Preliminary Verification Report

In respect of the Transaction "**CAIXABANK CONSUMO 8, FONDO DE TITULIZACIÓN**"

(CaixaBank, S.A.)

4 November 2026

verified STS Verification International

Authorization of SVI as third party

STS Verification International GmbH ("SVI") has been authorized by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht "BaFin", as the competent authority pursuant to Article 29 of the Securitisation Regulation) to act in all EU countries as third party pursuant to Article 28 of the Securitisation Regulation to verify compliance with the STS criteria pursuant to Articles 18 to 26e of the Securitisation Regulation ("STS Verification"). Moreover, SVI performs additional services including the verification of compliance of securitisations with (i) Article 243 of the Capital Requirements Regulation (Regulation (EU) 2017/2401 dated 12 December 2017, amending Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms as amended by Regulation (EU) 2021/558 of 31 March 2021) ("CRR Assessment"), (ii) Article 270 (senior positions in STS on-balance sheet securitisations) of the CRR ("Article 270 Assessment"), (iii) Article 13 of the Delegated Regulation (EU) 2018/1620 on liquidity coverage requirement for credit institutions dated 13 July 2018, amending Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirements for Credit Institutions ("LCR") ("LCR Assessment"), and (iv) the STS criteria, in respect of existing securitisations and potential deficiencies regarding compliance with the STS criteria ("Gap-Analysis").

Mandating of SVI and verification steps

On 14 April 2026, SVI has been mandated by the Originator (CaixaBank, S.A.) to verify compliance with the STS criteria in relation to non-ABCP securitisations pursuant to Articles 19 - 22 of the Securitisation Regulation for the securitisation transaction "**CAIXABANK CONSUMO 8, FONDO DE TITULIZACIÓN**" (the "Transaction").

As part of our verification work, we have received the presentations from the due diligence meeting held in June 2026. In addition, we have discussed selected aspects of the Transaction with CaixaBank as Originator and Société Générale as Arranger and obtained additional information on the transaction structure, the underwriting and servicing procedures of CaixaBank and the underlying Transaction Documents.

For the purposes of our analysis, we have reviewed the following (draft) documents and other information related to the Transaction:

- Preliminary Prospectus
- Spanish Legal Opinion
- Master Sale and Purchase Agreement
- Paying Agent Agreement
- Fund Accounts Agreements
- Servicing Agreement
- Management, Placement and Subscription Agreement
- Interest Rate Swap Agreement
- Due Diligence Presentation by CaixaBank
- Agreed-upon Procedures Report
- Latest version of the liability cash flow model
- Data Package received by CaixaBank
- Additional information received by e-mail, such as confirmations, comments, etc.

Verification Methodology

The fulfilment of each verification point in this Preliminary Verification Report provided to the Originator is evaluated based on the three fulfilment values (traffic light status):

Criterion is fully met	
Criterion is mostly met, but with comments or requests for missing information	
Criterion not (yet) met based on available information	

The verification process is based on the SVI verification manual ("Verification Manual"), defined terms of the Verification Manual shall also apply to this report. It describes the verification process and the individual inspections in detail. The Verification Manual is applicable to all parties involved in the verification process and its application ensures an objective and uniform verification of transactions to be verified. Based on the Verification Manual, SVI has derived the Transaction Verification Catalogue for this Transaction as described under Verification Method in this report. A full description of the methodology used by SVI for the Verification can be found in the Verification Manual on our website: www.svi-gmbh.com.

Disclaimer of SVI

SVI grants a registered verification label "verified – STS VERIFICATION INTERNATIONAL" if a securitisation complies with the requirements for simple, transparent and standardised securitisation as set out in Articles 18 to 26e of the Securitisation Regulation ("STS Requirements"). The aim of the Securitisation Regulation is to restart high-quality securitisation markets, and the intention of implementing a framework for simple, transparent and standardised transactions with corresponding STS criteria shall contribute to this. However, it should be noted that the STS verification performed by SVI does not affect the liability of an originator or special purpose vehicle in respect of their legal obligations under the Securitisation Regulation. Furthermore, the use of verification services from SVI shall not affect the obligations imposed on institutional investors as set out in Article 5 of the Securitisation Regulation. Notwithstanding confirmation by SVI, which verifies compliance of a securitisation with the STS Requirements, such verification by SVI does not ensure the compliance of a securitisation with the general requirements of the Securitisation Regulation.

SVI has carried out no other investigations or surveys in respect of the issuer or the notes concerned other than as set out in this Preliminary Verification Report and disclaims any responsibility for monitoring the issuer's continuing compliance with these standards or any other aspect of the issuer's activities or operations. Furthermore, SVI has not provided any form of advisory, audit or equivalent service to the Originator, Issuer or Sponsor.

SVI is not a legal advisor and nothing in the Preliminary Verification Report shall be regarded as legal advice in any jurisdiction.

Accordingly, the Preliminary Verification Report is only an expression of opinion by SVI after application of its verification methodology and not a statement of fact. It is not a guarantee or warranty that ECB, any of the ESAs or national competent authorities, courts, investors or any other person will accept the STS status of the relevant securitisation. Therefore, no person should rely on the Preliminary Verification Report in determining the STS status but must perform its own analysis and reach its own conclusions.

SVI assumes due performance of the contractual obligation thereunder by each of the parties and the representations made and warranties given in each case by any persons or parties to SVI or in any of the documents are true, not misleading and complete. SVI shall have no liability for any loss of any kind suffered by any person as a result of a securitisation where the Preliminary Verification Report indicated that it met, in whole or in part, the STS Requirements, certain CRR or SRT requirements being held for any reason as not so meeting the relevant requirements or not being able to have lower capital allocated against it save in the case of deliberate fraud by SVI. SVI shall also not have any liability for any action taken or action from which any person has refrained from taking as a result of the Preliminary Verification Report.

LIST OF ABBREVIATIONS/DEFINITIONS

Note: For any other term used in this Preliminary Verification Report in capital spelling, please refer to the defined terms in Section "DEFINITIONS" in the Prospectus.

Arranger	Société Générale
AuP	Agreed-upon Procedures
BaFin	Bundesanstalt für Finanzdienstleistungsaufsicht (German Federal Financial Supervisory Authority)
CaixaBank	CaixaBank, S.A.
CF-Model	Cash Flow-Model
CONSUMO 8	CAIXABANK CONSUMO 8, FONDO DE TITULIZACIÓN
Date of Incorporation	[25] November 2026
Due Diligence Presentation	Due Diligence Presentation dated June 2026
EBA	European Banking Authority
EBA Guidelines	Final Report on Guidelines on the STS criteria for non-ABCP securitisation, as published by EBA on 12 December 2018, as amended by the Final Report on Guidelines on the STS criteria for synthetic on-balance-sheet securitisation and amending Guidelines EB/GL/2018/08 and EB/GL/2018/09 on the STS criteria for ABCP and non-ABCP securitisation, as published by EBA on 27 May 2024 and effective from 9 December 2024
ECB	European Central Bank
EDW	European DataWarehouse GmbH
EIOPA	European Insurance an Occupational Pensions Authority
ESAs	European supervisory authorities (EBA, EIOPA and ESMA)
ESMA	European Securities and Markets Authority
Final Verification Report	Final Verification Report prepared by SVI in respect of the Transaction
Issuer	CAIXABANK CONSUMO 8, FONDO DE TITULIZACIÓN
Originator	CaixaBank, S.A.
Preliminary Verification Report	Preliminary Verification Report prepared by SVI in respect of the Transaction
Prospectus	Preliminary Prospectus dated 4 November 2026

