

Inaugural Green Covered Bond

February 2022

This document must be read together with CRN's May 2021 Investor Presentation:
<https://www.cajaruraldenavarra.com/en/information-investors>



Agenda

1. Key Financial Highlights 2021
2. Sustainability Strategy
3. Mortgage Portfolio Overview (Q4 2021)
4. Transaction Summary
5. Appendix – Sustainability Bond Framework



1. Key financial highlights 2021



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DE NAVARRA

1. Key Financial Highlights 2021



1 Continued market share gains (Navarre's private sector)

- 27.8% in loans
- 29.8% in deposits

2 Strong efficiency and profitability ratios

- Cost-to-income: 44.19%
- RoE: 7.70% (CET1: 18.13%)

3 Solid liquidity ratios

- LCR: 336.9%
- NSFR: 135.8%

Data as of Sept 2021

1. Key Financial Highlights 2021 (Cont'd)



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Robust and high quality solvency ratios, well above requirements

- Total Capital ratio (*phased-in*): **18.13%** (of which, 100% CET1)
- SREP requirements:
 - CET1: 7.633%
 - Total Capital: 11.625%
- MREL requirement*: **15.17%**

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Solid and stable ratings

- Deposit rating: Baa1 (stable) by Moody's
- Long- term Issuer Default Rating: BBB+ (stable) by Fitch
- Covered bond program: Aa1 (stable) by Moody's

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Steady loan book growth (>6%), coupled with healthy asset quality indicators

- Non performing loans ratio: 2.09%
- NPL coverage ratio: 64.03%
- Total coverage ratio: 112.29%

Data as of Sept 2021

*Interim and final target, calculated as % TREA, excl. CBR. As communicated on 1st Feb 2022 by Banco de España.

2. Sustainability Strategy



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2. Sustainability Strategy

1 Caja Rural de Navarra (CRN) is among the best ESG performers in the financial sector
Sustainalytics awarded Caja Rural de Navarra an **ESG Risk Rating** score of 10.4 (Low Risk) in September 2021



2 According to the new **Sustainalytics Second-Party Opinion**¹ (December 2021) CRN's updated **Sustainability Bond Framework** (December 2021) is credible and impactful and the Green Bond selection criteria are aligned with the Technical Screening Criteria of the EU Taxonomy



3 CRN reports¹ annually on its lending activities' sustainability allocation and impact
Caja Rural de Navarra is committed to CO₂ reduction and it is a member of the Energy Efficient Mortgage Label (EEML)², which is aimed at fostering energy efficient mortgages (EEM)



Caja Rural de Navarra created a dedicated department to promote the renewal of buildings to become a key player in the EU project "A Renovation Wave for Europe"³



¹ <https://www.cajaruraldenavarra.com/en/information-investors>

² For details on the Energy Efficient Mortgage Label, see here <https://www.energy-efficient-mortgage-label.org/>

³ https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/renovation-wave_en



Growth & Stability

Conservative risk metrics,
increasing market shares



Local & Sustainability focus

EU Taxonomy aligned updated ESG
framework



Proven business model

Cooperative structure and solid
profitability and efficiency ratios



3. Mortgage Portfolio Overview Q4 2021

- 3.1** Total Mortgage Portfolio Overview
- 3.2** Total Mortgage Portfolio Analysis
- 3.3** Residential & Commercial Portfolio Overview
- 3.4** Residential Mortgage Portfolio Analysis
- 3.5** Commercial Mortgage Portfolio Analysis
- 3.6** Outstanding Covered Bonds

