3Q 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 Key Highlights

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Cajamar Mortgage Cover Pool

Cajamar Public Sector Cover Pool

Outstanding Covered Bonds

Shaping our future alongside two leading banking and insurance partners.

Grupo Cooperativo Cajamar announced the signing of two new partnerships with **Crédit Agricole and Generali**.
The agreement represents a key milestone in the Group's long-term growth strategy, strengthening its future prospects.

Q3 RESULTS HIGHLIGHT STRONG EARNINGS GENERATION, CONTINUED BUSINESS GROWTH AND SOLID CAPITAL STRENGTH

Resilient profitability

€289M	**Net profit**
€792M	**NII**
€186M y-o-y	**Lower risk charges**

Business growth

€119Bn +9.1% y-o-y	**Business Volume**
+10.2% y-o-y	**Deposits** Market share 3.01% +13 bps y-o-y
+8.7% y-o-y	**Credit** Market share 3.29% +17 bps y-o-y
+19.3% **Off-balance sheet** y-o-y	**+24.4%** **Mutual funds** y-o-y

Solid capital & funding

16.41%	**Total capital*** Phased-in Buffer 291 bps
25.22%	**MREL*** o/TREA Buffer 229 bps
205.70% LCR	**81.92%** LTD

Strong asset quality

1.53%	**NPL ratio** coverage 86.1%
0.43%	**Net NPA ratio** coverage 72.1%
0.23%	**Cost of Risk**

*Strategic partnerships not yet reflected in reported capital and MREL ratios.

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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

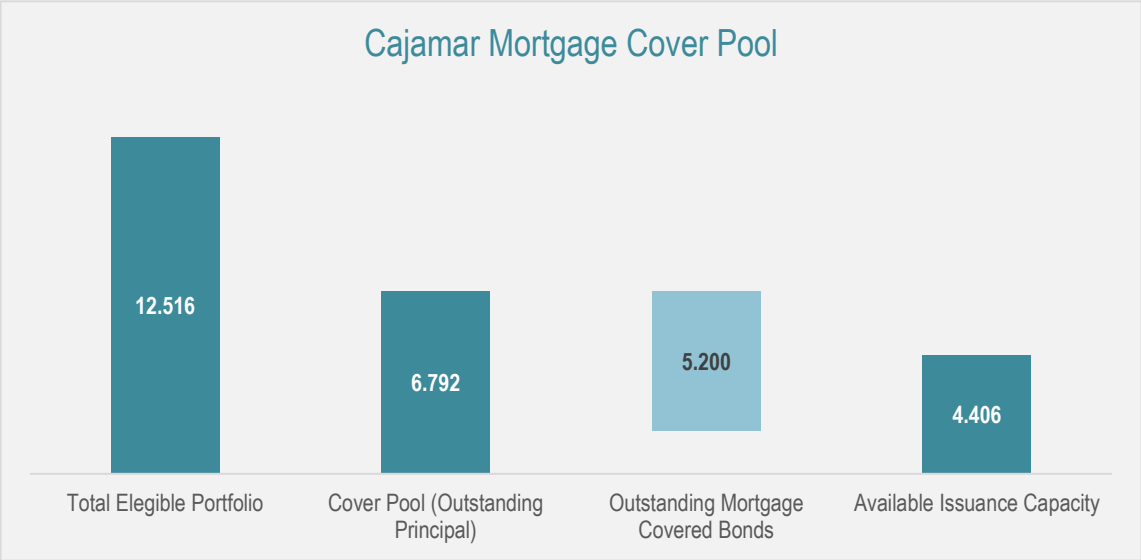
Cajamar Group Mortgage Covered Bonds	Sep-26
Total Eligible Portfolio (outstanding)	€14,360M
Cover Pool (outstanding principal)	6,792
Outstanding Mortgage Covered Bonds	€5,200M
Total Overcollateralization (OC) level (%)	**29.89%**
Legal OC	5.00%
Contractual OC	0%
Voluntary OC	24.89%
Available issuance capacity (for 30% OC)	**€5,826M**

