



INSTITUTIONAL PRESENTATION: GRUPO COOPERATIVO CAJAMAR

(Financial data as of March 31th 2025)

1

**Grupo Cooperativo Cajamar:
Identity features**

3

Corporate governance

2

Mission, vision and business model

4

Activity and Results

Leading financial cooperative group in Spain by asset size

18 credit unions make up Grupo Cooperativo Cajamar.

It is one of the **10 Spanish entities** monitored by the Single Supervisory Mechanism (SSM).

Leading in the union of credit cooperatives through successful integration processes throughout its history.



3.9 Mn of customers



1.8 Mn of cooperative members



63,020 Mn of Assets



93,568 Mn of Balance sheet business

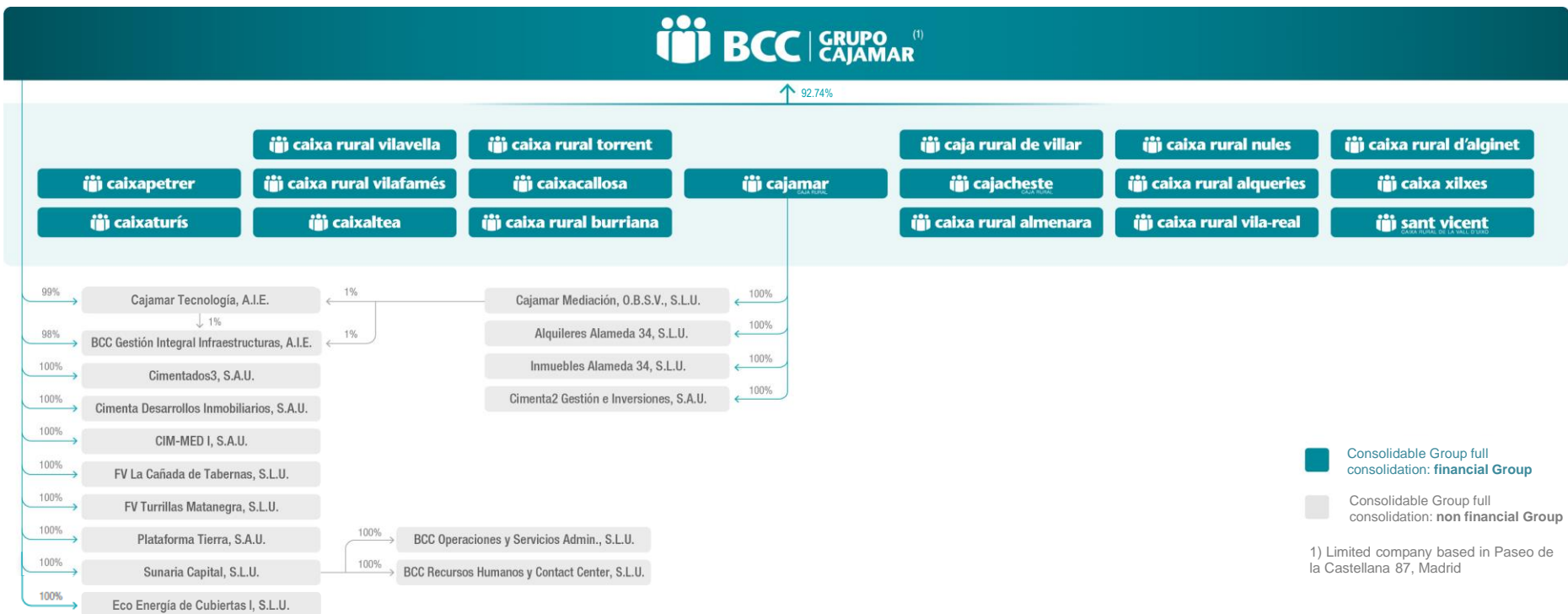


5,090 employees

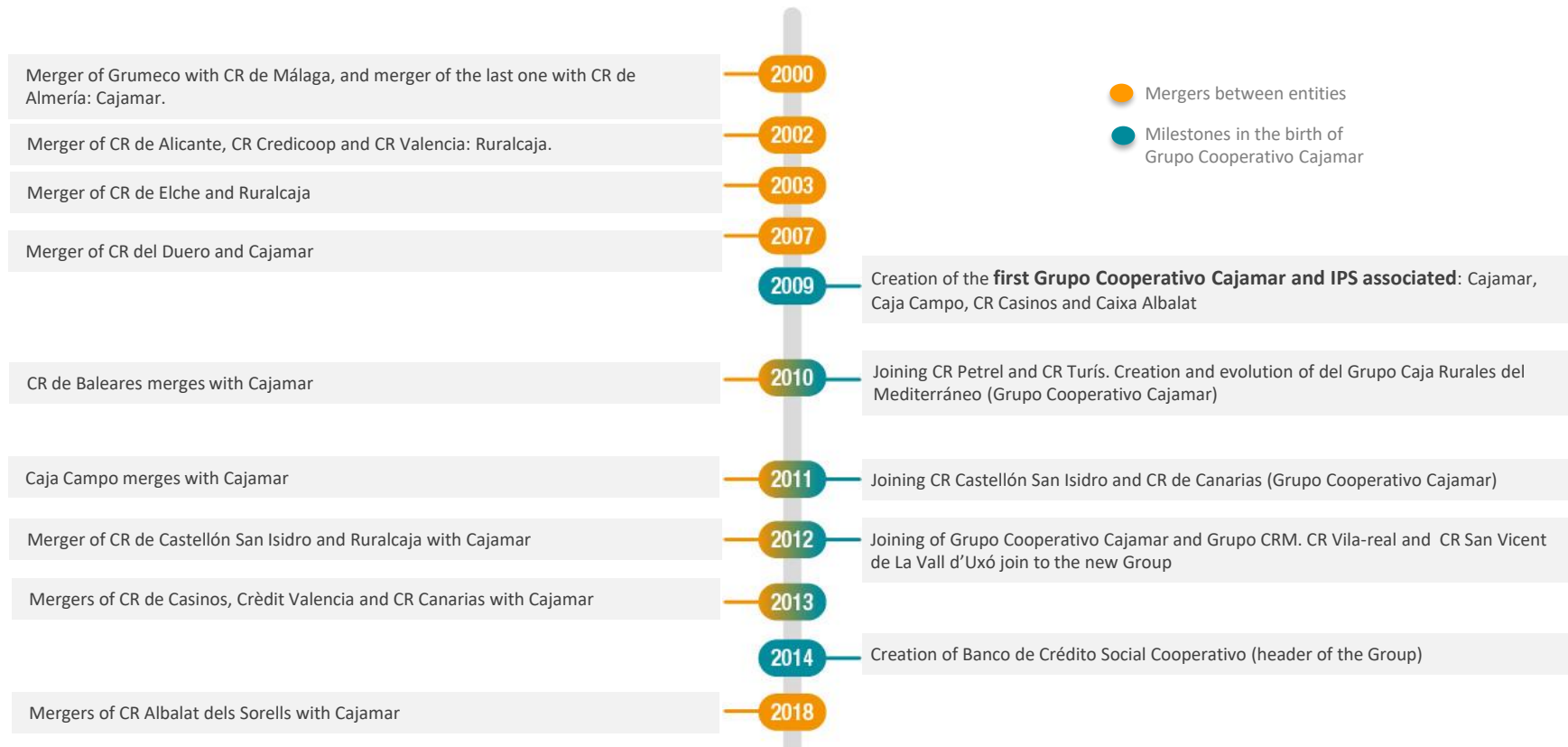


948 sales points

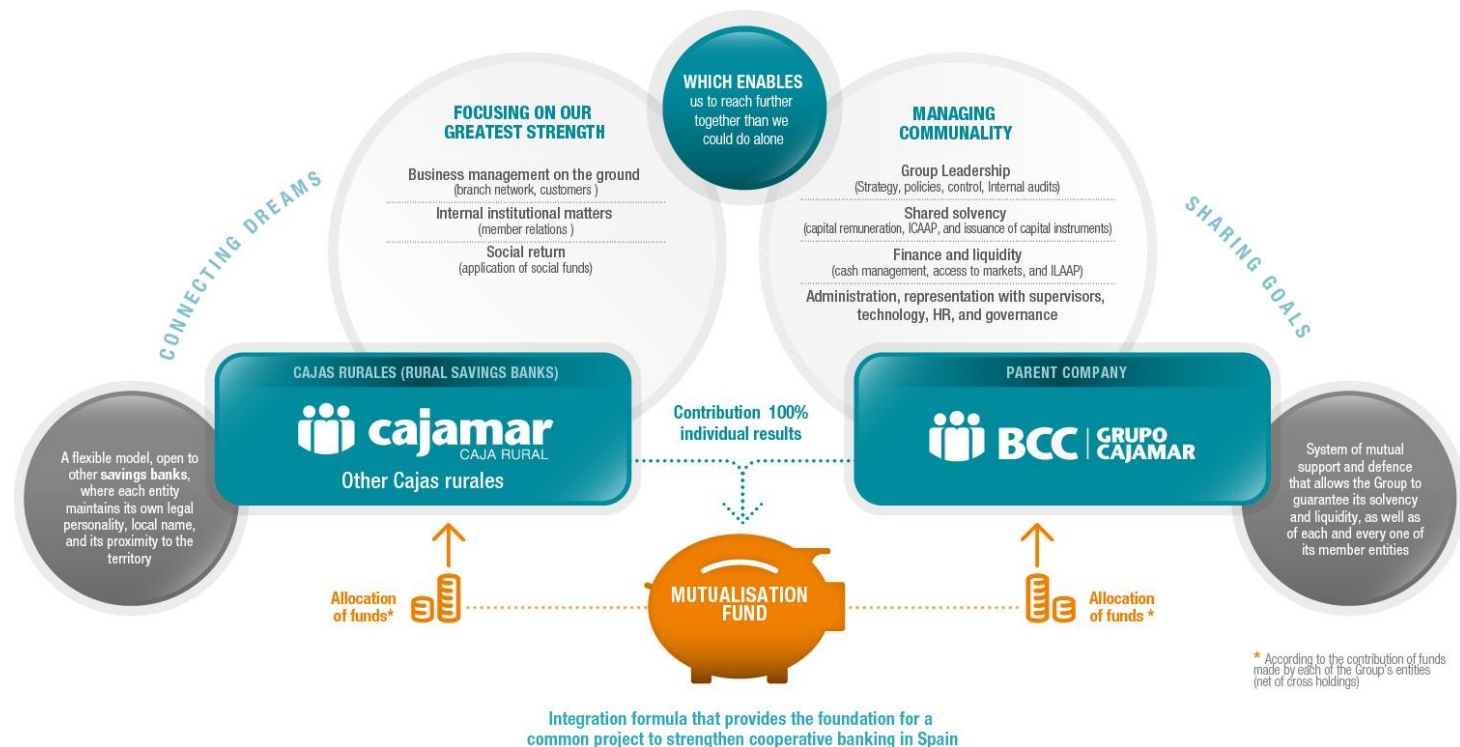
Group consolidation perimeter (financial and non financial)