RTS on Homogeneity	Commission delegated Regulation (EU) 2024/584 amending the regulatory technical standards laid down in Delegated Regulation (EU) 2019/1851 as regards the homogeneity of the underlying exposures in simple, transparent and standardised securitisations dated 7 November 2023
RTS on Risk Retention	Commission delegated Regulation (EU) 2023/2175 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying in greater detail the risk retention requirements for originators, sponsors, original lenders, and servicers dated 7 July 2023
RTS on Sustainability disclosure for STS securitisations	Commission delegated Regulation (EU) 2024/1700 supplementing Regulation (EU) 2017/ 2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying, for simple, transparent and standardised non-ABCP traditional securitisation, and for simple, transparent and standardised on-balance-sheet securitisation, the content, methodologies and presentation of information related to the principal adverse impacts of the assets financed by the underlying exposures on sustainability factors dated 5 March 2024
Securitisation Regulation	Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012, as amended by Regulation (EU) 2021/557 of 31 March 2021
Securitisation Repository	EDW acts as EU Securitisation Repository to satisfy the reporting obligations under Articles 7 and 22 of the Securitisation Regulation.
Seller	CaixaBank, S.A.
Servicer	CaixaBank, S.A.
Spanish Opinion	Spanish Legal Opinion prepared by Cuatrecasas
SSPE	Securitisation Special Purpose Entity or Issuer
SRT	Significant risk transfer
STS Requirements	The requirements for simple, transparent and standardised securitisation in respect of a non-ABCP transaction as set out in Articles 19 to 22 of the Securitisation Regulation
Third Country	A country that is not part of the Union
Transaction	The securitisation of consumer loan receivables involving Caixa Bank as Originator and CONSUMO 8 as Issuer
Union	The European Union or "EU"

Reference to Article 18 of the Securitisation Regulation
The Transaction provides for a transfer of fixed rate consumer loan receivables ("Receivables") from CaixaBank ("Originator" and "Servicer", established in Spain) to CONSUMO 8 ("Issuer"), a registered *fondo de titulización* incorporated under the laws of Spain. The securitisation transaction will be financed by the issuance of Class A1 (G), A2, B, C, D, E, F and R Notes which are subscribed by various Noteholders.
As described above, the Originator and the SSPE involved in the Transaction are established in the Union. Hence, the requirement that the originator, sponsor and SSPE involved in the Transaction are established in the EU as stipulated in Article 18 of the Securitisation Regulation, is fulfilled for the Transaction.

#	Criterion Article 20 (1)	Verification Report
1	Transfer of title to the underlying exposures by means of a **true sale** and **enforceability** of such true sale	Verification Method: Legal
		The Spanish Opinion confirms: • the existence, due incorporation, capacity and authority to execute and deliver the Transaction Documents of both the Seller and the Management Company and in relation to the Management Company that it is legally and validly entrusted with the incorporation, administration and the legal representation of the Fund, has the legal capacity and corporate power to execute and deliver the Transaction Documents and perform its obligations thereunder in the name and on behalf of the Fund; • that the Fund is legally and validly represented by the Management Company, has been legally and validly incorporated as a securitisation fund (*fondo de titulizacion*) by the Management Company and is arranged as a fund with open-end assets and closed-end liabilities (all in accordance with the applicable provisions of Law 5/2015); • that all provisions of article 22 of Law 5/2015 have been met prior to the execution of the Deed of Incorporation and no authorisations, consents or approvals of governmental, judicial or public bodies or authorities are required in Spain for the incorporation of the Fund or the performance of actions foreseen in the Transaction Documents and that the Deed of Incorporation and the Transaction Documents have been legally and validly executed and create valid, legally binding and enforceable obligations of the opinion parties in accordance with their terms; • that both the Management Company's and the Seller's, as applicable, execution of, its respective performance of its respective obligations under, and its respective compliance with the provisions of each of the Transaction Documents to which each of it is a party will not contravene any Spanish applicable law or any provisions of its respective by-laws; • that the assignment of the Receivables to the Fund in accordance with (i) the Master Sale and Purchase Agreement in respect of the Initial Receivables and (ii) the written notices offering and accepting the assignment of Additional Receivables by the Fund, according to the provisions of the Master Sale and Purchase Agreement and the Deed of Incorporation complies with the formalities foreseen in article 17.c) of Law 5/2015. Following the requirements set forth in article 1,526 of the Spanish Civil Code, the assignment of the Receivables will be enforceable vis-à-vis third parties.
		The authors conclude that, based on the above (a) the assignment of the Initial Receivables to the Fund on the Date of Incorporation, and (b) the assignment of the Additional Receivables to the Fund during the Revolving Period: • has been or will be carried out (according to the provisions of the Master Sale and Purchase Agreement) legally, validly, unconditionally for the remaining term until maturity by means of a true sale or assignment or transfer; and • is enforceable vis-à-vis the Seller and any third parties with full recourse to Borrowers (and, where applicable, guarantors); • that the assignment of the Receivables does not constitute, will not constitute (and cannot be deemed as) the contracting of a debt by the Seller or the granting of a security interest by the Seller over the Receivables; • that in accordance with the cited article of the Spanish Civil Code (i) the assignment of the Initial Receivables to the Fund through the Master Sale and Purchase Agreement becomes effective against third parties from its date of execution and (ii)

		the assignment of Additional Receivables shall become effective against third parties if made in accordance with the procedures and formalities described therein in detail; • and that no notification of the assignment to the Borrowers is required to fully perfect the transfer of ownership in the Receivables to the Fund. All of the above are subject to standard assumptions and qualifications.

#	Criterion Article 20 (1)	Verification Report
2	Requirements for the external **legal opinion**	Verification Method: Legal
		The Spanish Opinion does not cover the review of the Loan Agreements or any general terms and conditions used by the Originator and no inhouse legal opinion or external memo to that effect has been provided. • However, the Master Sale and Purchase Agreement contains in Clause 10 "Representations and Warranties by the Seller" as of the Date of Incorporation with respect to the Initial Receivables to be repeated as of each Purchase Date with respect to the Additional Receivables (see Clause 10.3 "Terms of the above representations"), confirming the Individual Eligibility Criteria applicable to the Loans (see Clause 10.2 "Representations of the Seller in respect of the Loan agreements and the Receivables") to the effect of, inter alia: Each Loan is duly supported by means of (i) an executed notarial deed (*póliza notarial*), or (ii) a private agreement (Item (1)); • All Loans exist, are valid, enforceable and binding in accordance with the Spanish applicable laws and, in particular, are in compliance with consumer legislation applicable in Spain (Item (5)); • The private agreement or the notarial deeds (*pólizas notariales*) by means of which the Loans are formalised, do not contain clauses that restrict or prevent the assignment of the Receivables, or that require any authorisation or notice in order to assign the relevant Receivable (to the extent CaixaBank continues servicing the Loan), or alternatively all the requirements set forth in the relevant document to allow the assignment of the Receivables have been complied with (Item (10)); and • The Loans are governed by Spanish law (Item (19)).