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	Sep-26
Total Eligible Portfolio (outstanding)	€3,843M
Cover Pool (outstanding principal)	€1,669M
Outstanding Public sector Covered Bonds	€750M
Total Overcollateralization (OC) level (%)	**118.33%**
Legal OC	5.00%
Contractual OC	0%
Voluntary OC	113.33%
Available issuance capacity (for 30% OC)	**€2,206M**



Cover pool (€M)		Overcollateralization			
Mortgage cover pool	Liquid assets	Voluntary	Legal	Contractual	**Total**
6.792	0	25,62%	5,00%	-	**30,62%**

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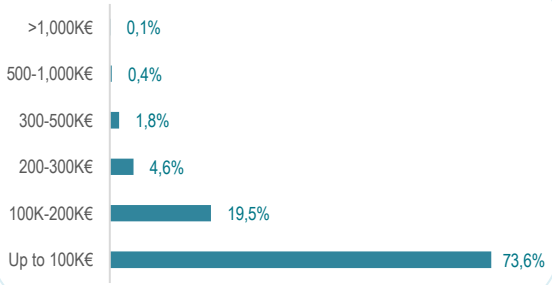
Outstanding Covered Bonds

3Q 2026	Segregated Mortgages (RDL 24/2021) Total	Residential	Commercial
Outstanding Amounts	6.792.307.519	6.458.240.779	334.066.740
Average Outstanding Amount Per Loan	52.534	52.379	55.724
No. of loans	129.293	123.298	5.995
WA seasoning (years)	10,52	10,58	9,35
WA remaining term (years)	16,61	17,04	8,28
% floating rate	76,61%	75,66%	94,97%
% fixed rate	23,39%	24,34%	5,03%
WA Current Interest Rate (floating)	3,55%	3,49%	4,59%
WA Spread (floating)	1,44%	1,39%	2,16%
WA Current Interest Rate (Fixed)	2,41%	2,41%	2,57%
Average LTV	34,39%	34,86%	24,75%
WA LTV	43,08%	43,79%	29,44%

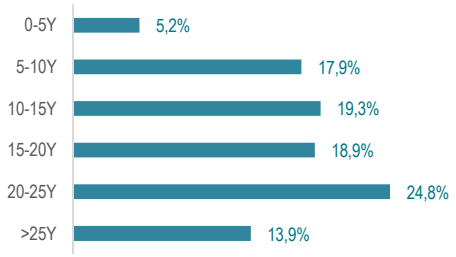
(*) Data based on Primary Assets, thus segregated eligible mortgages according to RDL 24/2021

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

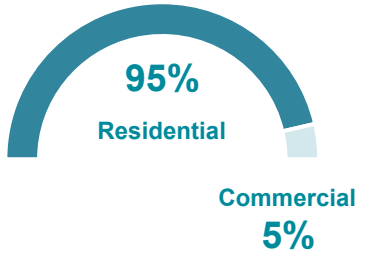
Principal Outstanding



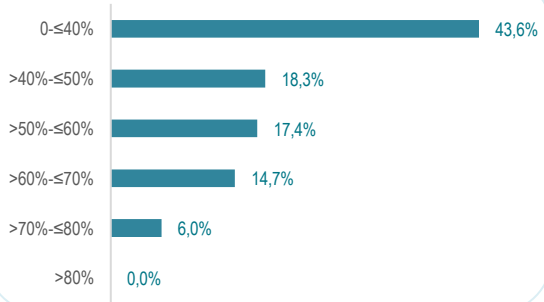
Residual Life



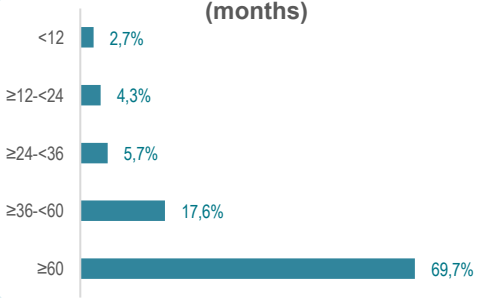
Typology



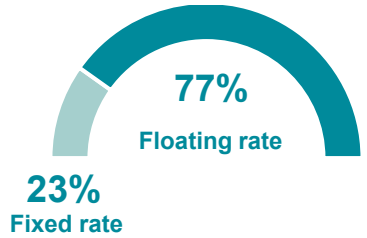
Breakdown by LTV



Loan Seasoning (months)