3.1 Total Mortgage Portfolio

Overview



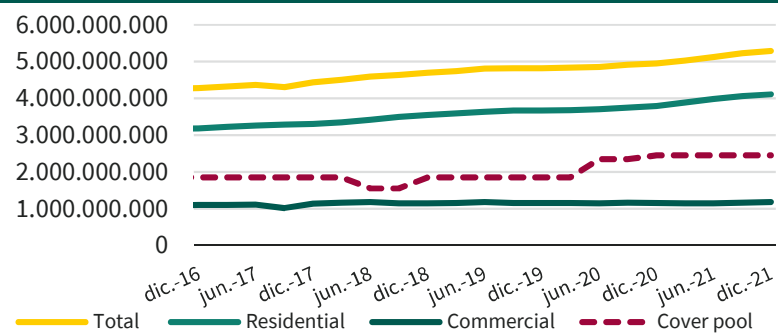
Total mortgage cover pool	€5,288m
Substitution Assets	€ 0m
Outstanding covered bonds	€2,450m
Total overcollateralization (%)	115.86%
Fixed rate covered bonds (%)	100.0%
Number of loans	48,996
Number of debtors	71,748
Average loan size	€107,938
Average LTV (%)	58.79%
Average seasoning (months)	73.45
Average remaining maturity (years)	19.48
Average rate (%)	1.05%
90+ days arrears (cover pool)	0.98%
90+ days arrears (residential cover pool)	0.62%
Floating rate loans (%)	69.19%
Loans in Euros (%)	100.00%

Data as of 31st Dec 2021

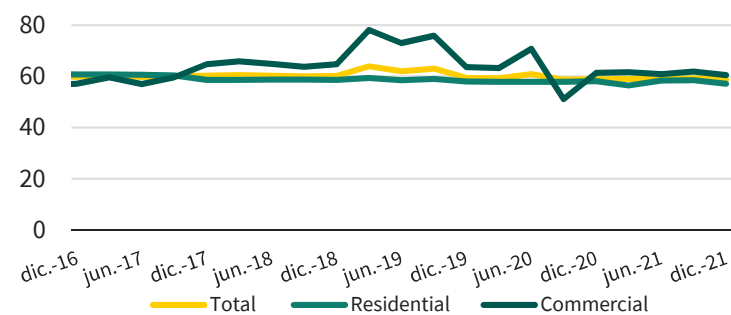
3.2 Total Mortgage Portfolio Analysis



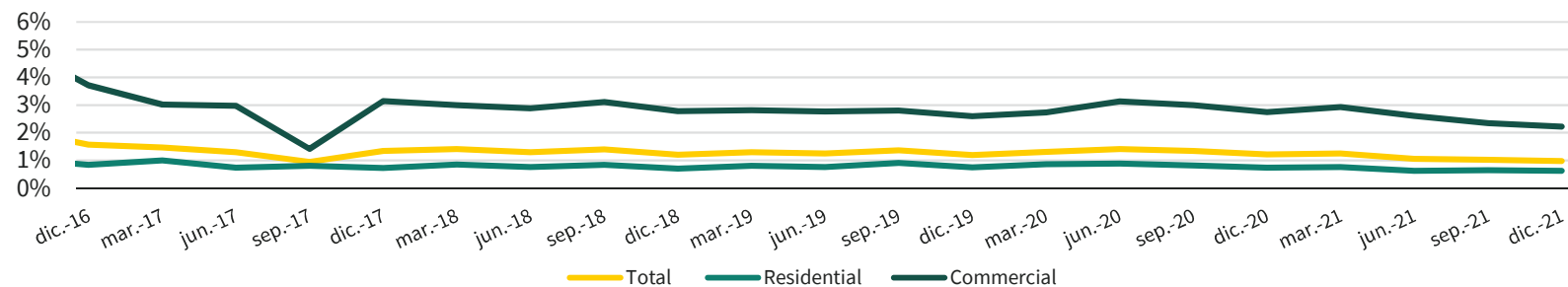
MORTGAGE COVER POOL



LOAN TO VALUE (LTV)



NON PERFORMING LOANS (NPL)