#	Criterion Article 20 (2)	Verification Report
3	Specification of **severe claw-back provisions**: Are there any provisions in the respective national insolvency law, which could allow the insolvency administrator to invalidate the transfer of the underlying exposures?	Verification Method: Legal
		The Spanish Opinion is provided by Cuatrecasas, a well-known major Spanish law firm with expertise in the securitisation field and a qualified external legal counsel in line with the requirements of the EBA Guidelines.
		The Spanish Opinion will be issued with the closing of the Transaction and is therefore up-to-date.
		The Spanish Opinion allows for disclosure to STS Verification International GmbH and to competent supervisory or regulatory authorities among those referred to in Article 29 of the Securitisation Regulation.

#	Criterion Article 20 (3)	Verification Report
4	Clarification that certain provisions in the national insolvency laws **do not constitute severe claw-back provisions**	Verification Method: Legal
		Spanish insolvency laws are relevant for the Transaction.
		No severe claw-back provisions are specified in the Transaction Documents or the Spanish Opinion. However, the Spanish Opinion confirms that the transfer of the Receivables to the Fund shall not be subject to severe claw-back provisions in the event of the Seller's insolvency, as required in Article 20 (1) of the Securitisation Regulation.

#	Criterion Article 20 (4)	Verification Report
5	If the sale and transfer is not taking place directly between the seller and the SSPE but **intermediate sales** take place, is the true sale still fulfilled?	Verification Method: Legal
		Under the Transaction structure used by CONSUMO 8, the sale and transfer take place directly between the Seller (who is the original lender) and the SSPE acting as Issuer, i.e. without any intermediate sale taking place.

#	Criterion Article 20 (5)	Verification Report
6	If the **transfer of receivables and the perfection take place at a later stage**, are the trigger events in relation to the seller's credit quality standing sufficiently defined?	Verification Method: Legal
		The transfer of the Initial Receivables will occur on the Date of Incorporation of the Transaction (scheduled for [13] November 2026) and during the Revolving Period the transfer of the Additional Receivables will occur on each additional Purchase Date. As described, there are no circumstances in which the transfer of the underlying exposures will be performed by means of an assignment and perfected at a later stage than at each Purchase Date.

#	Criterion Article 20 (6)	Verification Report
7	**Representations and warranties** of the seller regarding to the legal condition of the underlying exposures	Verification Method: Legal
		The Seller (who is the original lender) represents and warrants that the Receivables are legally valid and enforceable Loans in accordance with the Spanish applicable laws and that, to the best of its knowledge, the Receivables are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect, please refer to the Individual Eligibility Criteria, Items (2), (5), (7) and (32) in Section 2.2.8.2 of the Additional Information in the Prospectus and above under #3.

#	Criterion Article 20 (7)	Verification Report
8	Predetermined, clear and documented selection criteria ('**eligibility criteria**') (I/II)	Verification Method: Legal
		The underlying exposures transferred from the Seller to the SSPE are selected according to predetermined, clear and documented Eligibility Criteria, see the Global Eligibility Criteria and the Individual Eligibility Criteria in the Sections 2.2.8.2 and 3.3.2.6 of the Additional Information of the Prospectus.
		A Revolving Period is provided for in the Transaction structure. As from the Date of Incorporation, on each Purchase Date during the Revolving Period, the Fund, represented by the Management Company, will purchase Additional Receivables to compensate the reduction in the Outstanding Balance of the Receivables pooled in the Fund up to the Maximum Receivables Amount, provided that the Seller has sufficient Additional Receivables to be assigned to the Fund meeting the Eligibility Criteria on such Purchase Date. Additional Receivables will be assigned to the Fund by means of the exchange of Offer Notices and the Acceptance Notices, in compliance with the provisions of Section 3.3.2.7 of the Additional Information of the Prospectus and the provisions of the Master Sale and Purchase Agreement. Please refer further to Section 3.3.2.6 of the Additional Information of the Prospectus, confirming that in order to be assigned to, and acquired by, the Fund, the Initial Receivables (on the Date of Incorporation) and the Additional Receivables (on their respective Purchase Date), must meet both the Individual Eligibility Criteria and the Global Eligibility Criteria.

#	Criterion Article 20 (7)	Verification Report
9	Predetermined, clear and documented selection criteria ('eligibility criteria') (II / II)	Verification Method: Data
		The asset audit, whereby the audit company performs certain Agreed-upon Procedures with respect to the underlying exposures, covers the key eligibility criteria specified for the Transaction in a comprehensive manner. Please also refer to #39 for a summary of the scope of the asset audit.

#	Criterion Article 20 (7)	Verification Report
10	No active portfolio management	Verification Method: Legal
		The underlying exposures in the preliminary and the final pool are selected based on a well-established, random selection process, see Section 2.2.2. "General characteristics of the Borrowers and the economic environment, as well as any global statistical data referred to the securitised assets" of the Additional Information of the Prospectus.
		In the event that, during the term of the Receivables, that any of them failed on the assignment date to meet the Individual Eligibility Criteria or the Global Eligibility Criteria, the Seller agrees, subject to the Management Company's consent, to proceed forthwith to remedy said failure, and if said remedy is not possible, to replace or redeem the affected Receivable by automatically terminating the assignment of the affected Receivables, subject to clear defined rules in Section 2.2.9. "Substitution of the securitised assets" of the Additional Information of the Prospectus. If any Receivable is not replaced on the terms set out in Paragraph (b) of Section 2.2.9. of the Additional Information, the Seller will proceed to automatically terminate the assignment of the affected non-conforming Receivable not replaced. The termination will take place by means of the cash repayment to the Fund of the Outstanding Balance of the relevant Receivable, plus any accrued and unpaid interest, and any other amount that might correspond to the Fund until such date, which will be deposited in the Treasury Account.
		In addition, the Transaction features a Regulatory Change Call Option and a Tax Change Call Option which mean the right of the Seller to repurchase at its own discretion all outstanding Receivables and hence instruct the Management Company to carry out the Early Liquidation of the Fund and the Early Redemption of the Notes in whole (but not in part) when either a Regulatory Change Event or a Tax Change Event occur, see Section 4.4.3.7 "Seller Call Options" of the Additional Information of the Prospectus.
		Furthermore, the Seller has the right to repurchase at its own discretion all outstanding Receivables and hence instruct the Management Company to carry out the Early Liquidation of the Fund and the Early Redemption of the Notes in whole (but not in part) when a Clean-Up Call Event occurs. A "Clean-Up Call Event" means any event on which at any time, the aggregate Outstanding Balance of the Receivables, falling below 10% of the aggregate Outstanding Balance thereof on the Date of Incorporation, see Section 4.4.3.7 "Seller Call Options" of the Additional Information of the Prospectus.
		The Clean-Up Call Option, the Regulatory Change Call Option and the Tax Change Call Option can only be exercised by the Seller to the extent that the Repurchase Value together with the rest of Available Funds are sufficient to redeem the Class A1 Notes, the Class A2 Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class R Notes in whole at par together with all accrued but unpaid interest thereon, and, in any case, to pay any Class A1 Guarantor Outstanding Interest Payment Amount and Class A1 Guarantor Outstanding Principal Payment Amount and any amount accrued but unpaid thereon due to the Class A1 Guarantor under the Guarantee Issuance and Reimbursement Agreement.

