CAJA RURAL DE NAVARRA

2025 Non-financial statements

Sustainability report

Non binding english translation from the original in spanish. In the event of discrepancy, the spanish-language version prevails.

CAJA RURAL DE NAVARRA

Índice

CAJA RURAL DE NAVARRA

01/ General Information

CAJA RURAL DE NAVARRA

ESRS 2
General Information

BASIS FOR PREPARATION OF THE REPORT [BP-1]

[DP 3, DP 5(a)] **Caja Rural de Navarra Group** (CRN Group) has prepared these Consolidated Non-Financial Statements and Sustainability Report using a comprehensive and transparent approach that aims to provide a clear and detailed view of our sustainable practices and outcomes.

The report has been prepared in accordance with the CSRD (Corporate Sustainability Reporting Directive) and Delegated Regulation (EU) 2023/2772, which develops the European Sustainability Reporting Standards (ESRS), providing the harmonised framework for sustainability disclosures. Although the CSRD had not yet been transposed into Spanish law by 31 December 2025, this report follows the recommendations issued by the Spanish National Securities Market Commission (CNMV) and the Spanish Accounting and Auditing Institute (ICAC), that Spanish entities subject to the CSRD should publish their reports on the basis of the CSRD, while also complying with the disclosure requirements under current regulations.

The report also meets the requirements of Spanish Law 11/2018 on non-financial information, Law 22/2015 on the Audit of Accounts and the applicable regulations on the European Taxonomy —including Regulation 2178/2021 and its delegated regulations— which complement the CSRD guidelines. This set of regulations strengthens the regulatory consistency of the report and ensures the quality, comparability and reliability of the information disclosed, guaranteeing its full alignment with European standards. **[DP 5(b)(i)]**

[DP 5(c)] In preparing the report, consideration has been given to the full range of activities that make up the Group's value chain, both upstream and downstream of its direct operations. We have also considered the impact of these activities on the Group's stakeholders, specifically addressing how the Group's activities affect the environment, local communities and employees. This approach ensures full regulatory compliance, providing a consistent and traceable view of sustainability throughout the value chain.

In this way, **Caja Rural de Navarra Group's** CSRD report is based on the integration of materiality criteria, which means that all the issues reported in this report are relevant and significant for the Group and its stakeholders.

Finally, it should be noted that this report is structured in accordance with the principles of the CSRD, which requires entities to report on key environmental, social and governance (ESG) factors. It is therefore structured to make sure all the information disclosed is accurate, consistent and aligned with international standards.

Scope of Consolidation of the Report

[DP 5(b)(ii)] This section defines the scope of the information reported by **Caja Rural de Navarra Group**, specifying the entities and activities that form part of the consolidated Group and whose sustainability has been assessed. It details the subsidiaries included in the report and any entity outside the scope of consolidation whose data

may be relevant to the Group's environmental, social and governance (ESG) performance.

In this regard, **Caja Rural de Navarra**, a credit institution, ("**Caja Rural de Navarra**", "Caja Rural" or "the Bank"), is the parent entity of the Group ("**Caja Rural de Navarra Group**", "CRN Group" or "the Group"). The table below lists its subsidiaries, all wholly owned, at 31 December 2025:

Company	Region
Cereal sector	
ESPIGA I&D ALIMENTARIA, S.L.U.	Spain, cereal innovation centre
HARIVENASA, S.L.U.	Spain, exports to twenty countries
EXPLOTACIÓN AGRÍCOLA LAS LIMAS, S.L.	Rice cultivation
Winery services sector	
INDUSTRIA TONELERA DE NAVARRA	Spain
TONNELLERIE DE L'ADOUR	Global
MERRANDERIE D'ADOUR	France
BOUQUET BRANDS	Navarre, Madrid and Malaga
BAHIA DE CADIZ	Cadiz
Senior care services sector	
SOLERA ASISTENCIAL	Navarre
SOLERA NAVARRA	Navarre
TORRE MONREAL	Navarre
SERESGERNA	Navarre
Caja Rural customer support sector	
Informes y Gestiones Generales, S.A.	Navarre, Rioja, Basque Country
Informes Técnicos y Valoraciones Generales, S.L.	Navarre, Rioja, Basque Country
PROMOCION ESTABLE DEL NORTE	Navarre, Rioja, Basque Country
PREVENTIA SPORT	Navarre

In addition to these wholly-owned subsidiaries, **Caja Rural de Navarra** also holds joint and non-controlling equity investments in a number of sectors.

In this respect, it should be borne in mind that the Bank's shareholdings are stable. Historically, there have been investments and divestments, but the purpose of this activity is not speculative and many of the subsidiaries have been consolidated by CRN for more than twenty years.

In line with the above, the scope of this report covers the parent company, **Caja Rural de Navarra**, as well as all the subsidiaries over which it exercises effective control, i.e. those in which it holds a stake of more than 50%. This scope of application coincides fully with the Group's accounting consolidation scope, thus guaranteeing consistency and comparability between the financial information and the sustainability information reported.

CROSS-CUTTING CONSIDERATIONS FOR THE PREPARATION OF THE REPORT [BP-2]

[DP 6, 7, 8] In the interests of transparency on the preparation of this Sustainability Report and in compliance with the provisions of BP-2, note that the disclosures required by this section have been included in a cross-cutting manner throughout this report.

The report responds in full to all sustainability disclosure requirements in the ESRS and in Law 11/2018, without recourse to information by external reference. Likewise, the main content of the report focuses on the activity and performance of **Caja Rural de Navarra Group**, including all entities within the consolidation scope defined in the previous section. **[DP 16, 17]**

It has been structured in accordance with the principles of the CSRD Directive, ensuring that disclosures on environmental, social and governance (ESG) factors is complete, consistent and aligned with European sustainability reporting standards.

Specifically, the General Information section covers the strategy and business model of **Caja Rural de Navarra Group** and its value chain, which are set out in the following sections. These are followed by topical chapters, structured in accordance with the ESRS, on each topic found to be material by the double materiality process. The final sections deal with the topics specific to the Group, completing the required reporting framework.

[DP 14] Finally, it is important to note that no material errors have been detected in the information reported in the Group's sustainability reports published in previous years.

Time horizons used in the report [DP9]

The Bank has not deviated from the medium and long-term time horizons defined in section 6.4 of ESRS 1 for the information presented in this Report. The horizons applied in the double materiality process, as well as their scope, are detailed in the section *Double materiality process* [IRO1].

However, the time horizons defined in the Environmental Information chapter —mainly the calculation of the carbon footprint and the climate stress test— may differ from those in ESRS 1. In such cases, the estimates, targets and timelines applied are explicitly detailed and justified, ensuring that such definitions are at all times in line with supervisory practices applicable to the financial sector.

Value chain estimates [DP 10]

Caja Rural de Navarra Group reports disclosures for its entire value chain in accordance with the results of the double materiality process (see section *Double materiality process [IRO-1]* of this report). The Group defines its value chain as set out in the section *Strategy, business model and value chain [SBM-1]*.

Where environmental disclosures require data from upstream or downstream in the value chain and primary data is not available, the Group uses methodologies based on indirect sources —sector data, emission factors or proxies— from recognised methodological frameworks. In the field of Climate Change (E1) - Downstream, these methodologies allow quantitative estimates to be produced, including for financed emissions.

Estimates subject to uncertainty [DP 11]

For the preparation of this report, estimates and assumptions have been taken into consideration to quantify some of the required metrics, following the methodological frameworks and recommendations of the ESRS and current regulations. These estimates may vary depending on the availability and quality of the data used.

Changes in the preparation and presentation of sustainability information [DP 12,13]

The scope of companies covered by the non-financial and sustainability information for financial year 2025 is unchanged on 2024. Information presented is thus fully comparable between the two financial years.

Information derived from other legislation [DP 15]

In this Report, the Group complies with the applicable regulations in force, as detailed in the section *Basis of presentation and scope of the Sustainability Report [BP1]*. For further details on the regulations applicable to this document, see *Annex IV - Relationship of the ESRS content with other regulations.*

Sustainability reporting principles in standards such as the Principles for Responsible Banking, the Global Reporting Initiative (GRI) and the criteria for the United Nations Sustainable Development Goals have also been taken into account.

