RESULTS PRESENTATION

3Q 2026

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Key Highlights (I)

Growth in Business under management, delivering stable Earnings and Profitability	**Business under management** **€ 119,494m** +9.1% y-o-y	**Profits from strategic alliances** [1] **€ 150m** +16.3% y-o-y	**Net Profit** **€ 289m** +9.9% y-o-y	**ROE 8.0%**
Growth in Performing Loans while maintaining diversification, asset quality and coverage levels	**Performing loans** [2] **€ 44,477m** +8.7% y-o-y	**NPL ratio** **1.53%** -0.24 p.p. y-o-y	**Credits Market share** [3] **3.29%** +0.18 p.p. y-o-y	**NPL coverage ratio 86.1%**
Strong Eligible capital, comfortably above capital requirements	**Eligible capital** [4] **€ 5,143m** +10.6% y-o-y	**Capital ratio** [4] **16.4%** +0.1 p.p. y-o-y	**MREL** **25.2%** +2.3 p.p. buffer above requirement	**Solvency Surplus € 905m**
Increase in Customer funds under management, while maintaining comfortable liquidity levels	**Customer funds under management** **€ 68,529m** +12.1% y-o-y	**LTD** **81.9%** -0.9 p.p. y-o-y	**Deposits Market share** [3] **3.01%** +0.13 p.p. y-o-y	**LCR 205.7%**

☆ *Investment Grade ratings: **Fitch (BBB) / DBRS (BBB high) / S&P (BBB-)***

[1] Income from equity-accounted method + Mutual funds, pension plans / insurance and consumer commissions / [3] Market share as of 30/06/2026, latest available published data
[2] Gross loans – Non-performing loans / [4] Phased In.

Key Highlights (II)

Strategic partnerships with Crédit Agricole and Generali to drive long-term growth

The aim is to support business development and organic growth. These agreements will enable the Group to offer its customers a broader, more diversified and higher-quality range of products.

Crédit Agricole

10th	46	55 M	A+ /A1 /AA-
largest bank worldwide	countries	customers worldwide	credit Rating

Generali

3rd	+50	75 M	AA- /A1 /A+
largest insurance company in Europe	Countries	customers worldwide	credit Ratings

ENHANCED PRODUCT OFFERING

A broader and more competitive offering for customers

The partnerships will enable the Group to provide a broader range of products and an enhanced service. Customers will benefit from access to a broader range of products and services from leading financial and insurance groups.

LONG-TERM COMMITMENT

Two international partners with clearly defined long-term commitments

The partnership with Crédit Agricole is founded on shared cooperative roots, while Generali is expanding a relationship that dates back to 2004. Both partners will contribute to strengthening the Group's governance framework.

OWNERSHIP AND CONTROL

Each partner acquires a 9.9% minority stake in BCC

Crédit Agricole and Generali will each acquire a minority stake in BCC, the Group's parent company. Cajamar and the other cooperative entities will retain a majority interest and cooperative control of the Group.

CAPITAL AND SOLVENCY

Solvency and MREL ratios strengthened by ~95 bps

The investments by Crédit Agricole and Generali will strengthen the Group's capital structure by increasing eligible capital by €300 million, while supporting strategic alignment.

