

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

Pursuant to Article 22 of Commission Delegated Regulation (EU) 625/2014 of 13 March 2014 supplementing Regulation (EU) 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 405 of Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (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 405(1)(d) of the mentioned Regulation (EU) 575/2013 (i.e. "retention of the first loss tranche and, 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 no less than 5 % of the nominal value of the securitised exposures").