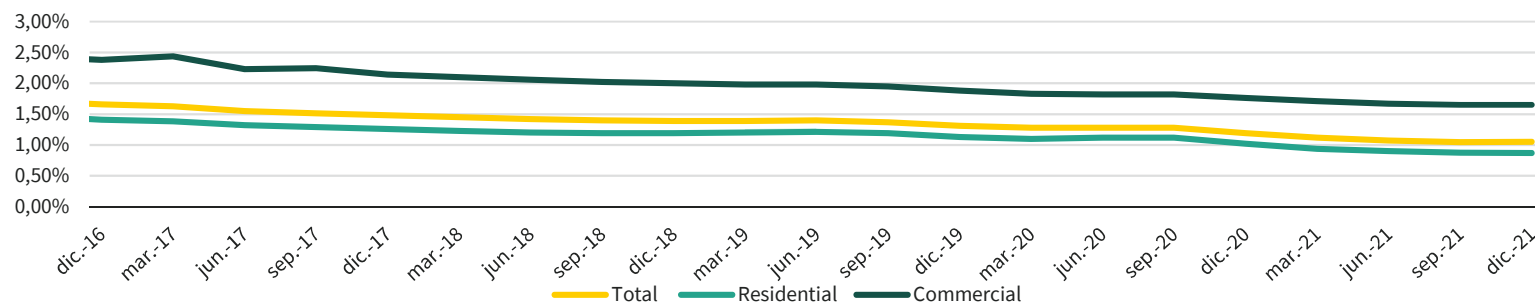


Data as of 31st Dec 2021

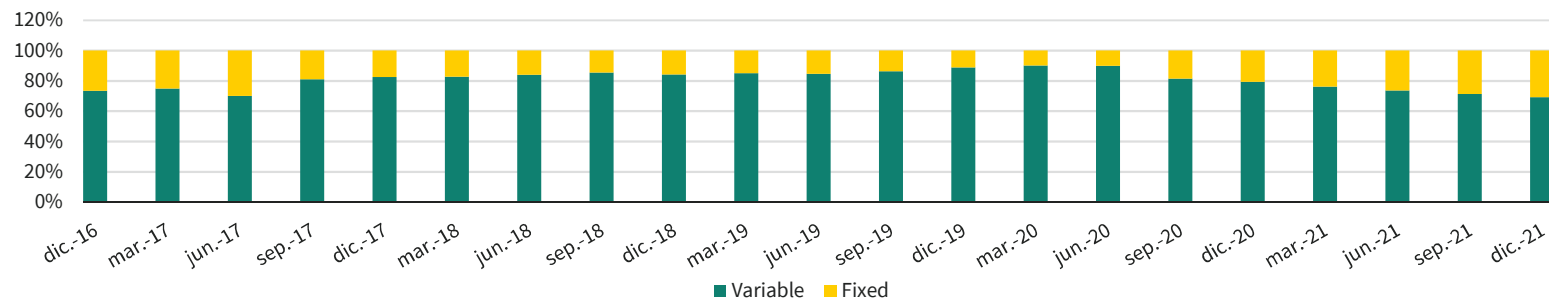
3.2 Total Mortgage Portfolio Analysis (Cont'd)



AVERAGE INTEREST RATE



INTEREST RATE TYPE



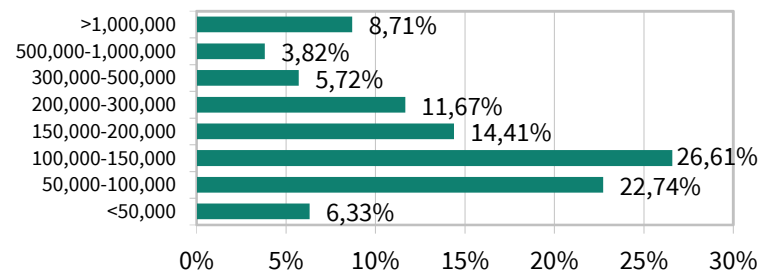
Data as of 31st Dec 2021

3.2 Total Mortgage Portfolio

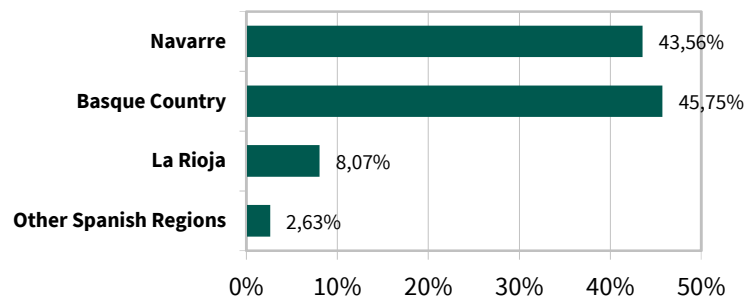
Analysis (Cont'd)