		The above-described instances that allow for a repurchase of underlying exposures fall under the individual techniques of portfolio management listed in the EBA Guidelines that should not be considered active portfolio management (e.g. breach of representations or warranties, the exercise of Clean-Up Call options).
		Generally, the above described repurchase mechanism used in the Transaction (a) does not make the performance of the Transaction dependent both on the performance of the underlying exposures and on the performance of the portfolio management, and (b) is not performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit.
		As a result of the above, the criterion "no active portfolio management" is fulfilled.

#	Criterion Article 20 (8)	Verification Report
11	Securitisation of a **homoge-neous** portfolio in terms of asset type	Verification Method: Legal
		The underlying exposures fall into the asset type according to Article 1 (a) (iii) of the RTS on Homogeneity (i.e. 'credit facilities provided to individuals for personal, family or household consumption purposes…'), see the Individual Eligibility Criteria, Item (14) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		There is no separate homogeneity factor required according to Article 2 of the RTS on Homogeneity of the underlying exposures, as credit facilities provided to individuals for personal, family or household consumption purposes fall under the asset classes that are deemed sufficiently homogeneous as asset types, see Recital 5 of the RTS on the Homogeneity of the underlying exposures.

#	Criterion Article 20 (8)	Verification Report
12	Securitisation of a homogeneous portfolio in terms of underwriting and servicing	Verification Method: Due Diligence
		All Loans are subject to similar approaches for underwriting standards and serviced in accordance with procedures for monitoring, collecting and administering not less stringent to those applied to non-securitised receivables, see the Individual Eligibility Criteria, Items (6), (14) and (35) in Section 2.2.8.2 of the Additional Information in the Prospectus. Regarding the underwriting standards, see also the further description in #17 and #18. Please also refer to #34 and #35 for more details on the servicing procedures.

#	Criterion Article 20 (8)	Verification Report
13	Securitisation of a homogeneous portfolio in terms of homogeneity factor	Verification Method: Legal / Data
		There is no separate homogeneity factor required for the asset type 'credit facilities provided to individuals for personal, family or household consumption purposes…'. Thus, no requirements in connection with the Eligibility Criteria Verification (as further described in #39) exist.

#	Criterion Article 20 (8)	Verification Report
14	The underlying exposures contain **obligations that are contractually binding and enforceable**	Verification Method: Legal / Due Diligence
		The Individual Eligibility Criteria, Items (5), (7) and (32) in Section 2.2.8.2 of the Additional Information in the Prospectus contain warranties by the Seller as to the legally valid, binding and enforceable nature of the underlying exposures, i.e. the Loans under which the relevant Receivables arises. Please also refer to #1.

#	Criterion Article 20 (8)	Verification Report
15	The underlying exposures have **defined periodic payment streams** and do not include **transferable securities** other than unlisted corporate bonds	Verification Method: Legal / Due Diligence / Data
		The underlying exposures for the Transaction represent standard retail consumer loan receivables originated by CaixaBank in respect of individuals (natural persons), see the Individual Eligibility Criteria, Items (14) and (19) in Section 2.2.8.2 of the Additional Information in the Prospectus. For the purposes of the Transaction, the instalments payable under the Loans are composed by principal and interest payments and such instalments are constant and payable on a monthly basis. None of the Loans is a balloon loan, see the Individual Eligibility Criteria, Item (33) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		As also shown in the Due Diligence Presentation, the underlying exposures have defined periodic payment streams relating to principal and interest. The Receivables derive from Loans which provide for regular monthly instalments resulting in full amortisation. The amortisation occurs on a monthly basis and results in monthly instalment payments consisting of principal and interest.
		The Seller confirms in Section 2.2.13. of the Additional Information in the Prospectus that the Receivables do not include transferable securities, as defined in point (44) of article 4(1) of MIFID II.
		The compliance of the provisional pool with the Eligibility Criteria has been verified through the Eligibility Criteria Verification (please refer to #39 below).

#	Criterion Article 20 (9)	Verification Report
16	Are there any **securitisation positions** in the portfolio?	Verification Method: Legal / Due Diligence / Data
		The Seller confirms in Section 2.2.13. of the Additional Information in the Prospectus that the Receivables do not include any securitisation position.
		As shown in the Due Diligence Presentation, the origination and/or resale of securitisation positions is not part of the business model of the Seller and not permitted under the Seller's underwriting policy.
		The compliance of the provisional pool with the Eligibility Criteria has been verified through the Eligibility Criteria Verification (please refer to #39 below).

#	Criterion Article 20 (10)	Verification Report
17	**Origination of underlying exposures in the ordinary course of business** of the originator or the original lender	Verification Method: Legal / Due Diligence
		CaixaBank is a Spanish public limited company (*sociedad anónima*). Its activity is subject to the special legislation applicable to credit institutions and the Banco de España is responsible for the supervision and monitoring of its actions, without prejudice to the powers attributed to the European Central Bank by Council Regulation (EU) No. 1024/2013, of October 15, 2013, conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions.
		As shown in the Due Diligence Presentation, the well-developed and highly professional organisation of its business procedures has evolved over many years. Accordingly, the business procedures assure that securitised exposures have been originated in the ordinary course of the Seller's business and in accordance with uniform standards as provided for in the Eligibility Criteria, see the Individual Eligibility Criteria, Item (14) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		Pursuant to article 36 of Law 5/2015, the Management Company must give immediate notice to the CNMV by means of the appropriate Insider Information Notice or Other Relevant Information Notice (OIR) and to its creditors of any material event specifically relevant to the situation or development of the Fund. In this regard, material facts will also include any modification of the underwriting criteria, see Sections 4.1.2. "Extraordinary notices" and 4.1.3. "Procedure" of the Additional Information of the Prospectus.

#	Criterion Article 20 (10)	Verification Report
18	**Underwriting standards** for the underlying exposures	Verification Method: Due Diligence
		As shown in the Due Diligence Presentation, no distinction is made between securitised and non-securitised exposures in any respect, be it applicable regulatory standards, competence grid and involvement of decision-makers, distribution channels, product types and product characteristics, annual agreements on (sales) objectives, sales management measures and bonus systems, lending standards, approval processes and incentive measures, credit processing, dunning procedures, debt collection, realisation of collateral, customer service, outsourcing of sales, underwriting and servicing activities or areas of risk controlling, accounting and reporting (except for the required reporting of ABS transactions). Please refer to the Individual Eligibility Criteria, Item (35) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		Employees of the Seller involved in the underwriting do not know whether a risk position currently being processed for application will be securitised at a later stage or not.
		In summary, it can be stated that the Receivables meet the requirements of the EBA guidelines for "similar exposures".

#	Criterion Article 20 (10)	Verification Report
19	Where the underlying exposures are **residential mortgage loans**, does the portfolio include **loans that have been self-certified** by the loan applicants?	Verification Method: Legal / Due Diligence
		The Individual Eligibility Criteria restrict the underlying exposures to Receivables relating to credit facilities provided to individuals for personal, family or household consumption purposes – therefore, residential mortgage loans do not form part of the portfolio.