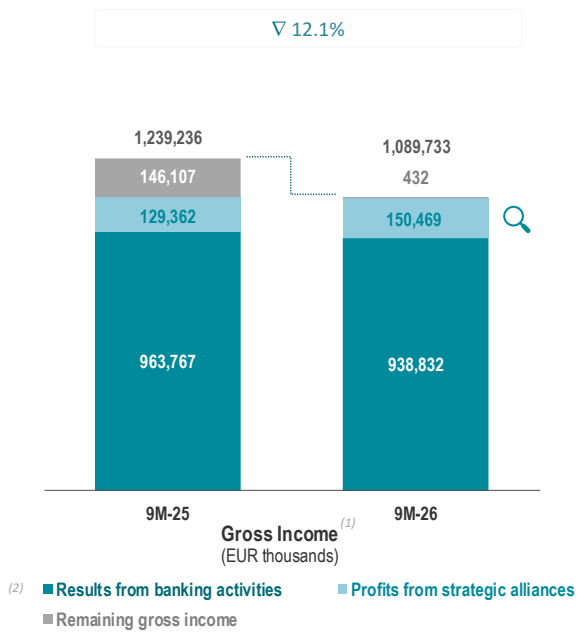
Results

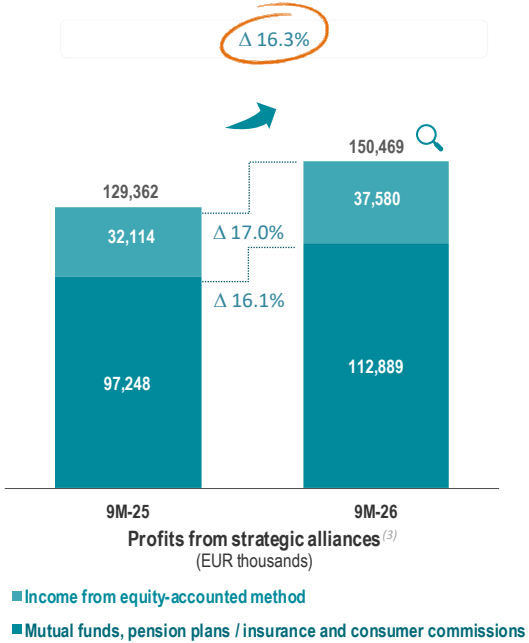
(EUR thousands)	30/09/2026	o/ ATA	30/09/2025	o/ ATA	Y-o-y Abs.	Y-o-y %
NET INTEREST INCOME	**791,809**	**1.60%**	**810,036**	**1.71%**	**(18,228)**	**(2.3%)**
Net fees and commissions + exchange differences, net	259,912	0.52%	250,979	0.52%	8,933	3.6%
Gains (losses) on financial transactions	13,918	0.03%	153,086	0.32%	(139,167)	(90.9%)
Dividend income	2,200	-	5,313	0.01%	(3,112)	(58.6%)
Income from equity-accounted method	37,580	0.08%	32,114	0.07%	5,466	17.0%
Other operating incomes/expenses	(15,687)	(0.03%)	(12,292)	(0.03%)	(3,395)	27.6%
GROSS INCOME	**1,089,733**	**2.20%**	**1,239,236**	**2.62%**	**(149,503)**	**(12.1%)**
Operating expenses	(629,900)	(1.27%)	(560,779)	(1.18%)	(69,120)	12.3%
Personnel expenses	(359,725)	(0.73%)	(318,164)	(0.67%)	(41,561)	13.1%
Other administrative expenses	(201,712)	(0.41%)	(179,341)	(0.38%)	(22,371)	12.5%
Depreciation and amortisation	(68,462)	(0.14%)	(63,274)	(0.13%)	(5,188)	8.2%
PRE-PROVISION PROFIT	**459,834**	**0.93%**	**678,457**	**1.43%**	**(218,623)**	**(32.2%)**
Impairment losses	(77,539)	(0.16%)	(199,617)	(0.42%)	122,077	(61.2%)
Net provisions + Other losses / gains	(2,692)	(0.01%)	(134,368)	(0.28%)	131,676	(98.0%)
PROFIT BEFORE TAX	**379,602**	**0.77%**	**344,472**	**0.73%**	**35,130**	**10.2%**
Tax [1]	(90,549)	(0.18%)	(81,449)	(0.17%)	(9,100)	11.2%
CONSOLIDATED NET PROFIT	**289,053**	**0.58%**	**263,023**	**0.56%**	**26,030**	**9.9%**
Cost-income ratio (%)	*57.80%*		*45.25%*		*12.55*	
ROE (%)	*7.98%*		*7.81%*		*0.17*	
ROA (%)	*0.58%*		*0.56%*		*0.03*	

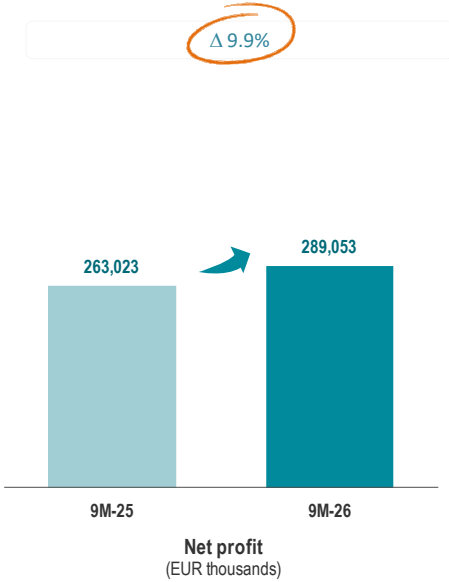
[1] Taxes: 2026 figures include Net Interest Income and Commissions Tax (*Impuesto sobre el Margen de intereses y Comisiones*), with €10.1m accrued as of 30 September.

