

# CAJAMAR

## MORTGAGE COVER POOL UPDATE

Data as of 3Q 2022

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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](https://bcc.es/en) [here](#)

GCC\_3Q-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 Positive Outlook by S&P<sup>(1)</sup>**
- ➔ **and BB (high) with Stable Outlook by DBRS<sup>(2)</sup>**
- ➔ **Mortgage Covered Bonds Rated:**
  - ➔ AA/Positive by S&P<sup>(3)</sup>
  - ➔ AA(H)/Stable by DBRS<sup>(4)</sup>

(1) Released July 20, 2022. (2) Released May 23, 2022. (3) July 20, 2022. (4) Released Jul 8, 2022. .

# Cajamar Covered Bonds

## 2 Cajamar Mortgage Portfolio

### 2.1 Portfolio Eligibility

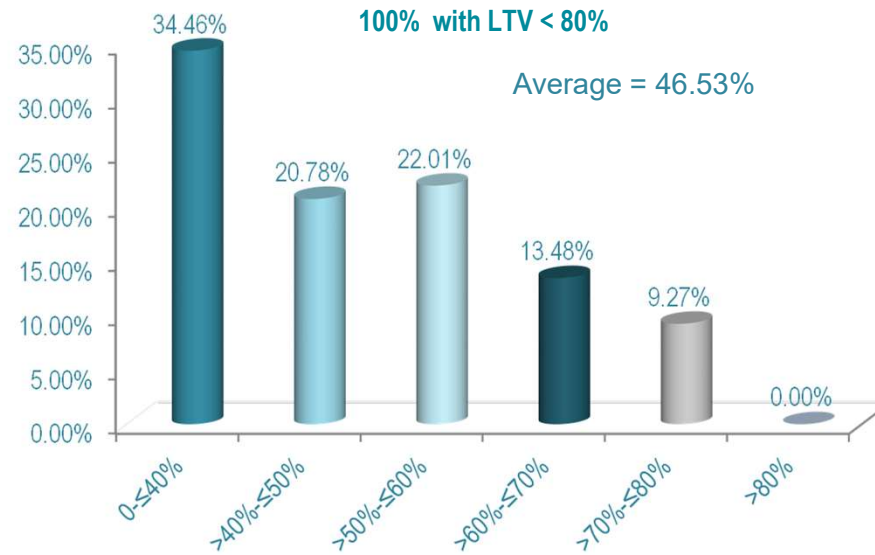
09/30/2022	Total Mortgage Portfolio	Residential total	Commercial (total)
<b>Outsatnding Amounts</b>	6,649,920,286	6,331,274,285	318,646,001
<b>Average Outstanding Amount Per Loan</b>	63,914	64,072.00	60,926.58
<b>N° of loans</b>	104,045	98,815.00	5,230.00
<b>WA seasoning (months)</b>	114.09	114.74	101.11
<b>WA remaining term (months)</b>	219.94	224.79	123.58
<b>% floating rate</b>	83.01%	82.32%	96.69%
<b>% fixed rate</b>	16.99%	17.68%	3.31%
<b>WA Current Interest Rate (floating)</b>	1.39%	1.33%	2.46%
<b>WA Spread (floating)</b>	1.34%	1.29%	2.26%
<b>WA Current Interest Rate (Fixed)</b>	1.95%	1.94%	2.52%
<b>WA LTV</b>	46.53%	47.15%	34.20%

