



# INSTITUTIONAL PRESENTATION: GRUPO COOPERATIVO CAJAMAR

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(Financial data as of September 30<sup>th</sup> 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 and the only one with a nationwide presence

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



**63,364** Mn of Assets



**96,663** Mn of Balance sheet business

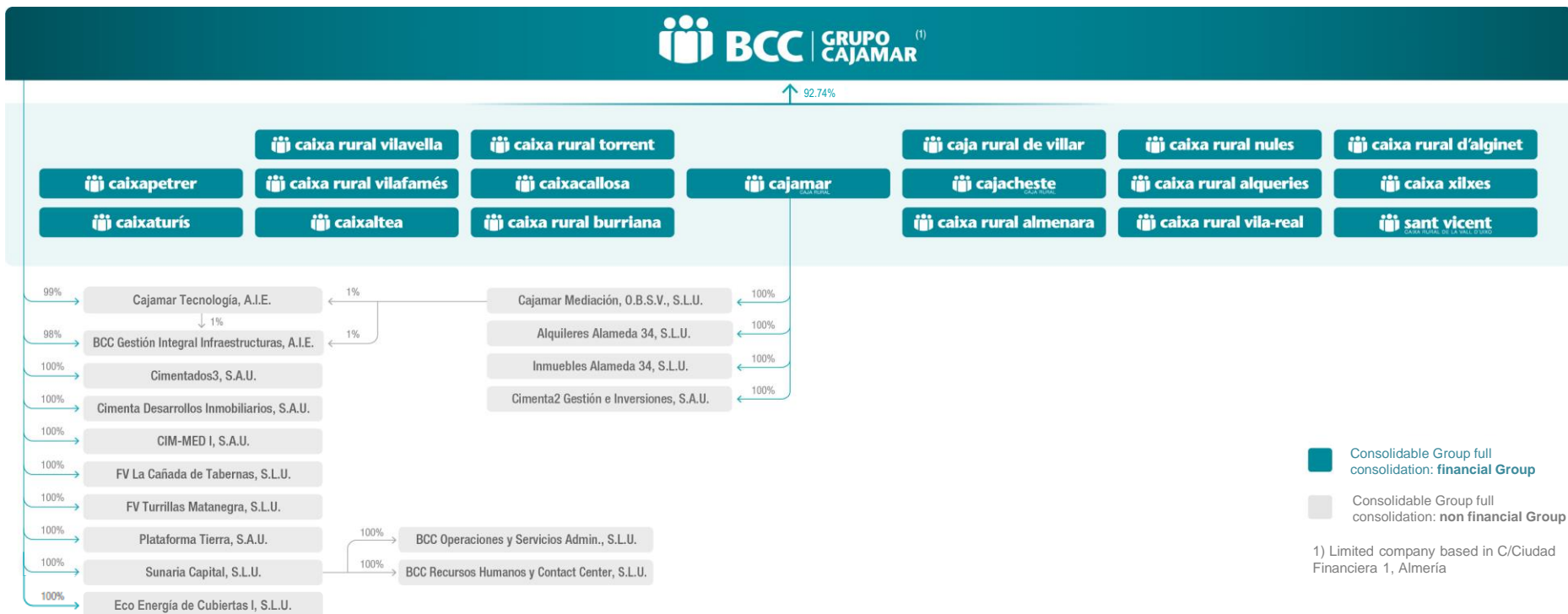


**5,141** employees

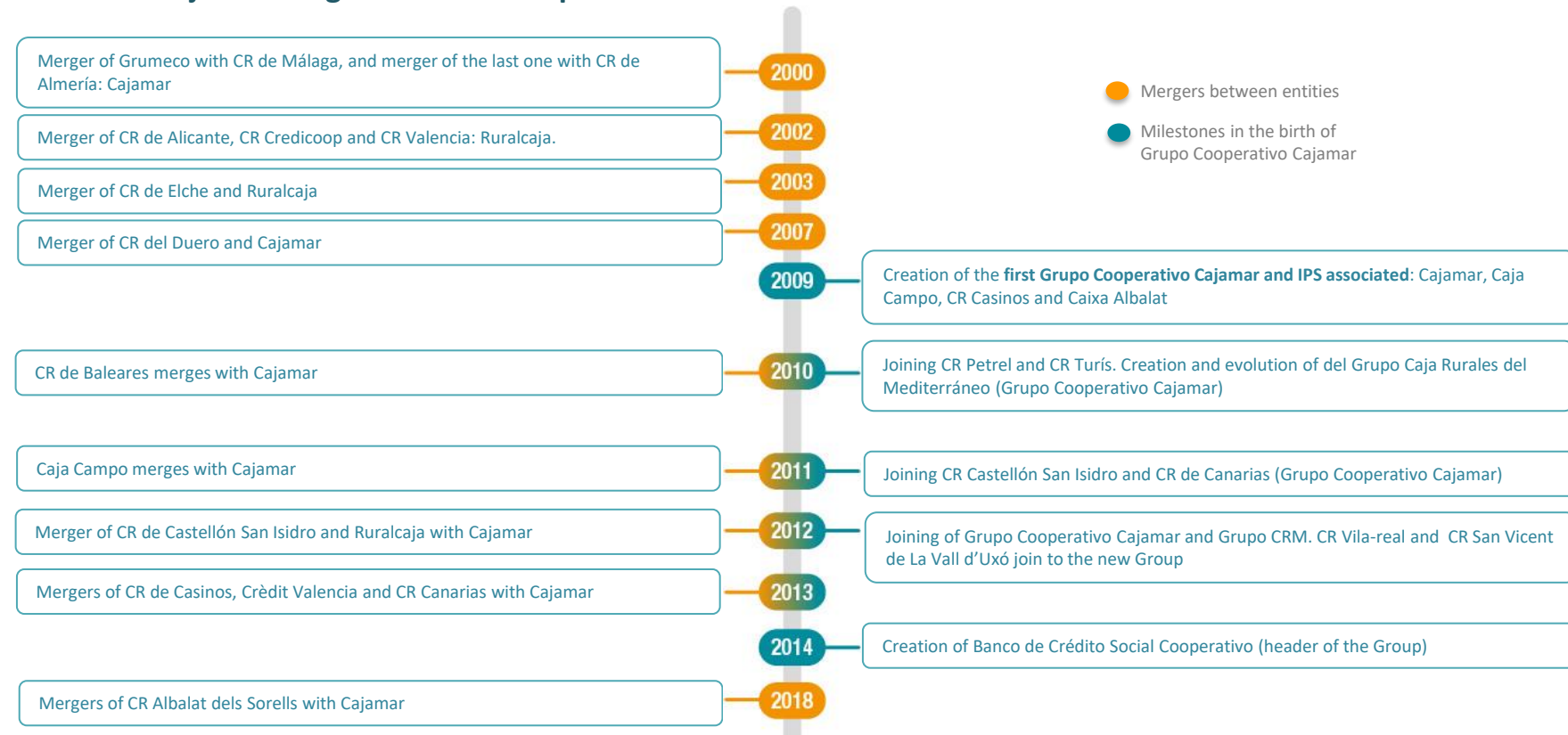


**952** sales points

## Strong Group of 18 credit cooperatives



## Common Project managed with firm steps



## New Cajamar Financial Center: Inauguration of the new corporate headquarters in Almeria in 2024



**76,800 m<sup>2</sup>** of floorspace



**30,000 m<sup>2</sup>** of landscaped areas



**800 work** stations



**450 seating** capacity in the auditorium

A simple, functional place, representative of Grupo Cajamar's cooperative culture, which favors collaborative work and personal well-being.

Flexible facilities with spacious and comfortable work areas, including meeting and gathering spaces that facilitate virtual interactions.