GOVERNANCE

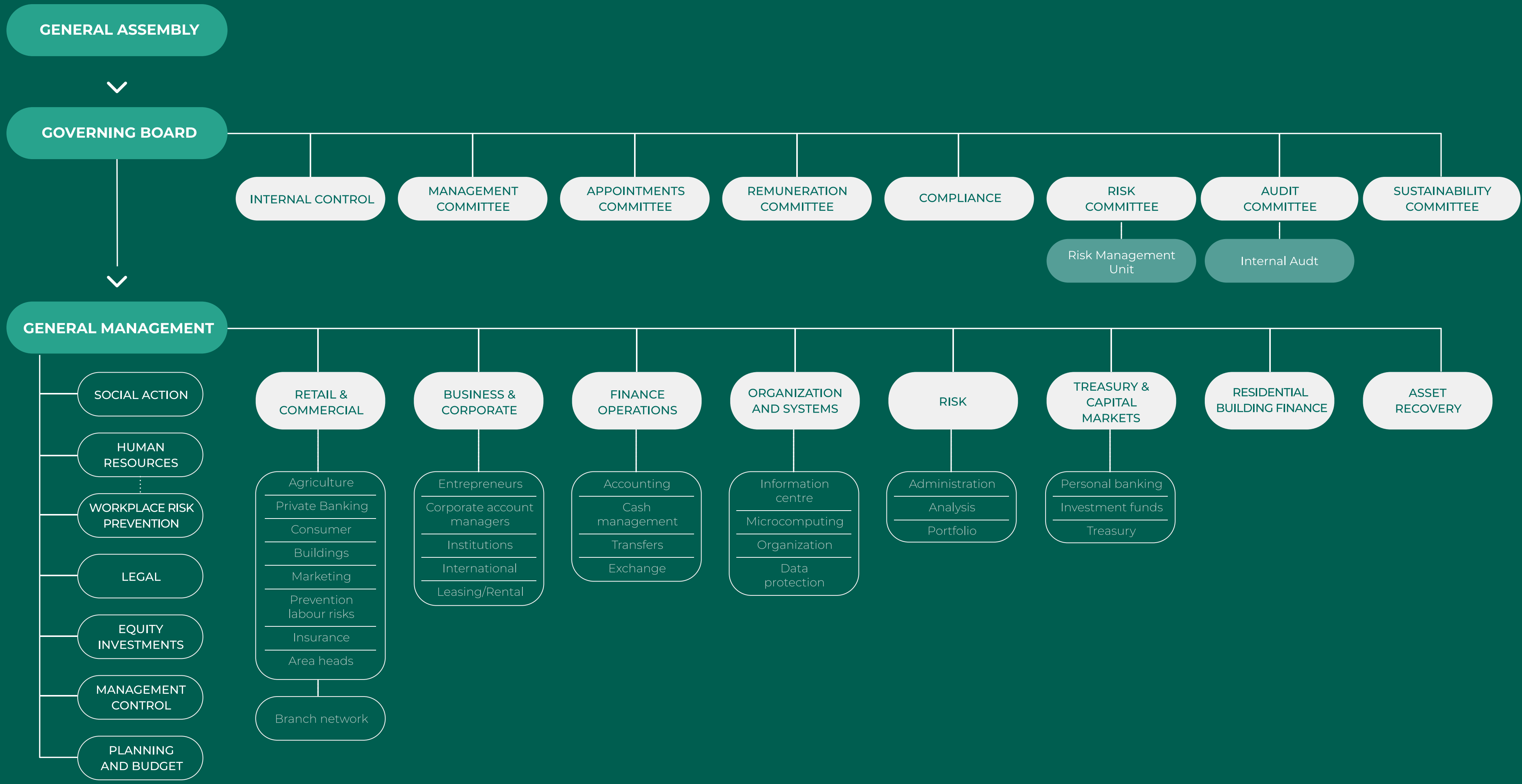
The role of the administrative, management and supervisory bodies [GOV-1]

Caja Rural de Navarra Group is organised and managed in accordance with the guidelines of the regulations governing credit cooperatives, is supervised by the economic and fiscal authorities of Navarre and the Kingdom of Spain, and supervised by the Bank of Spain. We understand that **Caja Rural de Navarra Group** has an organizational structure and an operating model for management and control that is appropriate, transparent and geared towards efficient action, while complying with the principles of good corporate governance. The Group is committed to long-term value creation, reflected in the progressive incorporation of ESG principles into its structure and decision-making.

[DP 22(c)(i), DP 22(c)(ii)] The governance model of the Company and of **Caja Rural de Navarra Group** includes internal management bodies, whose top tier comprises the Managing Director, supported by the Management Committee. The Managing Director acts as the permanent channel for relations and communications between the Governing Board and the executive tier of the Bank, made up of senior management.

It should be noted that, since 2024, **Caja Rural de Navarra Group** has had a Sustainability Committee to deal with issues more directly related to ESG matters. This Committee has two missions, both approved by the Governing Board: a general mandate to drive forward the General Sustainability Policy of the Bank, and a specific remit to organise implementation of the Guiding Plan for Sustainability (putting into practice the Action Plan for Strategy and Governance).

The structure of the **Caja Rural de Navarra Group**[1] is as follows: [DP 19]



1 Organisational chart: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-coorporativo/crn_rk_organigrama.pdf

[DP 21a] Number of executive and non-executive members of the Governing Board of in 2025 and 2024:

NUMBER OF EXECUTIVE AND NON-EXECUTIVE MEMBERS

EXECUTIVES

2025 Number	2025 Total	2024 Number	2024 Total
0	0 %	0	0 %

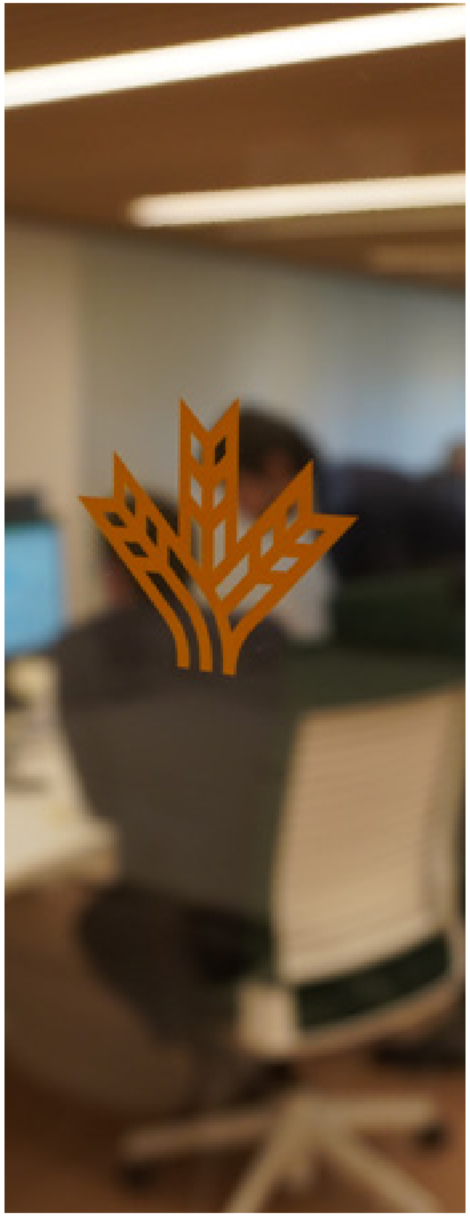
NON-EXECUTIVE

2025 Number	2025 Total	2024 Number	2024 Total
15	100 %	15	100 %

[DP 21d] Breakdown by age and gender of members of governing bodies at 31 December 2025:

Breakdown of administrative, management and supervisory bodies	2025			2024		
	Men	Women	Total	Men	Women	Total
Governing Board	**9**	**6**	**15**	**11**	**4**	**15**
Over 50	9	4	13	11	2	13
30 to 50	0	2	2	0	2	2
Under 30	0	0	0	0	0	0
Management Committee	**5**	**0**	**5**	**5**	**0**	**5**
Over 50	5	0	5	5	0	5
30 to 50	0	0	0	0	0	0
Under 30	0	0	0	0	0	0
Audit Committee	**3**	**1**	**4**	**4**	**0**	**4**
Over 50	3	1	4	4	0	4
30 to 50	0	0	0	0	0	0
Under 30	0	0	0	0	0	0
Appointments Committee	**3**	**0**	**3**	**3**	**0**	**3**
Over 50	3	0	3	3	0	3
30 to 50	0	0	0	0	0	0
Under 30	0	0	0	0	0	0
Remuneration Committee	**3**	**1**	**4**	**3**	**1**	**4**
Over 50	3	0	3	3	0	3
30 to 50	0	1	1	0	1	1
Under 30	0	0	0	0	0	0
Risk Committee	**3**	**1**	**4**	**3**	**0**	**3**
Over 50	3	0	3	3	0	3
30 to 50	0	0	0	0	0	0
Under 30	0	0	0	0	0	0

[21b] For the composition and diversity of administrative, management and supervisory bodies —including employee representation— see the Metrics and targets section under *Own workforce [S1]*.



1. General Meeting

Caja Rural de Navarra is a cooperative bank with 195,104 members at 31/12/2025, contributing EUR 265.4 million to the Bank's share capital. The number of members rose by 4,937 since the previous year and the contribution to capital rose by EUR 18.1 million.

The General Meeting, constituted by the members or their representatives, is the supreme decision-making body for **Caja Rural de Navarra**. The General Meeting is held following a system of Preparatory Meetings. Members, whether individuals or legal entities, take part in Meetings via delegates appointed at the Preparatory Meetings and cannot reserve the right to attend the General Meeting in person.

2. Governing Board

The Governing Board of **Caja Rural de Navarra** is the Group's highest decision-making body, except in matters reserved by law or Articles of Association to the General Meeting. This body acts collegially, supported by its Committees, and is responsible for defining strategic and management guidelines as well as overseeing the day-to-day activities of senior management, ensuring effective and prudent management. It also ensures that the organisational structure is aligned with the business and risk management model, assessing it periodically and adjusting it when necessary. As the governing, management and representative body, it is responsible for senior management, supervision of executives and representation of the company, exercising all those functions not attributed to other corporate bodies.

