

# CAJAMAR

## MORTGAGE COVER POOL UPDATE

Data as of 2Q 2021

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[www.bcc.es/en/informacion-para-inversores](http://www.bcc.es/en/informacion-para-inversores)

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## 1. GCC Overview

### Grupo Cooperativo Cajamar:

#### A cooperative Group with nationwide presence

Full Institutional presentation in our website [bcc.es/en here](https://bcc.es/en/here)

GCC\_2Q-2021 Latest Results [here](#)

- **Cajamar is the frequent issuer of covered bonds and ABS in the Group**
- **Cajamar has currently two benchmark covered bond issues in the market.**

- ➔ **GCC Rated BB with Stable Outlook by S&P<sup>(1)</sup>**
- ➔ **and BB (high) with Negative Outlook by DBRS<sup>(2)</sup>**
- ➔ **Mortgage Covered Bonds Rated:**
  - ➔ AA/Stable by S&P<sup>(3)</sup>
  - ➔ A (H)/Stable by DBRS<sup>(4)</sup>

(1)Released November 26, 2020. (2)Released November 26, 2020. (3)Dec 02, 2020. (4)Released Jul 14, 2021.

# Cajamar Covered Bonds

## 2 Cajamar Mortgage Portfolio

### 2.1 Portfolio Eligibility

(euros)

06/30/2021	Total Mortgage Portfolio	Residential total	Residential eligible	Commercial (total)	Commercial (total) Eligible	Commercial (Developers)	Commercial (Land)	Other Commercial
<b>Outstanding Amounts</b>	13,137,153,717	9,678,525,937	7,631,297,412	3,458,627,780	2,140,712,342	356,006,131	137,655,967	2,964,965,683
<b>Average Outstanding Amount Per Loan</b>	76,286	66,449.20	63,311	130,234.13	101,595.19	460,551.27	611,804.30	116,004.76
<b>N° of loans</b>	172,210	145,653.00	120,537.00	26,557.00	21,071.00	773.00	225.00	25,559.00
<b>WA seasoning (months)</b>	99.10	101.47	113.11	92.49	94.70	123.81	152.38	85.95
<b>WA remaining term (months)</b>	210.07	238.54	226.17	130.39	128.50	185.00	-4.12	130.08
<b>% floating rate</b>	92.35%	90.91%	93.21%	96.39%	97.66%	99.50%	88.85%	96.36%
<b>% fixed rate</b>	7.65%	9.09%	6.79%	3.61%	2.34%	0.50%	11.15%	3.64%
<b>WA Current Interest Rate (floating)</b>	1.46%	1.12%	1.02%	2.36%	2.23%	2.32%	2.82%	2.34%
<b>WA Spread (floating)</b>	1.60%	1.40%	1.32%	2.16%	2.13%	1.53%	2.01%	2.24%
<b>WA Current Interest Rate (Fixed)</b>	2.19%	2.16%	2.37%	2.40%	2.48%	1.62%	3.33%	2.28%
<b>WA LTV</b>	54.92%	53.78%	47.30%	58.11%	36.52%	80.63%	185.53%	49.49%