Grupo Cooperativo Cajamar timeline, background and historical developments



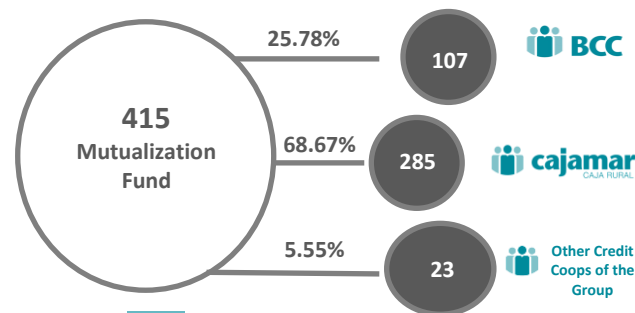
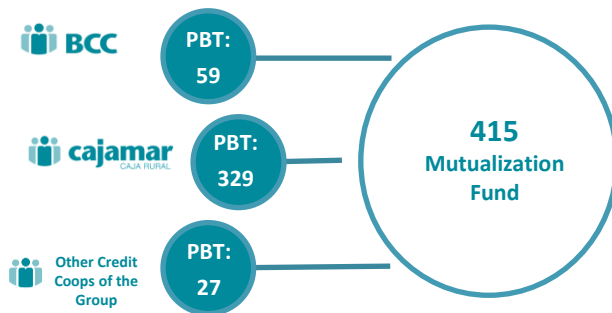
Banco de Crédito Cooperativo. Functions and delegated powers







Results mutualization

Entities members of the Group put together 100 % of their individual Results before taxes to provide a Mutualization Fund. The % of assignment of the Mutualization Fund is calculated depending on the contribution of Own Funds to the Group (net of cross-shareholdings).

Example
(millions €)



The **mutualization percentages** are updated annually or when there is a relevant variation in the structure of Own Funds of Group entities.

	 BCC	 cajamar	 Resto de Cajas integrantes del Grupo	 GRUPO COOPERATIVO CAJAMAR
Individual Own Funds	1,125	3,907	321	5,352
(-) Participation in BCC/Grupo Cajamar	-	(911)	(79)	(989)
(-) Participation in BCC/Grupo Cajamar	1,125	2,996	242	4,363
% contribution to the Own Funds of the Group	25.78%	68.67%	5.55%	100.00%

- ✓ Incorporation/removal of some entity member of the Group.
- ✓ Business concentration of one entity member of the Group with one entity not member of the Group.
- ✓ Increase/reduction of BCC capital.

Cooperative Banking (I)

Credit cooperatives

Completely private institutions with dual status due to their legal form:

1. **Cooperative societies**, with a specific legal rules,
2. **Financial deposit-taking institutions**, similar to other banking institutions

Variable share capital.

Company purpose: to serve the financial needs of their partners and third parties through the exercise of activities pertaining to credit institutions (Credit cooperative law).

Peculiarity: the distribution policy of **available surplus**.

The **Education and Promotion fund**, constituted with 10% of the available surplus each year, is mainly intended for the training of cooperative members and workers in cooperative, business, economic and professional principles and techniques, actions promoting social responsibility and the promotion of inter-cooperative relationships, cultural activities and the creation of new cooperative enterprises.

The **first Credit Cooperative** in Spain was founded in **1901**.

There are **various types of Credit Cooperative** (rural saving banks, popular saving banks and professional saving banks).

Grupo Cooperativo Cajamar forms part of the dominant typology in Spain (rural saving banks).

Allocation of Results

(=) Available surplus

To the
Mandatory
Reserve
Fund (FRO)
Min. 20%

To the
Education
and
Promotion
Fund (FEP)
Min. 10%

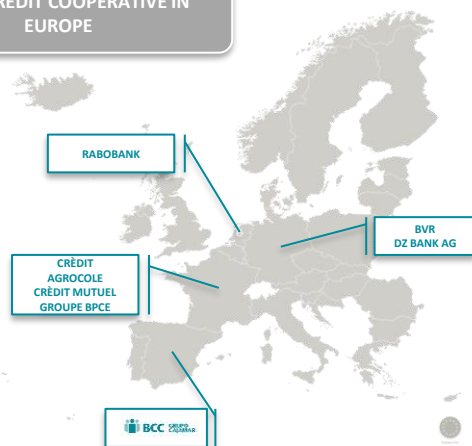
Rest: To
Voluntary
Reserves,
etc.

Cooperative Banking (I)

Banco de Crédito Cooperativo is member of the European Association of Cooperative Banks (EACB), that...

- ✓ Represents credit and savings cooperatives in the European framework,
- ✓ Is responsible for dialogue and negotiation, directly, with the official institutions of the European Union.

MAIN CREDIT COOPERATIVE IN EUROPE



The **credit cooperatives** in Europe:

- ✓ They are **key actors** in society.
- ✓ **2,500** credit cooperatives.
- ✓ **225** million customers.
- ✓ They employ **712,000 people**.
- ✓ More than **36.5** thousand outlets offer close and **unique relationships with customers**.
- ✓ They apply **solid business practices**.
- ✓ They can **face the challenges** of the new environment.
- ✓ They serve to provide financial access at **local level**.
- ✓ They are sustained in **strong structures**.
- ✓ Their wide-ranging networks often make them **the main employers and taxpayers in their own regions**.
- ✓ Their **business model** answers to the current needs/expectatives.

Main partnerships, adhesions and recognitions to Grupo Cooperativo Cajamar (I)



The Group heads up the Forética Climate Change Cluster, Spain's leading business Platform on climate change.



The Group certifies that its management system has been audited in accordance with the requirement of the standard, providing a solid framework in the management and improvement of the Group's consumption and efficiency.



Global corporate renewable energy initiative whose objective is to increase renewable energy consumption by companies.



International environmental mobilisation event organised by the World Wide Fund for Nature in which the Group participates every year.



Business initiative leading the transition to a circular economy model, focused on three objectives: increasing ambition, accelerating action, and enhancing partnerships.



The Group certifies that its Central Services management system has been audited in accordance with the requirements of the standard, demonstrating the Group's commitment to improving its environmental performance.



The Group has joined the Spanish Business and Biodiversity Initiative (IEEB) "Iniciativa Española Empresa y Biodiversidad" by signing the Pact for Biodiversity and Natural Capital.



Grupo Cooperativo Cajamar has renewed its commitment to the Diversity Charter for the period 2023-2025, to continue acting in compliance with the European principles of diversity and inclusion in the workplace.

In support of



Established by UN Women and the UN Global Compact Office

Initiative to support the Women's Empowerment Principles, promoted by the United Nations for Gender Equality, UN Women, and the United Nations Global Compact.



The Group leads the Forética Social Impact Cluster; a business meeting point in leadership, knowledge, exchange and dialogue on social impact.



Sectoral platform contributing to the sustainable transformation of food systems by increasing ambition, accelerating action, and fostering business alliances.



The Sustainable Suppliers Global Compact initiative empowers SMEs to enhance their sustainability, adhering to the Ten Principles of the Global Compact and the Sustainable Development Goals.



Gender equality accelerator programme for companies participating in the United Nations Global Compact. This initiative addresses gender equality barriers and sets corporate objectives for equal representation and leadership of women in business.



Recognition awarded by the consultancy Great Place to Work (period Oct 2023 - Oct 2024), endorsing the Group's performance in people management.

Main partnerships, adhesions and recognitions to Grupo Cooperativo Cajamar (II)



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

An association that represents, promotes and defends the common interests of its members and cooperative banks, both in terms of banking and cooperative legislation.



The Group voluntarily adopts the recommendations of the TCFD, identifying the risks and opportunities related to climate change and its management.



The Group is a member and leader of the Forética Transparency, Good Governance and Integrity Cluster.



The Group is committed to the corporate responsibility initiative of the United Nations Global Compact for Sustainable Development, committing to its ten principles and the Sustainable Development Goals. In addition, the Group is a member of the Spanish Global Compact Association.