The Governing Board has the power to approve the general policies of the Bank, defining guidelines for action in its different management Areas, overseeing their implementation and establishing the necessary systems for communication and information exchange. It also defines the internal governance framework of the Bank and CRN Group, which it keeps under constant review to ensure good coordination between the various levels of management responsibility.

Members of the Governing Board are chosen from among the Cooperative's members according to the procedure set out in articles 44 and 45 of the Bank's Articles of Association. The Board is made up of a minimum of 5 and a maximum of 15 members: Chairman, Vice-Chairman, Secretary and up to 12 other Board members. The members, except for the employee representative, are elected by the General Meeting by secret ballot. Of the other Board seats, 11 are assigned to the different regions where the Bank operates so that each has a member from their region on the Governing Board.

[DP 21, 23] The composition of the Governing Board of **Caja Rural de Navarra**, at 31 December 2025, is as follows[2]:

Consejo Rector

Ignacio Terés Los Arcos
CHAIRMAN / Non-independent

Pedro Jesús Irisarri Valencia
VICE-PRESIDENT / Independent

Marcelino Etayo Andueza
SECRETARY / Independent

Fermín Esandi Santesteban
MEMBER 1 / Non-independent

Beatriz Díaz de Cerio Martínez
MEMBER 2 / Independent

Ignacio Zabaleta Jurío
MEMBER 3 / Non-independent

Ainhize Muratori Irurzun
MEMBER 4 / Independent

Pedro José Goñi Juamperez
MEMBER 5 / Independent

Puy Ugarte Zúñiga
MEMBER 6 /Independent

José Joaquín Rodríguez Eguílaz
MEMBER 7 / Independent

Yolanda Álvarez Murugarren
MEMBER 8 / Independent

Alberto Arrondo Lahera
MEMBER 9 / Independent

Carlos Sánchez Diestro
MEMBER 10 / Independent

Ana María Eizaguirre Larrañaga
MEMBER 11 / Non-independent

Alatz Salvatierra Echeverria
MEMBER 12 / Workers' Representative

2 Governing Board: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-corporativo/consejo-rector-2025.pdf

All members of the Governing Board are non-executive members and 10 are independent. Members are deemed Non-Independent if they have significant objective links to the Savings Bank or on grounds of the functional or representative criteria inherent to the role, in accordance with the Bank of Spain regulations and good governance criteria, without this undermining the suitability or performance of the directors.

The members of the Governing Board must be persons of good commercial and professional repute, with the knowledge, skills and experience to perform their duties with honesty, integrity and independence. In addition, the Bank regularly reassesses the suitability of its members, both individually and collectively, to ensure that their skills and experience remain aligned with the principles of good governance and good management. The selection of Board members also takes into account the principles of gender equality and opportunity to encourage a diversity of views and experience.

The Board has rules of procedure that govern its functions, the composition and workings of its Committees and codes of conduct for its members. These rules establish key principles such as diligence and loyalty and include rules on non-competition, disclosure and recusal in cases of conflict of interest. They also regulate directors' remuneration, ensuring it is compatible with proper and effective risk management and aligned with the Group's long-term interests and strategic values.

The Governing Board may not delegate powers reserved to its sole competence by law, the Articles of Association or its own rules, nor may it delegate other powers necessary for the responsible exercise of its general supervisory function.

Regarding the latter, the Governing Board undertakes to directly exercise the following functions[3]:

- Determining the general policies and strategies of the Bank.
- Exercising responsibility for the Bank's administration and management, the approval and oversight of the implementation of its strategic objectives, risk strategy and internal governance.
- Regular monitoring, control and review of the effectiveness of the corporate governance system, as well as the adoption of appropriate measures to remedy any deficiencies.
- Establishing and overseeing an adequate and effective framework of internal governance and control, compliant with regulations in force, to prevent money laundering and terrorist financing.
- Supervising the effective functioning of any committees it sets up and the performance of any delegated bodies it appoints, and effective oversight of senior management.
- Its own organization and functioning.
- Authorising or waiving obligations arising from the duty of loyalty in accordance with the law.
- Decisions regarding directors' remuneration, within the framework of the Articles of Association and the remuneration policy approved by the General Meeting.
- Preparing the annual financial statements and presenting them to the General Meeting.
- Drawing up any kind of report that the law requires of the Governing Board, where the matter addressed by the report cannot be delegated.
- Appointing and dismissing executives who report directly to the Governing Board or to any of its members, setting the basic terms and conditions of their contracts, including remuneration, and, in particular, appointing, hiring and, where appropriate, dismissing the Managing Director.
- Convening the General Meeting and drawing up of the agenda and proposed resolutions.
- Any acquisition of contributions-in-kind by the Bank.
- Powers delegated by the General Meeting to the Governing Board, unless the General Meeting has explicitly authorised their sub-delegation.
- Ensuring the integrity of accounting and financial reporting systems, including financial and operational control and compliance with applicable law.
- Overseeing the process of information disclosure and communications about the Bank, and setting policies for informing and communicating with customers and public opinion.
- Approving any kind of large or special transactions that are strategic in nature or involve a special tax risk, including the disposal of key Bank assets and major corporate transactions, unless their approval is reserved to the General Meeting.
- To maintain the proper independence of those responsible for internal control functions, the appointment, re-election and removal of the Head of Internal Audit and Head of Regulatory Compliance, both on the proposal of the Audit Committee, and the Head of the Risk Management Unit, on the proposal of the Risk Committee. In all these cases, the Appointments Committee needs to assess and approve the candidate's suitability in advance.

Caja Rural de Navarra Group has a **Director Selection and Diversity Policy**, which sets the conditions and criteria to be considered when selecting any individual or a legal entity to fill a seat on the Governing Board. This policy aims to ensure that the selection of Board members is transparent, objective and aligned with the principles of diversity and inclusion, so that Board members come with the knowledge, experience and skills necessary for the effective performance of their duties. In addition, the policy promotes balanced representation and the inclusion of diverse perspectives on the governing body, contributing to sounder decision-making consistent with the Group's values.

In this way, the Group ensures that the Governing Board as a whole possesses, at all times, the adequate knowledge, skills and experience to understand the Group's activities.

3. Delegated Bodies

The Governing Board can delegate powers on a case by case basis and, where permitted by the Bank's Articles of Association, set up Executive and Joint Committees. It is also supported in the exercise of its powers by a number of specialised internal committees. These Committees have no

3 Governing Board Regulations: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-coorporativo/reglamento-consejo-crn-feb-22.pdf executive functions but facilitate the decision-making process, providing a space where members can discuss issues in an objective and constructive manner, bringing in different critical opinions and perspectives to help enrich decision-making.

Specifically, **Caja Rural de Navarra** has the following committees: Audit Committee, Risk Committee, Appointments Committee and Remuneration Committee, with powers to submit reports, offer advice and make proposals. The main purpose of these committees is to assist the Governing Board in the exercise of its supervisory functions in specific areas, supporting the development of a robust, comprehensive and effective internal governance framework. They are also responsible for advising, preparing and, where appropriate, proposing decisions to be taken by the Governing Board, making sure decisions are well founded and aligned with the Group's interests.

Through their Chairmen, the Committees report to the Governing Board on the exercise of their respective supervisory functions, ensuring constant and fluid communication. Minutes of their meetings are made available to all members of the Governing Board, ensuring transparency and access to relevant information at all times.

A. MANAGEMENT COMMITTEE

The Management Committee is a statutory body delegated by the Governing Board to provide more agile decision-making on any matter within the Board's remit except those that cannot be delegated by Law.

B. AUDIT COMMITTEE

The Audit Committee is a statutory body delegated by the Governing Board to oversee the internal audit services, understand the financial reporting process and internal control systems and oversee compliance with codes of conduct and the Bank's Compliance rules. It is governed by its own Regulations[4].