### Non-Securitized Mortgage Portfolio Cajamar

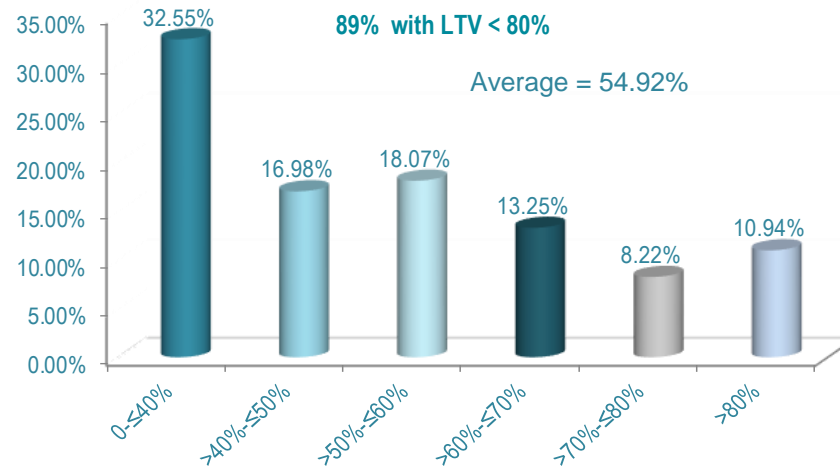
Source: Cajamar, data as of 30/06/2021

# Cajamar Covered Bonds

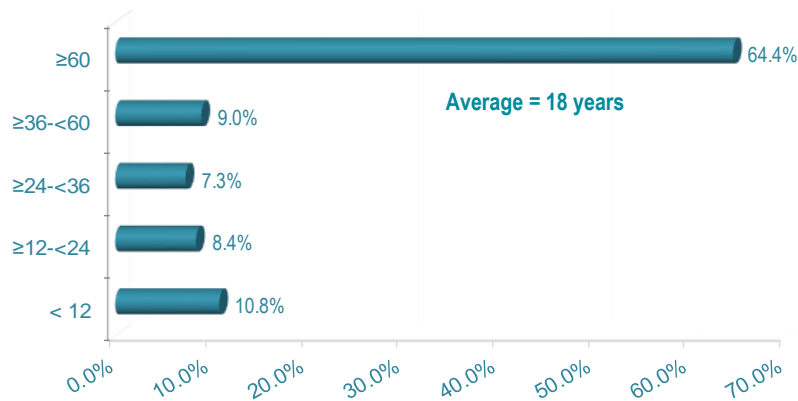
## 2 Cajamar Mortgage Portfolio

### 2.2 LTV Distribution

