

**CAIXABANK PYMES 12, F.T.
COMPLIANCE OF THE RISK RETENTION COMMITMENT**

Pursuant to 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 act as retainer entity of a material net economic interest in the securitisation fund, in the terms of Article 6(3)(d) of the mentioned Regulation (EU) 2017/2402 and Articles 7 and 10 of Commission Delegated Regulation (EU) 2023/2175 of 7 July 2023 (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").