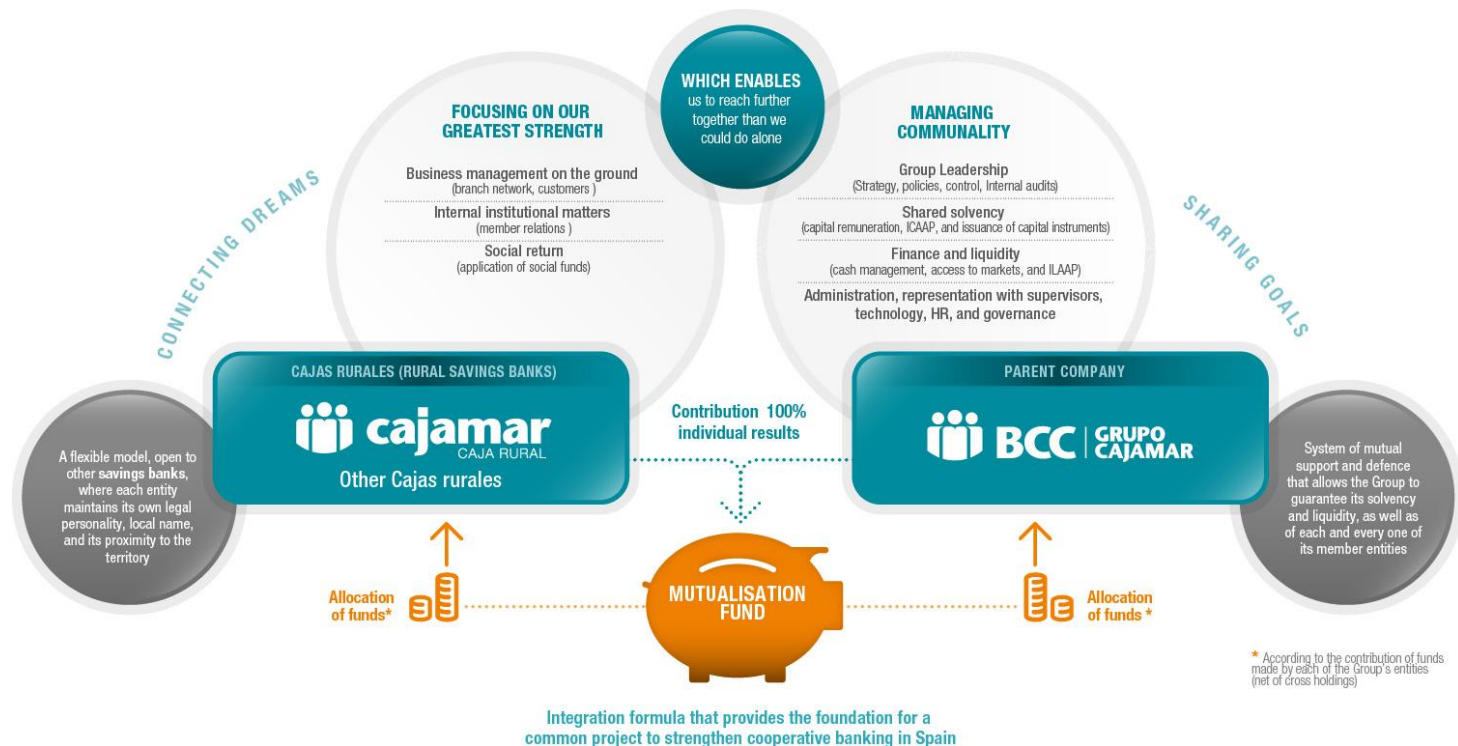
The headquarters has a **conference hall, corporate restaurant, commercial area, nursery, and spaces for sports activities.**

**Ecological and environmental benchmark.** Certified by the energy certification A and environmental Leed Platinum.

WELL BUILDING  
STANDARD  
CERTIFICATION AND  
LEED SEAL

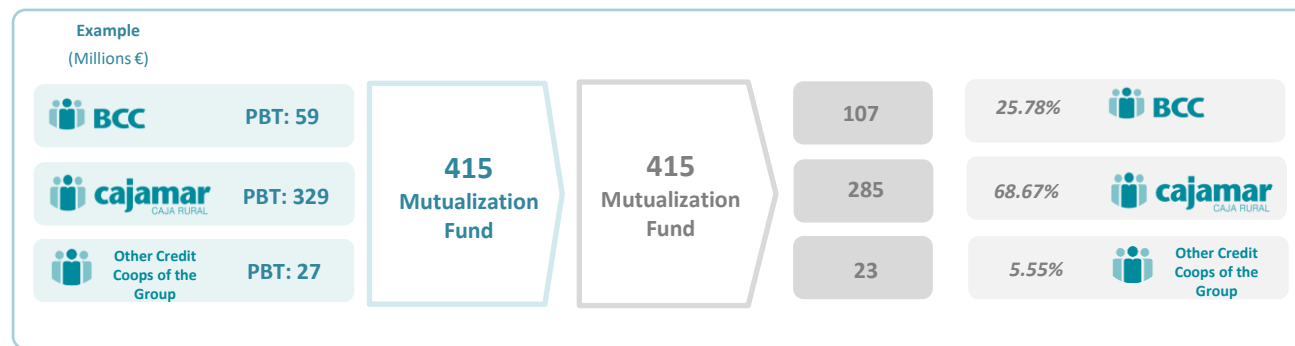


## Integrated cooperative banking model







## 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).



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

- ✓ 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.

	 <b>BCC</b>	 <b>cajamar</b> CAJA RURAL	 Resto de Cajas integrantes del Grupo	 <b>GRUPO COOPERATIVO CAJAMAR</b>
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%



## Cooperative Banking

### 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.**

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.

**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 **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%

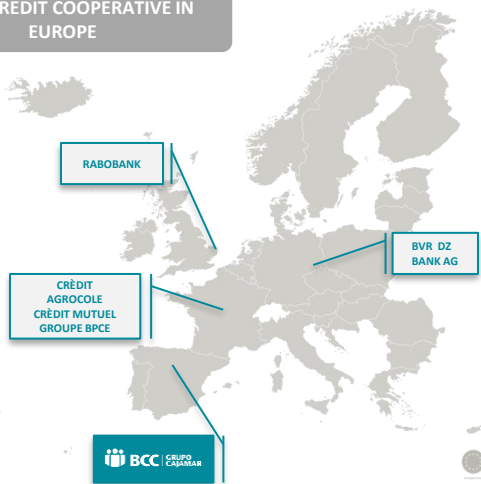
Rest: To  
Voluntary  
Reserves,  
etc.

## Member of the European Association of Cooperative Banking (EACB)

### European Association of Cooperative Banks (EACB):

- ✓ 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.
- ✓ **2,400** credit cooperatives.
- ✓ **227** million customers.
- ✓ They employ **730,000 people**.
- ✓ More than **36.2** 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** answer to the current needs/expectatives

## Our alliances and partnerships: better together (I)



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



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



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



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.



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.



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



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.



Voluntary commitment undertaken by the Group to support, promote and expand diversity and non-discrimination within the company itself, as well as among its members, clients and suppliers.

In support of

**WOMEN'S EMPOWERMENT PRINCIPLES**

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.



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.



Recognition awarded by the consultancy Great Place to Work, endorsing the Group's performance in people management.



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



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.

## Our alliances and partnerships: better together (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.



ISO 27001 establishes an international framework for implementing and improving an ISMS, ensuring confidentiality, integrity, and availability, protecting assets, and providing a competitive advantage.



spainsif

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



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 ENS defines common principles and measures to protect the information and electronic services of the Public Sector and its suppliers.



BCC has a Criminal Compliance Management System in place in accordance with the UNE 19601 standard and an Anti-Bribery Management System in accordance with the ISO 37001 standard, both certified by AENOR.

This dual certification reflects BCC-Grupo Cajamar's strong commitment to preventing criminal risk and promoting a corporate culture based on integrity, transparency, honesty and the fight against bribery and corruption.



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



McKENNISTAR SUSTAINALYTICS

Grupo Cooperativo Cajamar received an ESG Risk Rating of 12.4 and was assessed by Sustainalytics to be at low risk of experiencing material financial impacts from ESG factors.



