

**CAIXABANK LEASINGS 3, F.T.
COMPLIANCE OF THE RISK RETENTION COMMITMENT**

Pursuant to Article 22 of Commission Delegated Regulation (EU) No 625/2014 of 13 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council by way of regulatory technical standards specifying the requirements for investor, sponsor, original lender and originator institutions relating to exposures to transferred credit risk, and according to Article 6. 1 of 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, the Seller of the Receivables (CaixaBank, S.A.) has informed the Management Company (CaixaBank Titulización, S.G.F.T.,S.A.U.) that it continues to retain in the Securitisation Fund, on an ongoing basis, a material net economic interest in accordance with the provisions of Article 6(3)(d) of the mentioned Regulation (EU) 2017/2402 (i.e. "the retention of the first loss tranche and, where such retention does not amount to 5 % of the nominal value of the securitised exposures, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total not less than 5 % of the nominal value of the securitised exposures").