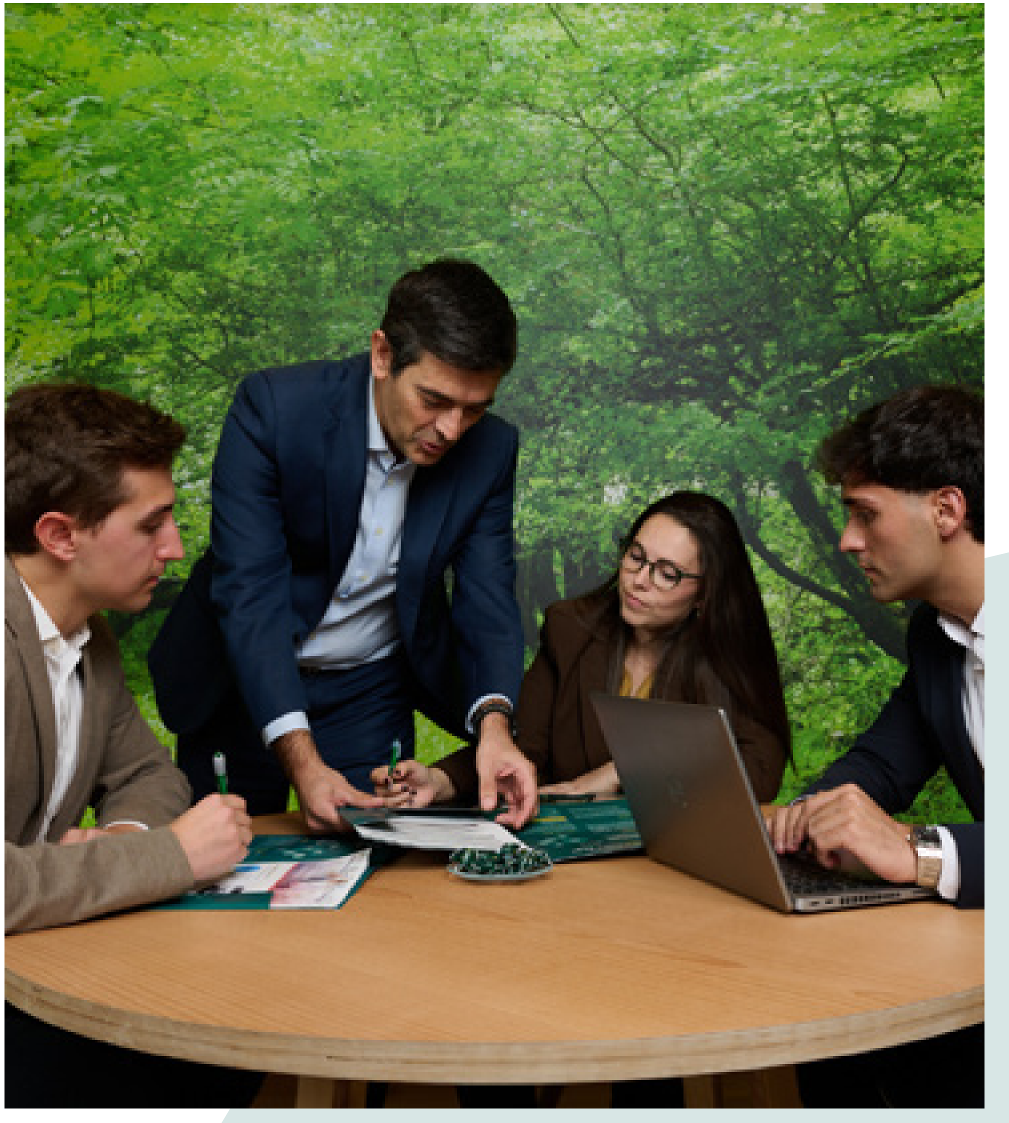
The main functions of the Audit Committee include supervision of the internal control system, internal audit, regulatory compliance —including the Codes of Ethics and Criminal Compliance System of the Savings Bank— the activity of the Statutory Auditor and the preparation of the economic and financial information, as well as any other additional function assigned to it by the regulations or the Governing Board.

For further details of the functions and composition of the Audit Committee, see the Audit Committee Regulations, available in Spanish in the Corporate Governance section of the **Caja Rural de Navarra** website.

C. RISK COMMITTEE

The Risk Committee is a delegated body of the Governing Board. It advises the Board on management and supervision of all material risks and on correct application of the global risk appetite in light of the Bank's strategy.

The main duties of the Risk Committee[5] include advising the Governing Board on the strategy and global risk appetite, supervision of the Risk Appetite Framework and Recovery Plan, supervision of the Risk Management Policy, and



4 Audit Committee Regulations: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-coorporativo/2022.02.14-reglamento-comite-de-auditoria-def.-02-2022.pdf
5 Risk Committee Regulations: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-coorporativo/reglamento-del-comite-de-riesgos-caja-rrural-de-navarra-feb2022.pdf

reviewing and monitoring, at least annually, the Group's most significant financial and non-financial risks. It also monitors the execution of strategies for managing capital and liquidity, and any other relevant risks for the Group, whether market, credit or operational, including legal, technological, reputational, environmental, social and governance risks, to check that they align with the approved strategy and risk appetite.

It also helps set rational remuneration policies and practices by examining, without supplanting the role of the Remuneration Committee, whether the incentive policy envisaged in the remuneration system takes into consideration risk, capital, liquidity and the probability and opportunity of profits.

For further details of the functions and composition of the Risk Committee, see the Risk Committee Regulations, available in Spanish in the Corporate Governance section of the **Caja Rural de Navarra** website.

D. APPOINTMENTS COMMITTEE

The Appointments Committee is a delegated body of the Governing Board. It identifies candidates for the Governing Board, assesses the suitability of its members and the balance of knowledge, skills, diversity and experience of the Board as a whole. It also sets targets for improving the representation of the gender least represented on the Board.

The main functions of the Appointments Committee[6] are:

- To assess the balance of knowledge, skills, diversity and experience of the Governing Board and prepare a description of the duties and skills required for a particular appointment, including the expected time commitment required, and report back to the Governing Board.
- To estimate the time required by members of the Governing Board to carry out their duties and responsibilities.
- Periodically, and at least once a year, to review the structure, size, composition and performance of the Governing Board, making recommendations to the Governing Board as it deems appropriate.
- To assess the suitability of the members of the Governing Board, the Managing Director or similar roles and those responsible for internal control functions and other key positions of the Bank (the "Subject Persons"), in accordance with Royal Decree 84/2015, of 13 February, implementing Law 10/2014, of 26 June, on the regulation, supervision and solvency of credit institutions, particularly whenever a circumstance that may affect their suitability for their role comes to light.
- To propose persons who, in addition to those expressly included in the Group's "Internal Regulations on the Assessment of the Suitability of Directors and Key Personnel", may be considered to be Subject Persons in accordance with Law 10/2014, Royal Decree 84/2015 and Bank of Spain Circular 2/2016.
- To determine initial and periodic training programmes for members of the Governing Board. The Committee also draws up an "Onboarding Programme", provided to all Members when they first take office, which includes all information which, in the Committee's opinion, the Director needs to be aware of to properly perform his or her duties. The minimum content of the "Onboarding Programme" is attached as Annex I to these Regulations and is aligned with the supervisor's expectations in this area.
- To propose to the Governing Board any amendments to these Regulations or to the Group's "Internal Regulations on the Assessment of the Suitability of Directors and Key Personnel".
- To ensure compliance with any incompatibilities regime that may be imposed by law at any time applicable to positions held by the members of the Governing Board.
- To determine and periodically review the categorization of members.
- To identify and recommend individuals for approval as candidates by the Governing Board and for election by the General Meeting to fill vacancies on the Governing Board.
- To set a target for representation of the gender least represented on the Governing Board and develop guidance on how to raise their numbers to reach this target.
- To consider the objectives of the selection and diversity policy for directors and senior management.
- To act as a channel of communication with the competent regulatory authorities on assessment of suitability.
- Any other functions that may be assigned to it in these Regulations or by decision of the Governing Board.

In performing its duties, the Appointments Committee, as far as possible and on an ongoing basis, should seek to ensure that the decision-making of the Governing Board is not dominated by one individual or a small group of individuals in a way that is detrimental to the interests of the Group as a whole.

For further details of the functions and composition of the Appointments Committee, see the Appointments Committee Regulations, available in the Corporate Governance section of the **Caja Rural de Navarra** website.

E. REMUNERATION COMMITTEE

The Remuneration Committee is a delegated body of the Governing Board. It proposes the general remuneration policy to the Governing Board, carries out an independent annual review of its application and reports on the remuneration policy for executives classed as "identified staff".

Among the main functions of the Committee in matters of remuneration[7] are the definition and annual review of the remuneration policy of the Group and of the Governing Board, reporting on its correct application and ensuring its implementation, transparency and compliance with regulations. It also oversees long-term variable remuneration and analyses different scenarios to ensure that the remuneration system is consistent with the Group's risk management, strategy and long-term interests, as well as assuming any additional functions assigned to it by regulations or the Governing Board.

6 Appointments Committee Regulations: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-corporativo/reglamento-comite-de-nombramientos.pdf
7 Remuneration Committee Regulations: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-corporativo/reglamento-del-comite-de-remuneraciones-2025.pdf

The Committee also does preparatory work for decisions on remuneration to be taken by the Governing Board, including decisions affecting the Bank's risk and risk management, taking into account the long-term interests of members, investors and other stakeholders in the Bank, as well as the public interest.

For further details of the functions and composition of the Remuneration Committee, see the Remuneration Committee Regulations, available in the Corporate Governance section of the **Caja Rural de Navarra** website.

F. GENERAL MANAGEMENT

Caja Rural de Navarra is obliged by regulations to have a General Management body which, under the direct supervision of the Governing Board, forms the top tier of executive management. This management is responsible for the ongoing day-to-day running of the Bank, with the support of the Group's Management Committee and the heads of the different Internal Areas and departments. The purpose of this structure is to promote a balanced and appropriate framework of relations between the strategic management and the supervisory function of the Governing Board, ensuring that the competencies of the various Internal Areas and departments, reporting to the Managing Director, are managed effectively and in line with the Group's objectives.