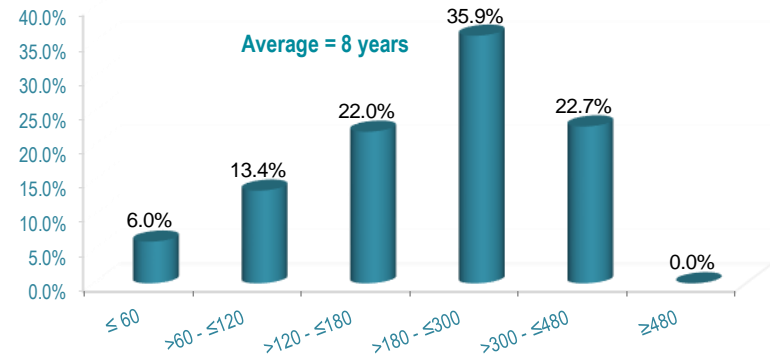
#### LTV Distribution



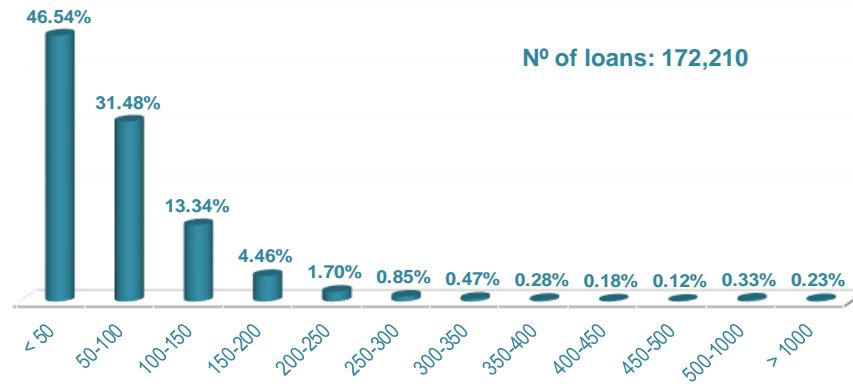
#### Remaining Life



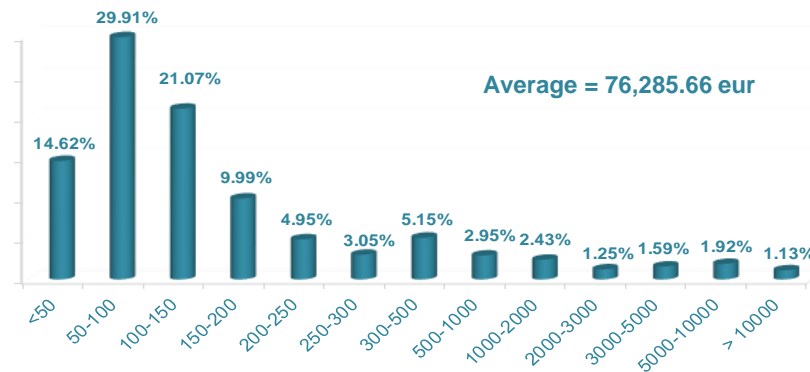
#### Seasoning



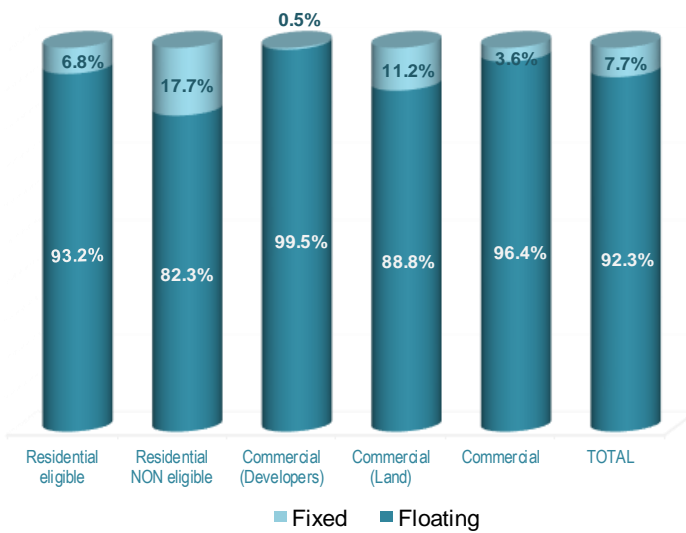
#### Number of Loans (%)