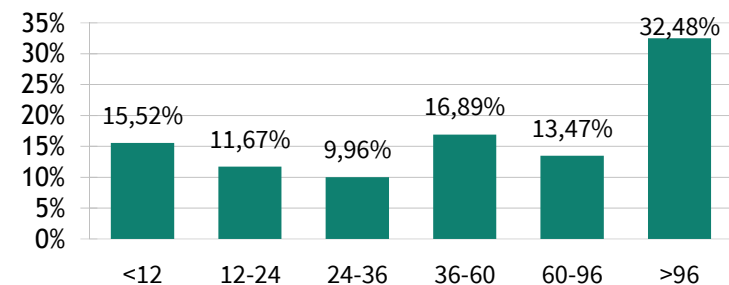
CURRENT LOAN BALANCE¹



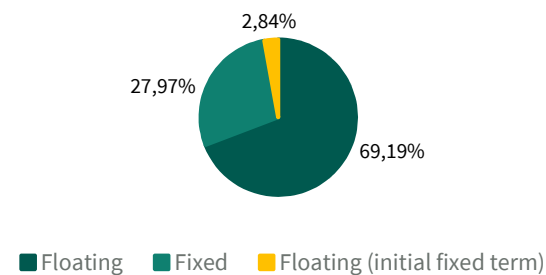
GEOGRAPHICAL DISTRIBUTION



LOAN SEASONING



REFERENCE RATE



Data as of 31st Dec 2021

¹ Current Loan Balance calculated on a WA basis

3.3 Residential & Commercial Mortgage Portfolio Overview



RESIDENTIAL	
Total amount (Million of euro)	€4,108
Number of loans	43,270
Number of borrowers	66,627
Average loan balance	€94,951
Interest only loans	0.21%
WA LTV ⁽¹⁾ (%)	57.06%
WA Seasoning (months)	78.56
WA Remaining Maturity (years)	22.10
WA Rate (%)	0.87%
Floating Rate loans (%)	70.42%
Arrears >90 days (%)	0.62%
10 largest exposures (%)	0.29%

RESIDENTIAL GEOGRAPHICAL DISTRIBUTION	
Navarre	44.16%
Basque Country	46.35%
La Rioja	7.19%
Other Spanish regions	2.29%

COMMERCIAL	
Total amount (Million of euro)	€1,180
Number of loans	5,726
Number of borrowers	5,121
Average loan balance	€206,082
Interest only loans	1.33%
WA LTV ⁽¹⁾ (%)	60.47%
WA Seasoning (months)	55.64
WA Remaining Maturity (years)	10.38
WA Rate (%)	1.65%
Floating Rate loans (%)	64.92%
Arrears >90 days (%)	2.22%
10 largest exposures (%)	7.40%

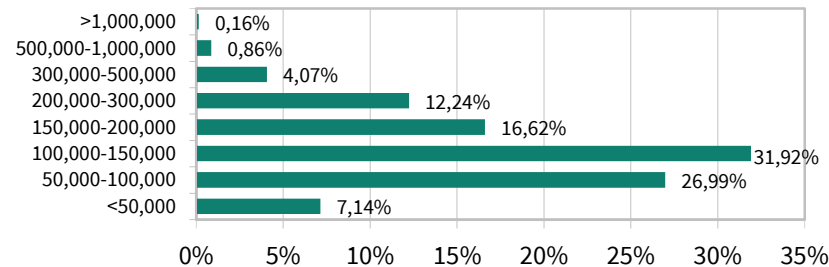
COMMERCIAL GEOGRAPHICAL DISTRIBUTION	
Navarre	41.46%
Basque Country	43.63%
La Rioja	11.13%
Other Spanish regions	3.78%