The Management Committee of the Bank is a consultative body that advises the Managing Director and has no delegated or executive functions. It plays a key role in guiding and supporting operational decisions, but has no direct executive powers.

The Managing Director, who is the only senior management position in the Group, is appointed by and reports exclusively to the Governing Board. This role must comply with applicable regulations and the Bank's own "Internal Rules for the Suitability Assessment of senior management and holders of key roles", including the requirements for commercial and professional good repute and the knowledge and experience required for the role.

In addition, the Appointments Committee is responsible for identifying and reviewing annually the holders of key roles within the Bank, ensuring that they also meet the requirements for reputation, knowledge and experience.

The governance structure of the Savings Bank is based on a clear and structured relationship between the Governing Board and day-to-day management run by the heads of the different Areas of the Bank and **Caja Rural de Navarra Group**. The General Management is charged with managing all matters related to the day-to-day business of the Bank by exercising the powers and functions entrusted to it and set out in a public deed of power of attorney.

The Managing Director is required to submit the annual management report and annual financial statements to the Governing Board within three months of each financial year-end. These are then reported to the General Meeting for its consideration. He/she must also notify the Chairman of the Bank of any issue that he/she considers requires the convening of the Governing Board and/or General Meeting or whose importance requires that it be brought to the attention of the governing bodies.

Overseen by the Managing Director, the Bank's structure is made up of various Internal Areas/ Departments, which are the key way functional responsibilities are attributed within the organization. Within their fields of responsibility, these Internal Areas/Departments can decide, report on, consult, coordinate or propose on all issues within their fields of activity or relating to their internal or business areas.

Key areas include those dedicated to corporate governance (such as the Legal Department), the Collections and Payments Area, and the business Areas: Retail and Commercial and Business and Corporate. The Bank also has various Internal Areas such as Human Resources, Organization and Systems, Risk, Management Control, Subsidiaries, Treasury and Capital Markets, Residential and Asset Recovery.

G. SUSTAINABILITY COMMITTEE

Caja Rural de Navarra Group has had a Sustainability Committee since 2024, which carries out functions and responsibilities in ESG matters with technical support from the **Sustainability Office**, made up of staff from the Co-operative Bank.

Its Regulations define the functions of the Sustainability Committee as follows:

1/ To act as a consensus body in matters which, due to their cross-cutting nature and importance, so require.

2/ To allocate tasks to the different Area heads involved in executing the Sustainability Master Plan to be carried out within the established deadlines.

3/ To promote alignment with and, when deemed necessary, adherence to international sustainability principles, including the dissemination or issuance of "green" products.

4/ To promote sustainability governance within the Governing Board.

5/ To promote sustainability in the Product and Risk Committees.

6/ To promote the updating of business strategy, business objectives and financial planning to take account of the risks and opportunities arising from ESG factors.

7/ To collaborate with other Areas as a secondary participant in the execution of the Plan.

8/ To promote and drive the strategic positioning of the Bank and its commitment to ESG issues, collaborating in the definition of the "aspirational" business model resulting from this strategic positioning in strict compliance with regulations.

Where its workload requires, the Committee may delegate some of its functions to a Permanent Sustainability Unit, which must always report back on its decisions at the following Committee meeting. Also, to ensure all aspects of its activity are covered, the Bank has set up a number of Sustainability Sub-Committees dealing with specific topics (Lending, Savings and Investment, Human Resources, Environment, etc.) and charged with coordinating and driving management of strategic ESG projects within their scope of action. Regarding ESG risk management, outside the specific issues covered by the Sustainability Committee, all business Areas of the Bank are mandated to monitor ESG risks as they may affect them.

The Sustainability Committee reports regularly to the Governing Board on the Group's ESG actions and progress. Committee meetings are held at least quarterly, in accordance with the calendar of meetings set by the Committee itself.

H. INTERNAL GOVERNANCE MODEL [22B]

Caja Rural de Navarra Group manages the ESG risk framework through the Governing Board as the highest authority. The Governing Board in turn delegates the Risk Committee and the

Sustainability Committee to define and develop ESG risk management strategies, and integrate them into the Group's risk processes.

The Group has also established a three lines of defence model, which is applied across the entire scope of ESG risk management as it relates to lending and financing procedures, as set out in the Policy.

EBA Guidelines on internal governance [EBA/GL/2021/05] require that the Governing Board of Caja Rural assumes ultimate and overall responsibility for the Group to define, oversee and account for the implementation of the governance arrangements within the institution that ensure its effective and prudent management.

In line with the Bank's ongoing commitment to best corporate governance practice, the Governing Board of **Caja Rural de Navarra**, has defined a System for Internal Governance for **Caja Rural de Navarra** (the "System"). Its implementation and development are overseen by the Governing Board with the support of its delegated committees.

The System has the following aims:

- To promote transparent, independent, effective and prudent management of both the Bank and the CRN Group, complying at all times with the requirements set by regulators and supervisors.
- To clearly define the allocation of responsibilities and competencies within the internal control framework, including functions related to internal control and audit.
- To ensure that decisions are taken with adequate information and always in the interests of the Bank and its members, and to ensure that the interests of investors, customers, employees and other stakeholders are protected.

In order to ensure prudent and responsible management of the Bank, the System and the policies and procedures underpinning it are grounded in a number of key principles:

- Promoting efficient and organised functioning of the Governing Board in coordination with its Committees. The stated core mission of the Governing Board is to represent, administer, manage and control the Bank and CRN Group. It is therefore responsible for reviewing and steering cor-porate strategy, the most important action plans, risk policies, annual budgets and plans, setting targets, overseeing their implementation and achievement in the corporate sphere and delegat-ing day-to-day management of the Bank to the Management team.
- Defining appropriately the essential bases of the structure, organization and functioning of the Group, guaranteeing efficient strategic coordination.
- Establishing a robust system of supervision and internal control, as part of the corporate govern-ance System, based on a defined framework for relations between the Bank's governance bodies and Management.
- Commitment to transparency, by defining a System based on clear, transparent and document-ed decision-making processes.
- Embedding a corporate culture based on an ethical and sustainable approach by the Bank's governing bodies, control units, management and employees.
- Compliance and application of best practice in governance, ensuring that the Bank complies at all times with applicable law and implements best practice in governance, including all current and future international standards approved by competent authorities and applicable to the Bank and the CRN Group.

I. GOVERNANCE BODIES IN SUBSIDIARIES

The companies in which **Caja Rural de Navarra** holds equity stakes have a range of governance bodies, designed to ensure they operate in the best possible way. These range from a Sole Director or two Co-Directors to, most frequently, a Board of Directors, generally with a small number of Directors.

The subsidiaries' Directors are linked to Caja Rural or its other subsidiaries. They are formally responsible for implementing Caja Rural's general policies in each subsidiary. However as subsidiaries frequently interact with the Bank's own departments in the everyday conduct of their business, especially in the case of the consolidated group, they naturally imbibe the Bank's shared values. Independently of this, in 2025 a Conduct Manual for employees was approved and distributed to the subsidiary companies.

No Director receives financial or other consideration, per diems, pension plans or similar, being remunerated for their work in the Bank or subsidiary Company based on the classification of their position in accordance with the salary scales in this report.

There are no defined allowances for membership of the management bodies of subsidiaries.

The Co-operative Group, and the Bank within it, maintains a civil liability insurance policy for management positions, the scope of which covers the activity of these employees in their capacity as Directors of the subsidiaries.

J. INFORMATION AVAILABLE ON THE WEBSITE

The **Caja Rural de Navarra** website describes in detail the Regulations, internal rules, organizational structure and sustainability policy, as well as the Bank's appointments and remuneration policies, at:

https://www.cajaruraldenavarra.com/es/Gobierno-Corporativo-y-Politica-de-Remuneraciones

K. TRAINING AND ESG KNOWLEDGE OF THE GOVERNANCE BODIES

In order to ensure that directors have sufficient knowledge and training in ESG matters to adequately perform their duties in the area of sustainability, the Bank has policies and programmes in place for training, appointment and diversity.

In accordance with the principles set out in the **Director Selection and Diversity Policy**, all directors of the Group have the knowledge, experience and skills necessary for the effective performance of their duties.

INFORMATION PROVIDED TO ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES AND SUSTAINABILITY ISSUES ADDRESSED BY THEM [GOV-2]

[DP 24] For **Caja Rural de Navarra Group**, sustainability reporting is a central issue that is addressed systematically and in detail by the governance, management and supervisory bodies. During the reporting period, a rigorous process of reporting and assessment of sustainability impacts, risks and opportunities has been implemented, in order to ensure that decisions taken are aligned with the principles of sustainability, social responsibility and good corporate governance.

[DP 26(a)] The governance and management bodies of **Caja Rural de Navarra Group**, including the relevant Committees, receive regular reports on sustainability impacts, risks and opportunities that may be material to the Group. This information is managed by the Sustainability Committee and is reported to the Committee by the Heads of Area either quarterly or as specific circumstances demand. In addition, the due diligence framework includes an examination of the performance and effectiveness of policies and actions taken to address these risks and opportunities.

