

CAJAMAR

MORTGAGE COVER POOL UPDATE

Data as of 2Q 2022

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www.bcc.es/en/informacion-para-inversores

Table of contents

CAJAMAR MORTGAGE COVER POOL UPDATE

1. GCC: Overview
2. Cajamar Mortgage Portfolio
 - 2.1 Portfolio Eligibility
 - 2.2 LTV Distribution
 - 2.3 Loans and Outstanding Average
 - 2.4 Breakdown Interest Rate Basis & Geographical
 - 2.5 Outstanding Covered Bonds
 - 2.6 Overcollateralization

1. GCC Overview

Grupo Cooperativo Cajamar:

A cooperative Group with nationwide presence

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

GCC_2Q-2022 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⁽¹⁾**
- ➔ **and BB (high) with Negative Outlook by DBRS⁽²⁾**
- ➔ **Mortgage Covered Bonds Rated:**
 - ➔ AA/Positive by S&P⁽³⁾
 - ➔ AA(H)/Stable by DBRS⁽⁴⁾

(1)Released July 21, 2021. (2)Released May 25, 2021. (3)July 20, 2022. (4)Released Jul 8, 2022. .

Cajamar Covered Bonds

2 Cajamar Mortgage Portfolio

2.1 Portfolio Eligibility

(euros)

06/30/2022	Total Mortgage Portfolio	Residential total	Residential eligible	Commercial (total)	Commercial (total) Eligible	Commercial (Developers)	Commercial (Land)	Other Commercial
Outsatnding Amounts	13.060.569.579	10.365.771.148	8.229.035.536	2.694.798.431	1.947.049.754	256.947.258	50.945.224	2.386.905.949
Average Outstanding Amount Per Loan	74.043	66.791,91	63.743	127.131,12	110.715,90	385.228,27	297.925,29	117.240,82
Nº of loans	176.392	155.195,00	129.097,00	21.197,00	17.586,00	667,00	171,00	20.359,00
WA seasoning (months)	95,28	96,52	109,25	90,52	96,41	108,82	160,43	87,05
WA remaining term (months)	218,45	241,59	227,48	129,44	124,87	186,60	76,94	124,41
% floating rate	85,17%	82,32%	87,07%	96,12%	97,27%	99,46%	98,19%	95,72%
% fixed rate	14,83%	17,68%	12,93%	3,88%	2,73%	0,54%	1,81%	4,28%
WA Current Interest Rate (floating)	1,50%	1,29%	1,22%	2,30%	2,23%	2,34%	2,46%	1,97%
WA Spread (floating)	1,35%	1,15%	1,16%	2,12%	2,13%	1,52%	1,95%	2,19%
WA Current Interest Rate (Fixed)	1,89%	1,87%	2,10%	2,15%	2,33%	1,29%	6,44%	2,12%
WA LTV	52,52%	53,95%	47,50%	47,03%	35,68%	56,72%	104,45%	44,76%