Data as of 31st Dec 2021

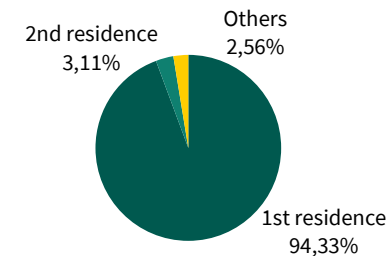
3.4 Residential Mortgage Portfolio Analysis



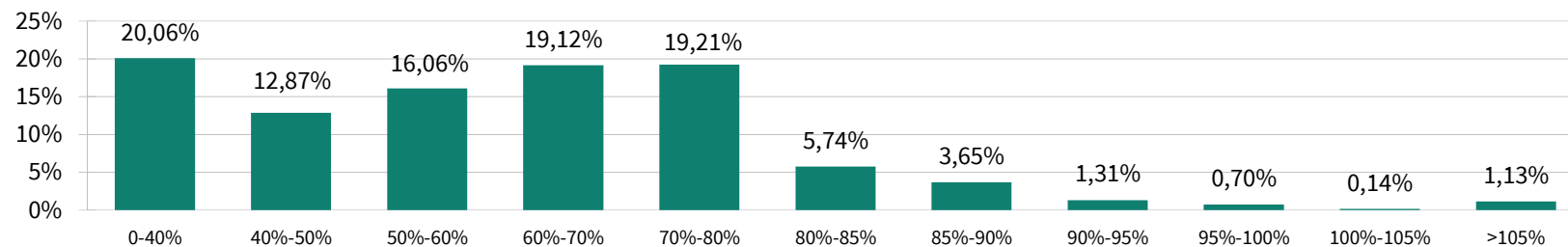
RESIDENTIAL BREAKDOWN BY LOAN SIZE ¹



RESIDENTIAL BREAKDOWN BY PROPERTY TYPE



RESIDENTIAL BREAKDOWN BY LTV



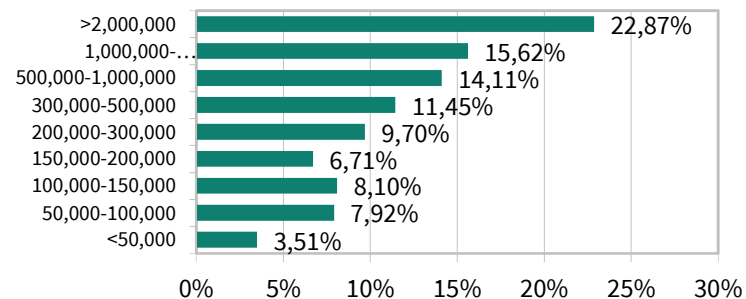
Data as of 31st Dec 2021

¹ Current Loan Balance calculated on a WA basis

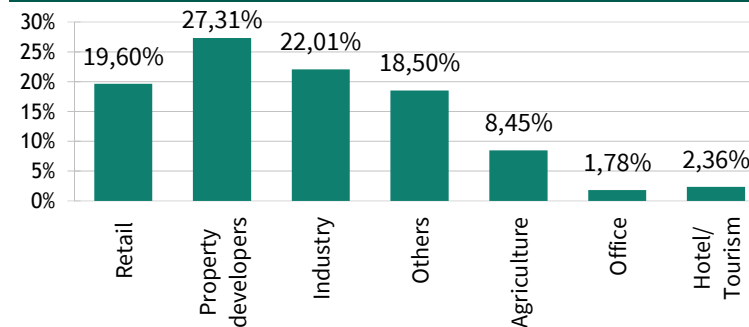
3.5 Commercial Mortgage Portfolio Analysis