In this context, the Group has structured processes in place to identify and assess sustainability impacts, risks and opportunities (IROs), supported by regulatory compliance and good management practices. As a central element of this approach, the Group has developed a double materiality process, which allows it to analyse both the impacts of the activity on ESG factors and the risks and opportunities that these factors may generate for the business and the strategy. The process took a comprehensive approach, covering the Savings Bank and all its subsidiaries and subsidiaries, and made it possible to identify and prioritise the relevant IROs, with special attention paid to regulatory risks and opportunities associated with the transition to a more sustainable economy.

This double materiality approach allows the Bank to identify and rigorously assess sustainability impacts, risks and opportunities, ensuring their alignment with the corporate strategy. The process lays the groundwork for effective risk management and informed ESG decision-making. For further details on the double materiality process, its methodology and assessment, see the section *Description of the process to identify and assess material impacts, risks and opportunities* [IRO-1].

[DP 26(b)] It is important to note that this entire evaluation and analysis process was reviewed and approved by the Group's different governing bodies, ensuring that the decisions taken are aligned with the principles of good governance and with the strategic objectives of **Caja Rural de Navarra Group**. The reports generated by this process are presented in detail, giving a clear view of how the risks and opportunities assessed can affect the Group's performance, as well as the way in which impacts are managed and decisions are taken at strategic and operational level.

[DP 26(c)] The full list of material impacts, risks and opportunities identified by the double materiality process conducted in 2025 for the Group is available in *Annex I - Material impacts, risks and opportunities.*

INTEGRATION OF SUSTAINABILITY-RELATED PERFORMANCE IN INCENTIVE SCHEMES [GOV-3]

[DP 27, DP 29(a)] **Caja Rural de Navarra Group** has a Remuneration Policy whose fundamental objective is to align the actions of employees with the Group's strategic and long-term objectives,

promoting management efficiency and ensuring compliance with applicable regulations. This policy sets out the basic principles guiding the design and allocation of remuneration within the Group. These principles state, among other requirements, that remuneration must:

- Promote and be compatible with appropriate and effective risk management.
- Not encourage risk-taking beyond the level tolerated by the Group.
- Be compatible with business strategy, targets, value and long-term interests.
- Include measures to avoid conflicts of interest.
- Ensure control functions are independent of business units.
- Consider regulations on sustainability risks (ESG risks) so as not to encourage excessive risk-taking and be linked to risk-adjusted returns[8].

In 2025, a Diagnostic Report on Remuneration Policy for identified staff was commissioned from an external auditor. The report concludes that variable remuneration is designed to reinforce the commitment of all staff to improving the Bank's results, in short and long terms, and reward their direct contribution and level of responsibility exercised in achieving the annual business, commercial, margin, service quality and innovation or improvement objectives.

[DP 29(b), (c), (d)] **Caja Rural de Navarra Group** has also established that 5% of the variable remuneration for people in the sales network is conditional on the quality of customer service. This reflects the Group's commitment to the satisfaction and well-being of its customers and integrates factors that promote a sustainable business model.

The Remuneration Committee is responsible for defining, assessing and monitoring the Bank's remuneration policies and criteria. It also issues an annual report on the effective and efficient application of the general remuneration policy for members of the Governing Board. **[29e]**

DUE DILIGENCE STATEMENT [GOV-4]

[DP 30, 31, 32] As part of its commitment to sustainability, human rights and good governance, **Caja Rural de Navarra Group** has incorporated due diligence principles and mechanisms into its decision-making and business management processes. Due diligence is applied both to its own projects and to initiatives developed in collaboration with third parties. Its aim is to prevent, mitigate and, where appropriate, remediate any negative impacts that may arise from its activity on people, the environment or the local social and economic fabric.

8 Remunerations Policy: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-corporativo/6-2025_anexo6_politicaremuneracionescrn.pdf

Key elements of due diligence	Section of the report
Integrating due diligence into governance, strategy and the business model	• 1.3 Management of impacts, risks and opportunities/IRO-1: Description of the process to identify and assess material impacts, risks and opportunities • 1.1 Governance/GOV-1: The role of the administrative, management, and supervisory bodies • Governance/GOV-2: Information provided to administrative, management and supervisory bodies and sustainability issues addressed by them • 1.1 Governance/GOV-3: Integration of sustainability-related performance in incentive schemes • 1.1Government/GOV-4: Due diligence statement • 1.2 Strategy/SBM-1: Strategy, business model and value chain • 1.2 Strategy/GOV-3: Material IROs and their interaction with strategy and business model • 2.1 Climate Change/Strategy/ESRS E1 SBM-3: Material IROs and their interaction with strategy and business model
Involve affected stakeholders in all key stages of due diligence process	• 1.2 Strategy/SBM-2: Stakeholder interests and views • 3.1 Own workforce/Strategy/SBM-2: Stakeholder interests and views • 3.3 Consumers and end-users/Strategy/SBM-2: Stakeholder interests and views
Identify and assess adverse impacts	• 1.3 Management of impacts, risks and opportunities/IRO-1: Description of the process to identify and assess material impacts, risks and opportunities • 2.1 Climate change/Management of impacts, risks and opportunities/IRO-1: Description of the process to identify and assess material impacts, risks and opportunities related to the climate • 3.1 Own workforce/Strategy/SBM-3: Material IROs and their interaction with strategy and business model • 3.3 Consumers and end-users/Strategy/SBM-3: Material IROs and their interaction with strategy and business model • 4.1 Business conduct/Management of impacts, risks and opportunities/Processes for identifying and assessing governance-related impacts, risks and opportunities [IRO-1]

Key elements of due diligence	Section of the report
Take measures to address such adverse impacts	• 1.2 Strategy/GOV-3: Material IROs and their interaction with strategy and business model • 2.1 Climate Change/Management of impacts, risks and opportunities/ESRS E1-3: Climate change mitigation actions • 3.1 Own workforce/Management of impacts, risks and opportunities/S1-3: Processes to remediate negative impacts and channels for own workforce to raise concerns • 3.3 Consumers and end-users/Management of impacts, risks and opportunities/S4-3: Processes to remediate negative impacts and channels for consumers and end-users to raise concerns • 4.1 Business conduct/Management of impacts, risks and opportunities/Management of relationships with suppliers [G1-2]; Prevention and detection of corruption and bribery [G1-3] [MDR-A]. • 4.1 Business conduct/Metric and targets/Political influence and lobbying [G1-5] [MDR-M] [MDR-A] • 5.1. Responsible Taxation/Actions for the control and management of Responsible Taxation [MDR-A] • 5.2 Privacy and data protection/Actions for the control and management of Privacy and data protection [MDR-A] • 5.3. Innovation and digitization of more responsible processes and services/Actions for the management of Innovation and Digitization of more responsible processes and services [MDR-A]
Monitor the effectiveness of these measures and communicate the results	• 1.1 Governance/Integration of sustainability into Governing Bodies [GOV-1, GOV-2] • 3.1 Own workforce/3.1.3. Management of impacts, risks and opportunities/Processes for engaging with own workforce and their representatives on impacts [S1-2]; Processes to remediate negative impacts and channels for own workforce to raise concerns [S1-3] • 4.1. Business conduct/4.1.1. Governance/The role of administrative, management and supervisory bodies [GOV-1]; Policies related to Business Conduct and corporate culture [G1-1]

RISK MANAGEMENT AND INTERNAL CONTROLS OVER SUSTAINABILITY REPORTING [GOV-5]

[DP 34, DP 35] **Caja Rural de Navarra Group** has an organisational structure and a management and control operating model designed to guarantee efficient and prudent management of all its activities. This structure is characterised by a clear division of roles, well-defined lines of responsibility and mechanisms to ensure adequate oversight at all levels of the Group.

[DP 36(a)] The internal control framework is adapted to the nature of the business and the complexity of the activities, integrating a management model based on three lines of defence, proper segregation of functions and a comprehensive view of risks in all operational areas.

This internal control framework integrates key principles such as effective information flows between governance bodies and control functions or specific procedures for the monitoring and control of outsourced functions, in compliance with the EBA/GL/2019/02 guidelines.

Overall, this framework provides a sound basis for the detection, assessment and management of risks, strengthening the Group's governance and ability to operate safely and in compliance with applicable regulations.