Net profit up 9.9%

Resilient core banking revenues, supported by strategic partnerships



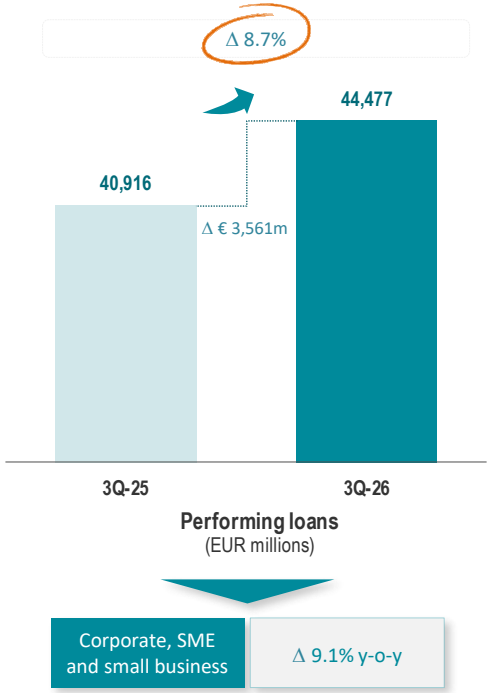


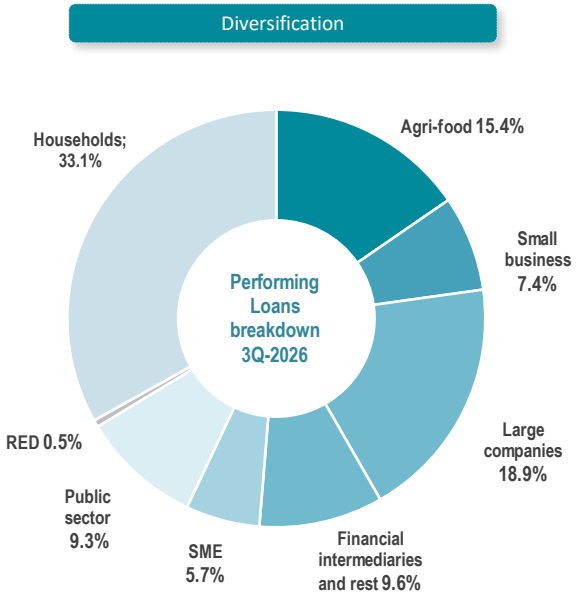


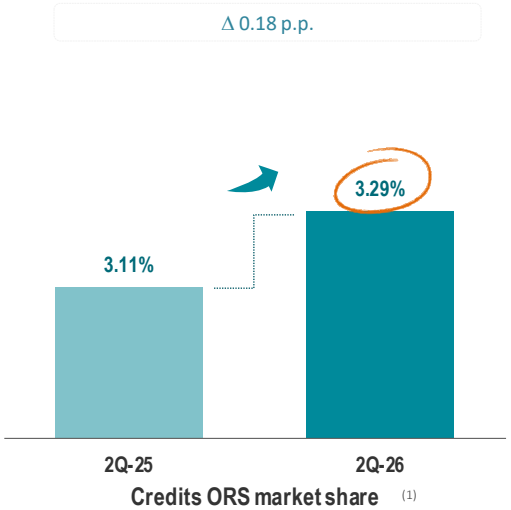
(1) Gross income excludes the Tax on Net Interest Income and Fee Income, which is recognised under Taxes. 2025 figures include a positive €159m impact on Other (ROF) from the sale of a fixed-income portfolio.
(2) Net Interest Income + Commissions on products and services (total commissions - mutual funds, pensions plans / insurance and consumer commissions).
(3) Income from equity-accounted method + Mutual funds, pensions plans / insurance and consumer commissions.

Performing loans up 8.7%, driving further market share gains

Diversified loan portfolio





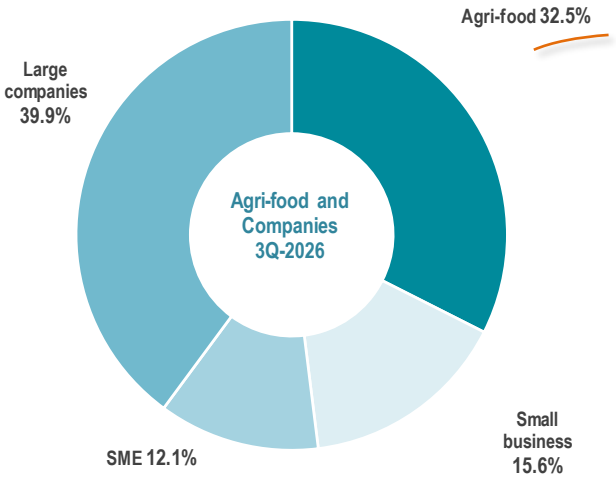


(1) Market share as of 30/06/2026, latest available published data.
ORS: other resident sectors.

Grupo Cajamar, a leading player in the agri-food sector with a 14.6% market share

The agri-food sector remains a strategic focus of the Group's business lending activity

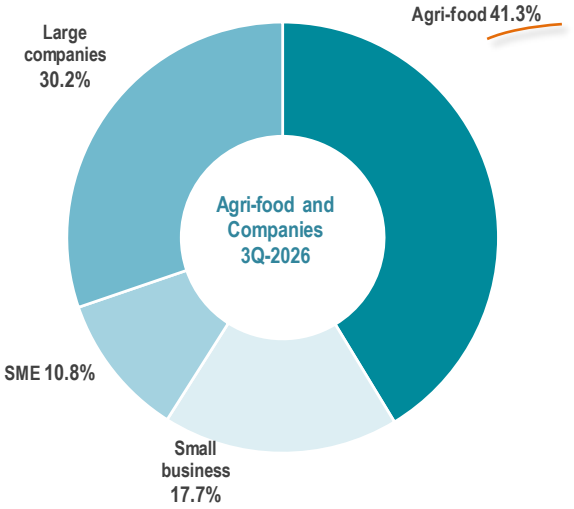
Portfolio



AGRO (1)