#	Criterion Article 20 (10)	Verification Report
20	**Assessment of the borrower's creditworthiness performed in accordance with certain EU Directives** on credit agreements for consumers or on credit agreements for consumers relating to residential immovable property or, if applicable, the analogous provisions of a third country	Verification Method: Regulatory / Legal / Due Diligence / Data
		CaixaBank is a Spanish public limited company (*sociedad anónima*). Its activity is subject to the special legislation applicable to credit institutions and the Banco de España is responsible for the supervision and monitoring of its actions, without prejudice to the powers attributed to the European Central Bank by Council Regulation (EU) No. 1024/2013, of October 15, 2013, conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions. CaixaBank performs the "Assessment of the borrower's creditworthiness" with respect to Loans with consumers in accordance with Article 8 of Directive 2008/48/EC, see the Individual Eligibility Criteria, Item (36) in Section 2.2.8.2 of the Additional Information in the Prospectus.

#	Criterion Article 20 (10)	Verification Report
21	**Originator's experience** (as an entity or through management and senior staff) in origination of similar risk positions	Verification Method: Legal / Regulatory / Due Diligence
		CaixaBank, as Seller and Servicer, has the relevant expertise as an entity being active in the consumer loans market for over five (5) years. This has been confirmed in the Due Diligence Presentation. Please also refer to Section 3.5.1. of the Additional Information in the Prospectus.

#	Criterion Article 20 (11)	Verification Report
22	The underlying exposures are **transferred without undue delay** after selection	Verification Method: Legal
		The date of the final pool cut is [] 2026. The transfer of the final pool will occur at the Date of Incorporation (scheduled for [13] November 2026), i.e. without undue delay. Due to the revolving character of the Transaction, the transfer of the Additional Receivables will occur on each additional Purchase Date.

#	Criterion Article 20 (11)	Verification Report
23	The underlying exposures do not include **any defaulted exposures** or to **credit-impaired debtors or guarantors**	Verification Method: Regulatory / Legal / Due Diligence / Data
		The Seller is an institution subject to Regulation (EU) 575/2013. As shown in the Due Diligence Presentation and confirmed in the Prospectus the Receivables are transferred to the Issuer after selection without undue delay and do not include, at the time of selection and to the best of the Seller´s knowledge, exposures in default within the meaning of Article 178 (1) of Regulation (EU) No 575/2013 or exposures to a credit-impaired debtor or guarantor (see the Individual Eligibility Criteria, Item (37) in Section 2.2.8.2 of the Additional Information in the Prospectus).
		Furthermore, on the relevant assignment date of the Receivables to the Fund, the Seller is not aware of any Borrower having experienced a deterioration of its credit quality, and to the best of its knowledge, no Borrower: (1) has been declared insolvent or had a court grant his/her/its creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his/her/its non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the Fund; (2) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; or (3) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the Seller which are not securitised. Please refer to the Individual Eligibility Criteria, Item (38) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		The Seller / Originator represents, with regards to the question which sources of information it has used to identify defaulted exposures and to determine if a Borrower is credit-impaired, that it has obtained information (1) from the Seller on origination of the exposures, (2) in the course of CaixaBank's servicing of the exposures or CaixaBank's risk management procedures, or (3) from a third party. Please refer to Section 2.2.7.1 "Asset origination method", Paragraph H "Impaired assets monitoring and recovery tools and policy" of the Prospectus. This is in line with the 'best knowledge' standard stipulated in the EBA Guidelines.
		The compliance of the provisional pool with the Eligibility Criteria has been verified through the Eligibility Criteria Verification (please refer to #39 below).
		As demonstrated in the Due Diligence Presentation, the Seller has IT systems in place to ensure that defaulted exposures or exposures to debtors/guarantors with impaired creditworthiness are excluded from the Receivables.

#	Criterion Article 20 (11)	Verification Report
24	No exposures to a credit-impaired debtor or guarantor who has a credit assessment or a credit score indicating that the **risk of contractually agreed payments not being made is significantly higher** than for comparable non-securitised exposures	Verification Method: Due Diligence
		The most relevant factors determining the expected performance of the underlying exposures in the securitised portfolio include the profiles of the individual borrowers (natural persons), credit agency information, financial information and past payment behaviour. All of these factors are reflected in the credit score.
		These factors are the same for securitised and non-securitised exposures due to the strictly random selection process applied to the underlying exposures.
		On this basis, it can reasonably be assumed that the securitised exposures should not perform worse than comparable non-securitised exposures over the term of the Transaction.
		The requirement that the underlying exposures do not have a "credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable receivables held by the Seller which are not securitised" is considered to be met as the underlying exposures do not include (i) exposures that are classified as doubtful, impaired, non-performing or similar, or (ii) exposures whose credit quality (based on credit ratings or other credit quality thresholds) significantly differs from the quality of other exposures ordinarily originated by the Seller.

#	Criterion Article 20 (12)	Verification Report
25	At the time of the transfer, the **debtor has paid at least one instalment**	Verification Method: Legal / Data
		The Seller warrants that on the relevant assignment date of the Receivables to the Fund, the corresponding Borrowers have paid at least one instalment under each of the Loans, see the Individual Eligibility Criteria, Item (31) in Section 2.2.8.2 of the Additional Information in the Prospectus.
		The Eligibility Criteria Verification, whereby the audit company performs certain Agreed-upon Procedures with respect to the compliance of the underlying exposures (please also refer to #39, Article 22 (2)), covers the above-mentioned Eligibility Criterion.

#	Criterion Article 20 (13)	Verification Report
26	The repayment of the securitisation position should **not be predominantly dependent on the sale of assets** securing the underlying exposures	Verification Method: Legal / Due Diligence / Data
		As presented and shown in the Due Diligence Presentation, the Transaction has been structured so as not to be predominantly dependent on the sale of the Loans or any related collateral securing the Receivables. Repayment under the Transaction is entirely linked to the repayment of the Receivables, which, in turn, is neither contingent upon nor dependent on the sale of any related collateral securing the Receivables.
		Furthermore, as shown in the Due Diligence Presentation, the Seller's underwriting process focuses on the creditworthiness of the Borrowers rather than on recoveries derived from the sale of related collateral or other assets securing the Receivables in the event of default.

#	Criterion Article 21 (1)	Verification Report
27	**Risk retention** (Art. 6.1 of the Securitisation Regulation), usually by the Originator	Verification Method: Legal / Due Diligence
		CaixaBank, as Originator, will undertake to retain, on an ongoing basis, a material net economic interest of at 5%, see Section 4.5.5., Paragraph (b) of the Registration Document in the Prospectus.
		CaixaBank will retain a material net economic interest in accordance with Article 6(3)(c) of the EU Securitisation Regulation through an interest in randomly selected exposures of not less than 5% of the securitised exposures. Please refer to Section 4.5.5., Paragraph (b) of the Registration Document in the Prospectus.
		Furthermore, CaixaBank confirms that it will hold the risk retention in accordance with Article 6 of the RTS on Risk Retention, please refer to the Section 3.4.3 "Risk Retention Requirements", Item (b) of the Additional Information in the Prospectus.
		The quarterly investor reports shall include information about the risk retention, including information on which of the modalities provided for in Article 6(3) has been applied, see Section 4.2.2. of the Additional Information in the Prospectus.
		The Originator confirms to hold the risk retention on an ongoing basis in accordance with Article 6 of the Securitisation Regulation, see Section 4.5.5., Paragraph (b) of the Registration Document in the Prospectus.