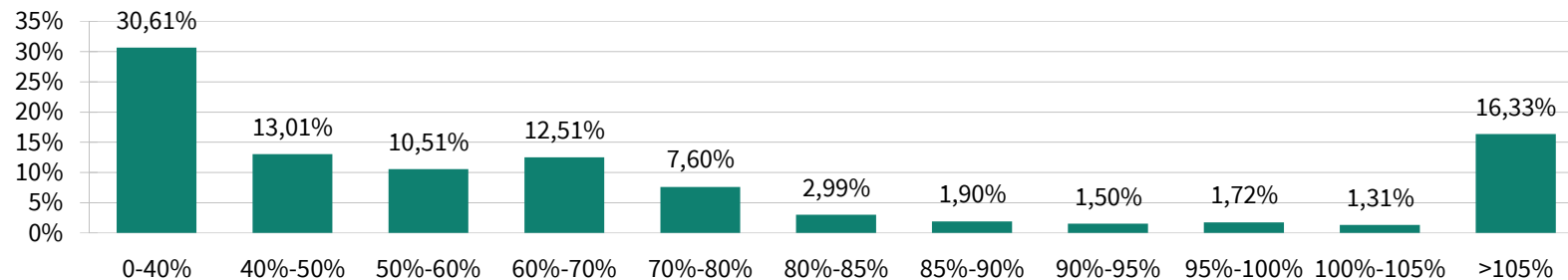
COMMERCIAL BREAKDOWN BY LOAN SIZE¹



COMMERCIAL BREAKDOWN BY PROPERTY TYPE²



COMMERCIAL BREAKDOWN BY LTV



Data as of 31st Dec 2021

¹ Current Loan Balance calculated on a WA basis

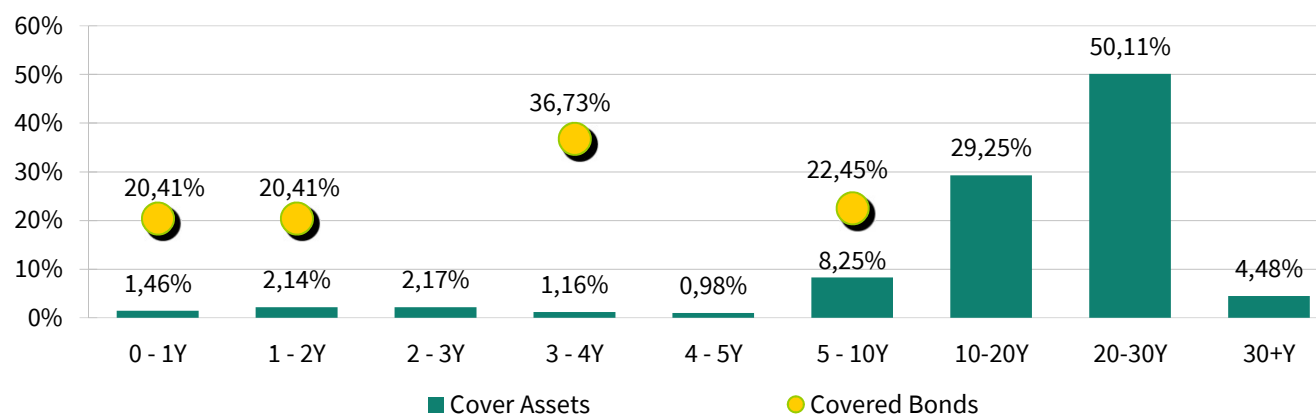
² Category "Others" includes housing

3.6 Outstanding Covered Bonds



ISIN	AMOUNT	FINANCING	RATE	MATURITY	CCY	RATING
ES0415306036	500M	Public issue	Fixed rate	16-03-2022	EUR	Aa1
ES0415306051	500M	Public issue	Fixed rate	1-12-2023	EUR	Aa1
ES0415306069	600M	Public issue	Fixed rate	8-05-2025	EUR	Aa1
ES0415306077	300M	Retained issue	Fixed rate	27-11-2025	EUR	Aa1
ES0415306085	500M	Retained issue	Fixed rate	7-04-2027	EUR	Aa1
ES0415306028	50M	Private Placement	Fixed rate	7-02-2029	EUR	Aa1

MATURITY STRUCTURE¹ (%)



¹ Cover Assets maturity calculated on a final maturity basis

4. Transaction Summary



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4. Transaction Summary



Transaction highlights

- Caja Rural de Navarra is a regular Covered bond issuer; this transaction represents their 5th public Benchmark Covered bond transaction in the Capital Markets
- A 7-year Covered Bond, allowing the issuer to extend its maturity profile
- The note is expected to be rated Aa1 by Moody's
- The debut Green Covered Bond is based on Caja Rural de Navarra's Sustainability Bond Framework and Second Party Opinion (SPO) from Sustainalytics, both updated in Dec. 2021