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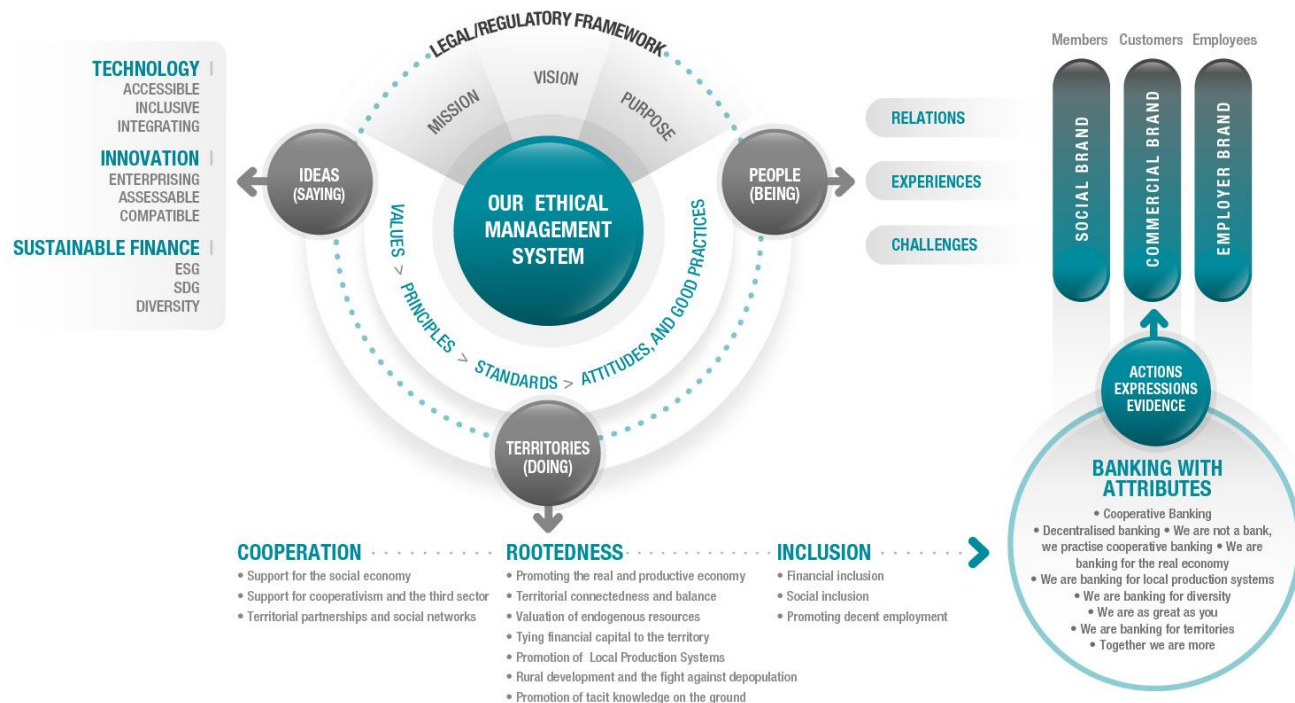
## Our business model

### Mission

To contribute with financial solutions to the economic development and social progress of partners and clients, through a strategy based on principles of cooperation, social economy and sustainable development in the environment where it operates.

### Vision


Leading cooperative banking group and a benchmark in the agri-food sector in Spain, recognised for its solidity, commitment and high ethical standards in relation to its customers, members, employees and the environment in which it operates, based on a sustainable model.



### Cooperative culture

- ✓ 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.
- ✓ 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.

### The way we do things

- ✓ The Group's **cooperative culture** is based on the values of **cooperative banking**, where **people prevail over capital resources**, and the **pursuit of profit** is not an end in itself but a **way to create shared value**.
- ✓ The **core values that guide our business** are:

**Closeness:** relationships based on trust and accessibility.

**Transparency:** essential to maintain stakeholder confidence.

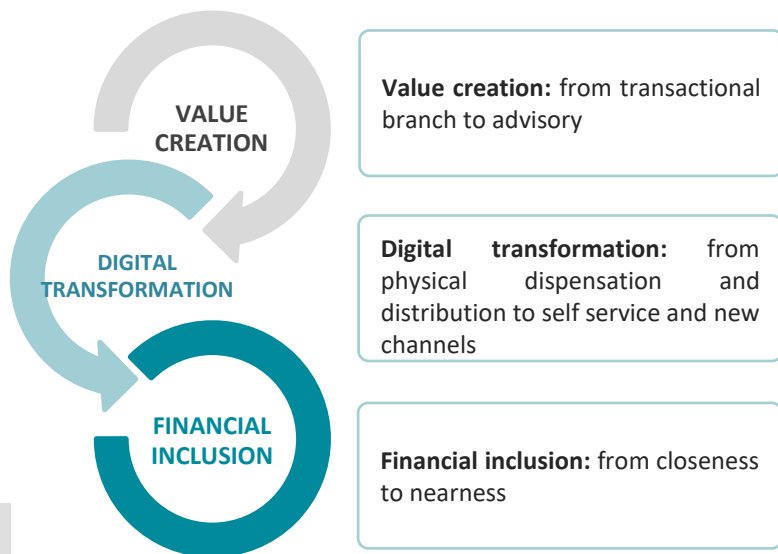
**Integrity:** based on professionalism, rigor and effort in performance.

**Responsibility:** commitment to our sustainable and responsible management.

**Diversity:** valuing differences as opportunities and fostering creativity and innovation.

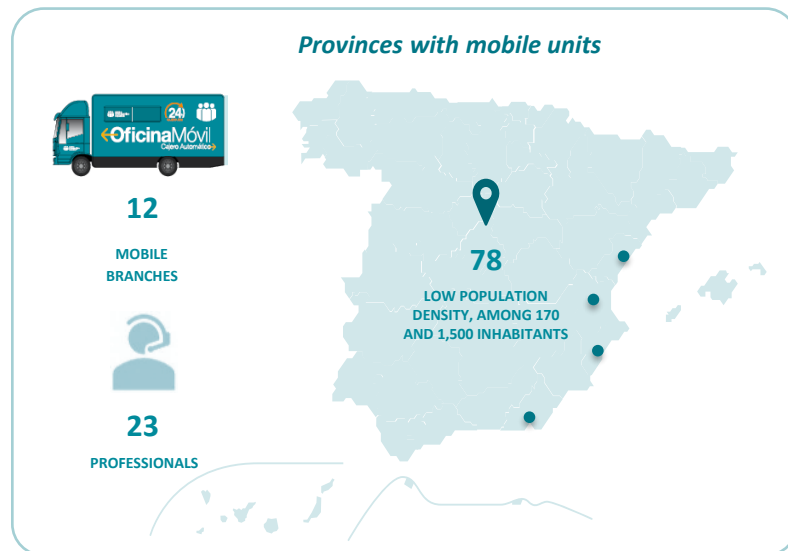
### The branch in the Group model of territorial planning

- ✓ 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**.



### Accessible banking for everyone

- ✓ 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**.





## Digital banking, cybersecurity and data confidentiality

### Group safety certifications in force in 2024



**Group security certifications in force in 2024**

The Group renews its cybersecurity certifications every year, including:

- ens** CERTIFICACION DE CONFORMIDAD CON EL RD 311/2022 Categoría MEDIA
- PCI Security Standards Council** PCI-DSS regulations as payment card service providers
- PCI Security Standards Council** VISA PIN SECURITY regulations Payment Card Industry (PCI) PIN Security
- SWIFT Customer Security Programme (CSP)** Swift Customer Security Programme (CSP)

The Group maintains the highest rating in terms of cybersecurity in 2024, according to the prestigious agency Bitsight



Advanced: 740-900 / Intermediate: 640-740 / Basic: 250-640

### Qualified staff in a multi-location environment



**24 hours / 7 days**

Internal SOC (Security Operation Center)



**+ 40 specialists**

cybersecurity staff/cyber resilience

## Committed to the environment, people and values

### Environmental commitment

- Grupo Cooperativo Cajamar has updated and published the **2025-2027 Eco-efficiency Plan**, a tool that enables the enhancement of resources management such as energy, water, and waste.
  - Its **main objective** is to reduce greenhouse gas emissions and optimize resource consumption, in alignment with the Group's sustainability strategy.
  - This plan **focuses** on the annual reduction of Scope 1 and 2 emissions, with a reduction target of 15% by 2027, taking 2023 as the base year.
  - It is **aligned** with the international standards ISO 14001 (Environmental Management) and ISO 50001 (Energy Management).



### Environmental and Social

- Grupo Cooperativo Cajamar has updated its **Environmental and Social Policy**, consolidating environmental, sustainability and financial inclusion policies into a single document.
  - The **areas of intervention** include: commitments on climate and environmental issues, energy efficiency, social responsibility, support for workers, promotion of the agri-food sector and strengthening of the value chain.
  - It has been adapted to the standards of the financial sector and the most demanding global frameworks with a clear **objective**:
    - ✓ Generate a positive environmental impact.
    - ✓ Minimize negative impacts from direct operations and the funding granted.



### Governance

- Grupo Cooperativo Cajamar has published the **Sustainability Risk Management Framework (ESG)**, a strategic tool to enable the structured integration of environmental, social and governance risks into overall risk management.

Its implementation strengthens the Group by:

- **Improving** the ability to anticipate and mitigate ESG risks.
- **Integrating** sustainability across all business areas and decision-making processes.
- **Promoting** transparency and trust among stakeholders.
- **Encouraging** innovation and the development of sustainable products and services.
- **Strengthening** the Group's resilience and competitiveness in the face of global challenges.



## Rating ESG Risk

Recognized as one of the top-rated companies in ESG  
INDUSTRY by Morningstar Sustainalytics

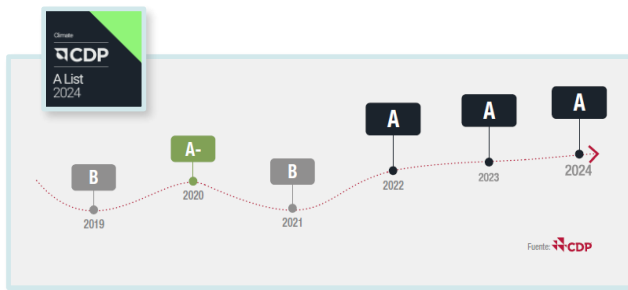
- Sectorial recognition for environmental, social and corporate governance risk management.