#	Criterion Article 21 (2)	Verification Report
28	**Appropriate hedging of interest rate and currency risks**	Verification Method: Legal / Due Diligence
		Since the Receivables are fixed rate and the Class A1 (G), A2, B, C, D, E, F and R Notes are floating rate, interest rate risks arise from such mismatch. Both assets and liabilities of the Issuer are EUR denominated hence no currency risk occurs.
		On or about the Date of Incorporation, the Management Company, on behalf of the Fund, shall enter into an Interest Rate Swap Agreement with CaixaBank (the "Swap Counterparty") in order to hedge the potential interest rate exposure of the Fund resulting from the mismatch between the fixed interest rate of the Receivables and the floating interest rate payable under the Notes
		The Interest Rate Swap Agreement will be documented under the ISDA 2002 Master Agreement (governed under English law), including the Schedule, the Credit Support Annex and the Confirmation (as these terms are defined in the Interest Rate Swap Agreement).
		The underlying exposures for the Transaction represent consumer loan receivables - in contrast, the pool does not contain any derivatives.

#	Criterion Article 21 (3)	Verification Report
29	Generally used **reference rates** for interest payments	Verification Method: Legal / Due Diligence
		No reference rates apply to the Receivables which bear fixed interest rates.
		The Class A1 (G), A2, B, C, D, E, F and R Notes will bear interest at floating rates based on 3-M-EURIBOR, see the cover page of the Prospectus as well as Section "DEFINTIONS", definition of "EURIBOR" of the Prospectus, constituting a market standard reference rate.
		Interest on the Accounts of the Issuer will be based on €STR, also constituting a market standard reference rate.
		An Alternative Base Rate is included in the Prospectus which may be applied if the EURIBOR ceased to be an eligible interbank rate (see Section 3.1.7.5 of the Securities Note of the Prospectus).
		Currency hedges are not provided for in the transaction structure as both the Receivables and the Notes are denominated in EUR.

#	Criterion Article 21 (4)	Verification Report
30	**Requirements in the event of an enforcement** or delivery of an acceleration notice	Verification Method: Legal
		After the occurrence of an Issuer Event of Default the Priorities of Payment will change from "Priority of Payments" to "Post-Enforcement Priority of Payments", please refer to Section 4.4.3.3 "Issuer Event of Default" of the Registration Documents of the Prospectus. The following conditions will be fulfilled following an Issuer Event of Default according to the Transaction Documents:
		(a) No cash will be retained with the Issuer, see Section 3.1.5.1 "Order of priority of securities and extent of subordination" of the Securities Note of the Prospectus.
		(b) the principal receipts from the underlying exposures will be used for the fully sequential amortisation of the securitisation positions as determined by the seniority of the securitisation position, see Section 3.1.5.1 "Order of priority of securities and extent of subordination" of the Securities Note of the Prospectus.
		(c) interest and principal payments are first made for the Class A1 and Class A2 Notes and then interest and principal payments are made for the subsequent Notes, hence repayments are not reversed with regard to their seniority, see Section 3.1.5.1 "Order of priority of securities and extent of subordination" of the Securities Note of the Prospectus.
		(d) no automatic liquidation or sale of risk positions or assets is provided for, see Section 3.1.5.1 "Order of priority of securities and extent of subordination" of the Securities Note of the Prospectus.

#	Criterion Article 21 (5)	Verification Report
31	**Sequential repayment as fall-back** in the event of a deterio-ration in portfolio quality for Transactions that feature a **non-sequential priority of pay-ments**	Verification Method: Legal
		During the Revolving Period the Noteholders will not receive any principal payment, except for (i) the principal of the Class R Notes, in accordance with the Pre-Enforcement Priority of Payments set out in Section 3.4.7.2 of the Additional Information of the Prospectus, using the Available Funds remaining after payment of Item (xvi) until the Class R Notes are fully redeemed and (ii) any redemption of the Class A1 Notes funded by a Class A1 Prepayment Amount.
		Following the termination of the Revolving Period (unless the Revolving Period terminates due to the occurrence of a Sequential Redemption Event) the Collateralised Notes will be redeemed on a pro-rata basis. Following a Sequential Redemption Event, and according to the provisions of Section 3.3.2.4 of the Additional Information, the Collateralised Notes will cease to amortise on a pro-rata basis and henceforth will irrevocably amortise on a sequential basis until the liquidation of the Fund as follows: firstly, to the redemption of the Class A1 Notes and Class A2 Notes (or, if applicable, payment of the Class A1 Guarantor Outstanding Principal Payment Amount after the Class A1 Notes have been redeemed in full upon the exercise of the Class A1 Guarantor Prepayment Option); secondly, to the redemption of the Class B Notes; thirdly, to the redemption of the Class C Notes; fourthly, to the redemption of the Class D Notes; fifthly, to the redemption of the Class E Notes; and sixthly, to the redemption of the Class F Notes.
		Class R Notes may amortise at any time. Prior to the occurrence of an Enforcement Event, the amortisation of the Class R Notes will be made using the Available Funds remaining after payment of Item (xvi) in the Pre-Enforcement Priority of Payments until the Class R Notes are fully redeemed. Following the occurrence of an Enforcement Event, the Class R Notes will only be redeemed after full redemption of Classes A to F or other senior items in the waterfall pursuant to the Post-Enforcement Priority of Payments, see Section 3.1.5.1.2. "Principal" of the Securities Note and Section "DEFINTIONS", definitions of "Sequential Redemption Event" and "Revolving Period Early Termination Event" of the Prospectus.
		The Transaction Documents clearly specify performance triggers that ensure if and to what extent a pro-rata amortisation can occur, see Section "DEFINTIONS", definition of "Sequential Redemption Event" of the Prospectus. The Sequential Redemption Event include, inter alia, the following trigger: • the Gross Default Ratio is greater than the related trigger (the "Gross Default Ratio Trigger"), which shall mean for the purposes of this calculation the result of adding (i) 0.50% and (ii) the product of multiplying 0.60% by the number of Cut-Off Dates elapsed since the Date of Incorporation, including the Cut-Off Date preceding the relevant Payment Date, subject to a cap of 7.50%. Hence, such trigger includes the deterioration in the credit quality of the underlying exposures below a predetermined threshold.
		As a result of the above, the amortisation mechanism complies with Article 21(5) of the Securitisation Regulation.

#	Criterion Article 21 (6)	Verification Report
32	**Early amortisation provisions** or triggers for termination of the revolving phase to include at least the following:	Verification Method: Legal
		The Issuer will only be allowed to purchase Additional Receivables within the Revolving Period which is defined as follows: The period running from the Date of Incorporation (excluded) and ending on the Payment Date falling on the earlier of the following dates: (i) the fourth (4th) Payment Date (i.e. [26 January 2028) (included), (ii) the date of occurrence of a Revolving Period Early Termination Event(excluded); or (iii) the Payment Date (excluded) specified in a termination notice sent by the Seller to the Management Company determining a termination date of the Revolving Period, see Section "DEFINTIONS", definitions of "Revolving Period" and "Revolving Period Early Termination Event" together with Section 3.3.2.4 "Early termination of the Revolving Period" of the Additional Information of the Prospectus. Thus, the Revolving Period will end either (i) on the Payment Date falling in January 2028 or (ii) upon the occurrence of a Revolving Period Early Termination Event. The following events trigger a Revolving Period Early Termination Event:
	a) deterioration in the credit quality of the underlying exposures below a predefined threshold	A deterioration in the credit quality of the Purchased Receivables, measured by the Gross Default Ratio Trigger (as set out in Section "DEFINTIONS", definition of "Sequential Redemption Event", Item (a) of the Prospectus).
	b) insolvency-related events in relation to the Originator or the Servicer	The occurrence of an insolvency-related event with regard to the Originator or Servicer (as set out in Section 3.3.2.4 "Early termination of the Revolving Period", Items (f) and (i) of the Additional Information of the Prospectus).
	c) decline in value of the underlying exposures below a predefined threshold	The value of the Receivables held by the Issuer falls below a predetermined threshold (as set out in Section "DEFINTIONS", definition of "Sequential Redemption Event" of the Prospectus).
	d) failure to generate sufficient new underlying exposures for replenishments under revolving Transactions	A failure to generate sufficient new Receivables that meet the predetermined replenishment criteria (as set out in Section 3.3.2.4 "Early termination of the Revolving Period", Item (b) of the Additional Information of the Prospectus).