As a founding signatory, the Group supports the Principles of Responsible Banking promoted by the financial initiative of the United Nations Environment Programme (UNEP FI), aligning its business model with the Sustainable Development Goals and the Paris Agreement on climate change.



Cajamar Group, as an early adopter of TNFD for 2025, proactively participates in the TNFD Forum, the TNFD Spain Consultation Group, and the evaluation of impacts, risks, and opportunities related to nature.



The Group is affiliated to Spainsif, a leading platform and reference for Socially Responsible Investment in Spain.



The Group is recognised by the CDP organisation for its corporate transparency and performance on climate change, granting it the "A" (Leadership) rating.



McKENNISTON SUSTAINALYTICS

Grupo Cooperativo Cajamar received an ESG Risk Rating of 10.8 and was assessed by Sustainalytics to be at low risk of experiencing material financial impacts from ESG factors.



1

**Grupo Cooperativo Cajamar:
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Corporate governance

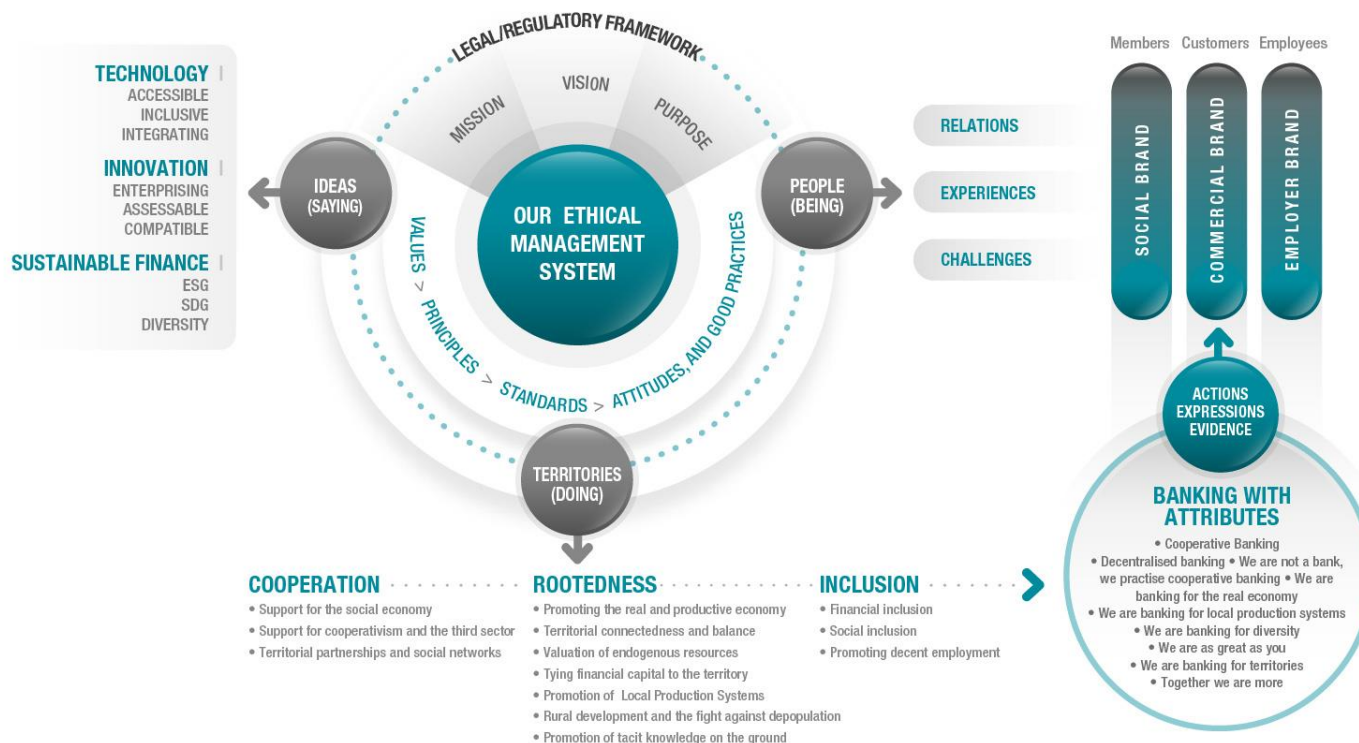
2

Mission, vision and business model

4

Activity and Results

Mission, vision and values



Committed with the future: climate neutrality by 2050

- ✓ The Group has reaffirmed its commitment to the fight against climate change in order to become a climate-neutral organization by 2050. The Group has thus joined the Net-Zero Banking Alliance (NZBA); an Alliance promoted by UNEP FI.
- ✓ The initiative call for the establishment of interim targets (taking 2030 as the time horizon) that are consistent with the goal of achieving climate neutrality by 2050.

2014

First measurement of the Group's operational footprint.

2016

Energy consumption 100% from renewable sources.

2019

Adherence to Principles of Responsible Banking (PRB).

The Group offsets 100% of its identified operational footprint.

Monitoring of indicators and targets.

2020

Group adherence to the RE100 initiative.

2021

Presentation of Cooperative Performance Indicators.

Adherence to the TCFD.

First estimate of financed emissions (Scope 3, category 15 of the GHG Protocol).

Definition of sustainability scorecard.

2022

Presentation PRB targets.

Adherence to the NZBA initiative.

2023

Adhesión al Partnership for Carbon Accounting Financials (PCAF).

Presentation of first sectoral targets.

2030

Time horizon for interim targets.

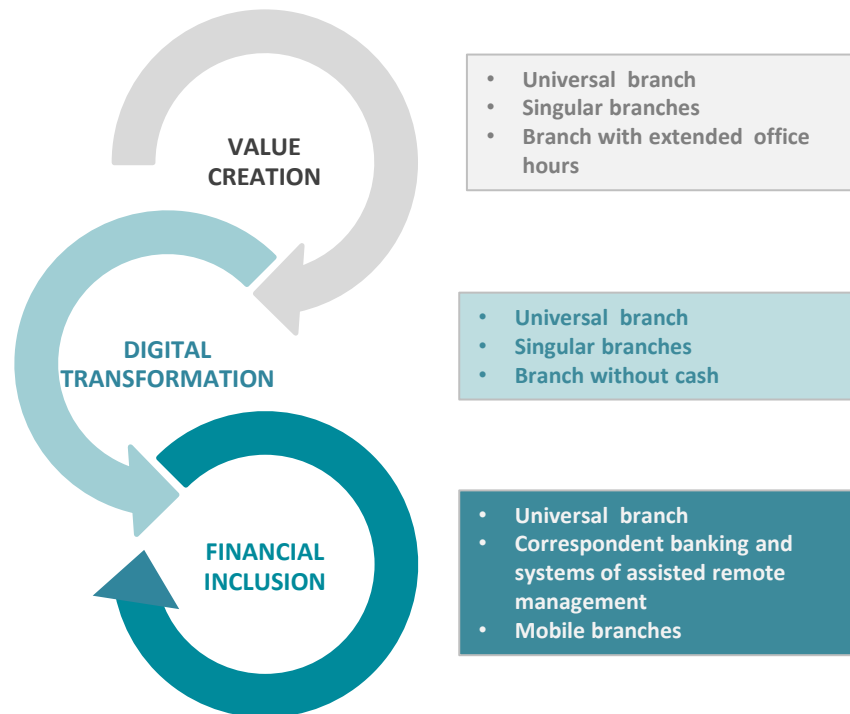
The branch in the Group model of territorial planning

- ✓ The branch model of Grupo Cooperativo Cajamar, rooted in the territory, allows to reconcile **economic-financial efficiency and sustainability** with its **social and foundational** commitment to the **development of rural communities**, helping **fixing population in the territory**, combating depopulation, creating employment and promoting sustainable local development.

Essential drivers in the evolution of the banking branch in Grupo Cooperativo Cajamar

- ✓ **Value creation:** from transactional branch to advisory
- ✓ **Digital transformation:** from physical dispensation and distribution to self service and new channels
- ✓ **Financial inclusion:** from closeness to nearness


Branch types and functional contribution



Items for the territorial planning

- ✓ Support to the cooperativism.
- ✓ Support to the primary sector as a transversal axis for sustainability.
- ✓ Support to agrifood innovation.
- ✓ Support to the social and solidarity economy.
- ✓ Support to sustainable local development.
- ✓ Support to the real and productive economy based on people.
- ✓ Support to local productive systems.
- ✓ Support to sustainable territorial development.
- ✓ Growth with the environment (creation of shared value).

The Group contributes to the main local production systems in Spain:

- ✓ Through the way of financing and financial intermediation.
- ✓ Through the  and the knowledge transfer across its agricultural experimental centers.
- ✓ Through the partnerships with local institutions and other actors.

Financial inclusion in the rural world

- ✓ The Group seeks innovative ways to manage business in **small municipalities**.
- ✓ It combines the search for higher levels of efficiency, required by the market and the Regulator, with measures to **combat financial exclusion**.



