EUR	576,378,043 EUR
Weighted average asset yield ¹	2.27%	4.31%

Concentration

	No	v 2018	Oct 2023		
	Share	Region/City	Share	Region/City	
Top 1 region (borrower) ¹	30.26%	Cataluña	32.23%	Cataluña	







¹ Source: Investor report

² Source: EDW

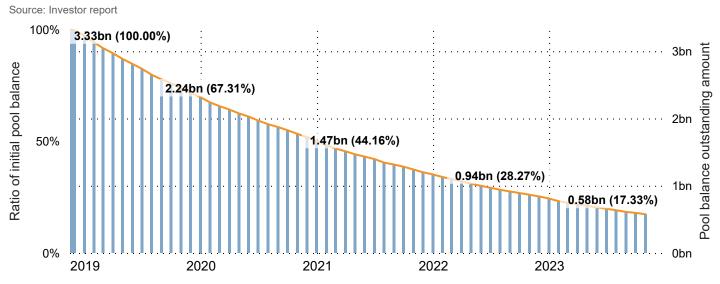
ASSET PERFORMANCE | DELINQUENCIES



CAIXABANK PYMES 10, FT

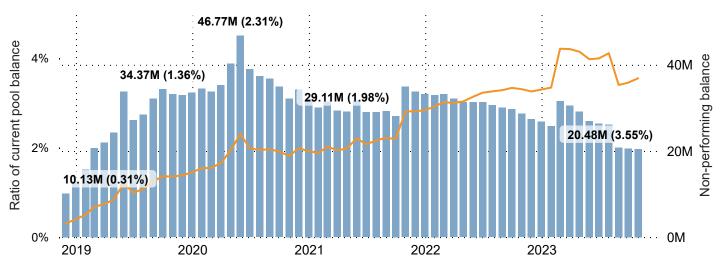
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Asset pool balance (currency : EUR)

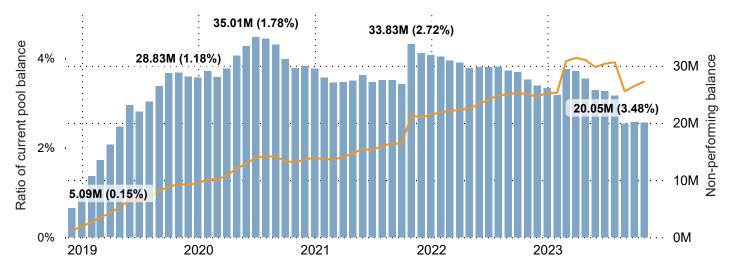


Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Investor report



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



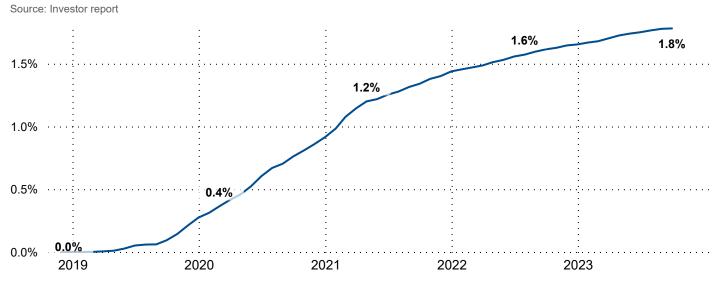
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



CAIXABANK PYMES 10, FT

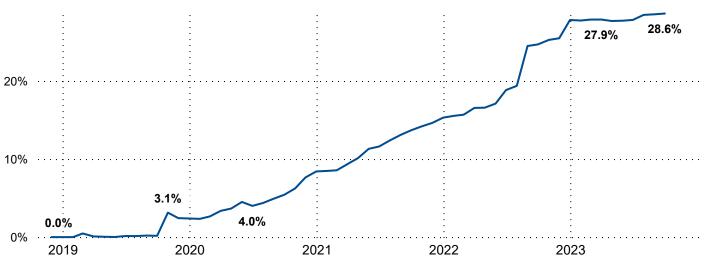
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Cumulative default ratio (default : 12M)