Non-Securitized Mortgage Portfolio Cajamar

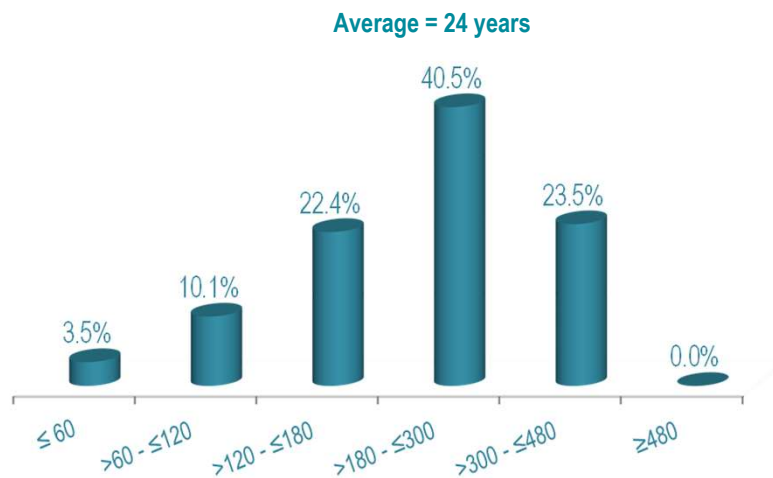
Source: Cajamar, data as of 30/09/2022

### 2.2 LTV Distribution

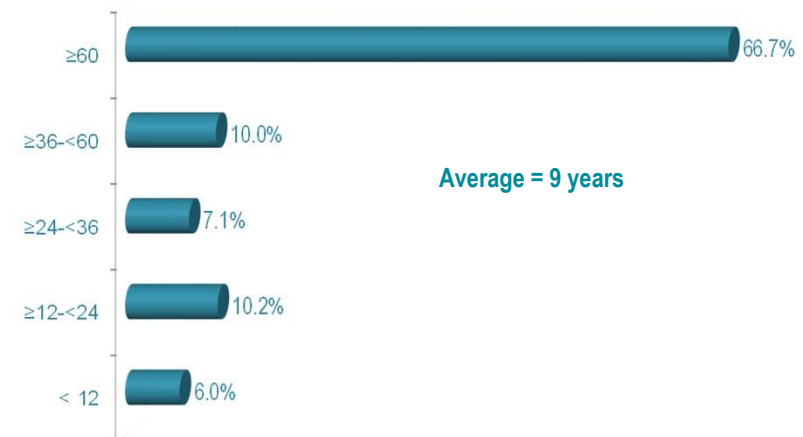