8

MOBILE
BRANCHES

16

PROFESSIONALS

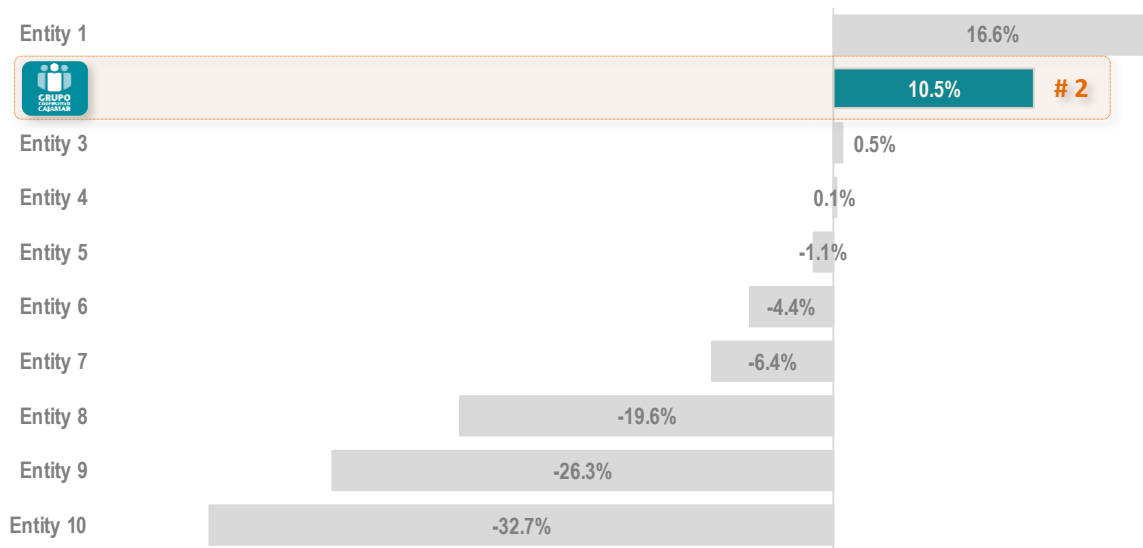


53

LOW POPULATION DENSITY,
AMONG 170 AND 1,500
INHABITANTS

The Group is the second highest rated financial institution in terms of customer satisfaction among significant financial institutions over the last twelve months ⁽¹⁾

NPS | Ranking Significant Financial Institutions in Spain



Benchmarking of customer satisfaction in the financial sector. STIGA:

NPS = % Promoters - % Detractors

Net Promoter Score (NPS) is an index measuring the willingness of customers to recommend the company on a scale of 0 to 10. Promoters (score of 9 and 10) and Detractors (score between 0 and 6).

(1) Note: average estimated from the valuation of the last 5 quarters.

Grupo Cooperativo Cajamar is the only Spanish cooperative group supervised by the ECB



Servicing to
3.9 Mn of **CUSTOMERS**



Keeping confidence of
1.8 Mn of **MEMBERS**



Sales points

948

Of which mobile branches:

8



(covering 53 towns of 170 - 1,500 inhabitants to prevent them from financial exclusion)

Digital banking, cybersecurity and data confidentiality

The Group's digital banking ranks first in Spain in terms of availability at the end of June 2024, according to the company AQMetrix



Obtains the highest rating, level 1

Measures availability, speed and customer service in electronic banking and App.

Efforts to improve cybersecurity in the Group continued to evolve during 2023



+ 24

Phishing campaigns to employees



74 %

Users with 0-clicks in phishing drills (+1% vs 2022)



+ 40 specialists

cybersecurity staff/cyber resilience

In 2023 the Group has been rated in the highest ranking, in terms of cybersecurity, according to the prestigious agency Bitsight

Average 2023 <small>December 2023</small>	 BCC GRUPO CAJAMAR	810
	Figures for Spanish Financial Institutions (Average)	719

ADVANCED: 740-900 / INTERMEDIATE: 640-740 / BASIC: 250-640

Incibe (CiberEx'22)	 BCC GRUPO CAJAMAR	4.6 /5
	Figures for Spanish financial institutions (Average)	4.05 /5

Group safety certifications in force in 2023



Customer Security Programme (CSP) (Customer Security Programme) de Swift

Cooperative banking model: people-ideas-places



Environmental

- The Group has approved its **decarbonization targets for the mortgage portfolio and the agri-food sector** as part of its membership of the **Net Zero Banking Alliance** initiative.
- Expansion of the **Undesired Linkages Policy - Política de Vinculaciones No Deseadas (VND)**, adding a number of restrictions related to nature, considering for its application both an approach of exclusions per project and exclusions per client.
- As a **TNFD early adopter in 2024**, the Group has **published**, following the TNFD framework, a **report** identifying and developing the impacts, risks and opportunities related to the nature of the Group.
- The Group participates in the **Horizonte SUSTAIN project** in collaboration with the Spanish Business and Biodiversity Initiative (IEEB).



Social

- **Adherence to Red de Empresas Comprometidas con la Diversidad y la Inclusión (ECDI)**, which encourages the promotion of the principles of diversity, inclusion and equality in all the Group's people management policies.
- The solidarity team, made up of volunteer employees of the Group, has allocated the funds from the second half of 2024 to the project **"Invisibles Valencia con la Dana"**.
- **IV edition in 2024** of the **'Finanzas que te hacen crecer'** program, carried out by the Group's volunteer staff, which contributes to the **promotion of financial education**, with sustainability and digitalization as a cross-cutting theme.



Governance

- The Group has formulated the **Non-Financial Statement of Information 2024** following the criteria of Law 11/2018 and the Corporate Sustainability Reporting Directive (CSRD).
- Following the issuance of social bonds and the subsequent issuance of green bonds, the Group has published its **second report on allocation and impact of the sustainable bond framework** highlighting the contribution to renewable energy self-consumption and water efficiency.
- **ESG criteria** in the **risk analysis of credit operations** for those proposals for relevant amounts, including **indicators associated with biodiversity and the forestry sector**.
- Updating of the **'ESG Programs'**, reinforcing the study of environmental aspects, providing staff with training to ensure better support to clients/partners in the process of ecological transition.



Rating ESG Risk

Top Rated Company in ESG INDUSTRY and ESG REGIONAL by Morningstar Sustainalytics

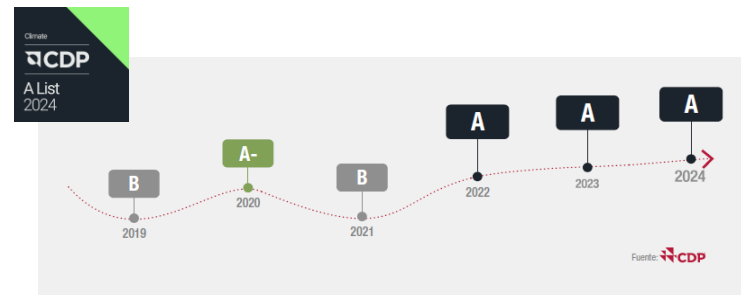
- 2024 Sectorial recognition for environmental, social and corporate governance risk management.



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The Group has reaffirmed its leadership position in climate change and corporate transparency

- Recognition **granted by CDP** as **one of the 346 companies worldwide that have obtained the maximum “A” rating**, which places us in the highest category of 'Leadership'.
- Since **2015**, the Group has been evaluated for its **environmental commitment** by CDP.



Grupo Cajamar's commitment to the elderly and other groups with special needs

Measured aimed at the care of the **elderly or people with disabilities**



Priority attention

Personalised
attention
Specific attention
point properly
signposted

Exclusive free
telephone
helpline

Adapted
channels: e-
Banking, App and
ATMs

"Acompaña":
complementary
training for
employees.

No time
restrictions

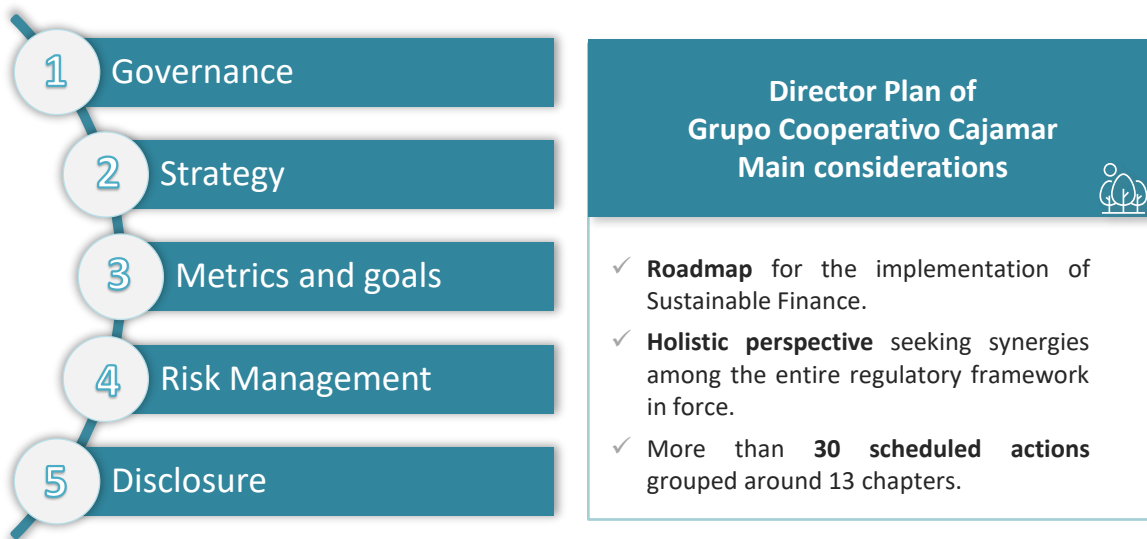
Telephone
support and
remote
management

Talks: digitisation
and
transformation of
banking.
Consultations and
cybersecurity.



THE SUSTAINABLE FINANCE DIRECTOR PLAN

- ✓ **Cajamar Group, through the Sustainable Finance Director Plan, has established the basis of its contribution to the process of decarbonization of the economy (2021-2050) through five major pillars**, complying with regulatory expectations in this area, whose main objective is to achieve the reduction of CO2 emissions into the atmosphere to reach zero net emissions by 2050 at the latest.