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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 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.
- In addition, the Group is included in the **A-list of the Supplier Engagement Assessment** for the 2024 disclosure cycle.
- This initiative evaluates the performance of companies in terms of governance, objectives, Scope 3 emissions and participation in the value chain.





## 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.



### Director Plan of Grupo Cooperativo Cajamar Main considerations



- ✓ **Roadmap** for the implementation of Sustainable Finance.
- ✓ **Holistic perspective** seeking synergies among the entire regulatory framework in force.
- ✓ More than **30 scheduled actions** grouped around 13 chapters.

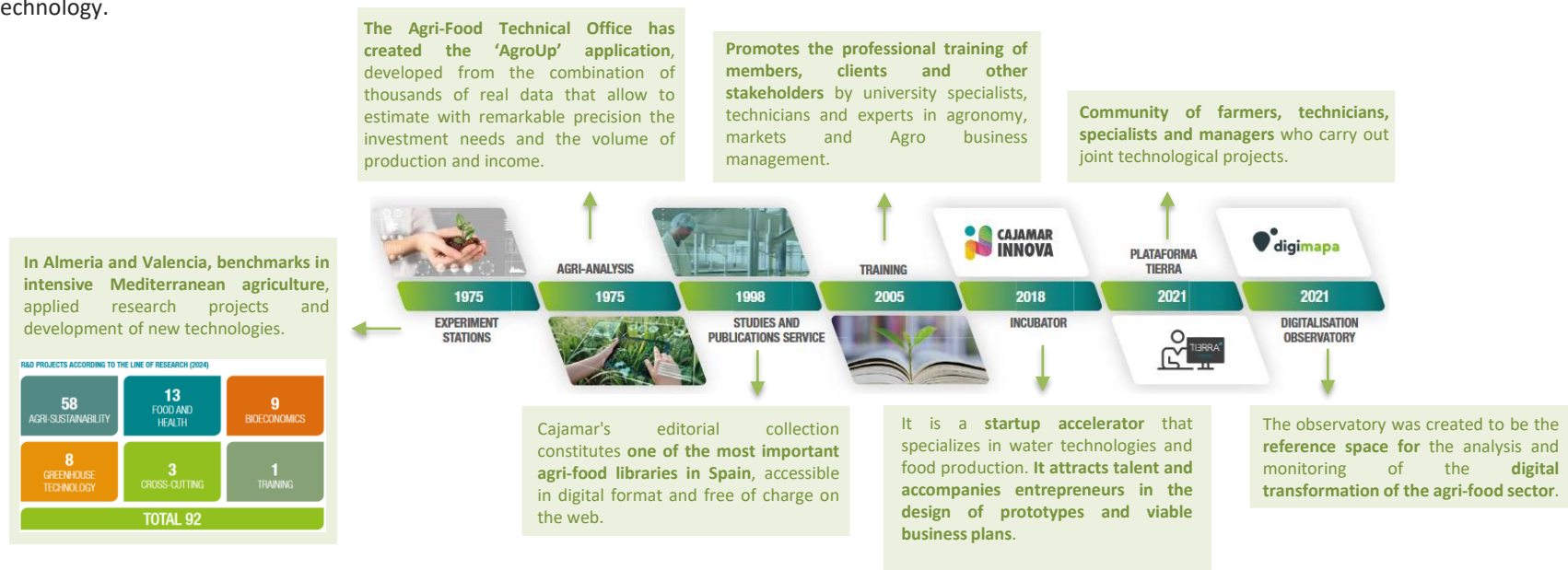
## Committed with the future: climate neutrality by 2050

- ✓ 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.
- ✓ The portfolio's decarbonization targets are around 60%.

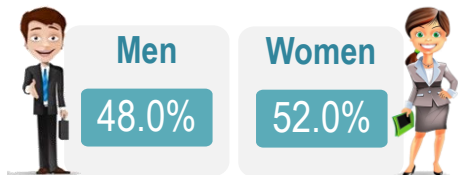


## 50 years supporting the modernization and efficiency of the agri-food sector

- ✓ Since the creation of Cajamar Experimental Station in 1975, **Grupo Cajamar is the only significant Spanish financial institution that has 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.**



## Committed to people: Our team



- ✓ Diversity as a corporate pillar
- ✓ Equality, diversity and inclusion policies
- ✓ Gender equality plan
- ✓ Specific initiatives for Diversity
- ✓ Commitment to the prevention of harassment

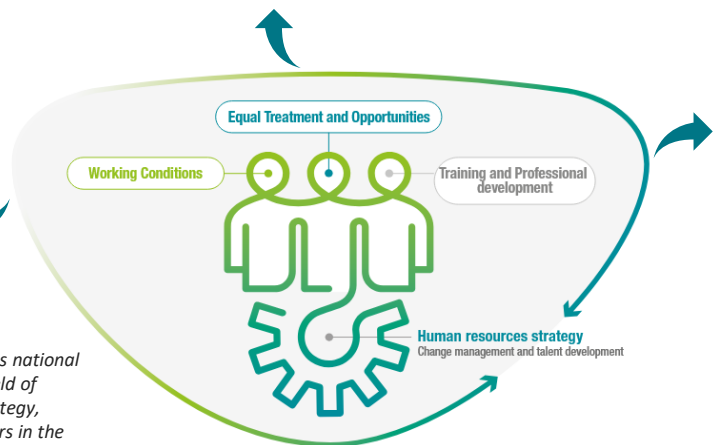


Grupo Cooperativo Cajamar has been a signatory of the Diversity Charter since 2014. It has recently renewed its commitment to the Diversity Charter for the period 2025 -2026, in order to continue contributing to the fulfillment of these European principles.

- ✓ Prevention and health policies
- ✓ Workplace wellbeing
- ✓ Great Place to Work Certificate



This certification 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.



- ✓ Equal opportunities
- ✓ Continuous training
- ✓ Cultiva programme for professional development



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.

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

+65



Priority attention

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



**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**

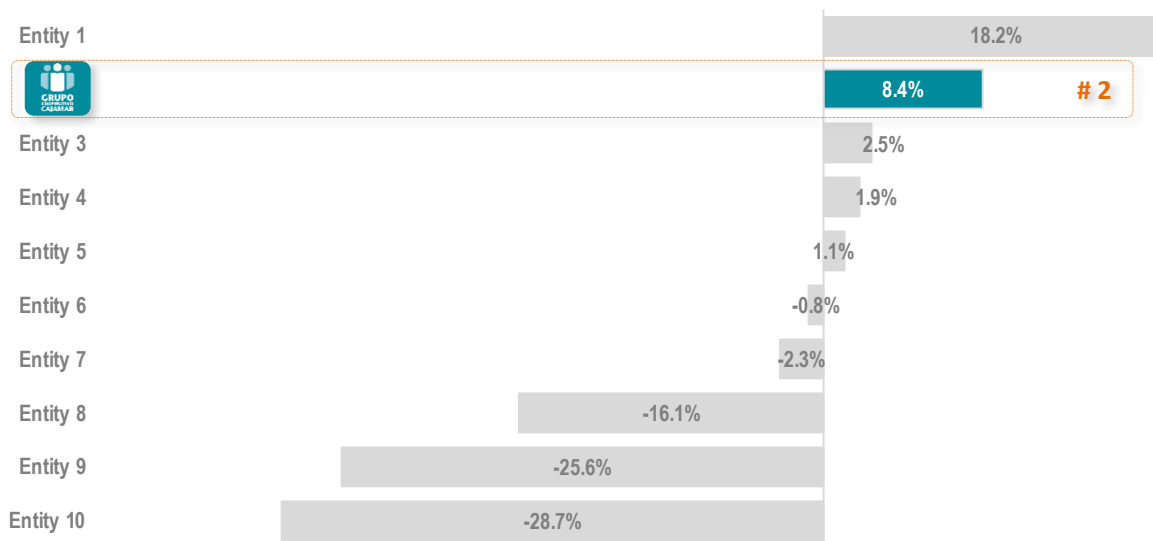


**Talks: digitisation and  
transformation of  
banking. Consultations  
and cybersecurity**



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

### 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).*

<sup>(1)</sup> Note: average estimated from the valuation of the last 5 quarters.