EU Taxonomy alignment

- Caja Rural de Navarra established their Sustainability Bond Framework in 2016
- The most recent update of the framework aligns the use of proceeds with the EU Taxonomy Technical Screening Criteria and the draft of the EU Green Bond Standard (EU GBS)
- The framework is in line with the Green Bond Principles, Social Bond Principles and Sustainability Bond Guidelines (2021 versions)
- Sustainalytics in their SPO confirms that the framework is aligned with the ICMA Principles and EU Taxonomy
- The use of proceeds will be dedicated to (re)finance the construction, renovation, acquisition and ownership of Energy Efficient buildings, intended to be aligned with the adopted Delegated Acts EU Taxonomy targeting specifically the Technical Screening Criteria for Activities 7.1 (Construction of New Buildings), 7.2 (Renovation of existing buildings) and 7.7 (Acquisition and ownership of Buildings)

5. Appendix – Sustainability Bond Framework

5. Sustainability Bond Framework



The Framework allows the issuance of Green, Social and Sustainability Bonds and was updated in December 2021

Framework's Alignment		
ICMA Principles / Guidelines	EU Taxonomy	UN SDGs
Alignment with the 2021 editions of ICMA Green Bond Principles (GBP); Social Bond Principles (SBP) and Sustainability Bond Guidelines (SBG)	CRN will strive to follow the final EU criteria CRN will also make best efforts to comply with the DNSH-criteria	CRN maps the Eligible Green and Social Project categories to the UN Sustainable Development Goals

5. Sustainability Bond Framework (Cont'd)



1 USE OF PROCEEDS

An amount equivalent to the net proceeds of the bonds will be allocated to (re)finance, partially or fully, new and/or existing loans, investments or projects (located in Spain)

Eligible Green Project Categories				
Sustainable Agriculture Reference to the criteria set in the UN Food and Agricultural Organisation (FAO) and the EU Taxonomy. The aim is to: i) reduce methane or GHG emissions and ii) adopt management practices that increase efficiency in the use of resources and/or decrease the GHG emissions	Renewable Energy Generation (incl. acquisition, construction, operation, maintenance, repowering) of solar, wind, hydro, geothermal, hydrogen and biomass energy Energy transmission and distribution networks Manufacture of renewable energy technologies according to the EU Taxonomy	Energy Efficiency Products, technologies or equipment that reduce the energy consumption Buildings Energy Efficiency. Acquire, develop and construct buildings; renovate existing buildings	Sustainable Forest Management Companies whose projects may qualify for this category should present the endorsement of an official forest certification	Waste Management Build, develop or use technology/equipment and processes that increase resource use efficiency or reduce waste production Undertake projects that generate inputs from used materials, such as recycling

Eligible Social Project Categories			
Affordable Housing Provide social housing to disadvantaged populations, as defined by the requirements set by regional governments	Social Inclusion Construct cultural facilities; provide job training programmes; improve the teaching and use of languages; provide affordable housing / care to the elderly	Education Construct buildings or lab facilities in schools Construct university campus buildings or facilities at any public and non-profit university campus	Economic Inclusion Providing: <ul style="list-style-type: none"> • microfinance loans or loans to increase financial inclusion • finance and lending to micro-entrepreneurs • finance and lending to SMEs

Exclusionary criteria (selection):

- Large scale hydro plants (with a capacity greater than 20 MW)
- Fossil-fuel power generating facilities
- Lending to micro-enterprises or SMEs that are involved in / related to: alcoholic beverages; tobacco products; gambling; weapons; fossil fuels; palm oil

5. Sustainability Bond Framework



② PROJECT EVALUATION AND SELECTION PROCESS

The loans financed through the proceeds will be evaluated for financial viability by the Credit Risk department, and for alignment with the eligibility criteria by the Sustainability Committee (which consists of representatives from the departments: risk management, capital markets, human resources, regulatory compliance, social action, marketing)