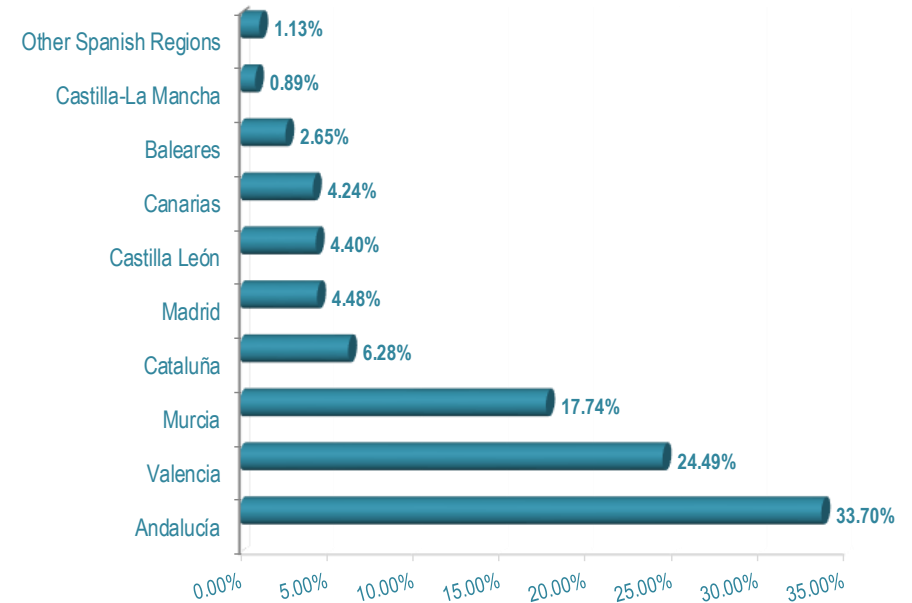
#### Principal Outstanding Average



#### Split of Mortgages' Interest rate basis



#### Geographic Breakdown



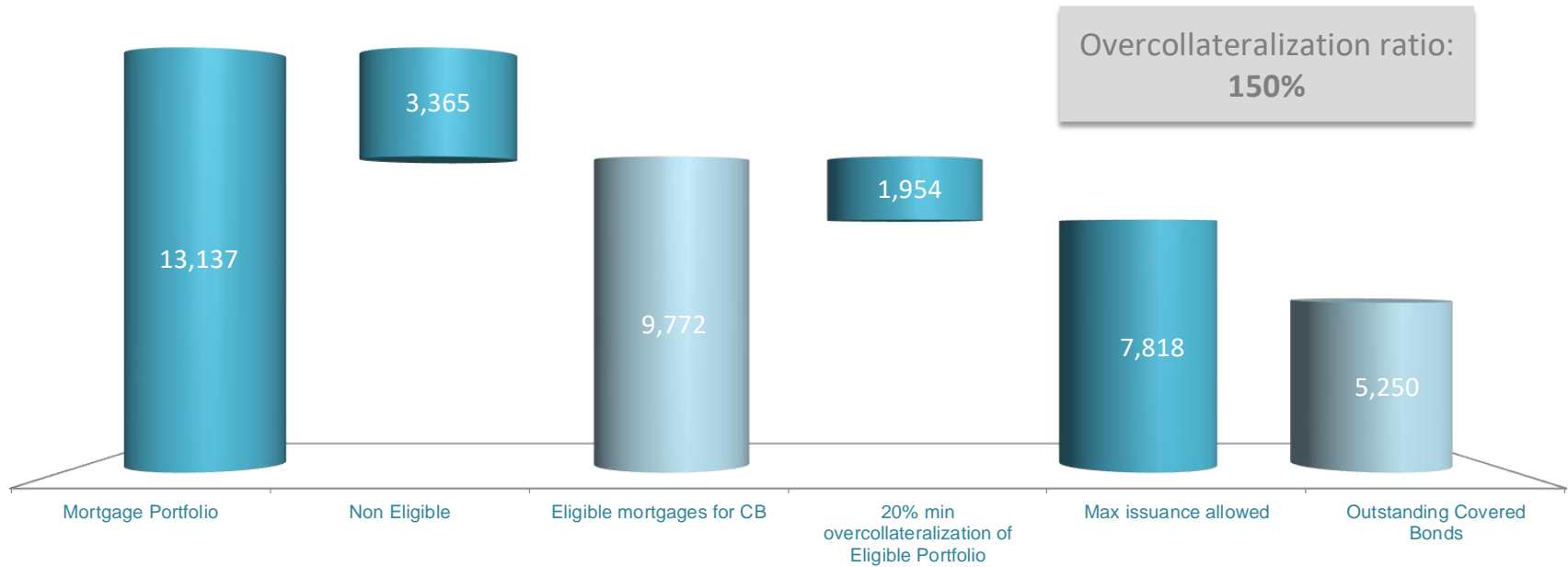
#### Cajamar Outstanding Covered Bonds (Cédulas)

30/06/2021

Covered Bonds	Issue Date	Maturity Date	Coupon	Issue Size	Retained	Allocated
CAJAMAR OCT-21	oct-11	oct-21	5.5%	500,000,000	500,000,000	
CAJAMAR ENE-22	ene-15	ene-22	1.3%	750,000,000		750,000,000
CAJAMAR SR III	abr-16	jun-22	1.0%	500,000,000	500,000,000	
CAJAMAR ENE-22	ene-17	ene-22	0.9%	500,000,000	500,000,000	
CEDULA TERRITORIAL CAJAMAR 03	mar-17	mar-22	0.8%	350,000,000	350,000,000	
CAJAMAR SEP-24	sep-17	sep-24	1.2%	750,000,000	750,000,000	
CAJAMAR JUN-23	jun-18	jun-23	0.9%	500,000,000		500,000,000
CAJAMAR MAY-25	may-20	may-25	0.15%	1,000,000,000	1,000,000,000	
CH CAJAMAR-II 0,000 12/2027	dic-27	dic-27	0.00%	750,000,000	750,000,000	
<b>Total</b>				<b>5,600,000,000</b>	<b>4,350,000,000</b>	<b>1,250,000,000</b>



#### Cajamar Eligible Mortgage Portfolio



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