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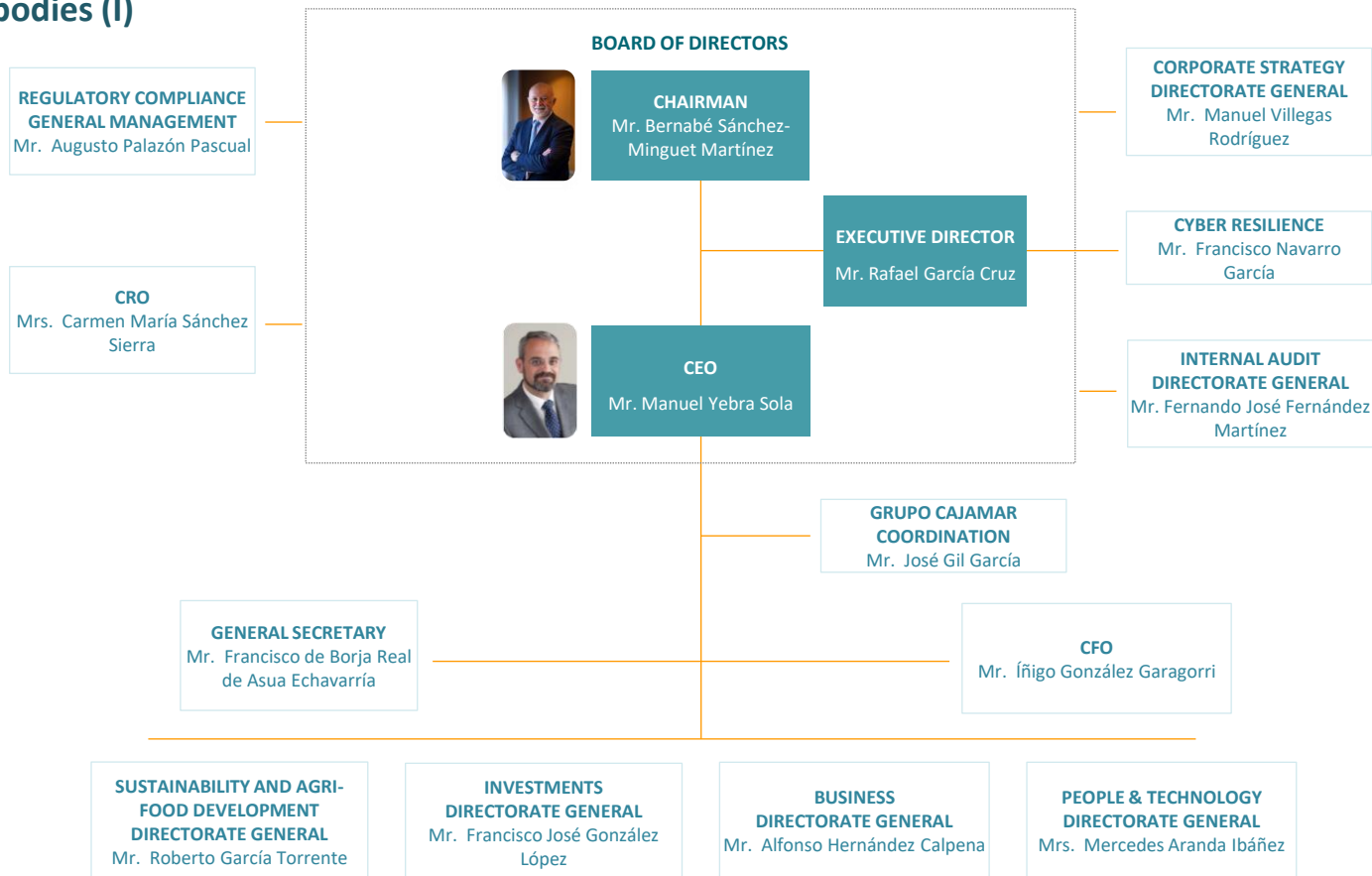
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## Governing bodies (I)