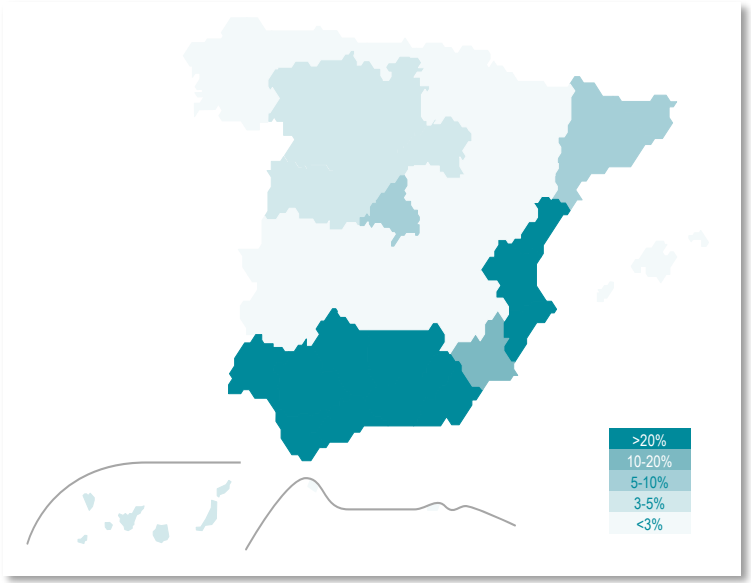


Breakdown by interest rate



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	35,22%	33,68%	35,15%
Aragón	0,25%	0,72%	0,27%
Asturias	0,11%	0,03%	0,10%
Cantabria	0,03%	0,10%	0,04%
Castilla La Mancha	0,93%	1,17%	0,94%
Castilla León	4,05%	3,39%	4,02%
Cataluña	5,55%	3,49%	5,45%
Ceuta	0,20%	0,09%	0,19%
Extremadura	0,07%	0,04%	0,07%
Galicia	0,44%	0,22%	0,43%
Islas Baleares	1,21%	2,25%	1,26%
Islas Canarias	3,70%	6,12%	3,82%
Madrid	4,50%	2,57%	4,41%
Melilla	0,19%	0,22%	0,19%
Murcia	19,48%	17,77%	19,39%
Navarra	0,37%	0,16%	0,36%
Pais Vasco	0,04%	0,06%	0,04%
Rioja (La)	0,11%	0,08%	0,11%
Valencia	23,54%	27,83%	23,76%



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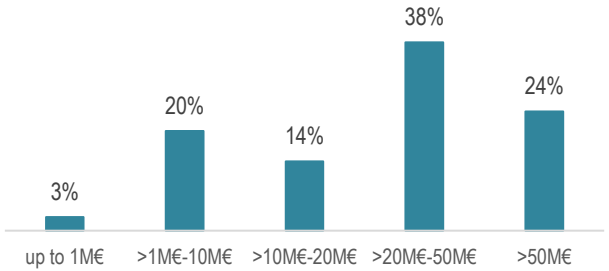
Overview of the Programmes