#	Criterion Article 21 (7)	Verification Report
33	**Clear rules** in the Transaction documentation regarding obligations, tasks and responsibilities of the Servicer, trustees and other ancillary service providers	Verification Method: Legal
		The Servicing Agreement provides for a clear specification of the contractual obligations, duties and responsibilities of the Servicer, especially with regard to the servicing, monitoring, reporting and monthly advances to mitigate for commingling risk, as well as the provisions for a potential replacement in case of a Replacement Servicer Event, see the Servicing Agreement.
		Similar provisions for the obligations, duties and responsibilities of other ancillary service providers are provided for the following parties, see the respective descriptions in the Transaction Documents: • Management Company (please refer to the Management, Placement and Subscription Agreement) • Fund Accounts Provider (please refer to the Fund Accounts Agreement) • Paying Agent (please refer to the Paying Agent Agreement)
		The Transaction Documents specifies clearly provisions that ensure the replacement of derivative counterparties, liquidity providers and the Fund Accounts Provider in the case of their default, insolvency and other specified events, where applicable. In respect of the Fund Accounts Provider provisions exist for its replacement in case of a rating downgrade, as explained in detail in Clause 7 "EXCEPTIONAL CIRCUMSTANCES RELATED TO RATING DOWNGRADE" of the Fund Accounts Agreement.
		Also, detailed provisions exist for the obligations, duties and responsibilities of the Swap Counterparty. Detailed provisions exist for its replacement if the Swap Counterparty ceases to have the Swap Required Ratings (see Section 3.4.8.1 "Interest Rate Swap Agreement" of the Additional Information of the Prospectus and the Interest Rate Swap Agreement).

#	Criterion Article 21 (8)	Verification Report
34	**Experience of the Servicer** (management and senior staff) in the servicing of exposures of a similar nature to those securitised	Verification Method: Regulatory / Legal / Due Diligence
		CaixaBank is a Spanish public limited company (*sociedad anónima*). Its activity is subject to the special legislation applicable to credit institutions and the Banco de España is responsible for the supervision and monitoring of its actions, without prejudice to the powers attributed to the European Central Bank by Council Regulation (EU) No. 1024/2013, of October 15, 2013, conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions.
		The Prospectus contains information on the experience of CaixaBank as a Seller and Servicer, see Section 3.5.1. of the Additional Information in the Prospectus.
		The experience and expertise of the management and the senior staff have been confirmed in the Due Diligence Presentation.
		Based on the above, CaixaBank as Seller and Servicer is deemed to have the relevant expertise as an entity being active as servicer of consumer loan receivables for of more than 5 years and as servicer of consumer loan receivables securitisations for more than 5 years, and no contrary findings were observed in the Due Diligence meeting.

#	Criterion Article 21 (8)	Verification Report
35	Appropriate and well documented **risk management and service policies**, procedures and controls in place at the Servicer	Verification Method: Regulatory / Due Diligence
		As a result of the regulatory status (see #34 above), CaixaBank has well established procedures with regard to risk management, servicing and internal control systems in place, and no contrary findings were observed in the Due Diligence Presentation, see also Section 2.2.7.1 "Asset origination method" of the Additional Information of the Prospectus.

#	Criterion Article 21 (9)	Verification Report
36	Clear and coherent definitions, regulations and possible measures with regard to the **servicing of non-performing exposures,** specification of the **priorities of payment**	Verification Method: Legal / Due Diligence
		The origination policies and procedures of Caixa Bank (see Section 2.2.7.1 "Asset origination method" of the Additional Information of the Prospectus) which must be complied in respect of the servicing of the Loans and the Receivables by the Servicer in accordance with the Servicing Agreement contains a description of procedures related to: • Approval processes • Decision support systems: Scorings • Insurance • Risk Proposal • Authority to approve risks • Impaired assets monitoring and recovery tools and policy
		The loss definition used in the Transaction refers to the term "Defaulted Receivables" which means Receivables that are in arrears for an uninterrupted period equal to or higher than one hundred eighty (180) days or that are classified as written-off by the Servicer. This definition is consistently used in the Prospectus.
		The Transaction Documents clearly specify the Priority of Payments (see the definitions of "Pre-Enforcement Priority of Payments" and "Post-Enforcement Priority of Payments"), please refer to Section 3.1.5.1 "Order of priority of securities and extent of subordination" of the Securities Note of the Prospectus and the events which trigger changes in such Priority of Payments, see Section 4.4.3.3 "Issuer Event of Default" of the Registration Documents of the Prospectus.
		The Management Company shall give notice to the Noteholders and the Rating Agencies once an Issuer Event of Default has occurred, at least thirty (30) Business Days in advance to the Notes Maturity Date, see Section 4.4.3.2 "Common provisions for the Early Liquidation of the Fund", Item (e) of the Registration Document of the Prospectus.
		The procedures shown in the Due Diligence Presentation correspond to the description in the Prospectus and no contrary findings could be observed.

#	Criterion Article 21 (10)	Verification Report
37	**Clear rules in the event of conflicts** between the different classes of noteholders	Verification Method: Regulatory / Legal
		Whilst the Deed of Incorporation does not contemplate Noteholders having voting rights or the ability to call creditors' meetings in the terms of article 37 of Law 5/2015 of 27 April on the Promotion of Enterprise Funding the Management Company, as legal representative of the Fund, is legally required to protect the interest of the Noteholders and other creditors of the Fund as if handling its own interests, caring for the levels of diligence, reporting and defence of the interests of the former and avoiding situations involving conflicts of interest, and giving priority to the interests of the Noteholders and the other creditors of the Fund over its own and to ensure that the Fund is operated in accordance with the provisions of the Deed of Incorporation. Under Law 5/2015 and general principles of Spanish Law, in case of conflict between different classes of Noteholders, the Management Company, where appropriate, will decide on the relevant issue to ensure timely resolution of such conflict. The ability to defend the Noteholders' interests depends on the resources of the Management Company, which, under article 26 of Law 5/2015, shall act with maximum due diligence and transparency in the defence of the interests of the Noteholders and the Other Creditors, and manage the Receivables, which shall be administered by the Servicer pursuant to the Servicing Agreement, see Section 2.1.3. "Inexistence of meeting of creditors" of the Risk Factors of the Prospectus.