## Governing bodies (II)

### Board of Directors composition



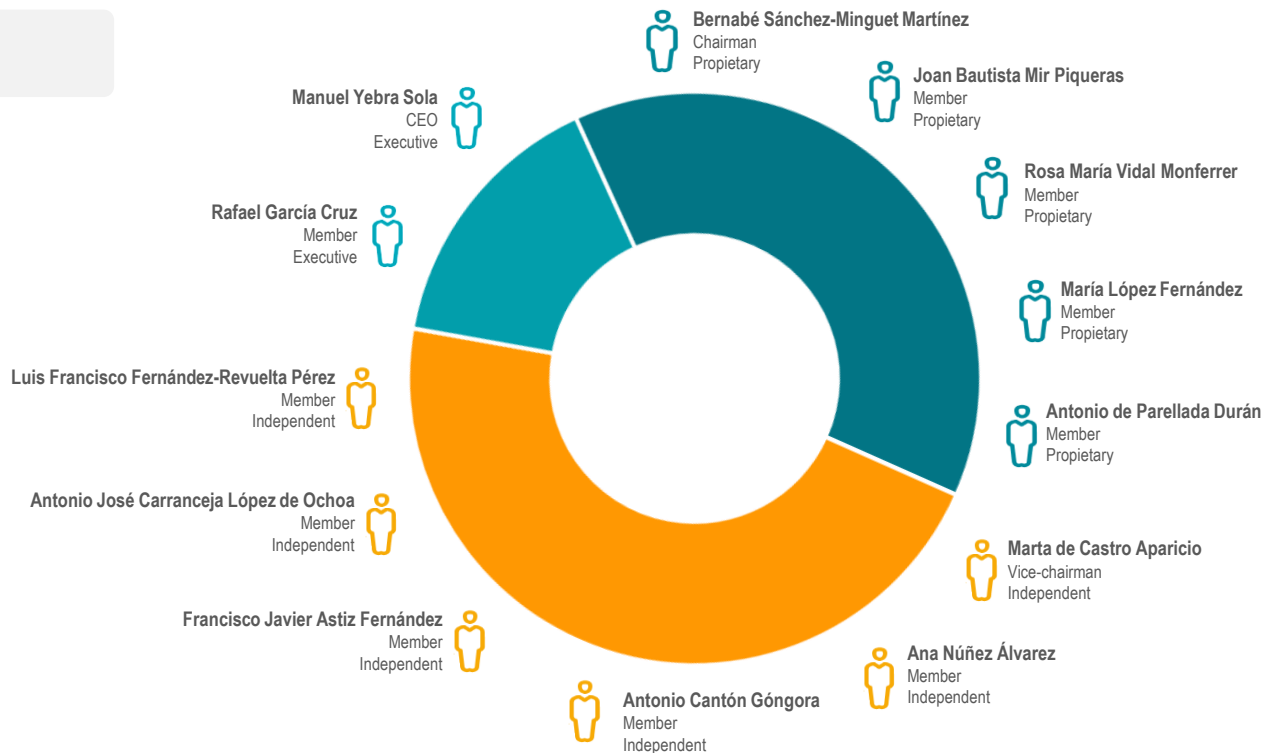
**15%** Executive



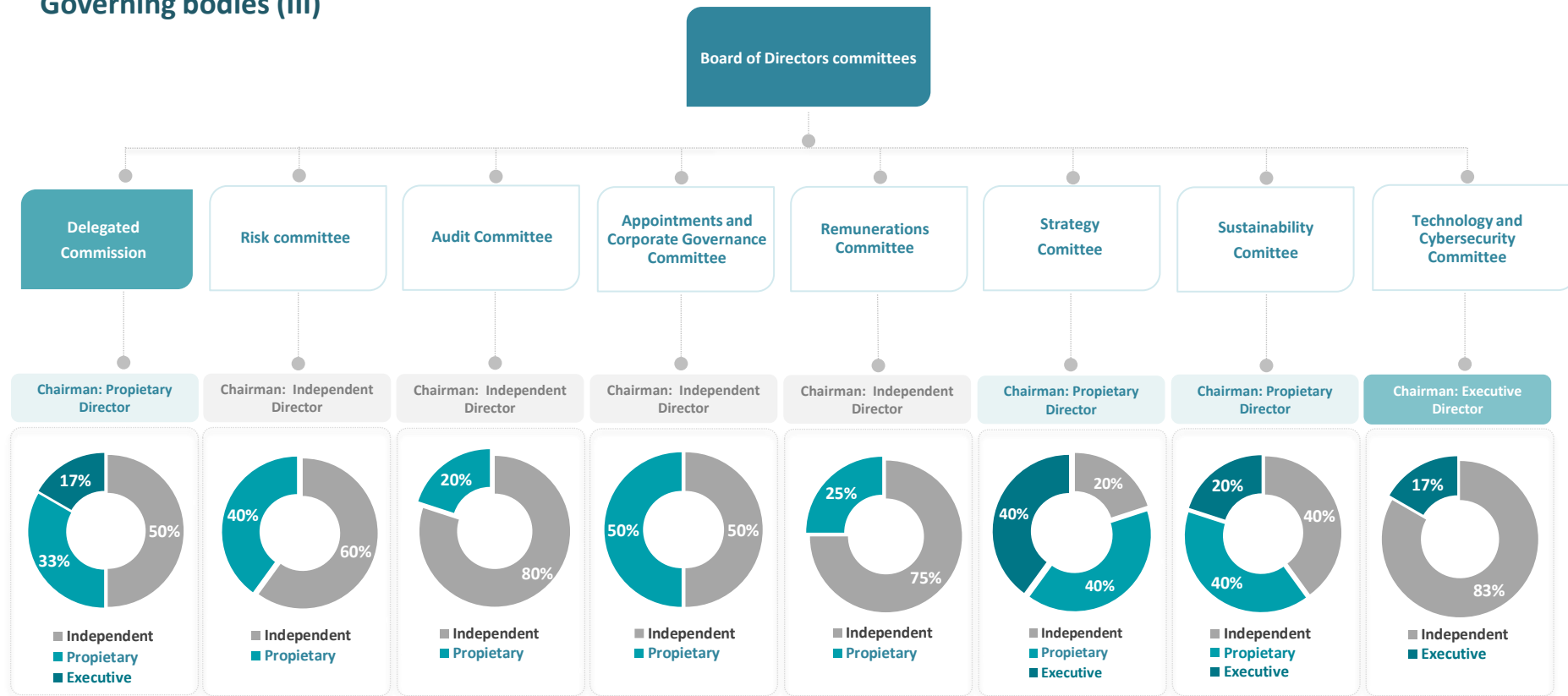
**39%** Proprietary



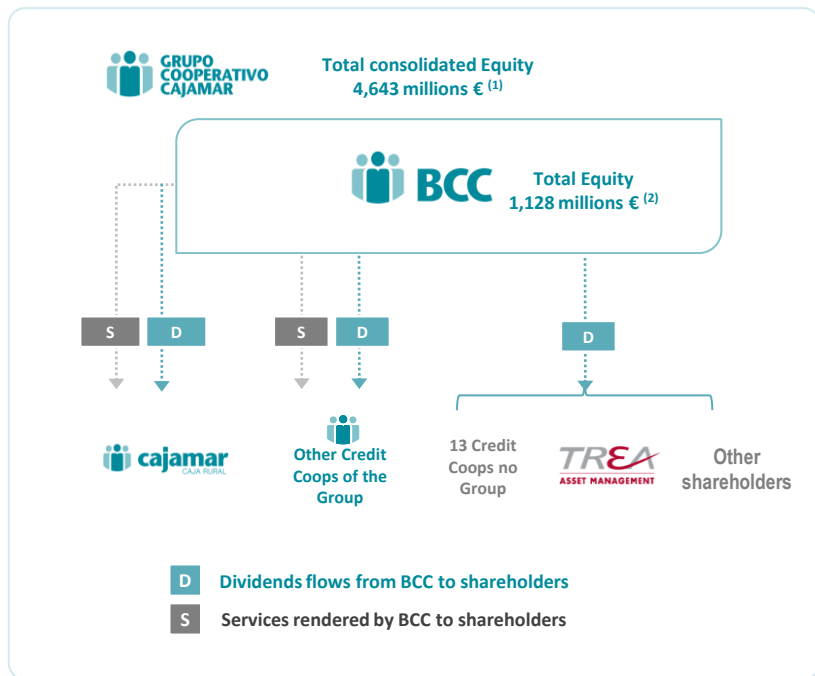
**46%** Independent



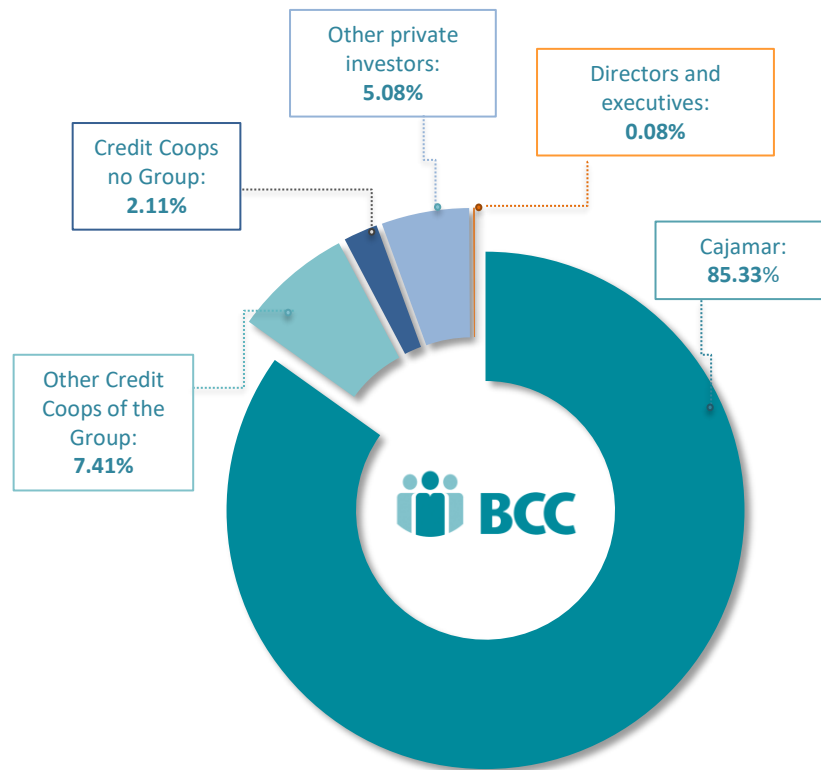
## Governing bodies (III)