14.6%
Credit market share

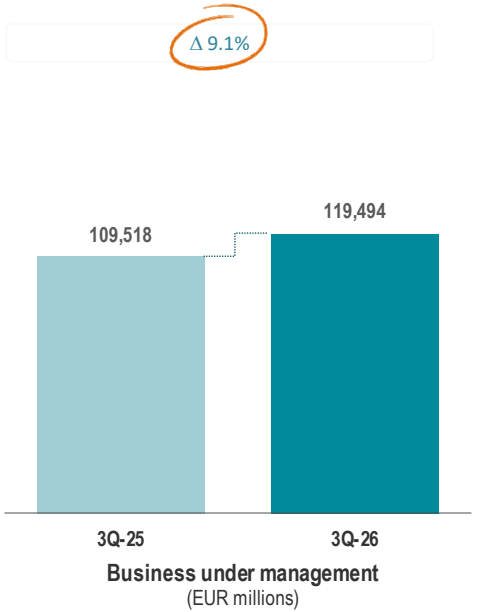
New Production

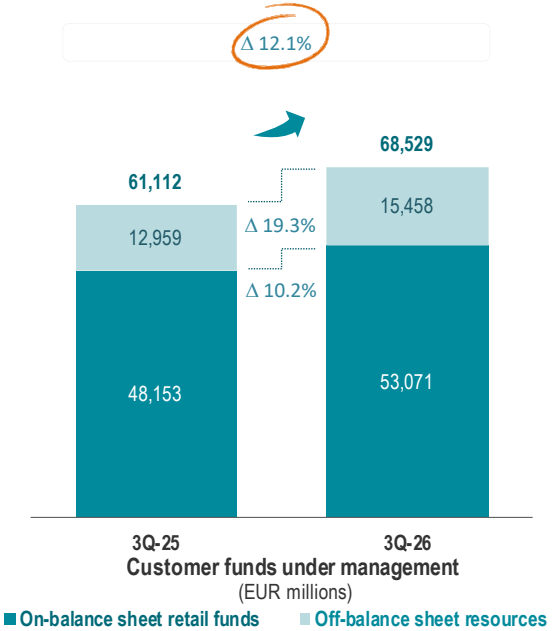


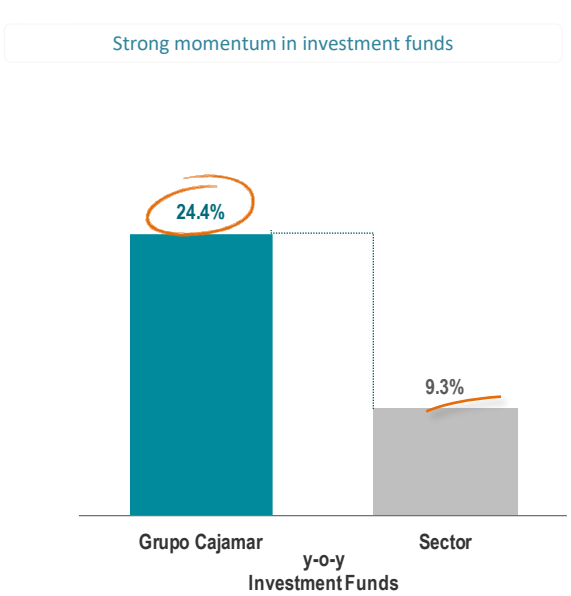
(1) Market share as of 30/06/2026, latest available published data.

Growth in business under management (+9.1%) and customer funds under management (+12.1%)

