2Q 2026 CAJAMAR COVER POOL PRESENTATION

BCC | Grupo Cooperativo Cajamar

Contact: ir@bcc.es

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

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GRUPO COOPERATIVO CAJAMAR ANNOUNCES A STRATEGIC PARTNERSHIP WITH CRÉDIT AGRICOLE.

The agreement represents a key milestone in the Group's long-term growth strategy, strengthening its future prospects.

WHY IT MATTERS

- First strategic partnership between GCC and a leading European banking group.
- Accelerates execution of the Group's strategic plan.
- Creates additional opportunities for customers and stakeholders.

Q2 RESULTS DEMOSNTRATE SUSTAINED EARNINGS GENERATION, STRONG BUSINESS MOMENTUM AND A SOLID CAPITAL POSITION.

RESILIENT PROFITABILITY

Gross Margin	Net Profit	RoE
€728M -0.7% y-o-y	€193M +8.5% y-o-y	8.09% maintaining stable level

GROWING FRANCHISE

Business Volume	Credit	Off-balance sheet	Mutual Funds
€118,527M +9.6% y-o-y	+10% y-o-y Market share 3.26% +17 bps y-o-y	+24.3% y-o-y	+31.3% y-o-y vs 13.8% sector average

SOUND FUNDAMENTALS

NPL ratio	Net NPA ratio	Cost of Risk
1.57% coverage 82.6%	0.51% coverage 71.8%	0.23%

SOLID CAPITAL & FUNDING

Total Capital	MREL	Deposits	Green SP issuance
16.56% phased in Buffer 306 bps	25.53% o/TREA Buffer 260 bps	+9% y-o-y Market share 2.90% +1 bps y-o-y	€500M €2Bn demand >90 investors

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Covered bond issuance capacity increased by €1.0Bn YTD, mainly driven by new loan origination and the amortization of securitized assets.

Cajamar‘s programmes for issuance of Mortgage Covered Bonds & Public Sector Covered Bonds

- Fully adapted to the Spanish Law on Covered Bonds (Royal Decree-Law 24/2021), in force since 8 Jul 22 and transposing the European Commission´s Covered Bond Directive
- European Covered Bond (**Premium**)
- Approved by **Bank of Spain**
- Cover Pool Monitor: **Intermoney Agency Services**

Cajamar Group mortgage cover pool

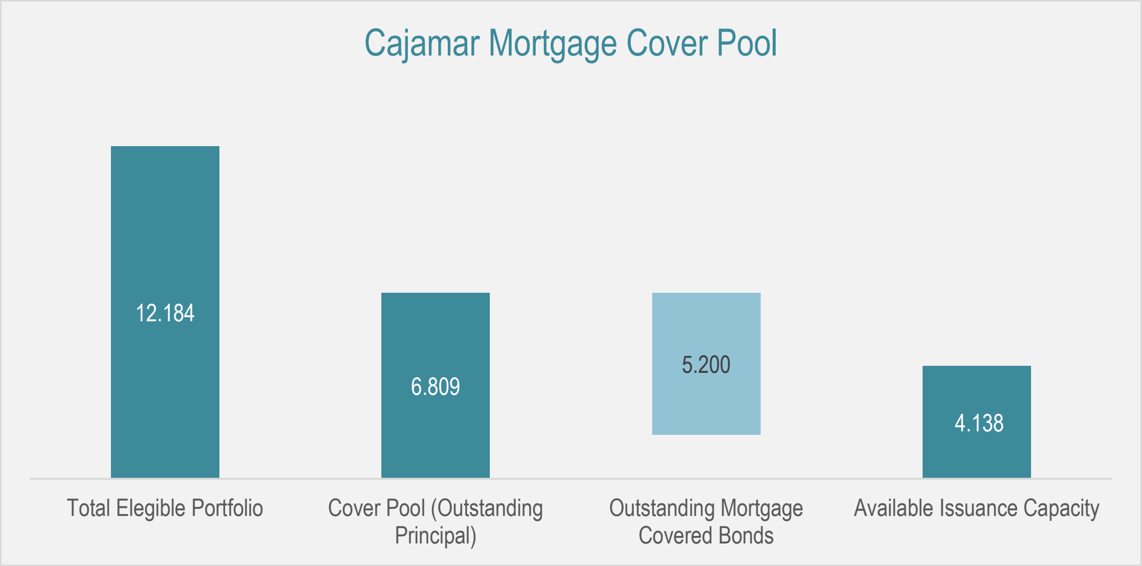
Cajamar Group Mortgage Covered Bonds	June 26
Total Eligible Portfolio (outstanding)	€13,922M
Cover Pool (outstanding principal)	€6,809M
Outstanding Mortgage Covered Bonds	€5,200M
Total Overcollateralization (OC) level (%)	**29,88%**
Legal OC	5.00%
Contractual OC	0%
Voluntary OC	24.88%
Available issuance capacity (for 30% OC)	**€5,476M**