The Governing Board of **Caja Rural de Navarra** is the body responsible for defining the general framework for internal control and risk management. It is supported in this role by the Audit Committee, which supervises the effectiveness of internal control, internal audit, regulatory compliance and the risk management systems. The Audit Committee may submit recommendations or proposals to the Governing Board and regularly checks on follow-up of these recommendations. [36e]

1. Internal Control

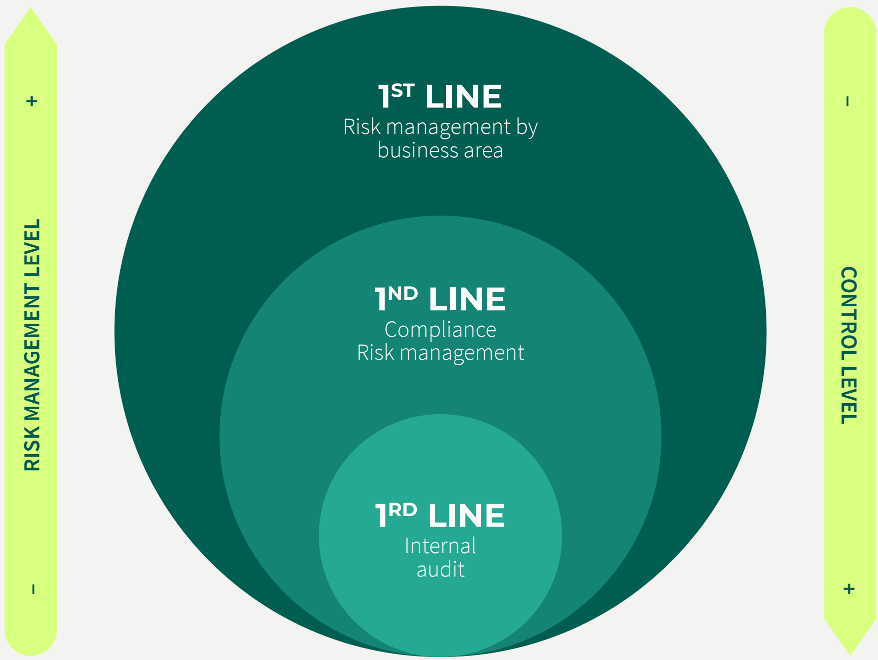
The Group's internal control framework is based on a decentralised structure, namely the three lines of defence model recommended by the Basel Committee on Banking Supervision. The chart below illustrates the interplay between the three lines of defence.

Las funciones y responsabilidades de cada una de las líneas de defensa se exponen a continuación:

→ **1st LINE OF DEFENCE – BUSINESS**

Main responsibility is operational risk management within the business Areas. It identifies, measures, controls, mitigates and communicates the risks arising from its day-to-day business, ensuring that processes are carried out in accordance with internal guidelines. Its role is reinforced by the separation between business Areas and

De una manera gráfica, el flujo de las tres líneas de defensa es el siguiente:



risk management functions, which guarantees independent, objective and effective oversight.

→ 2nd LINE OF DEFENCE – RISK MANAGEMENT, REGULATORY COMPLIANCE, ETC.

Supervises and controls the Group's risks, supporting the 1st line and verifying that the risks identified in the business are managed in accordance with internal policies and procedures. It acts proactively by continuously assessing risks and the effectiveness of mitigating measures, ensuring the stability and regulatory compliance of the Group. Associated functions include:

- Responsibility for setting the Bank's Internal Control Framework and overseeing compliance with it.
- Risk measurement and monitoring to ensure proper control and internal/external reporting.
- Reviewing compliance with policies and their integration into Group management practice.
- Validation of the procedures implemented by the risk management Areas.
- Advice to the 1st Line of Defence to ensure effective risk management in their respective Areas.

→ 3rd LINE OF DEFENCE - INTERNAL AUDIT

Independently oversees implementation of the controls and Internal Control Systems established within the Group. This level acts as a verification mechanism to ensure that the controls implemented by the first two lines of defence are appropriate and effective. Internal Audit provides an objective and detailed review of the control systems, identifying potential weaknesses and ensuring that policies and procedures are properly applied throughout the organization. The role of the Internal Audit Function is therefore to:

- Assess whether the quality of the Internal Control Framework is effective and efficient.
- Check compliance with policies and procedures associated with all Group activities.
- Validate the procedures implemented by the risk management areas to ensure they are correctly implemented and effective.

[DP 36(d)] **Caja Rural de Navarra Group's** internal control functions —which include risk management, regulatory compliance and internal audit— act separately and independently to guarantee objectivity and efficiency in the exercise of their respective competences. These functions report directly to the Internal Committees or to the Group's Governing Board, which guarantees their autonomy and independence in overseeing and controlling the Group's activities. The purpose of this approach is to check that the policies, mechanisms and procedures in the internal control framework are correctly applied in their respective areas of competence.

In this context, the Governing Board, with the support of the Audit Committee and the Risk Committee, must ensure that those responsible for internal control functions can go about their duties independently and, whenever necessary, submit recommendations or proposals to improve the policies and procedures in place.

In addition, and without prejudice to the reporting obligations of each business Area or other Areas, the internal control functions are responsible for immediately informing the Governing Board, its Committees and the Managing Director of any non-compliance, incident or anomaly they identify, especially when it is material and could affect the Group's operations or risks.

2. Risk Management

The quality of its risk management is one of the hallmarks of **Caja Rural de Navarra Group** and a priority focus within the Group's global strategy. Thanks to its combination of prudent policies and proven methodologies and procedures, the Group is able to ensure a sound solvency position and meet the challenges of the environment with confidence. As part of this framework, the Bank forms part of an Institutional Protection Mechanism which reinforces its stability and its capacity to respond to events.

Risk Management in **Caja Rural de Navarra Group** is carried out by the Risk Management Unit, which reports directly to the Governing Board through the Bank's Risk Committee, which guarantees its autonomy and independence in the exercise of its powers. The unit's mission is to carry out all necessary actions and procedures for the proper management of risks in the Group, ensuring risks are identified, assessed and managed appropriately.

[DP 36(b)] To maintain a moderate and prudent risk profile, the Group has established a set of key metrics that relate to the levels of the different risks, the quality and recurrence of earnings, liquidity and solvency. Specific risk tolerance levels are defined for each of these metrics for the Bank and CRN Group. In addition, long-term targets are set for the most important metrics, which are reviewed and approved annually by the Governing Board at the proposal of the Risk Committee.

For each metric, three key elements are defined: the target, which is the value that matches the Group's defined risk appetite; the tolerance, an alert threshold beyond which enhanced management and control measures are applied to get back on target; and the limit, the level that must not be exceeded, and which triggers strong measures to get back to levels within the guidelines set by the Governing Board.

[DP 36(c)] Part of the function's role is to draw up regular reports for the Governing Board detailing the risks taken on, the level of capitalization of **Caja Rural de Navarra Group**, risk mitigation and control measures, and the environment of internal control and its ability to guarantee orderly and prudent management of the Group's business. These reports pay special attention to the indicators and metrics approved in the Risk Appetite Framework and the Recovery Plan, ensuring that risk management is aligned with the strategic and operational goals of the Bank and its Group.

3. Regulatory Compliance

The main objective of this function is to manage the prevention and, where appropriate, mitigation of financial, penal and reputational risks associated with regulatory non-compliance, which could arise if the Group falls short of the standards required of a credit institution.

Caja Rural de Navarra Group's Regulatory Compliance function is carried out by the Regulatory Compliance Unit, which reports directly to the Audit Committee of the Governing Board, thus guaranteeing its autonomy and independence in the exercise of its powers. The unit's principle task is to conduct the actions and procedures necessary to supervise compliance with the obligations deriving from regulations in force, acting independently of the services and activities it controls.

[DP 36(e)] To fulfil this task, the Regulatory Compliance Unit has a Compliance Methodology and an Annual Action Plan, both of which are approved by the Group's Audit Committee. The unit also designs and maintains the systems necessary to continuously assess the Bank's degree of compliance with the different regulations. This assessment is reported quarterly to the Audit Committee and annually to the Governing Board.

In addition, the Compliance Function lends support to the Governing Board on measures to be taken to ensure compliance with applicable laws, rules, regulations and standards. The function coordinates with specialised units that directly manage key activities to ensure compliance in specific areas.

The subsidiaries are subject to their own sector-specific regulations, with food safety and the care of seniors in nursing homes being of significant importance to the Group.

4. Audit

Caja Rural de Navarra Group has an independent Internal Audit function with the necessary resources, run by the Internal Audit Department, which reports to the Governing Board through the Audit Committee. It develops an annual Work Plan that defines the priorities for review. Its work focuses on verifying the existence and effectiveness of the internal control system, assessing the risks associated with the Group's activities and supervising compliance with laws, regulations and internal policies, ensuring that the Bank operates in accordance with the applicable regulatory framework.

[DP 36(e)] The Internal Audit Department reports regularly to the Audit Committee on the adequacy of the Bank's and the **Caja Rural de Navarra Group's** risk control policies, methods and procedures. This report includes an assessment of the effectiveness of the policies in place, ensuring that the controls are appropriate, are implemented effectively and are reviewed regularly so that they remain up-to-date and effective. This guarantees continuous monitoring of regulatory risks and compliance in the Group, helping ensure its security and operational stability.

5. Control over outsourcing of services

Caja Rural de Navarra Group defines outsourcing as the contracting of a third party to perform functions that would otherwise be carried out by the Bank itself. Outsourcing has several benefits and can offer access to specialised expertise, greater efficiency and scalability. However, it can also entail operational, legal, reputational and concentration risks.

To manage these risks, the Group applies an Outsourcing Policy and a special internal procedure entitled "Outsourcing Operations, aligned with the EBA/GL/2019/02 guidelines". Together, these regulate internal governance, identification and management of risks, and the classification and continuous monitoring of outsourced services. The Procurement and Outsourcing Committee is responsible for this policy, overseeing its implementation and maintaining continuous monitoring.