Strong performance in investment fund sales (+24.4%), above sector growth



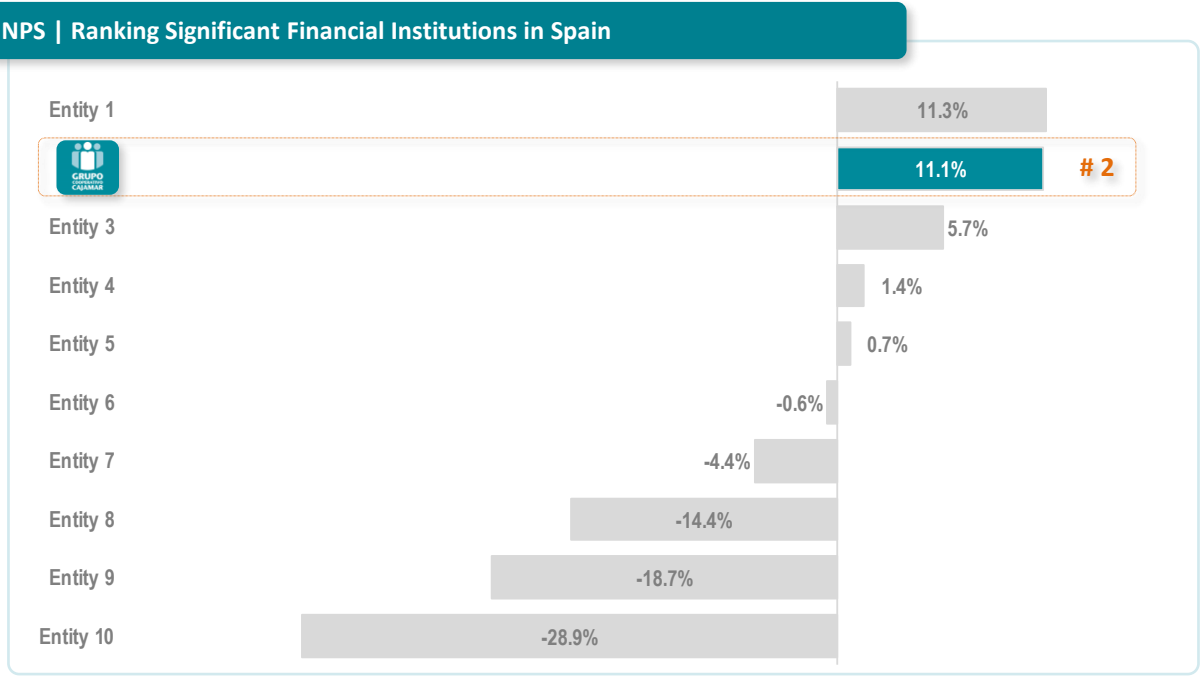




Sector source: Inverco.

The Group remains a benchmark in customer satisfaction among Spain's significant financial institutions (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, among significant financial institutions.

Grupo Cajamar, the only Spanish cooperative group supervised by the ECB, with over 4 million customers

Serving
4.0m CUSTOMERS

Maintaining the trust of
1.8m of MEMBERS

Branch network
935

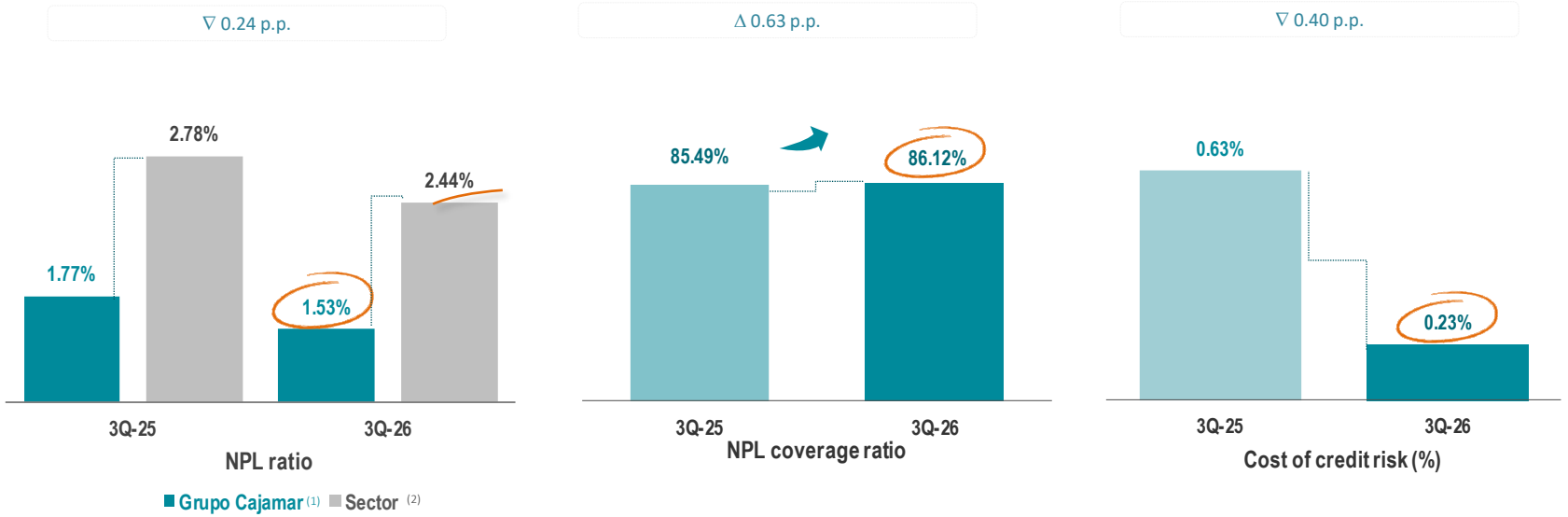
of which mobile branches:
12



(covering 88 towns of 170 - 1,500 inhabitants to prevent them from financial exclusion)

NPL ratio among the best-performing significant institutions at 1.53%

Cost of credit risk stood at 0.23% at the end of Q3, with an NPL coverage ratio of 86.1%