## Equity and BCC shareholders



## Banco de Crédito Cooperativo current shareholders



<sup>(1)</sup> Consolidated Equity of Grupo Cajamar at 30/09/2025

<sup>(2)</sup> Individual Equity of BCC at 30/09/2025

1

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## Results

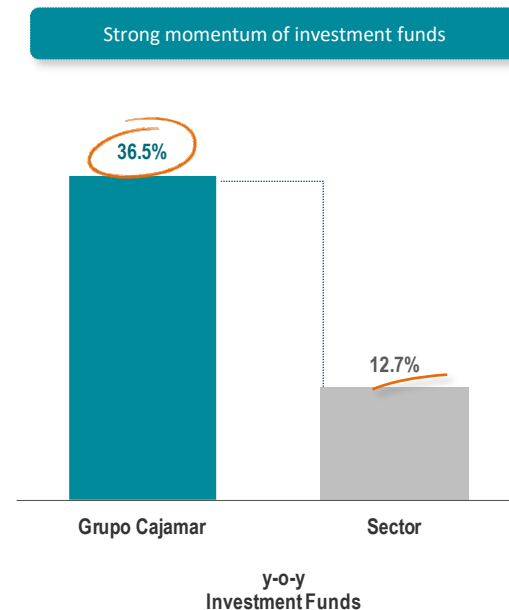
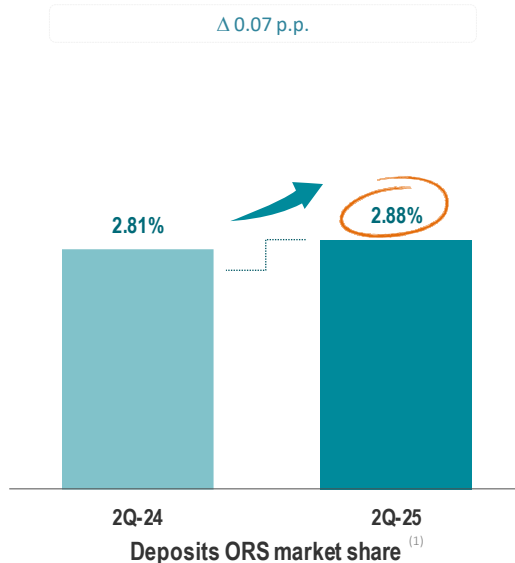
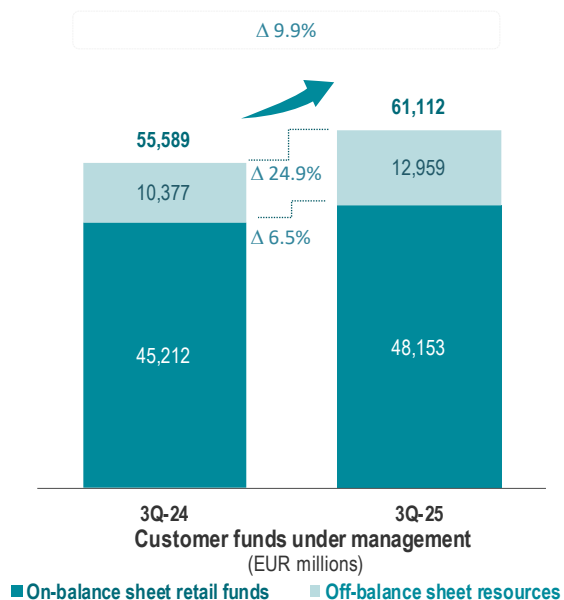
(EUR thousands)	30/09/2025	o/ ATA	30/09/2024	o/ ATA	Y-o-y	
					Abs.	%
<b>NET INTEREST INCOME</b>	<b>810,036</b>	<b>1.71%</b>	<b>925,622</b>	<b>2.04%</b>	<b>(115,585)</b>	<b>(12.5%)</b>
Net fees and commissions + exchange differences, net	250,979	0.52%	231,866	0.51%	19,113	8.2%
Gains (losses) on financial transactions	153,086	0.32%	4,281	0.01%	148,804	3475.7%
Dividend income	5,313	0.01%	4,094	0.01%	1,219	29.8%
Income from equity-accounted method	32,114	0.07%	32,318	0.07%	(204)	(0.6%)
Other operating incomes/expenses	(12,292)	(0.03%)	(3,873)	(0.01%)	(8,418)	217.3%
<b>GROSS INCOME</b>	<b>1,239,236</b>	<b>2.62%</b>	<b>1,194,307</b>	<b>2.63%</b>	<b>44,929</b>	<b>3.8%</b>
Operating expenses	(560,779)	(1.18%)	(545,193)	(1.20%)	(15,587)	2.9%
Personnel expenses	(318,164)	(0.67%)	(310,008)	(0.68%)	(8,156)	2.6%
Other administrative expenses	(179,341)	(0.38%)	(173,700)	(0.38%)	(5,641)	3.2%
Depreciation and amortisation	(63,274)	(0.13%)	(61,485)	(0.14%)	(1,789)	2.9%
<b>PRE-PROVISION PROFIT</b>	<b>678,457</b>	<b>1.43%</b>	<b>649,114</b>	<b>1.43%</b>	<b>29,343</b>	<b>4.5%</b>
Impairment losses	(199,617)	(0.42%)	(141,773)	(0.31%)	(57,844)	40.8%
Net provisions + Other losses / gains	(134,368)	(0.28%)	(214,357)	(0.47%)	79,989	(37.3%)
<b>PROFIT BEFORE TAX</b>	<b>344,472</b>	<b>0.73%</b>	<b>292,984</b>	<b>0.65%</b>	<b>51,488</b>	<b>17.6%</b>
Tax <sup>(1)</sup>	(81,449)	(0.17%)	(47,011)	(0.10%)	(34,438)	73.3%
<b>CONSOLIDATED NET PROFIT</b>	<b>263,023</b>	<b>0.56%</b>	<b>245,973</b>	<b>0.54%</b>	<b>17,050</b>	<b>6.9%</b>
Cost-income ratio (%)	45.25%		45.65%		(0.40)	
ROE (%)	7.81%		7.93%		(0.12)	
ROA (%)	0.56%		0.54%		0.01	

<sup>(1)</sup> Taxes: 2025 includes Net Interest Income and Commissions Tax (*Impuesto sobre el Margen de intereses y Comisiones*) for an amount related to the accrual of the current year (10.3 millions).



**Customers funds under management grew by 9.9% driven by both on-balance sheet retail funds (+6.5%) and off-balance sheet resources (+24.9%)**

Investment funds grew 36.5% above the sector average



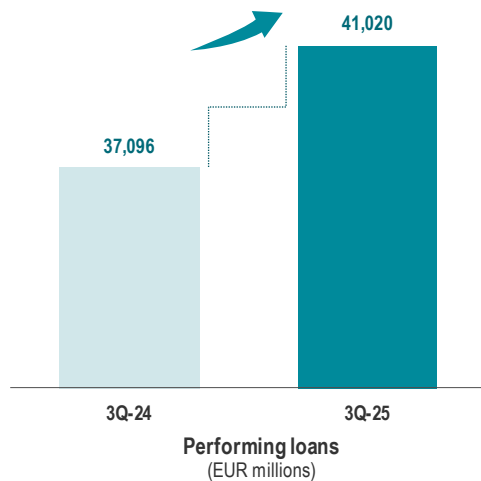
<sup>(1)</sup> Market share as of 30/06/2025, latest available published data. ORS: other resident sectors.

Sector source: Inverco.

## Year-on-year growth in Performing loans (10.6%) and market share reaching 3.1%

Broadly diversified loan portfolio

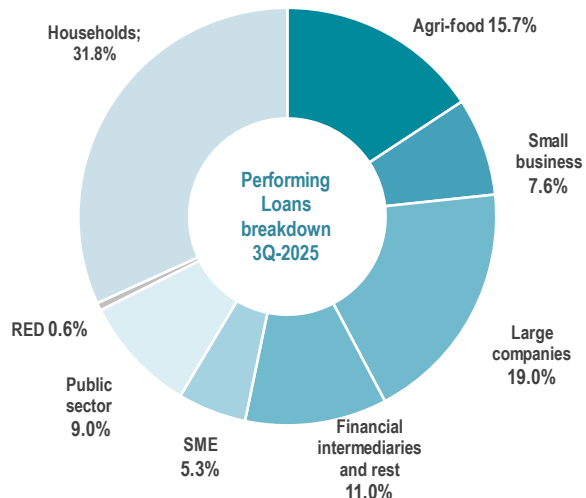
Δ 10.6% (Δ 3,924 M€)



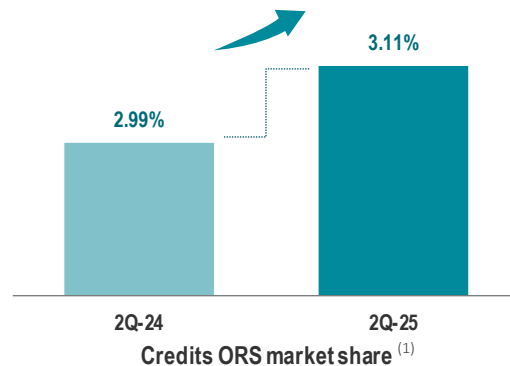
Corporate, SME  
and small  
business

Δ 17.6% y-o-y

Diversification



Δ 0.12 p.p.