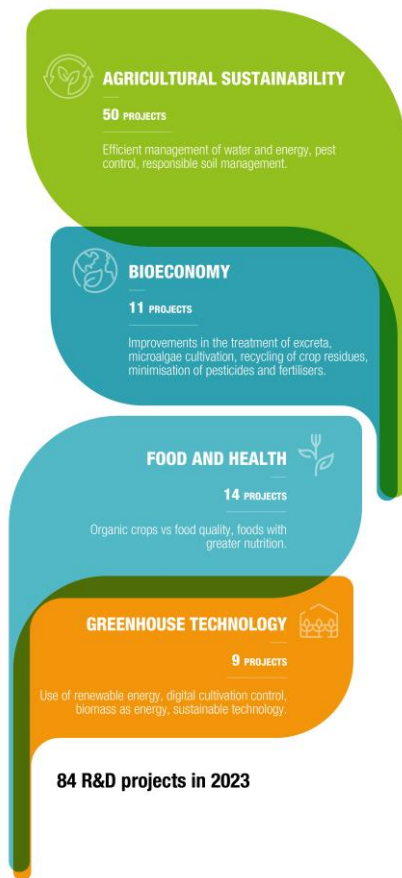


Agri-food innovation is a hallmark of Grupo Cooperativo Cajamar (I)



- ✓ Grupo Cajamar is the only significant Spanish financial institution that for fifty years has had its own structure for the development of applied research services and training activities for professionals, companies and agri-food cooperatives, giving rise to an innovation ecosystem specialized in the transfer of knowledge and technology.
- ✓ At present, this task is developed through four strategic units that support implementation and dissemination: **Plataforma Tierra, Cajamar Innova, Publication service and Experimentation Stations.**

Agri-food innovation is a hallmark of Grupo Cooperativo Cajamar (II)



- ✓ In 2023, 84 projects were developed in 4 lines of research and in collaboration with technology centers, universities and international companies.
- ✓ Looking to the future, the Group's interest is focused on issues related to the **intensive use of technology**, the generation of added value, **efficiency in the use of available resources**, especially water and soil, **the sustainability of agricultural ecosystems and commercial differentiation** as a major competitive tool in the global market.

Human resources and company culture



- ✓ The certification as 'Un Gran Lugar para Trabajar', granted by the Great Place to Work consulting firm, is the most prestigious national and international recognition in the field of people management and business strategy, awarded annually to the best employers in the world.



- ✓ In order to ensure that the entire **Group incorporates ESG (Environmental, Social and Governance)** management as an integral part of its strategy, the Group is strongly committed to **training its employees** in this area.

ESG Basic	ESG Advanced	ESG Investments
4,042	173	218
Number of people certified in 2023		



- ✓ **Grupo Cooperativo Cajamar has been a signatory of the Diversity Charter** since 2014. It has recently renewed its commitment to the Diversity Charter for the period 2023 -2025, in order to continue contributing to the fulfillment of these European principles.

1

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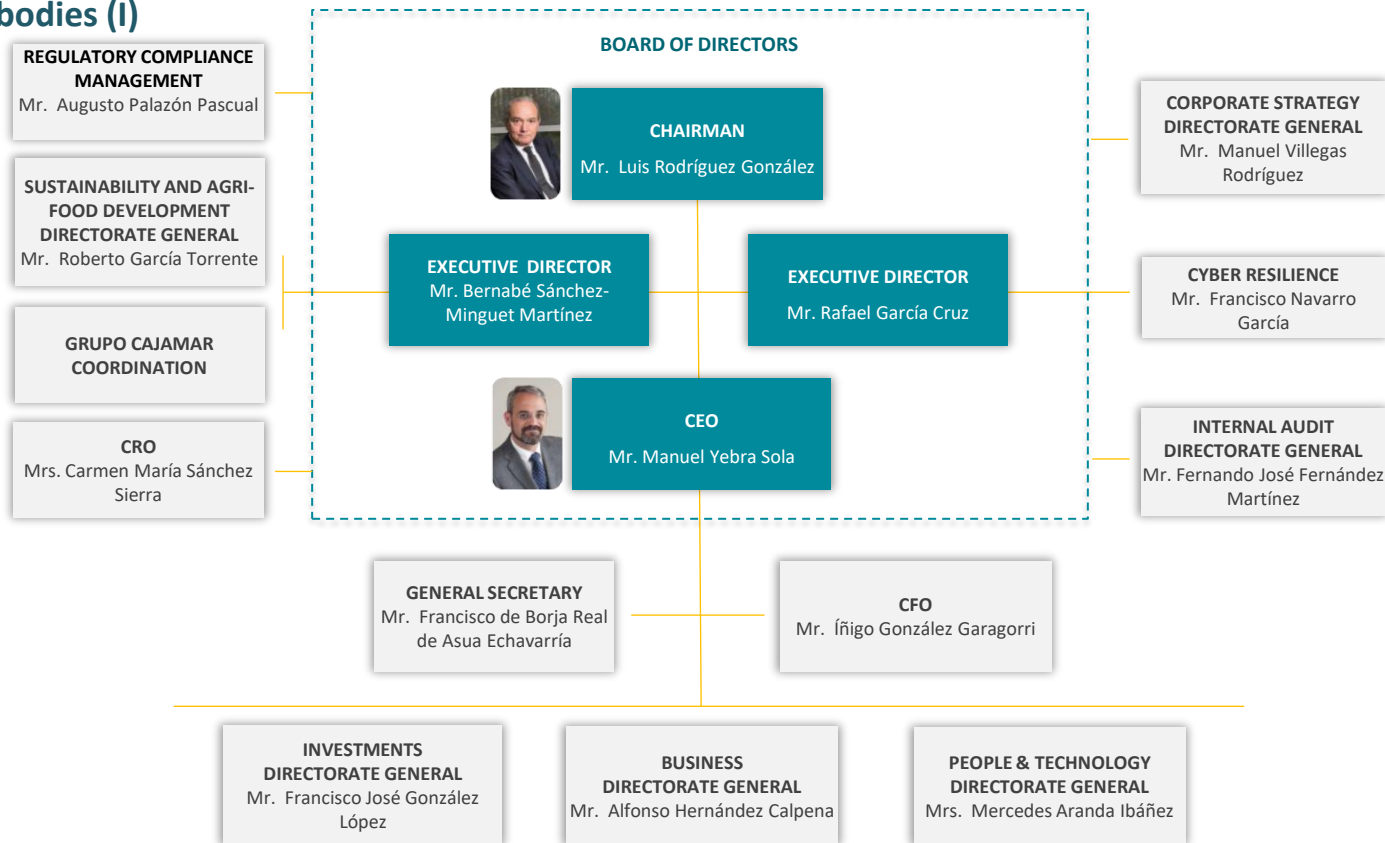
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Mission, vision and business model

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Activity and Results

Governing bodies (I)



Governing bodies (II)