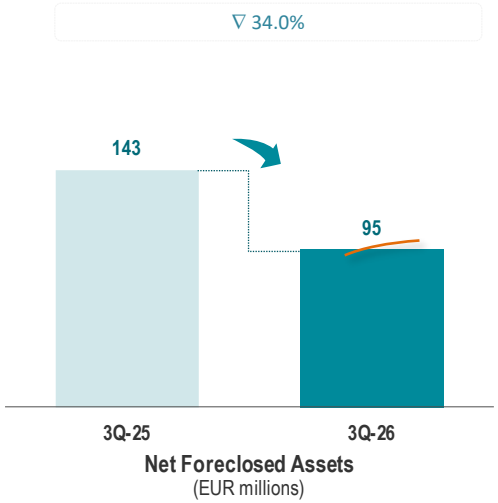


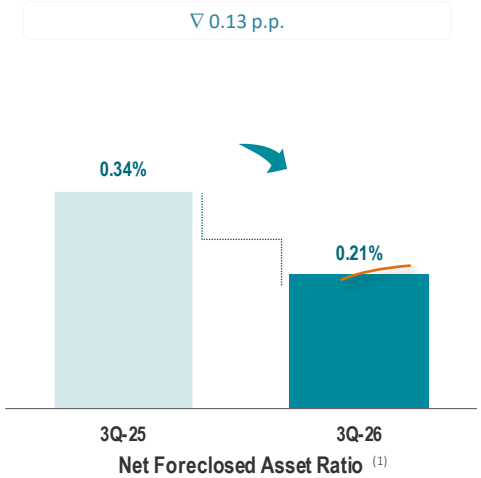
(1) Cajamar Group data as of September 2026.

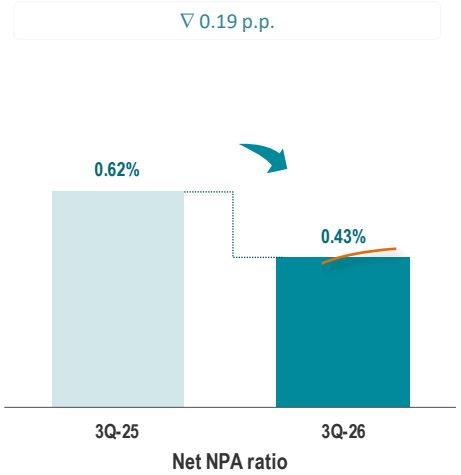
(2) Source: Bank of Spain, sector data August 2026.

Non-performing assets remain at low and manageable levels

Continued improvement, with the net foreclosed asset ratio declining to 0.21% and the net NPA ratio to 0.43%



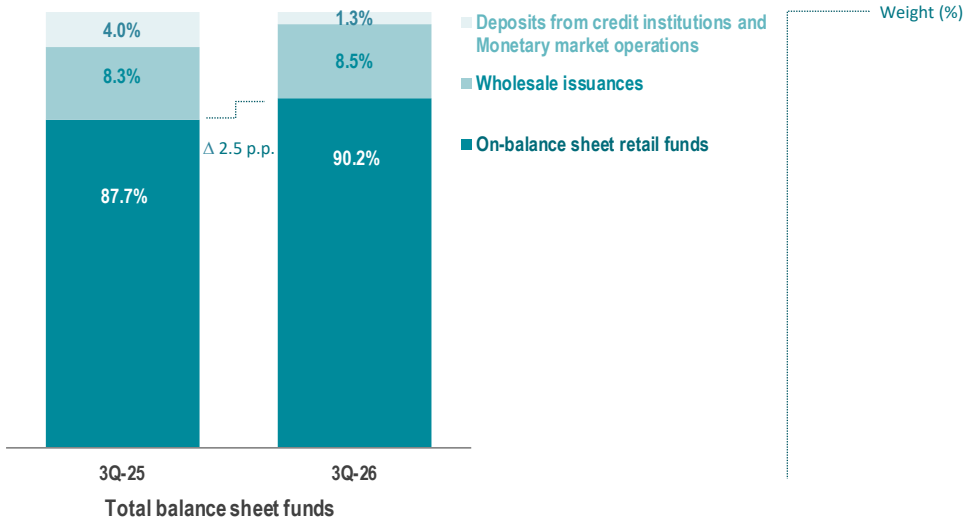




(1) Net foreclosed assets /(Gross loans + Net foreclosed assets).