#### LTV Distribution



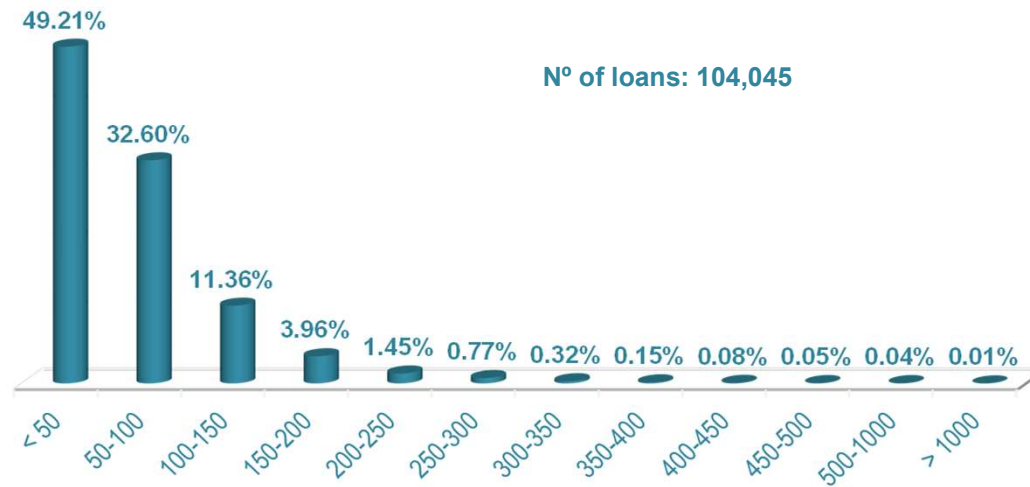
#### Remaining Life



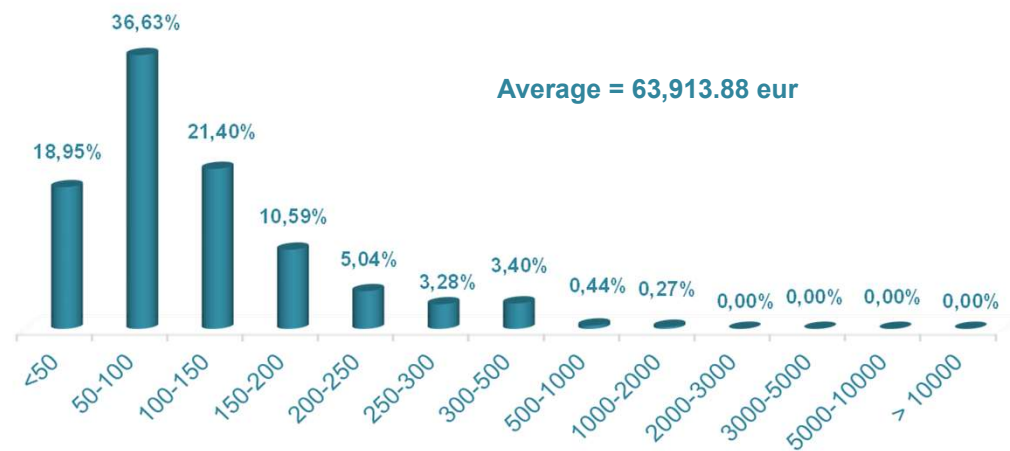
#### Seasoning



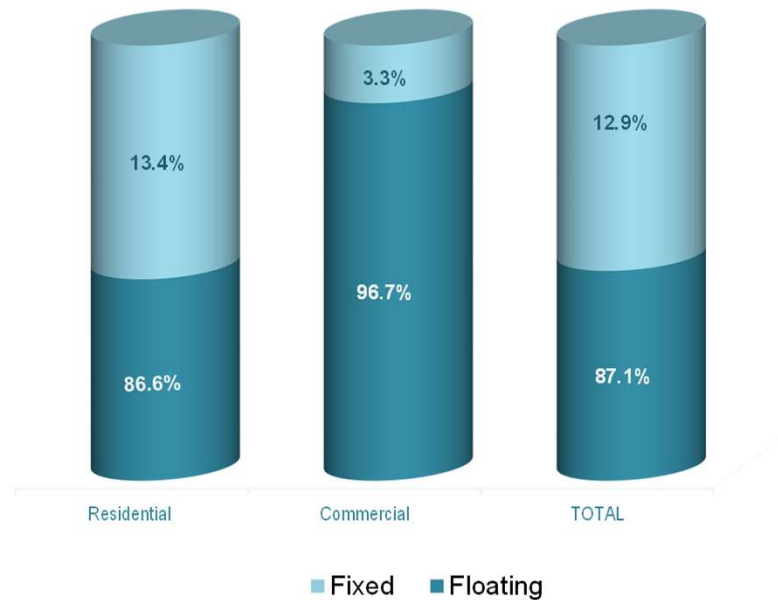
#### Number of Loans (%)