Board of Directors composition



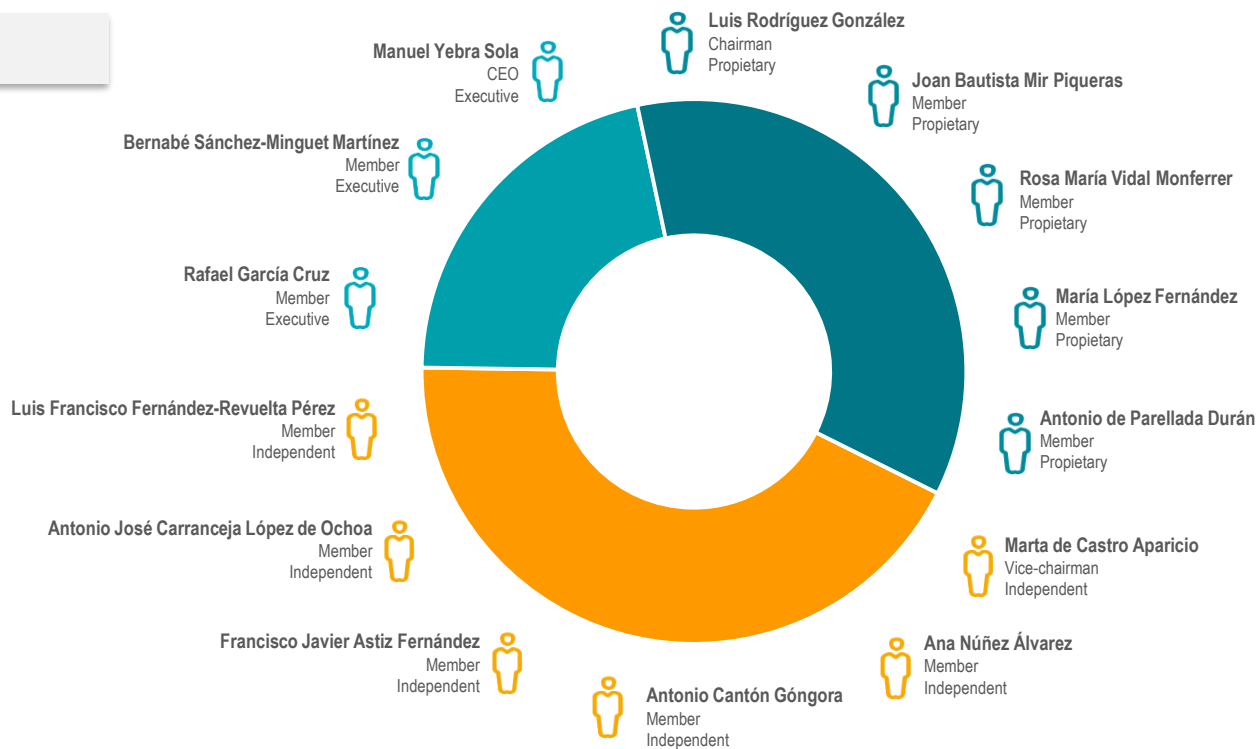
21% Executive



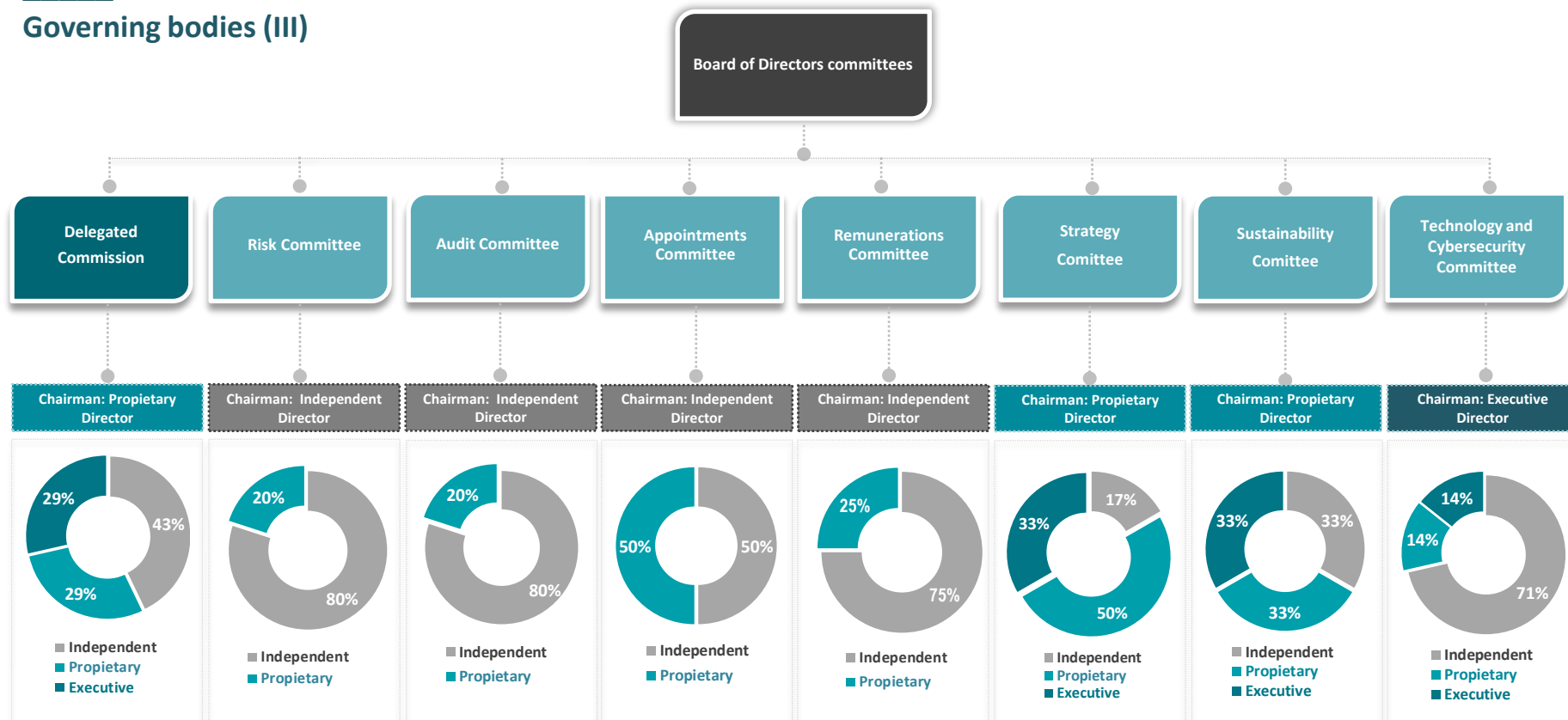
36% Proprietary



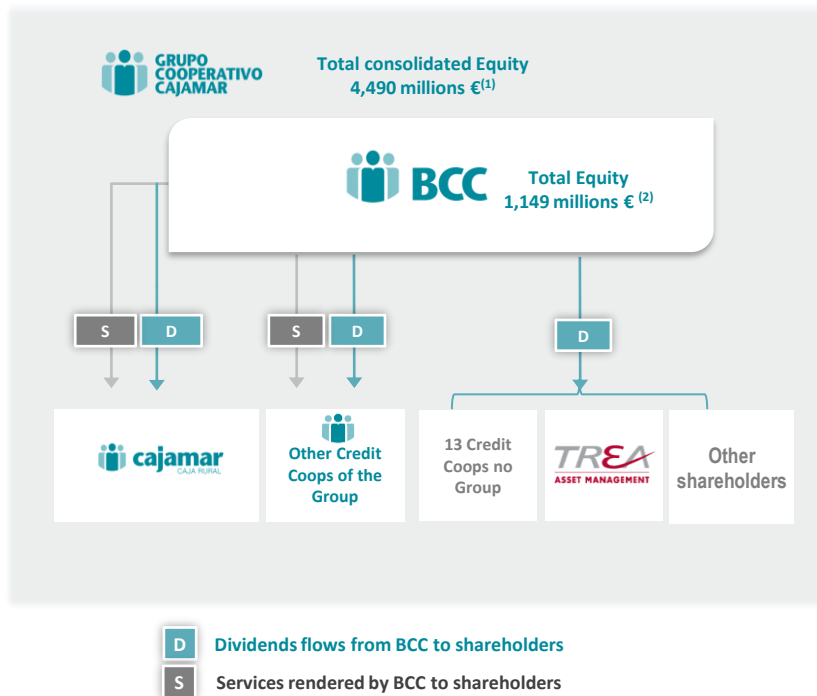
43% Independent



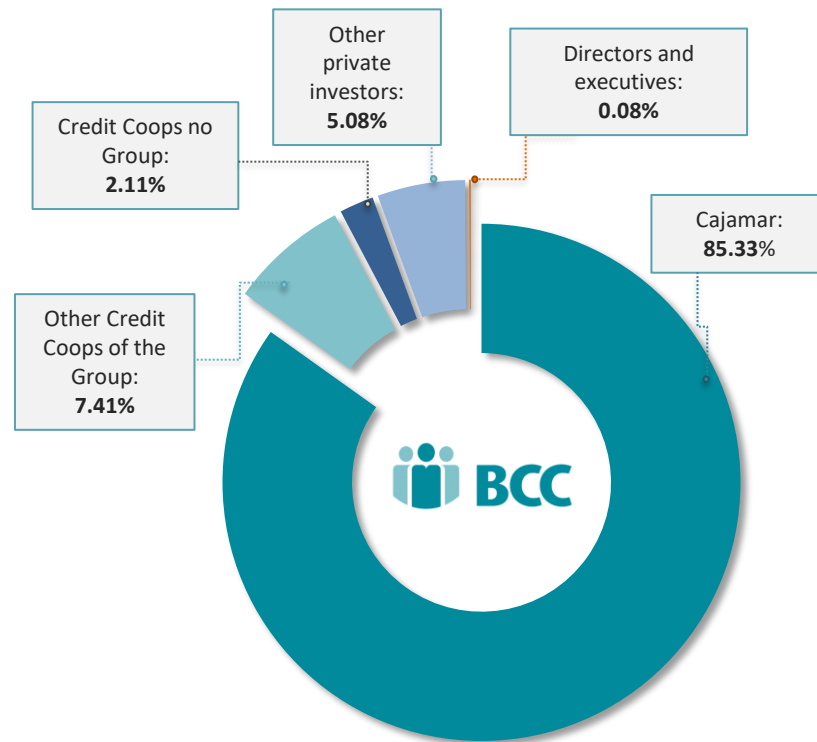
Governing bodies (III)