Non-Securitized Mortgage Portfolio Cajamar

Source: Cajamar, data as of 30/06/2022

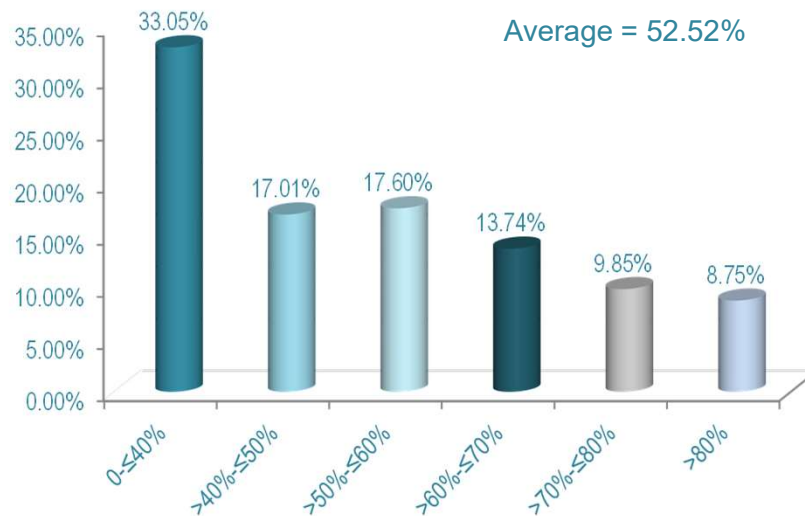
Cajamar Covered Bonds

2 Cajamar Mortgage Portfolio

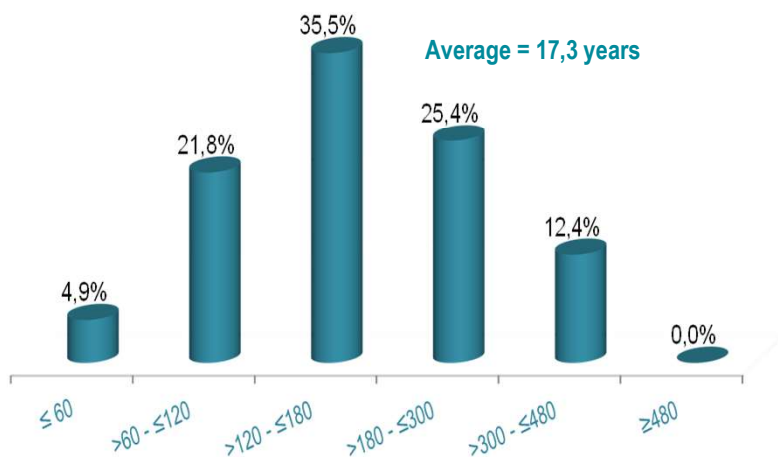
2.2 LTV Distribution