Cajamar Mortgage Cover Pool

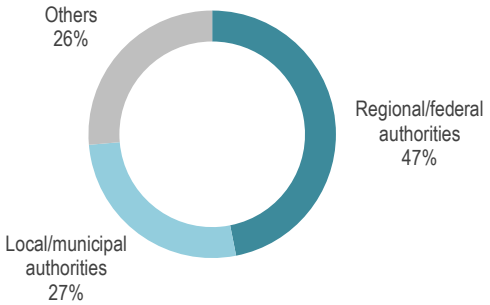
Cajamar Public Sector Cover Pool

Outstanding Covered Bonds

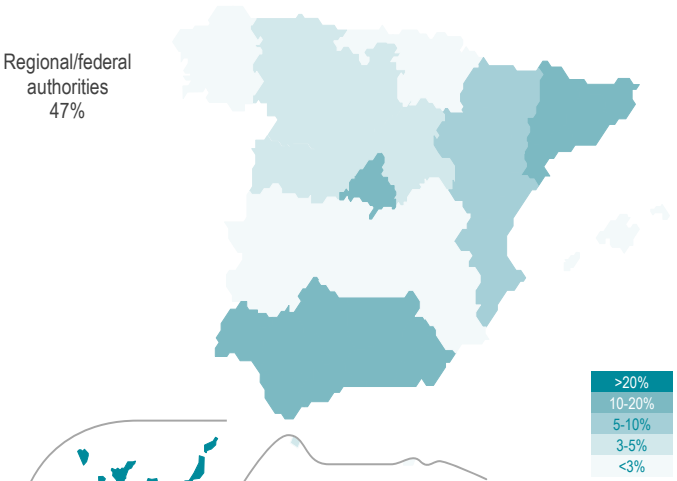
Public Sector - Principal Outstanding Average



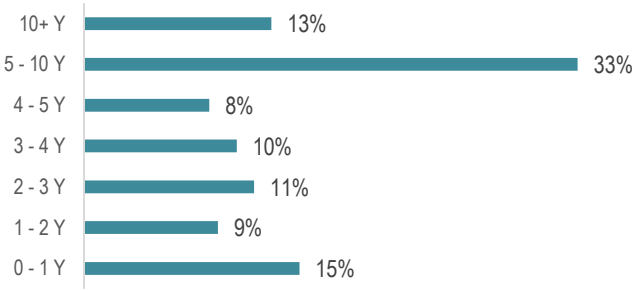
Breakdown by type of debtor



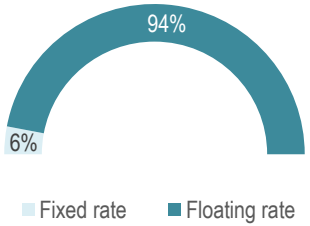
Geographical breakdown



Residual Life



By interest rate



Fixed rate Floating rate

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OUTSTANDING COVERED BONDS

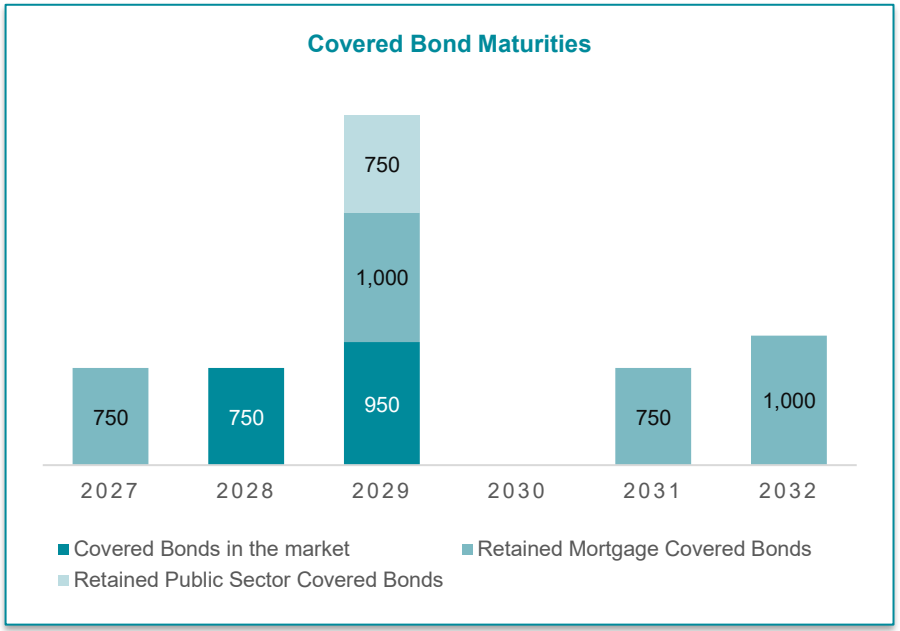
Both retained and covered bonds in the market have a diversified maturity profile.

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