Equity and BCC shareholders



Banco de Crédito Cooperativo current shareholders



1. Consolidated Equity of Grupo Cajamar at 31/03/2025
2. Individual Equity of BCC at 31/03/2025

1

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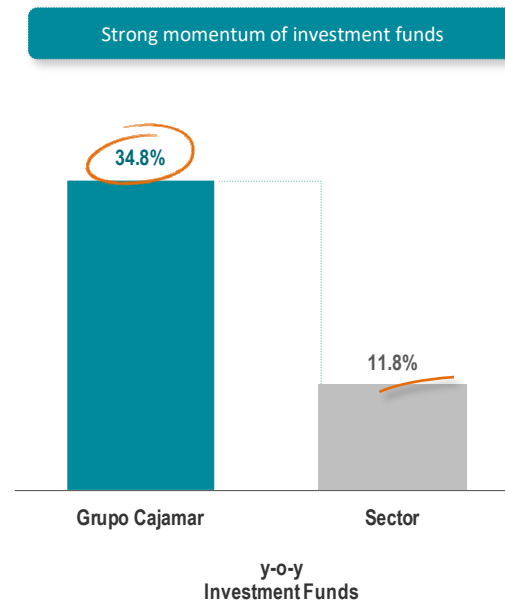
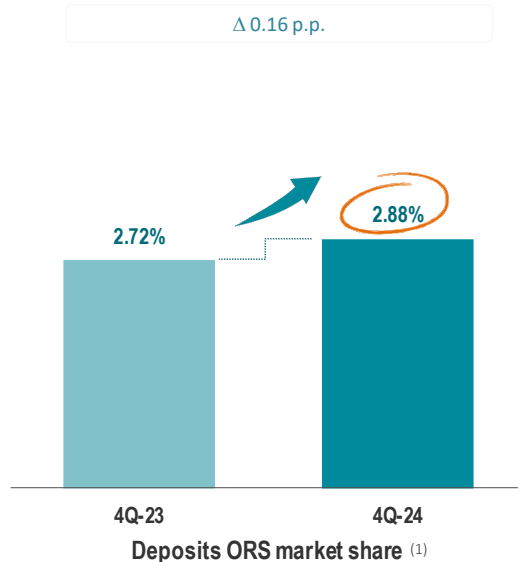
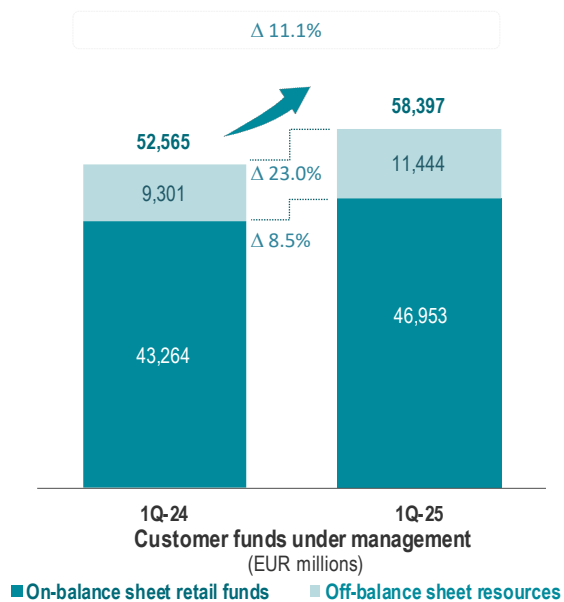
Results

(EUR thousands)	31/03/2025	o/ ATA	31/03/2024	o/ ATA	Y-o-y	
					Abs.	%
NET INTEREST INCOME	274,108	1.78%	305,265	2.04%	(31,157)	(10.2%)
Net fees and commissions + exchange differences, net	85,592	0.55%	68,236	0.46%	17,356	25.4%
Gains (losses) on financial transactions	3,600	0.02%	4,378	0.03%	(778)	(17.8%)
Dividend income	2,125	0.01%	923	0.01%	1,202	130.2%
Income from equity-accounted method	10,722	0.07%	9,677	0.06%	1,045	10.8%
Other operating incomes/expenses	3,907	0.03%	(2,708)	(0.02%)	6,615	(244.3%)
GROSS INCOME	380,054	2.46%	385,772	2.58%	(5,717)	(1.5%)
Operating expenses	(182,865)	(1.18%)	(172,840)	(1.16%)	(10,025)	5.8%
Personnel expenses	(103,728)	(0.67%)	(97,449)	(0.65%)	(6,278)	6.4%
Other administrative expenses	(58,895)	(0.38%)	(55,680)	(0.37%)	(3,215)	5.8%
Depreciation and amortisation	(20,242)	(0.13%)	(19,711)	(0.13%)	(532)	2.7%
PRE-PROVISION PROFIT	197,189	1.28%	212,932	1.42%	(15,742)	(7.4%)
Impairment losses	(39,947)	(0.26%)	(54,717)	(0.37%)	14,769	(27.0%)
Net provisions + Other losses / gains	(22,385)	(0.14%)	(54,657)	(0.37%)	32,272	(59.0%)
PROFIT BEFORE TAX	134,857	0.87%	103,558	0.69%	31,299	30.2%
Tax ⁽¹⁾	(43,955)	(0.28%)	(16,827)	(0.11%)	(27,128)	161.2%
CONSOLIDATED NET PROFIT	90,902	0.59%	86,731	0.58%	4,171	4.8%
Cost-income ratio (%)	48.12%		44.80%		3.32	
ROE (%)	8.36%		8.58%		(0.22)	
ROA (%)	0.59%		0.58%		0.01	

(1) Taxes: includes in 2025 the Tax on Interest Margin and Commissions in the amount of 14.1 million ("Banking Tax").

Customer funds under management grew by 11.1% in 1Q

Driven by both on-balance sheet retail funds (+8.5%) and off-balance sheet resources (+23.0%)



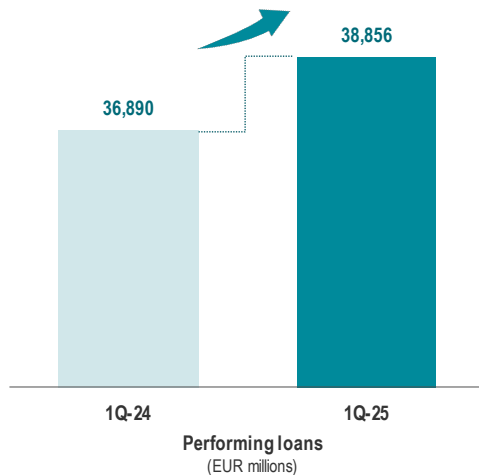
⁽¹⁾ Market share as of 31/12/2024, latest available published data.

Sector source: Inverco

Loan portfolio growth of 5.3% and improved market share to 3.1%

Broadly diversified loan portfolio

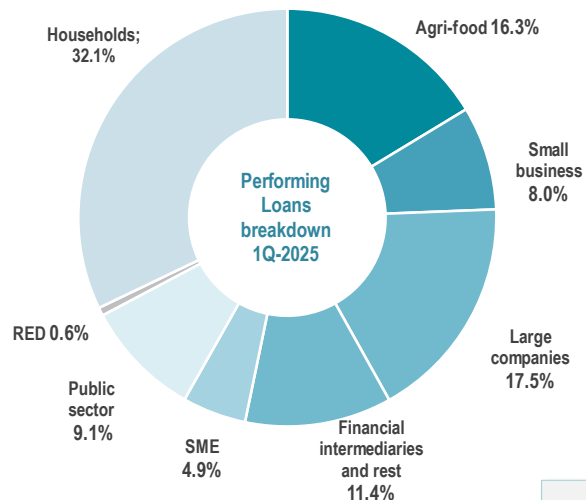
Δ 5.3% (Δ 1,966 M€)



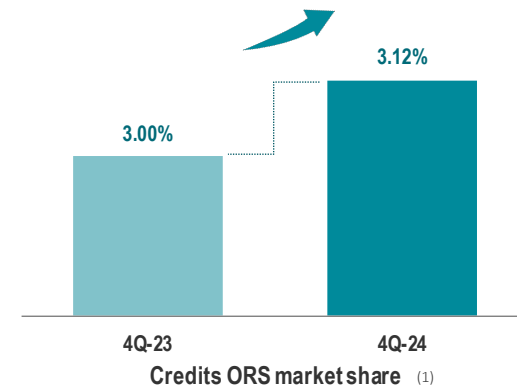
Corporate, SME and small business

Δ 11.5% y-o-y

Diversification



Δ 0.12 p.p.



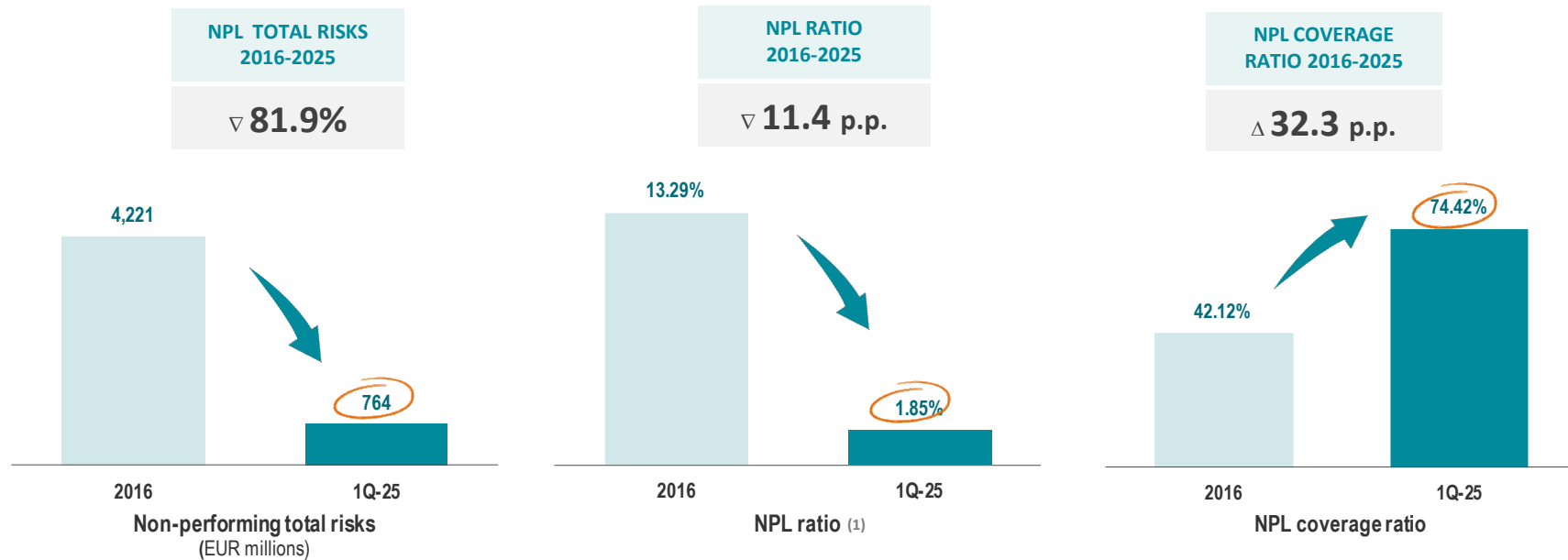
AGRO ⁽¹⁾

15.4%
Credit market share

1) Market share as of 31/12/2024, latest available published data.