LTV Distribution

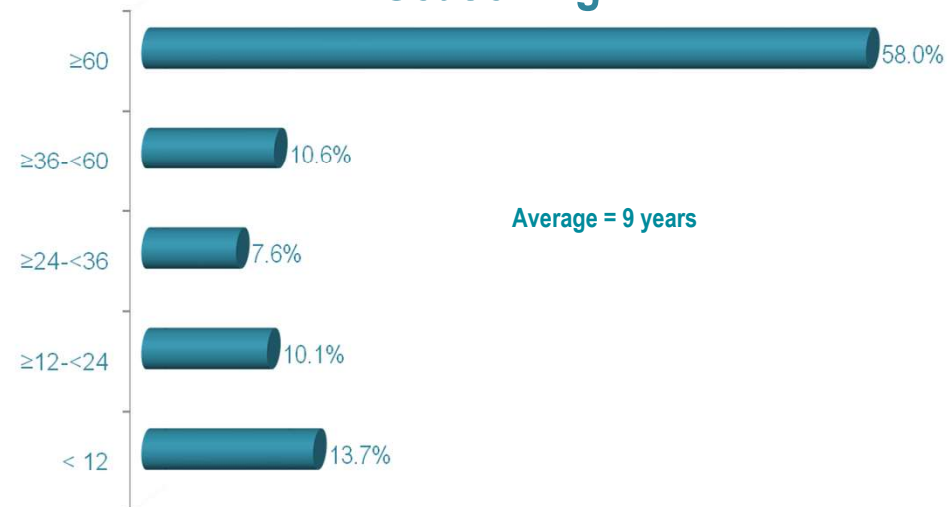
90% with LTV < 80%



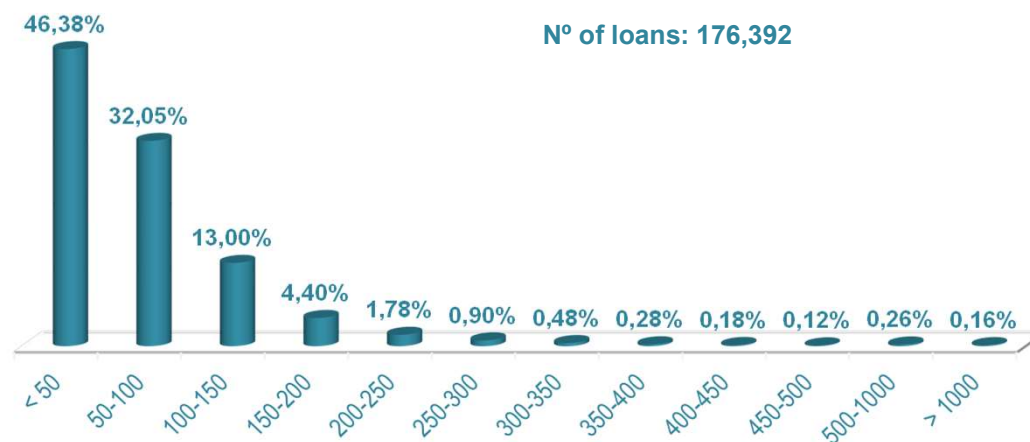
Remaining Life



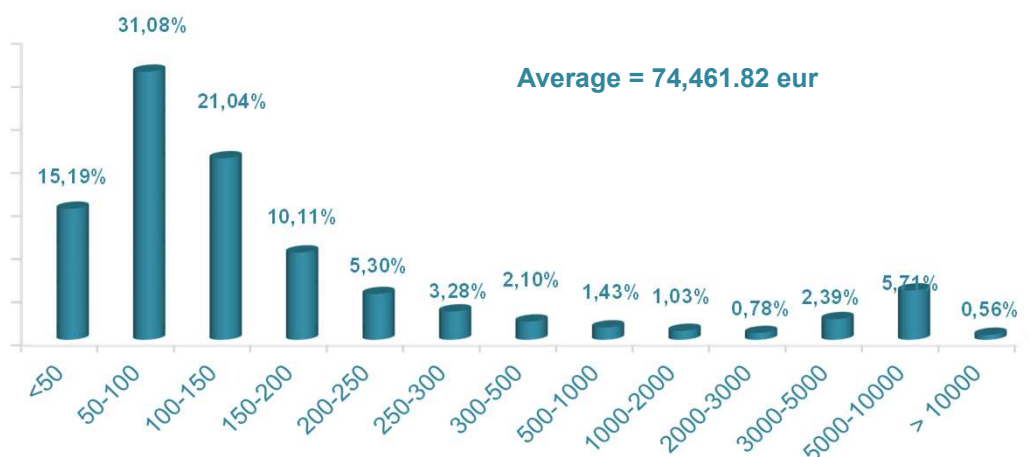
Seasoning



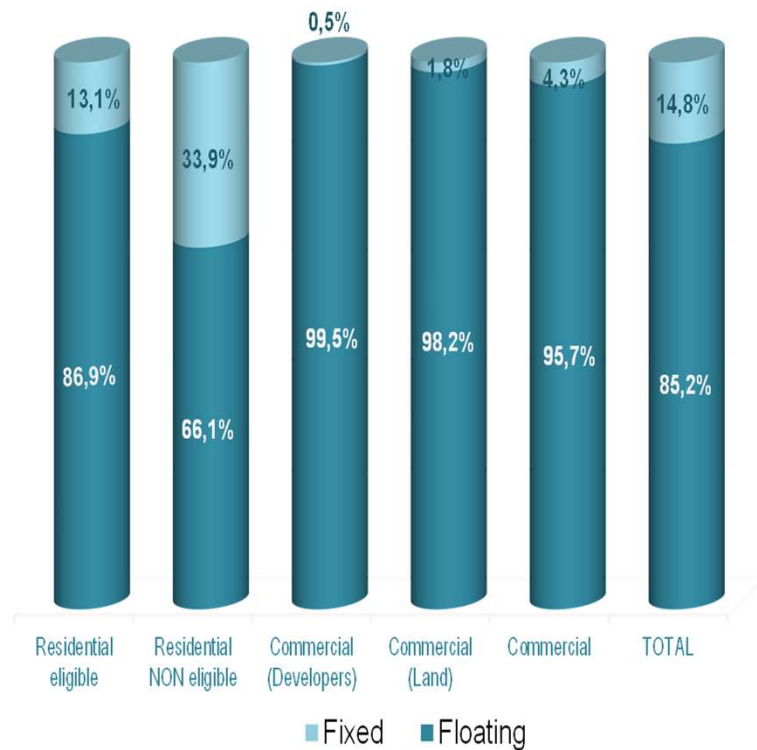
Number of Loans (%)