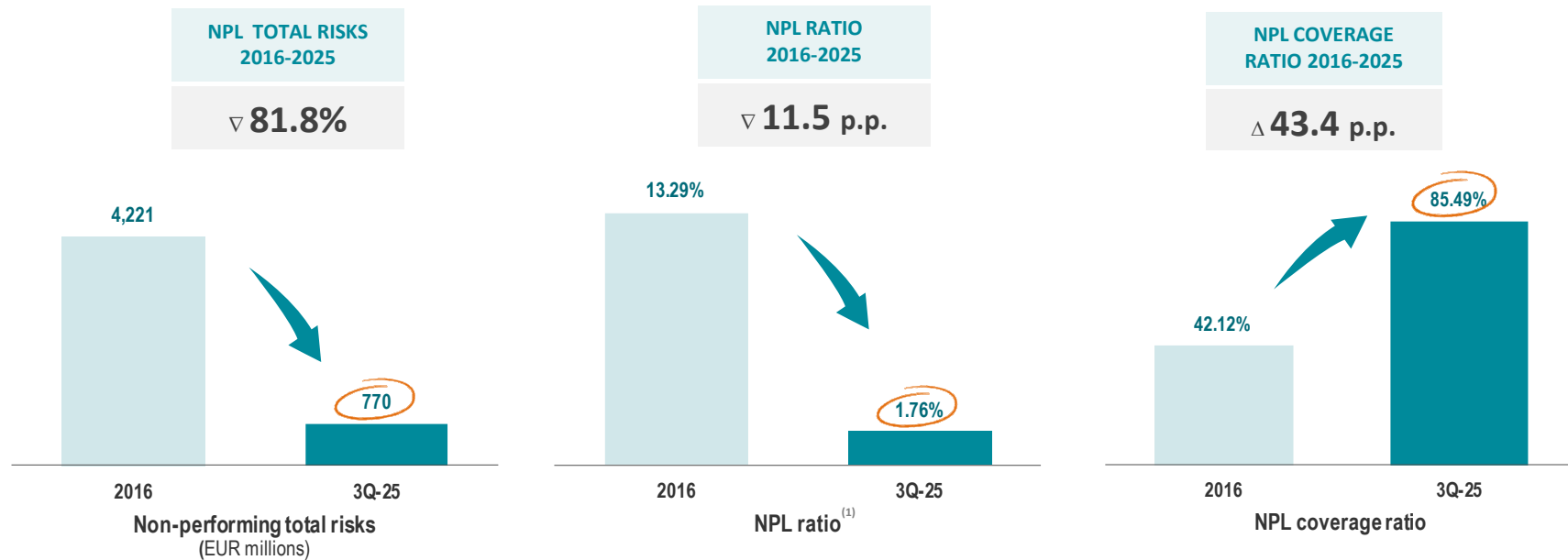


AGRO <sup>(1)</sup>

**15.1%**  
Credit market share

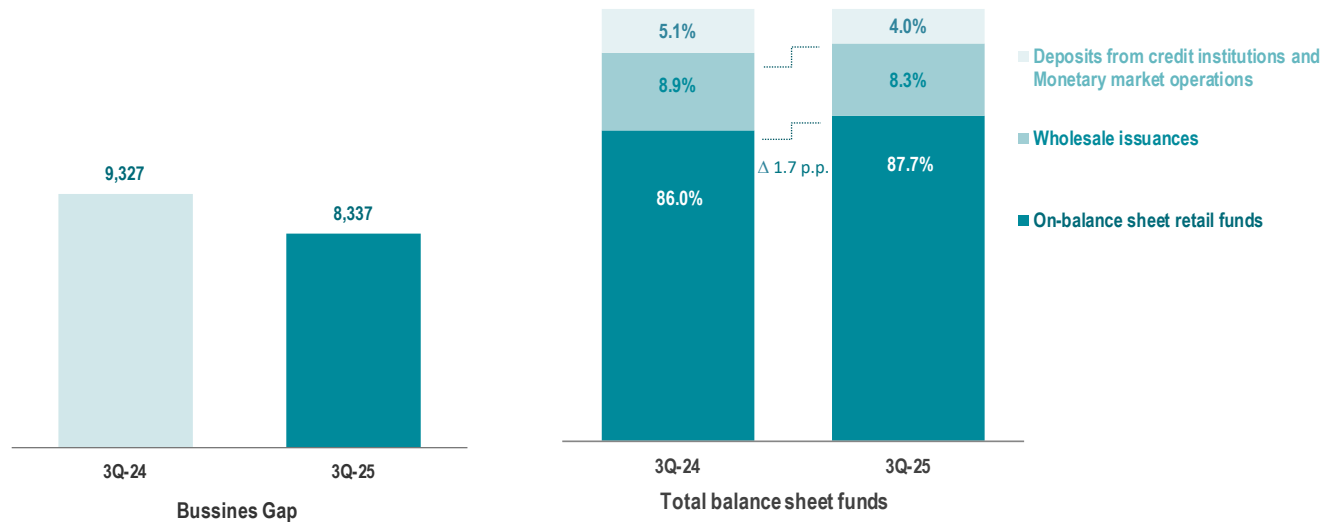
<sup>(1)</sup> Market share as of 30/06/2025, latest available published data.

The Group is one of the significant entities with the lowest NPL ratio and the strongest evolution in the sector.  
Consolidated credit quality.



<sup>(1)</sup> Non-performing Loans + Non-performing contingent risks) / (Gross Loans + Contingent Risks).

## Comfortable liquidity position supported by a well-diversified funding base



LCR

206.1%

NSFR

144.4%

LTD

82.8%

Covered bonds/  
Eligible mortgage portfolio

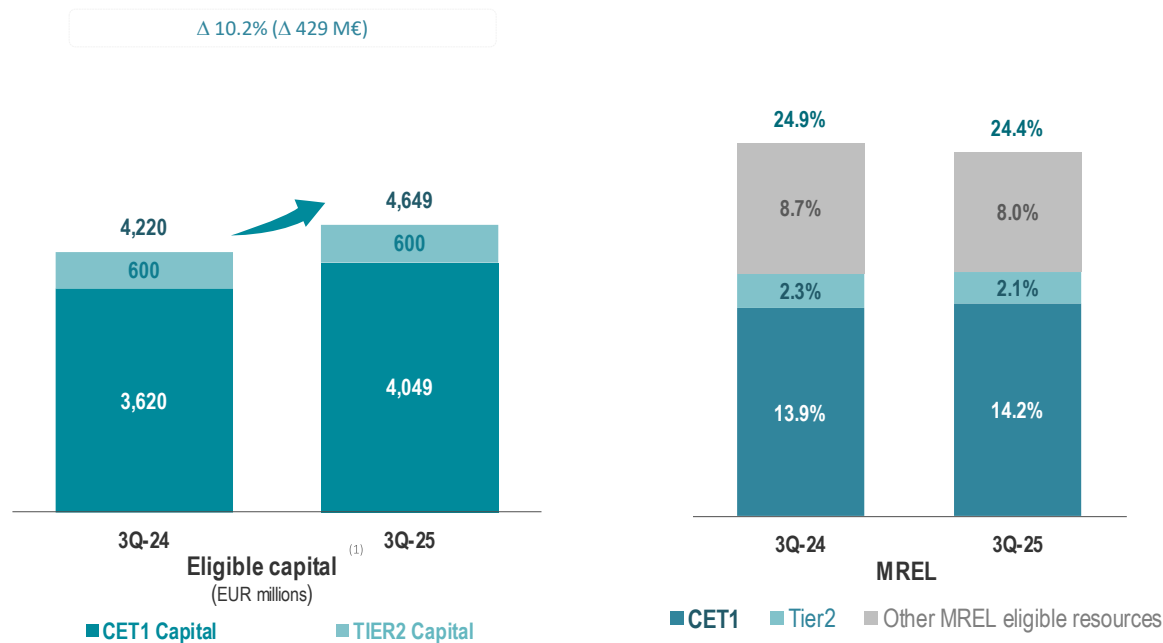
43.0%

Covered bonds issuance  
capacity

4,079 M €

## Year-over-year increase in eligible capital (+10.2%)

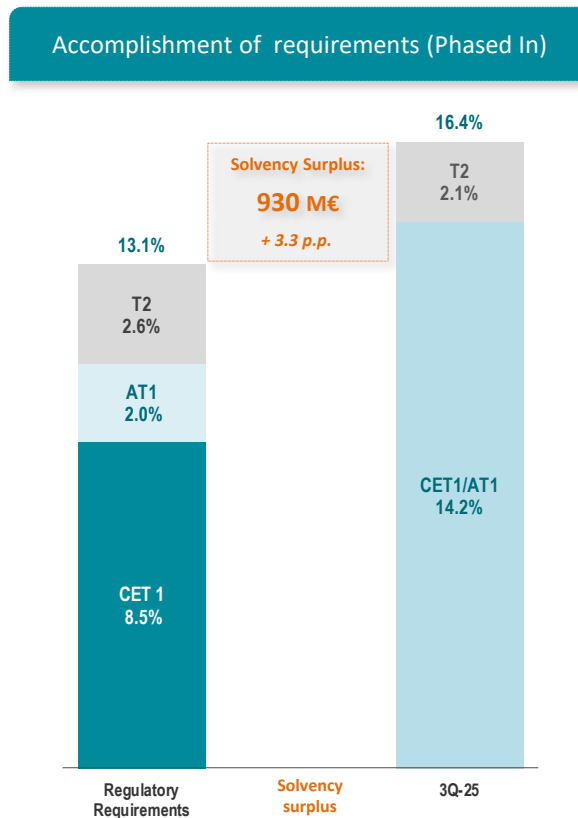
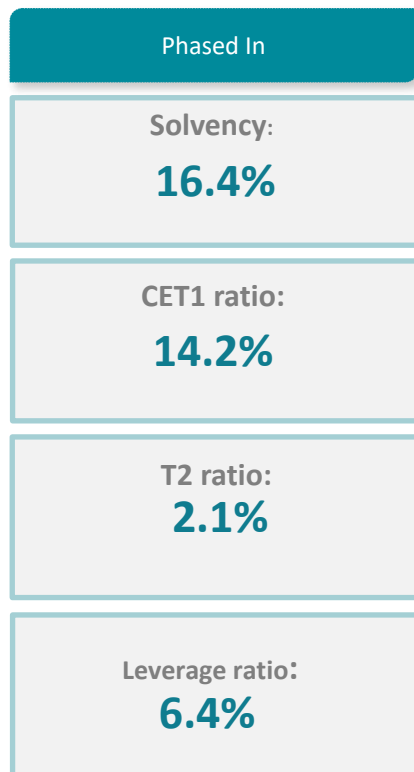
Capital ratio stands at 16.4%, with a comfortable management buffer of (+1.8 p.p) above the MREL requirement



Buffer + 1.8 p.p.  
over MREL requirement  
as of 26.02.2025

(1) Phased-in.

## Compliance with regulatory capital requirements



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