#	Criterion Article 22 (1)	Verification Report
38	Provision of **historical performance data** before pricing	Verification Method: Legal / Due Diligence / Data
		The historical performance data provided by the Arranger Société Générale during the verification process of the CONSUMO 8 transaction relates to the total portfolio of consumer loans originated by the Seller and includes the following areas: a) **Delinquencies** as an annually percentage for the ageing buckets 0-30 days, 30-60 days, 60-90 days, 90-120 days, 120-150 days, 150-180 days and more than 180 days past due (covering the period from Q4 2016 until Q1 2026). b) **Prepayments** as a quarterly percentage (covering the period from June 2017 until June 2026). c) **Gross Losses** (i.e. before recovery proceeds) as amount and as percentage in static format on a quarterly basis (covering the period from Q1 2016 until Q1 2026 for non pre-approved and pre-approved loans defaults). d) **Recoveries** (based on customer payments) as amount and as percentage in static format on a quarterly basis (covering the period from Q1 2016 until Q1 2026 for non pre-approved and pre-approved loans recoveries).
		The data history, which is provided prior to pricing, covers a period of at least 5 years as required under Article 22(1) of the Securitisation Regulation.
		Given that the most relevant factors determining the expected performance of the underlying exposures in the securitised portfolio, namely the factors described in #24, are the same to the overall portfolio for which the above-mentioned historical performance data have been procured, comparability between the securitised portfolio and the Originator's overall portfolio ("substantially similar exposures") is ensured.

#	Criterion Article 22 (2)	Verification Report
39	Performance of an **asset audit** on the basis of a sample and defined audit steps (Agreed upon Procedures, AuP) by an external independent party	Verification Method: Data
		The Originator has mandated a qualified and experienced audit firm to perform the asset audit. The asset audit and the related AuP include the following: a) a verification of the consistency of the information of the underlying exposures selected from the data file with the information shown in the Loan Agreements and the Originator's IT System (the "**Pool Data Verification**"); b) a verification of the compliance of the underlying exposures in the portfolio with the key Eligibility Criteria (the "**Eligibility Criteria Verification**"); and c) verification that the data disclosed to investors in the Prospectus in respect of the underlying exposures is accurate (the "**Prospectus Data Verification**").
		The sample drawn for the Pool Data Verification is representative of the securitised portfolio, based on the preliminary pool cut dated 26 August 2026. This is ensured by a sufficiently large sample of 461 receivables and random selection, applying a 99% confidence level. The draft report prepared by the audit firm with regards to the Pool Data Verification has been made available to SVI on 9 October 2026. The draft report confirms that the Pool Data Verification has occurred and that no significant adverse findings have been found.
		The Eligibility Criteria Verification has been performed by the audit firm based on the same sample as described above and as of the preliminary pool cut dated 26 August 2026. The draft report regarding the Eligibility Criteria Verification has been made available to SVI on 9 October 2026. The draft report confirms that the Eligibility Criteria Verification has occurred and that no deviating factual findings have been found.
		Please note that, for the purpose of compliance with the requirements of Article 22 (2) of the Securitisation Regulation, the AuP can be based on either the preliminary or the final pool cut.
		The Prospectus Data Verification will be performed by the audit firm based on the final pool cut and will be provided before the closing of the Transaction.

#	Criterion Article 22 (3)	Verification Report
40	Provision of a precise **liability cash flow model** to the investors prior to pricing by the Originator; "precise" refers to the possibility for the investor to calculate the amortisation rate and, based on this, the pricing of the securitisation position	Verification Method: Legal / Data
		A CF-Model has been prepared by Intex on behalf of the Originator and is provided as a web-based tool and can be accessed via http://www.intex.com (subscription model) under the ticker "CBCON8".
		On the basis of pre-defined default and prepayment scenarios, output files calculated on the basis of the Intex model have been made available to SVI on 7 October 2026 in order to perform the steps necessary to verify the compliance under Article 22 (3) of the Securitisation Regulation. It should be noted that the statements below do reflect the result of SVI's review of the functionality of the CF-Model and can be considered as a check of plausibility, however no assurance can be given that the CF-Model does calculate correctly in each and every scenario.
		The CF-Model accurately reflects the contractual relationships and cash flows from and to the securitised portfolio, cash accounts, Classes A to F and Class Notes, the Originator/Servicer as well as other parties involved (summarised as senior expenses).
		A wide range of different scenarios can be modelled, including but not limited to prepayments, delinquencies, defaults (gross losses), recoveries, coupon on the notes and senior expenses. Both size as well as timing of payments or defaults can be varied. Furthermore, digital scenarios such as the exercise of call options (yes/no) can be considered. As a result, both base cases scenarios for pricing as well as stress scenarios for credit analysis purposes can be modelled.
		The CF-Model is available since on or around 7 October 2026 and hence has been provided before pricing. The Originator undertakes to provided potential investors with the CF-Model upon request.

#	Criterion Article 22 (4)	Verification Report
41	For residential mortgage loan and auto loan/auto leasing portfolios: publication of information on the **environmental performance of the assets** financed by such underlying exposures (energy performance certificates) Alternatively: publication of the available information related to the **principal adverse impacts of the assets** financed by such underlying exposures **on sustainability factors**	Verification Method: Legal / Due Diligence Information on the environmental performance of the assets financed by such underlying exposures (energy performance certificates) are not required for the asset class "credit facilities provided to individuals for personal, family or household consumption purposes…".

#	Criterion Article 22 (5)	Verification Report
42	Compliance with the provisions of Art. 7 of the Securitisation Regulation (regarding **Transparency**) is the responsibility of the Originator or Sponsor	Verification Method: Legal / Due Diligence
		Pursuant to Article 22(5) of the Securitisation Regulation, the Originator shall be responsible for compliance with Article 7 and, for such purposes, the Management Company, acting on behalf of the Fund, has been designated as the "Reporting Entity" for the purposes of Article 7(2) of the Securitisation Regulation. EDW acts as EU Securitisation Repository to satisfy the reporting obligations under the Securitisation Regulation. Furthermore, the Management Company confirms in Section 4.2. "Compliance with transparency requirements under EU Securitisation Regulation" of the Additional Information of the Prospectus that it will fulfil the provisions of Article 7 of the Securitisation Regulation as follows:
		• Art. 7 (1) (a): Loan level data will be made available prior to pricing and will be made available no later than one (1) month after the relevant Payment Date and simultaneously with the quarterly investor report.
		• Art. 7 (1) (b): The relevant Transaction Documents in draft form will be made available prior to pricing and will be made available in any case within fifteen (15) calendar days of the Date of Incorporation.
		• Art. 7 (1) (c): Not applicable.
		• Art. 7 (1) (d): In accordance with the RTS for notification, the notification will be provided to investors in draft form prior to pricing and will be provided in final form within fifteen (15) calendar days of the Date of Incorporation at the latest.
		• Art. 7 (1) (e): The quarterly investor report in respect of each Interest Accrual Period will be made available no later than one (1) month after the relevant Payment Date.
		• Art. 7 (1) (f): Ad hoc announcements will be published as soon as they need to be published under the MAR.
		• Art. 7 (1) (g): If a "Significant Event" occurs, investors will be informed immediately.

As a result of the verifications documented above, we confirm to **CaixaBank, S.A.** that the STS criteria pursuant to Article 19 to 22 of the European Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 for the Transaction "**CONSUMO 8**" have been fulfilled, with the exception of Article 22 (2) of the Securitisation Regulation.

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