Mortgage Covered bonds ratings

Agency	Rating	Last update
S&P Global Ratings	AAA	Sep 18, 2025
MORNINGSTAR DBRS	AAA	June 4, 2025
FitchRatings	AA+	June 5, 2026

Cajamar Group public sector cover pool

Cajamar Group Public Sector Covered Bonds	June 26
Total Eligible Portfolio (outstanding)	€4,074M
Cover Pool (outstanding principal)	€1,668M
Outstanding Public sector Covered Bonds	€750M
Total Overcollateralization (OC) level (%)	**120.01%**
Legal OC	5.00%
Contractual OC	0%
Voluntary OC	115.01%
Available issuance capacity (for 30% OC)	**€2,384M**



Cover pool (€M)		Overcollateralization			
Mortgage cover pool	Liquid assets	Voluntary	Legal	Contractual	**Total**
6.809	0	25,95%	5,00%	-	**30,95%**

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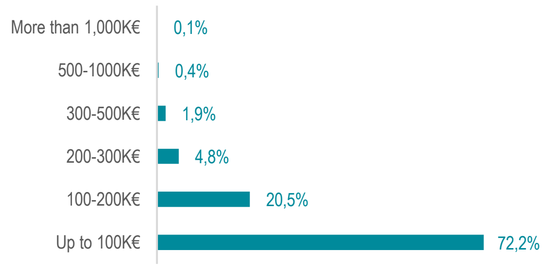
2Q 2026	Segregated Mortgages (RDL 24/2021) Total	Residential	Commercial
Outstanding Amounts	6.809.367.291	**6.463.631.981**	**345.735.309**
Average Outstanding Amount Per Loan	53.207	**53.013**	**57.118**
No. of loans	127.978	**121.925**	**6.053**
Weighted Average seasoning (years)	10,34	**10,39**	**9,30**
Weighted Average remaining term (years)	16,75	**17,20**	**8,32**
% floating rate	77,12%	**76,18%**	**94,73%**
% fixed rate	22,88%	**23,82%**	**5,27%**
Weighted Average Current Interest Rate (floating)	3,41%	**3,34%**	**4,43%**
Weighted Average Spread (floating)	1,44%	**1,40%**	**2,16%**
Weighted Average Current Interest Rate (Fixed)	2,40%	**2,40%**	**2,53%**
Average LTV	34,65%	**35,14%**	**24,82%**
Weighted Average LTV	43,42%	**44,16%**	**29,64%**

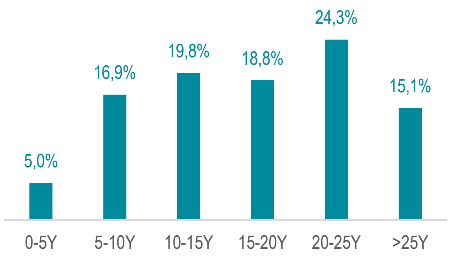
(*) Data based on Primary Assets, thus segregated eligible mortgages according to RDL 24/2021

Cajamar Mortgage Cover Pool is comprised mostly by residential properties, with a low average outstanding balance and long seasoning.

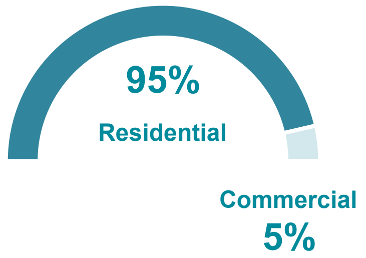
Principal Outstanding



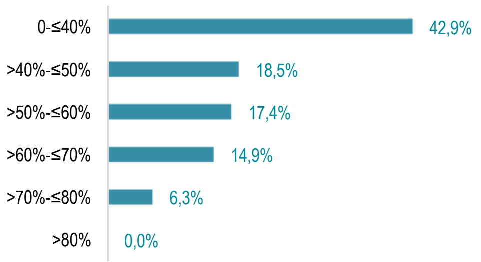
Residual Life



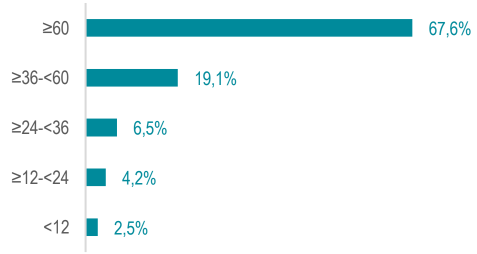
Typology



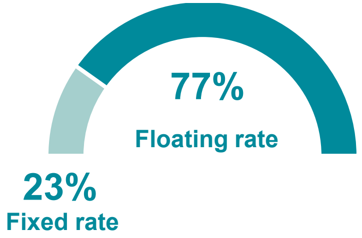
Breakdown by LTV



Loan Seasoning (months)