Comfortable liquidity position

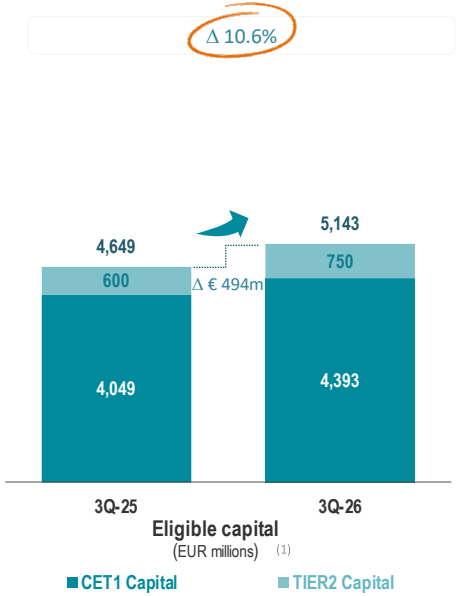
Diversified sources of funding

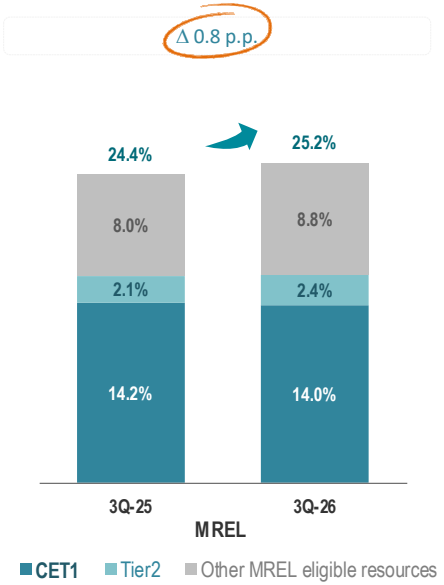


LCR	NSFR	LTD	Covered bonds/ Eligible mortgage portfolio	Covered bonds issuance capacity	Business Gap
205.7%	144.3%	81.9%	36.2%	€ 5,827m	€ 9,639m

+10.6% growth in eligible capital

Capital ratio of 16.4%, with a + 2.3 p.p. management buffer above the MREL requirement





MREL:

+2.3 p.p. buffer above the requirement as of 26 February 2026

Investment by Crédit Agricole and Generali in Grupo Cajamar:

estimated positive impact on capital of ≈95 bps

(1) Phased-in.

Comfortable headroom above regulatory capital requirements

Phased-In

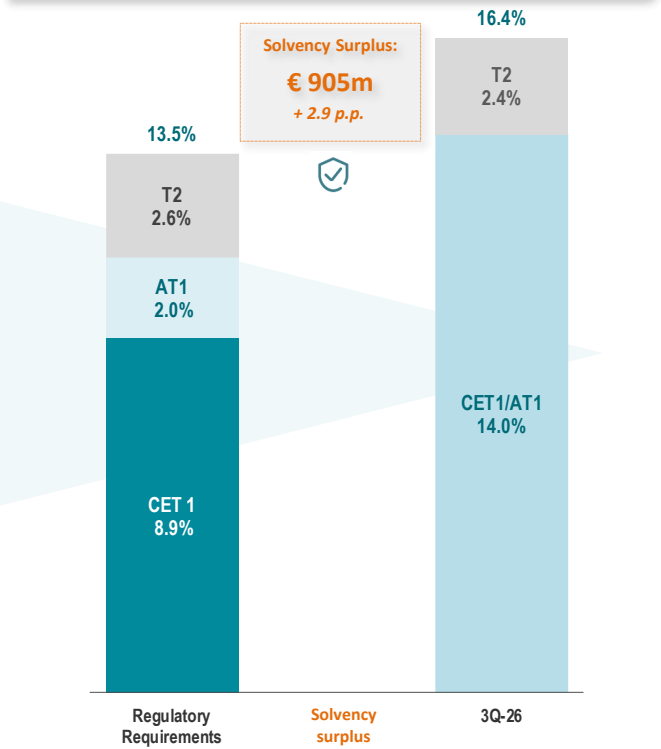
Solvency:
16.4%

CET1 ratio:
14.0%

T2 ratio:
2.4%

Leverage ratio:
6.4%

Compliance with regulatory requirements (Phased-In)



Human Rights and Greenwashing Prevention

Human Rights Policy Update

BCC's Board of Directors unanimously approved the update to the **Human Rights Policy** on 28 July 2026.

The Policy **integrates due diligence into risk management and internal control processes** to identify, prevent, mitigate and, where necessary, remedy impacts on operations and the value chain.

It **strengthens the monitoring of measures and communication channels**, ensuring confidentiality and protection against retaliation, alongside staff training.

Greenwashing Risk Prevention Framework

The Sustainable Development Operational Committee approved the **Greenwashing Risk Prevention Framework** in June 2026 to prevent, detect and mitigate greenwashing in ESG products, communications and disclosures.

The Framework **sets out common principles, controls and responsibilities**, including traceable information, internal and external verification, complaint monitoring and an annual review.

Sustainability information must be clear, specific and consistent, and supported by verifiable data across sustainable finance, commercial communications and reporting.

Disclosure on the Nature and Offsetting of Emissions

Disclosure on Nature-related Risks

Grupo Cooperativo Cajamar has voluntarily published its report in line with the TNFD (Taskforce on Nature-related Financial Disclosures) framework. The report aims to identify, assess and manage nature-related risks and opportunities affecting the Group's activities.

The analysis identifies water stress and biodiversity loss as the key risks to financial activities, particularly in the Mediterranean region. Agriculture and livestock farming are the sectors most exposed to natural capital-related risks.

The Group is progressively incorporating more stringent environmental criteria into its lending decisions and investment assessments.



Offsetting the Operational Footprint

3,188 **tonnes of CO_2 offset in 2026**

The Group offsets its calculated operational emissions for the 2025 financial year, following the implementation of emission reduction measures, as part of its decarbonisation strategy and net-zero emissions target by 2050.

The offsetting carried out in August 2026 is linked to the Barroso 20 MW (Small Hydro) project, a small hydropower plant that generates renewable energy using water flows and low-emission technology. The project is registered with the Gold Standard and contributes to rural development and access to affordable energy services.