ORS: other resident sectors

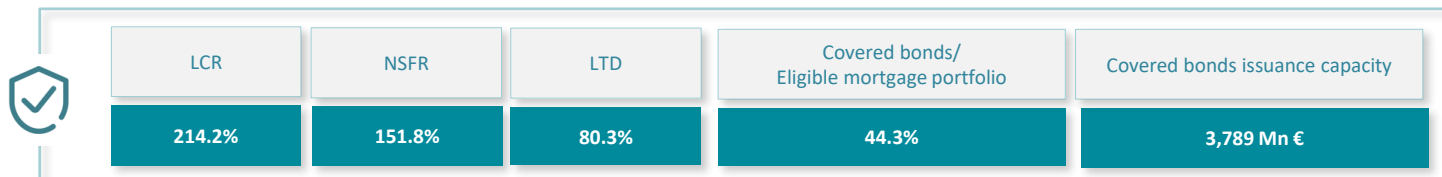
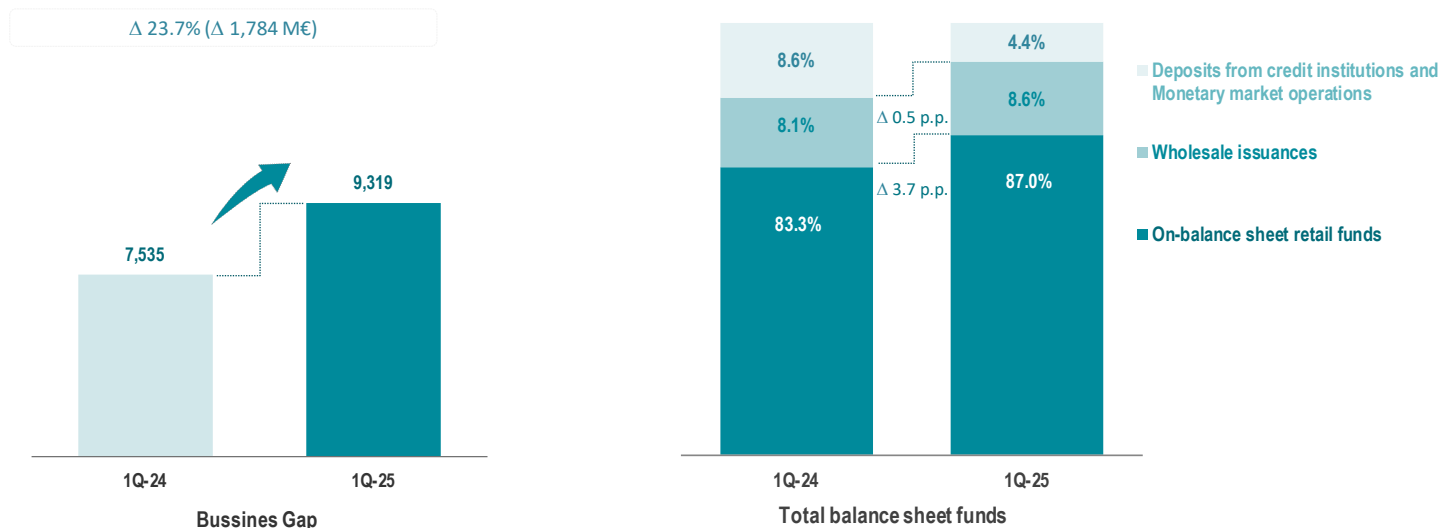
With a higher performance than the sector, the Group continues to be one of the significant institutions with the lowest non-performing loans ratio



(1) Non-performing Loans + Non-performing contingent risks
/ (Gross Loans + Contingent Risks)

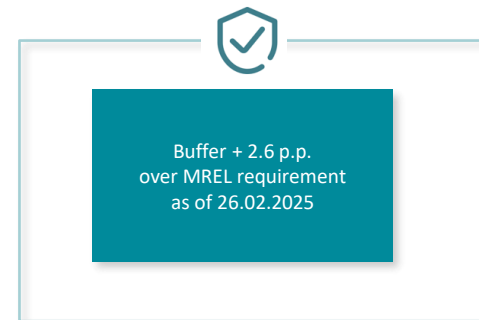
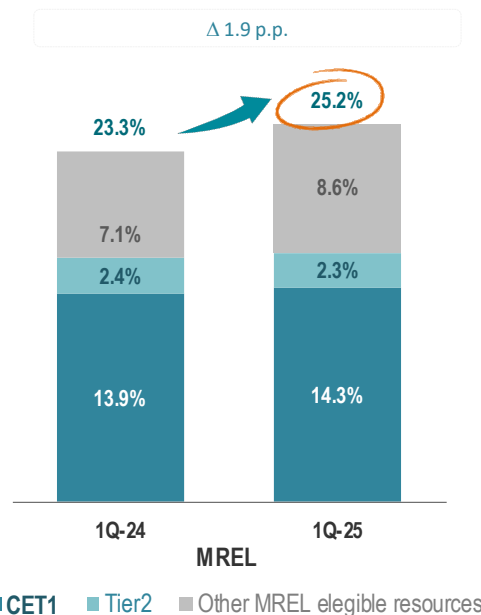
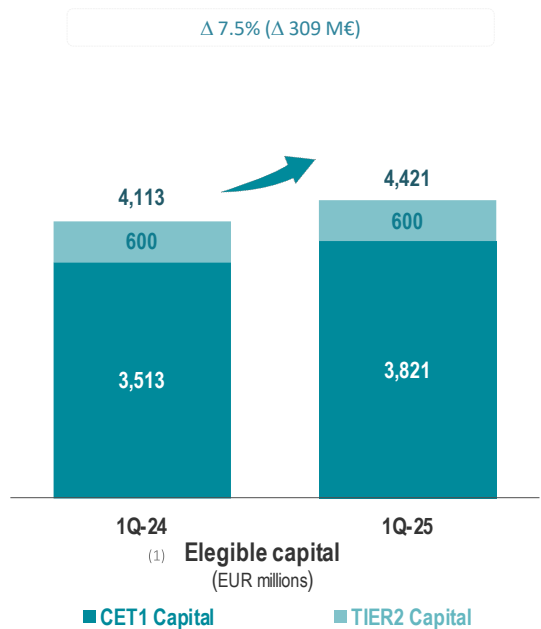
Comfortable liquidity position, driven by the evolution and stability of retail deposits

Diversified funding sources

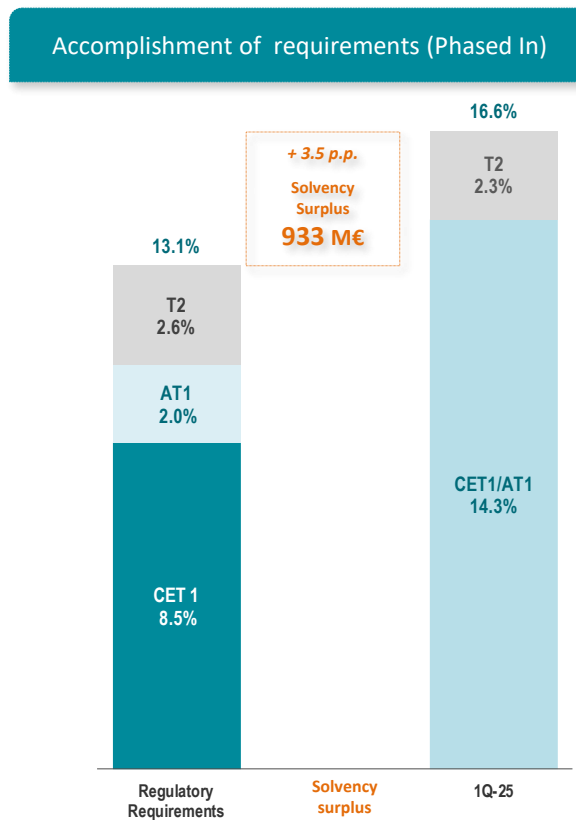
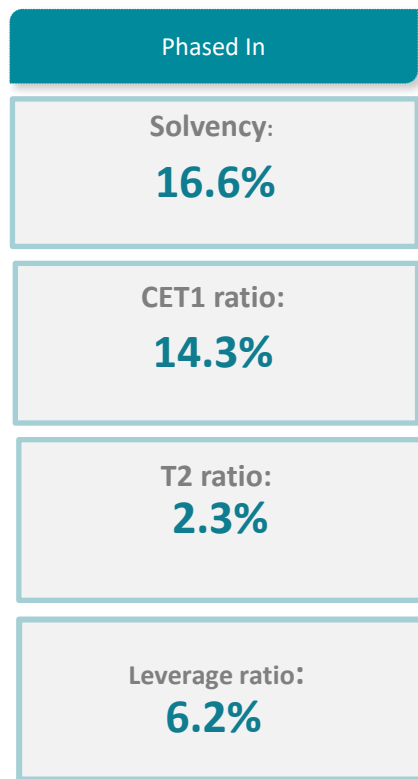


Year-over-year increase in eligible capital (7.5%)

Capital ratio stands at 16.6% and comfortable management buffer over MREL requirement



Compliance with regulatory capital requirements



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