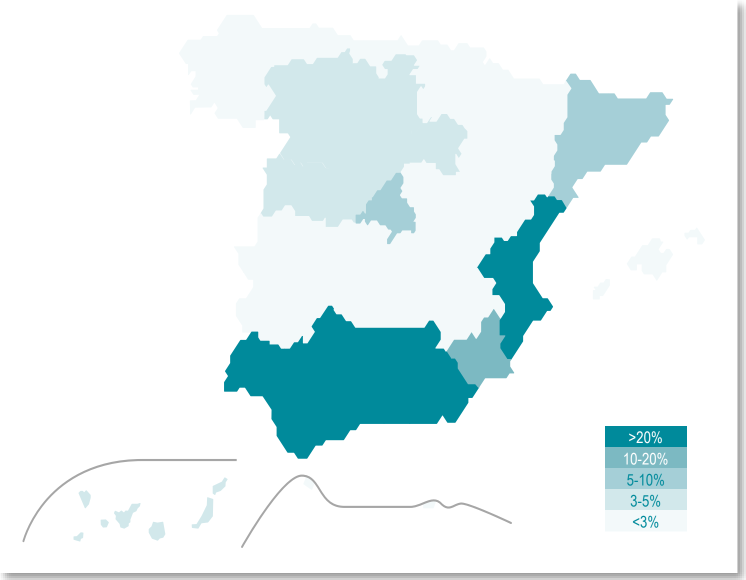


Breakdown by interest rate



Most of the properties are located in the regions of Andalusia (35%) and Valencia (24%), followed by Murcia (19%).

	Residential Loans	Commercial Loans	Total
Andalucía	35,20%	34,10%	35,10%
Aragón	0,20%	0,70%	0,30%
Asturias	0,10%	0,00%	0,10%
Cantabria	0,00%	0,10%	0,00%
Castilla La Mancha	0,90%	1,20%	0,90%
Castilla León	4,00%	3,40%	4,00%
Cataluña	5,60%	3,30%	5,50%
Ceuta	0,20%	0,10%	0,20%
Extremadura	0,10%	0,10%	0,10%
Galicia	0,40%	0,20%	0,40%
Islas Baleares	1,20%	2,10%	1,20%
Islas Canarias	3,80%	6,30%	3,90%
Madrid	4,60%	2,60%	4,50%
Melilla	0,20%	0,20%	0,20%
Murcia	19,30%	17,70%	19,20%
Navarra	0,40%	0,20%	0,40%
Pais Vasco	0,00%	0,10%	0,00%
Rioja (La)	0,10%	0,10%	0,10%
Valencia	23,70%	27,70%	23,90%



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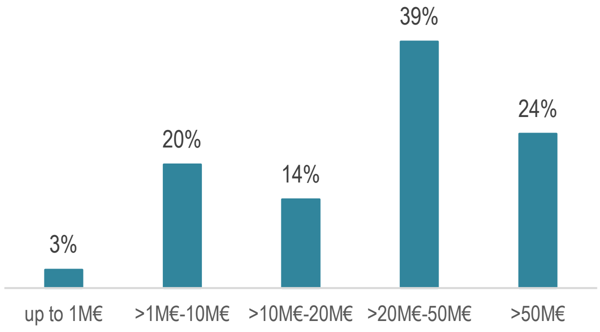
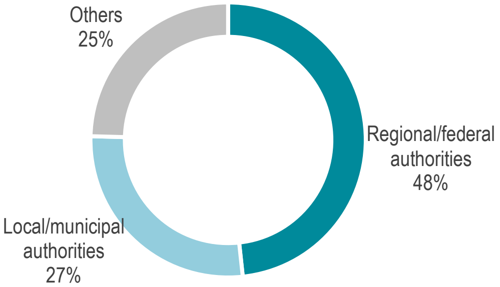
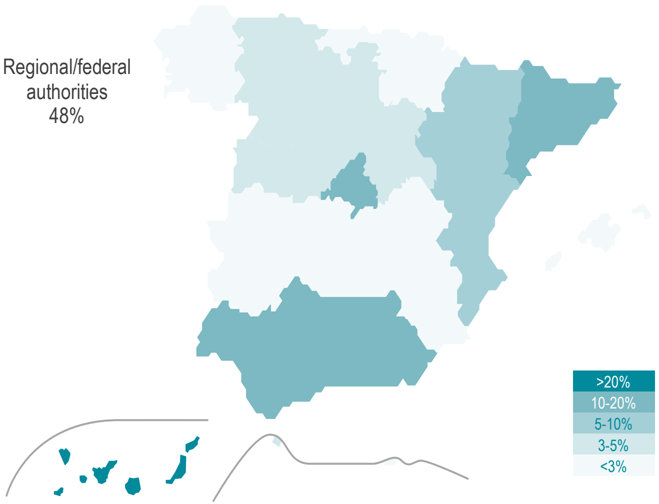
Public Sector - Principal Outstanding Average