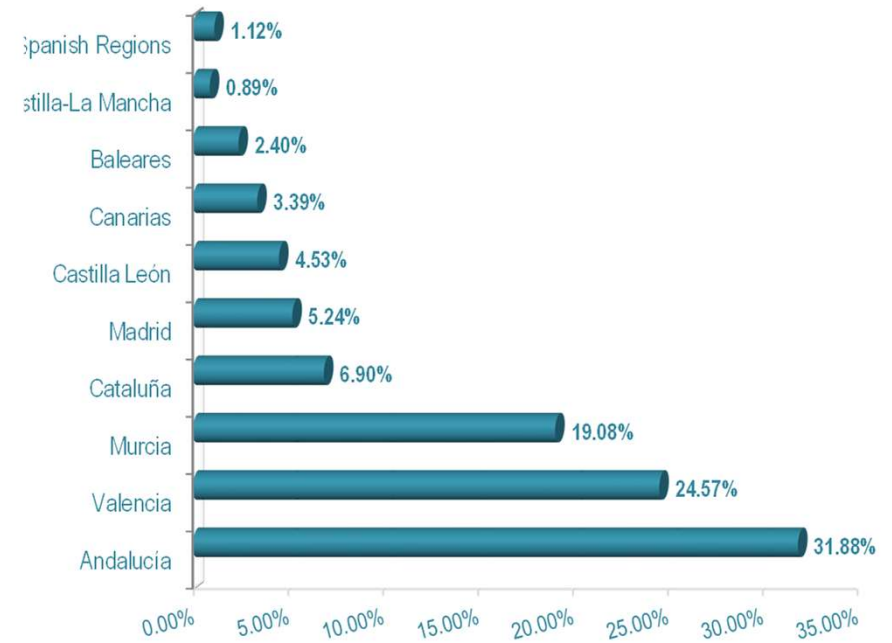
#### Principal Outstanding Average



#### Split of Mortgages' Interest rate basis



#### Geographic Breakdown



# Cajamar Covered Bonds

## 2 Cajamar Mortgage Portfolio

### 2.5 Outstanding Covered Bonds



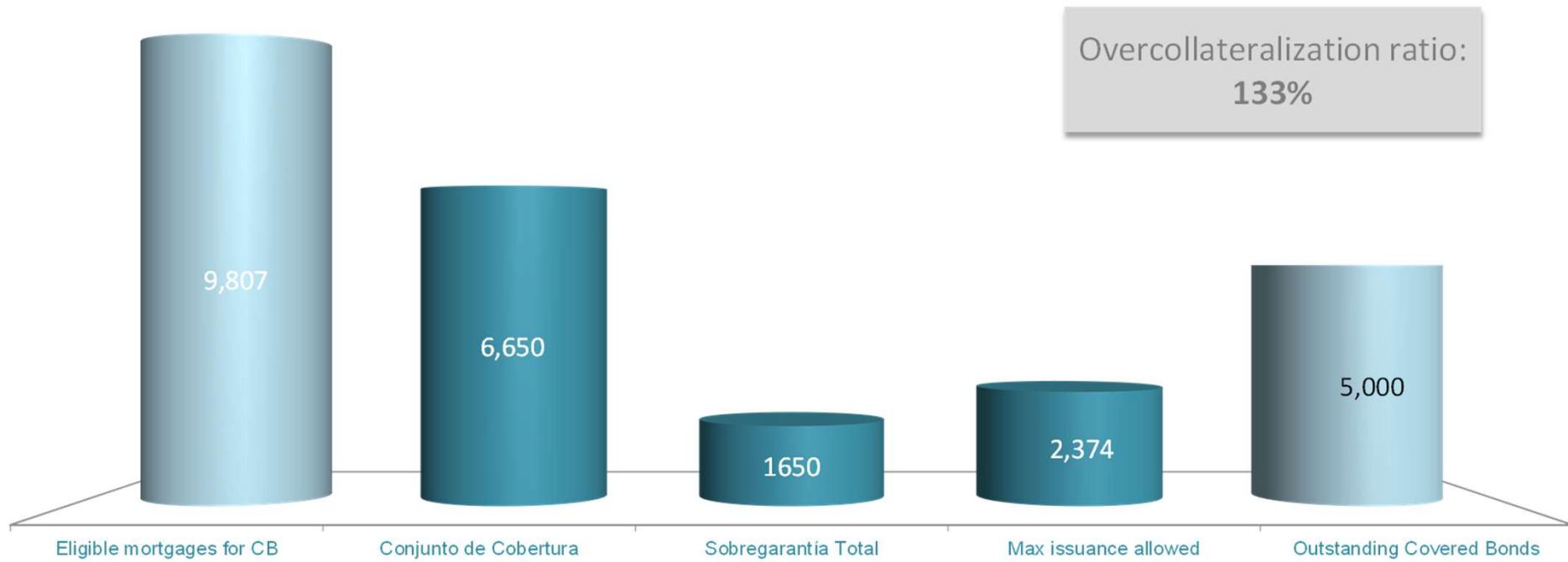
#### Cajamar Outstanding Covered Bonds (Cédulas)

09/30/2022

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	
			<b>Total</b>	<b>5,000,000,000</b>	<b>4,500,000,000</b>	<b>500,000,000</b>



### Cajamar Eligible Mortgage Portfolio



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