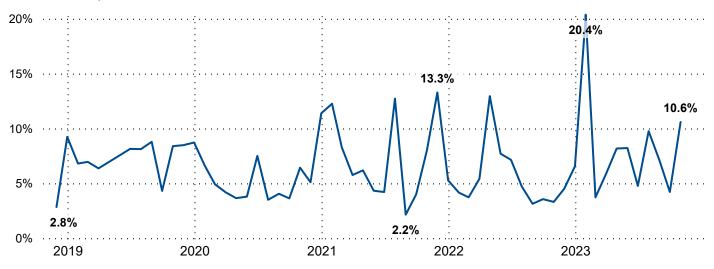


Cumulative recovery ratio (default : 12M)

Source: Investor report



Annualised constant prepayment rate (CPR)



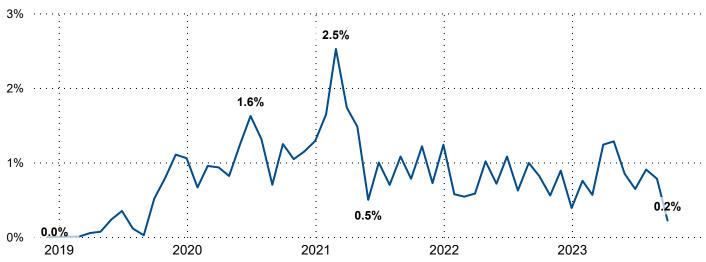
ASSET PERFORMANCE | DEFAULTS, RECOVERIES & PREPAYMENTS



CAIXABANK PYMES 10, FT

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Annualised constant default ratio (CDR)



NOTES PERFORMANCE | NOTES RATING & METRICS

CAIXABANK PYMES 10, FT

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Rating history

Source: Scope

		Class A Class A	ass B	
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)	•••••••••	••••••••••••••••••••••••	• • • • • • • • • • • • • • • • • • • •	•••••••••••••••••••••••••••••••
3- (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)

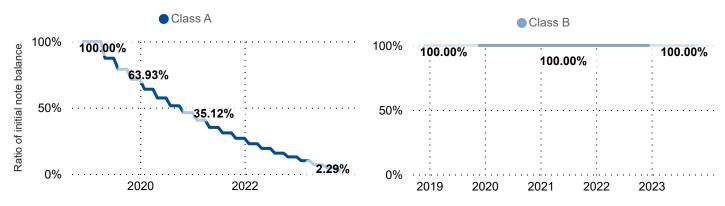
NOTES PERFORMANCE | NOTES RATING & METRICS



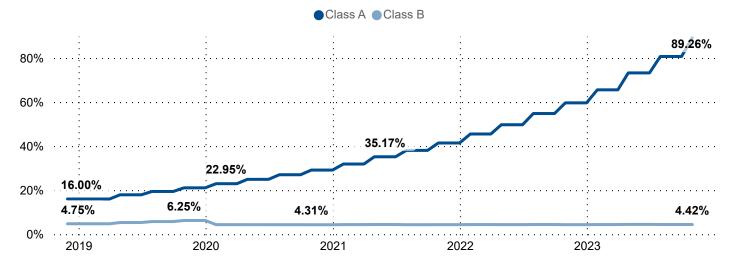
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Outstanding notes balance

Source: Investor report



Credit enhancement





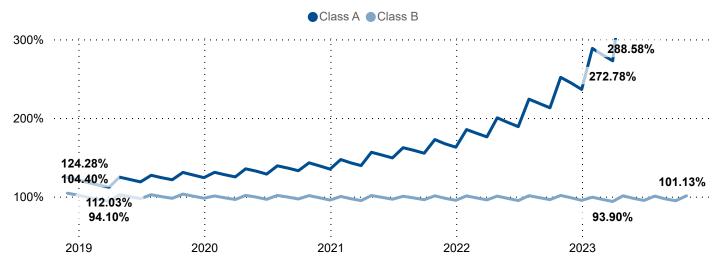
NOTES PERFORMANCE | NOTES RATING & METRICS



CAIXABANK PYMES 10, FT

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Notes overcollateralisation



CAIXABANK PYMES 10, FT

Note on the transaction

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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