ESG Risk Rating

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

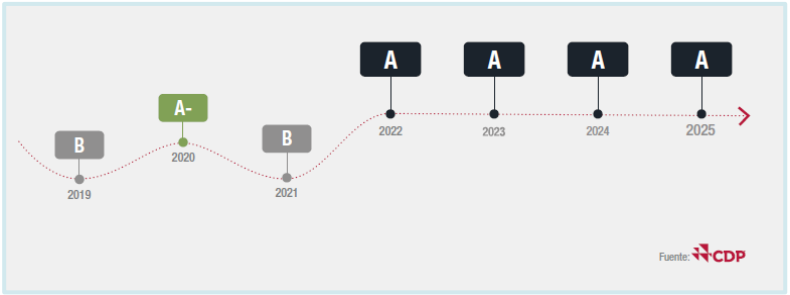
Sectorial recognition for environmental, social and corporate governance risk management.

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

For the fourth consecutive year, Grupo Cooperativo Cajamar has been awarded **an A rating by CDP**, the highest rating given by this international organization, which keeps us in the 'Leadership' category once again. This achievement highlights our transparency and solid performance in climate change management, placing us as one of the leading institutions globally in terms of sustainability. The Group has been assessed for its **environmental commitment** by CDP since 2015.





Conclusions

Profitability and business model

- ✓ Growth in **Net Profit** (+9.9%) and sustained profitability, with **ROE** standing at 8.0% at the end of Q3.
- ✓ Solid **Gross Income**, with **Profits from Strategic Alliances** up +16.3%, driven by the Group's strategic alliances.
- ✓ Growth in **Customer Funds Under Management** (+12.1%), both on-balance-sheet (which supports funding capacity and stability) and off-balance-sheet.
- ✓ Overall, **Business Under Management** increased by +9.1% over the last 12 months.

Asset quality

- ✓ Growth in **Performing Loans** (+8.7%), maintaining a high level of **diversification** and a strong position in the **Agri-food sector.**
- ✓ Improved **credit quality** with a reduction in the **NPL ratio** to 1.53% (among the best of the significant institutions) and an increase in the **Coverage ratio** to 86.1%.
- ✓ Normalised levels of **NPA** management (**Net NPA ratio** at 0.43%).
- ✓ **Investment-grade ratings** from DBRS, Fitch and S&P.

Liquidity and solvency

- ✓ **Eligible Capital** increased by +10.6% year-on-year, with the **Capital Ratio** at 16.4%.
- ✓ Comfortable compliance with regulatory Capital, with a +2.3 p.p. buffer over the **MREL** requirement.
- ✓ Growth in Performing Loans, supported by **comfortable liquidity levels**.

Sustainability

- ✓ Unanimous approval of the **updated Human Rights Policy.**
- ✓ Voluntary publication of the **Nature-related Risk Disclosure Report**, in accordance with the TNFD (Taskforce on Nature-related Financial Disclosures) framework.

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This Presentation contains financial information derived from Grupo Cajamar unaudited financial statements for the third quarter 2026 and the third quarter 2025. None of this financial information has been audited by the external auditors. Financial information is presented according to GAAP as well as internal Grupo Cajamar criteria as a result of which each division reflects the true nature of its business. These criteria do not follow any particular regulation and can include forecasts and subjective valuations which could represent substantial differences should a different methodology be applied.

In addition to the financial information prepared in accordance with the International Financial Reporting Standards (IFRS), this document includes certain Alternative Performance Measures (APMs) as defined in the guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority on 5 October 2015 (ESMA/2015/1415es) (the "ESMA guidelines"). This report uses certain APMs, which are performance measures that have been calculated using the financial information from Grupo Cajamar but that are not defined or detailed in the applicable financial framework and therefore have neither been audited nor are capable of being completely audited. These APMs are used to allow for a better understanding of the company's financial performance but should be considered only as additional disclosures and in no case as a replacement of the financial information prepared under IFRS. Moreover, the way the Group defines and calculates these measures may differ to the way these are calculated by other companies, and therefore they may not be comparable. Please refer to the file called "APMs glossary" (https://www.Banco de Crédito Cooperativo.es/en/informacion-para-inversores/informacion-financiera/) for further details of the APMs used, including its definition or a reconciliation between any applicable management indicators and the financial data presented in the consolidated financial statements prepared under IFRS.

Market and competitive position data in the Presentation has generally been obtained from industry publications and surveys or studies conducted by fourth-party sources. Peer firm information presented herein has been taken from peer firm public reports, though we do not call any of them by its name. There are limitations with respect to the availability, accuracy, completeness and comparability of such data. Grupo Cajamar has not independently verified such data and can provide no assurance of its accuracy or completeness. Certain statements in the Presentation regarding the market and competitive position data are based on the internal analyses of the Group, which involve certain assumptions and estimates. These internal analyses have not been verified by any independent source and there can be no assurance that the assumptions or estimates are accurate. Accordingly, undue reliance should not be placed on any of the industry, market or Grupo Cajamar competitive position data contained in the Presentation.

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