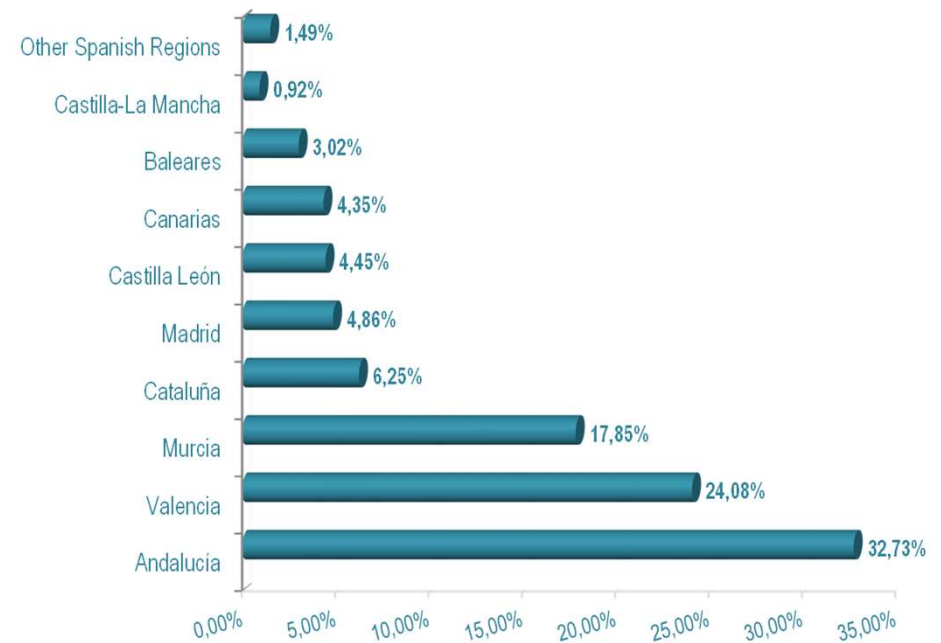
Principal Outstanding Average



Split of Mortgages' Interest rate basis



Geographic Breakdown

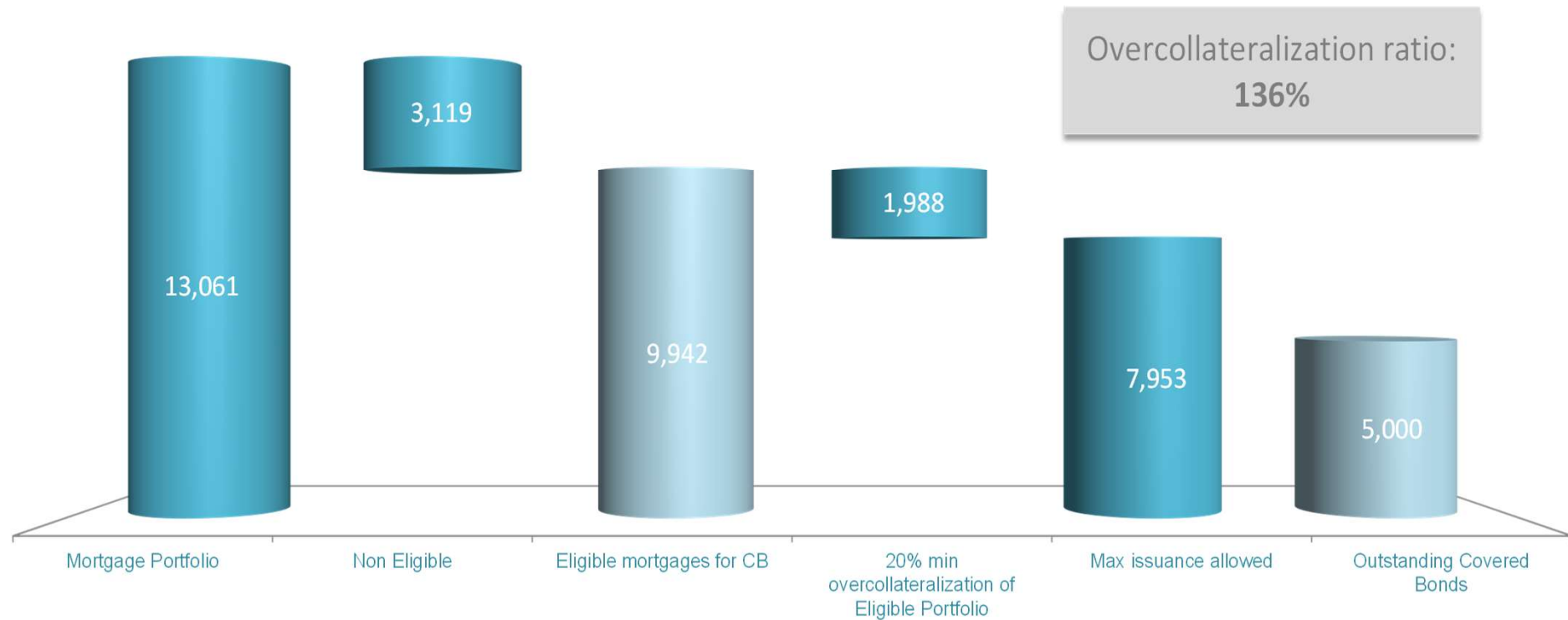


Cajamar Outstanding Covered Bonds (Cédulas)

30/06/2022

Covered Bonds	Issue Date	Maturity Date	Coupon	Issue Size	Retained	Allocated
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	
CAJAMAR DIC-27	may-20	dic-27	0,00%	750.000.000	750.000.000	
CAJAMAR JUL-29	jul-21	jul-29	0,10%	1.000.000.000	1.000.000.000	
CAJAMAR MAY-32	may-22	may-32	2,00%	1.000.000.000	1.000.000.000	
Total				5.000.000.000	4.500.000.000	500.000.000

Cajamar Eligible Mortgage Portfolio



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