③ MANAGEMENT OF PROCEEDS

CRN will also manage any potential unallocated funds within its liquidity book in line with the standard processes of the Treasury department which include internal ESG guidelines

CRN's Sustainability Committee has established an internal process to manage the allocation of net proceeds to eligible loans

④ REPORTING

Allocation Reporting:

- CRN will disclose (i) the outstanding amount of its loan book; (ii) outstanding number of loans; (iii) number of borrowers (individuals and enterprises) on a yearly basis

Impact Reporting:

- CRN will report on Key Performance Indicators in aggregate form for each eligible category on a yearly basis

⑤ EXTERNAL REVIEW

Sustainalytics has provided a Second Party Opinion, confirming:

- the Framework's alignment with the ICMA GBP, SBP and SBG (editions 2021)
- the targeted SDGs 4, 7, 8, 10, 11, 12, and 15.
- the alignment of some Eligible Green Project Categories with the EU Taxonomy

CRN requests, on an annual basis, from an independent third party, a verification of its allocation and impact reports

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IMPORTANT INFORMATION SPECIFIC TO THE SECURITIES WHICH ARE DENOMINATED AS "GREEN COVERED BONDS (CÉDULAS HIPOTECARIAS)"

The issuer intends to assign the issuance net proceeds to new or existing transactions financing projects that contribute to green actions.

None of the issuer or the Joint Lead Managers make any representation as to the suitability of the "green covered bonds (cédulas hipotecarias)" to fulfil any environmental criteria or any present or future expectations of the investors. prospective investors should have regard to the issuer's sustainability bond framework and to the second-party opinion on the issuer's sustainability bond framework issued by sustainalytics (the "Opinion") (and any other publicly available information of the issuer on sustainability). Each potential purchaser of the "green covered bonds (cédulas hipotecarias)" should determine for itself the relevance of the information regarding the use of proceeds and the issuer's sustainability bond framework, and its purchase of the "green covered bonds (cédulas hipotecarias)" should be based upon such investigation as it deems necessary

The Opinion may not reflect the potential impact of all risks related to the structure, market and other factors that may affect the value of the "green covered bonds (cédulas hipotecarias)". The Opinion is not a recommendation to buy, sell or hold securities and is only current as of the date on which the Opinion was initially issued and is subject to certain disclaimers set out therein. further, the Opinion is for information purposes only and none of the issuer, the Joint Lead Managers or sustainalytics accept any form of liability for the substance of the opinion and/or the information provided therein.

There is currently no clearly defined definition (legal, regulatory or otherwise) of, or market consensus as to what constitutes, a "green", "climate action", "transition" or equivalently-labelled project or as to what precise attributes are required for a particular project to be defined as "green", "climate action", "transition" or such other equivalent label. no assurance can be given that such clear definition or consensus will develop over time nor can any assurance be provided to investors that the projects that fall within the eligible categories set out in the issuer's sustainability bond framework will meet all investor expectations regarding "green" performance. Likewise, there can be no guarantee that adverse environmental and/or social impacts will not occur during the design, construction, commissioning and operation of eligible projects. in addition, where negative impacts are insufficiently mitigated, eligible projects may become controversial, and/or may be criticised by activist groups or other stakeholders.

Further, although the issuer has agreed at the time of issue of the "green covered bonds (cédulas hipotecarias)" to certain reporting and use of proceeds, it would not be an event of default under the "green covered bonds (cédulas hipotecarias)" if the issuer were to fail to comply with such obligations.

The examples of eligible projects in the issuer's sustainability bond framework are for illustrative purposes only and no assurance can be provided that disbursements for projects with these specific characteristics will be made by the issuer during the term of the "green covered bonds (cédulas hipotecarias)".

Any failure to use the net proceeds from the "green covered bonds (cédulas hipotecarias)" on eligible projects or to meet or continue to meet the investment requirements of certain environmentally focused investors with respect to such "green covered bonds (cédulas hipotecarias)" may affect the value of the "green covered bonds (cédulas hipotecarias)" and/or may have consequences for certain investors with portfolio mandates to invest in sustainable or other equivalently-labelled assets.

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Thank you



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