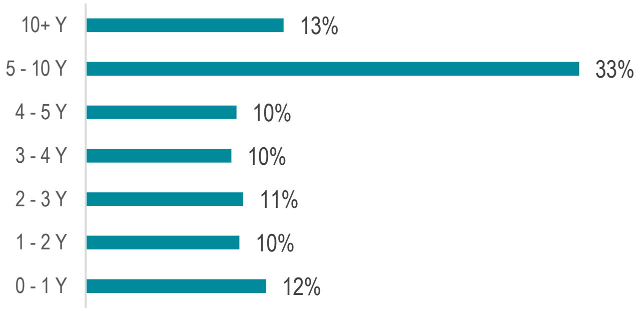
Breakdown by type of debtor



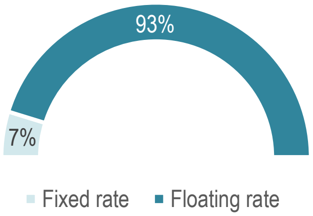
Geographical breakdown



Residual Life



By interest rate



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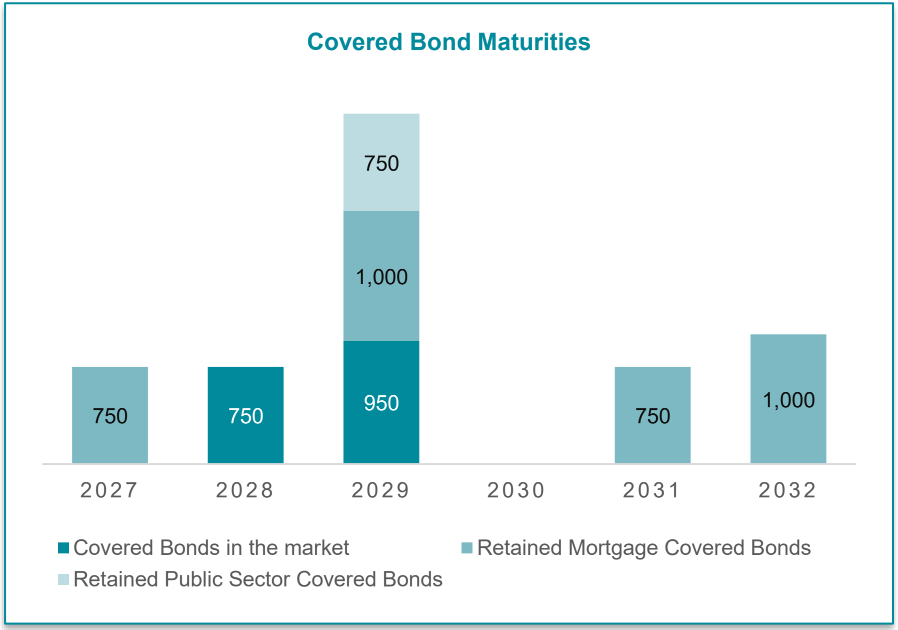
Both retained and covered bonds in the market have a diversified maturity profile.

Covered Bonds in the market	Amount	Issue date	Maturity	ISIN code
CAJAMA 3 3/8 02/16/28	750	16/02/2023	16/02/2028	ES0422714172
CAJAMA 3.55 03/31/29 (private placement)	350	31/03/2023	31/03/2029	ES0422714198
CAJAMA 3 3/8 07/25/29	600	25/01/2024	25/07/2029	ES0422714206
TOTAL	**1,700**			

Retained Mortgage Covered Bonds	Amount	Issue date	Maturity	ISIN code
CAJAMA Float 03/12/31	750	12/03/2024	12/03/2031	XS2783787992
CAJAMA 0 12/21/27	750	21/12/2020	21/12/2027	ES0422714149
CAJAMA 0.1 07/15/29	1,000	15/07/2021	15/07/2029	ES0422714156
CAJAMA 2 05/17/32	1,000	17/05/2022	17/05/2032	ES0422714164
TOTAL	**3,500**			

Retained Public Sector Covered Bonds	Amount	Issue date	Maturity	ISIN code
CAJAMA 3.55 03/17/29	750	17/03/2023	17/03/2029	ES0422714180
TOTAL	**750**			

Figures in EUR million



THANK YOU