Subsidiaries, for their part, assess whether to outsource a service in consultation with their governing bodies and, where appropriate, with those outsourcing a similar service in the Bank. They may then call for several proposals to identify the one that best suits their needs. When outsourcing is done within the group, the viability and suitability of the service is verified in a similar way to outsourcing to third parties.

6. Sustainability Reporting Internal Control System

Caja Rural de Navarra Group is currently in the process of developing its Sustainability Reporting Internal Control System, which will be based on generally accepted principles and best practices. This system aims to ensure that the sustainability information generated and reported by the Group is reliable, relevant and aligned with applicable international regulations and standards on non-financial reporting and sustainability.

The Sustainability Reporting Internal Control System will be structured around five key components:

- Control Environment: Control Environment: fostering a strong organizational culture around sustainability, based on ethical principles and compliance with standards in force.
- Risk Assessment: identification and assessment of sustainability-related risks that may impact the Group's activities, including environmental, social and governance issues.
- Control Activities: implementation of appropriate policies and procedures to ensure that sustainability information is managed accurately and in accordance with regulations.
- Information and Communication: establish effective mechanisms to ensure that sustainability information flows appropriately between operational levels and the Group's governance bodies.
- Monitoring: continuous supervision to ensure that the control system is kept up to date and functioning properly, allowing adaptation to new risks or regulatory changes.

The introduction of this Sustainability Reporting Internal Control System will reassure all stakeholders that information on sustainability is managed appropriately, accurately and in accordance with best practice, which will in turn strengthen the transparency and credibility of **Caja Rural de Navarra Group** as it moves towards responsible and sustainable management.

STRATEGY

Strategy, business model and value chain [SBM-1]

[DP 38] **Caja Rural de Navarra Group** continues to make progress in its firm commitment to sustainability, integrating into its business model principles of responsible management, long-term value creation and attention to the expectations of its stakeholders.

As befits a regional, cooperative, retail bank, CRN has developed a strategy based on listening and responding to the expectations of its stakeholders. Under the Bank's governance framework, this strategy is set by the Governing Board itself and is reflected in the Strategic Plans it approves, which have guided the Bank's actions over the years. At the same time, recognising that most of the challenges and opportunities linked to sustainability cut across different issues and areas, the Governing Board has delegated management of all material ESG matters —whether related to financial materiality or impacts— to the Sustainability Committee.

The Bank also continues to adapt its systems, policies and processes to respond to the growing significance of financial materiality in the sector and developments in the regulatory framework. With this in mind, and in line with the Group's previous Sustainability Master Plan (2021-2024), **Caja Rural de Navarra's** new **Master Plan 2.0** was approved in July 2025, with the aim of strengthening ESG management and consolidating the progress made in recent years. This common Master Plan establishes a wide range of strategic lines and action plans, combining cross-cutting initiatives across all the Group's entities with specific actions tailored to the operational realities of the Bank.

[DP 40 e, f] The Master Plan 2.0 represents the Caja Rural Group's strategic roadmap for integrating sustainability criteria, in a structural, proportionate and progressive manner, to its corporate governance, business models and risk management. It is based on an exhaustive analysis of the European and national regulatory framework for environmental, social and governance (ESG) issues, and reflects the institutional commitment to ecological transition, social equity and financial transparency.

This new Plan, building on the previous one, not only seeks to guarantee regulatory compliance, but also to anticipate trends, strengthen the resilience of the strategy and generate value for all stakeholders. It is designed as a dynamic measure, subject to periodic review, that will allow the Bank to adapt to a regulatory environment that is constantly evolving (witness the European Commission's Omnibus Package) and actively help meet the goals of the European Green Deal and Agenda 2030.

[DP 40 g] The Master Plan 2.0, approved in 2025, has been updated to incorporate the results of the double materiality process conducted in 2024. This revision knits sustainability issues more tightly into the strategy and business model, by orienting priorities, objectives and lines of action towards management and monitoring the impacts, risks and opportunities (IROs) identified as material. This strengthens the Bank's ESG approach and consolidates the creation of long-term value, consistent with developing regulations and the expectations of its stakeholders.

With the above in mind, this new Plan addresses 4 key areas of action:

Environmental Factor

Good Governance and Transparency

Social and Labour Standards

Disclosure and Sustainable Finance

1. **Environmental Factor:** includes regulations and initiatives to drive the energy transition and meet the challenges of climate change, by promoting practices that reduce impacts and foster the efficient use of resources. The banking sector contributes to climate action by integrating environmental criteria into its investment decisions, financing sustainable projects and progressively decarbonising its own operations.

2. **Social and Labour Standards Factor:** the Master Plan 1.0 did not assign labour issues their own block. The new Plan incorporates specific regulations on equality, parity, equal pay, fair working conditions and remote working, to strengthen training and the diversity and well-being of the workforce.

3. **Good Governance and Transparency Factor:** addresses standards and guidelines to strengthen corporate integrity, transparency and accountability. It aims to ensure ethical and prudent management and to integrate sustainability criteria into governance and business through codes of conduct, risk monitoring, sustainability policies and stakeholder due diligence processes.

4. **Disclosure and Sustainable Finance Factor:** promotes transparent, comparable and comprehensive public reporting, which is key to a sustainable and resilient economy. This means investors and stakeholders can understand the Bank's ESG performance and helps channel capital towards sustainable activities, in line with Agenda 2030, the Paris Agreement objectives and European disclosure requirements. It also monitors potential regulatory developments and their implications as a result of the EU's Simplification process, seen in the Omnibus Package.

Finally, it should be noted that the Governing Board of **Caja Rural de Navarra** has set **Caja Rural de Navarra**'s own sustainability strategy, which incorporates the Sustainability Master Plan as its own. The Governing Board is kept updated on progress with the Master Plan and key developments and projects undertaken by the Bank to meet the challenges and seize the opportunities of sustainability in its environmental, social and governance dimensions.

1. Business Strategy

The business strategy of **Caja Rural de Navarra Group** is built on a solid strategic base of three pillars that guide its development and its approach to sustainable and responsible growth: Financial Sustainability, Customer Proximity and Digital Transformation and Fintech. The three pillars not only allow Caja Rural to meet the challenges of the financial market but also promote a close and lasting relationship with its customers and the wider community. We describe below in detail how each of these pillars forms a fundamental part of the Group's business model.

A. FINANCIAL SUSTAINABILITY

Financial sustainability is one of the core elements of the Group's business strategy. In an ever-changing economic environment, the Group focuses on maintaining sound financial management to ensure its long-term stability. This is achieved through a prudent and rigorous approach to key aspects of the Bank's finances:

- A robust capital base means the Bank can weather any economic uncertainties and potential market disruptions. Capital stability is not only vital to its day-to-day operations but fundamental to meeting regulatory requirements and commanding the confidence of customers and investors.

- Adequate liquidity is another core element of financial sustainability. **Caja Rural de Navarra Group's** liquidity management policies mean it can respond quickly to any need for funds, so it can continue to operate efficiently and without risk of insolvency. This is particularly important in times of economic volatility, when market fluctuations can affect the stability of financial institutions.

- Sustainable profitability is another core commitment of the Group. This means generating profits that are consistent over time, without jeopardising the Group's stability or its ability to meet the challenges of the future. To this end, financial risks are subject to regular and exhaustive analysis.

B. CUSTOMER PROXIMITY

[DP 40(a)(ii)] A local and personalised approach to customers is another essential pillar of **Caja Rural de Navarra Group's** business strategy. It is firmly committed to personalised service, understanding that each customer has unique needs and circumstances which must be dealt with on an individual basis. To achieve this, a series of principles and practices have been established to guarantee a local service adapted to its different stakeholders, whether private individuals, companies or co-operatives:

- Offering financial products tailored to the specific needs of each client.

- Supporting local economies and key productive sectors in the areas where the Bank operates, such as the agricultural sector and SMEs. This support manifests itself not only through specialised financial products, but also through corporate social responsibility initiatives that support the social and economic sustainability of local communities.

- Maintaining a constant relationship with its customers through its physical branches and digital platforms, providing personalised advice in a range of areas.

C. DIGITAL TRANSFORMATION

Digital transformation and Fintech is a fundamental strategic pillar that allows **Caja Rural de Navarra Group** to improve operational efficiency, access new markets and, most importantly, optimise the customer experience. The Group recognises that digital innovation is crucial to remain competitive in an increasingly digitalised environment and to meet the expectations of its customers, who demand fast and accessible solutions.

The Group has a digital banking service, **Ruralvía**, its online and mobile banking platform, which allows customers to check and use their accounts at any time from anywhere. For further details, see section 5.3. Innovation and digitization of more responsible processes and services.

2. Business Model

Caja Rural de Navarra Group's business model is structured around three main blocks that allow it to manage its operations in a comprehensive manner and adapt to the diverse needs of its stakeholders: retail banking, wholesale banking and equity investments. Each of these blocks contributes to strengthening its position in the market, to long-term financial sustainability, and to creating value for its customers, employees, investors and wider society. **[DP 40(a)(i)]**

A. RETAIL BANKING

Retail banking is the cornerstone of **Caja Rural de Navarra Group's** business model, as it represents the direct relationship with individual customers and small businesses. Through this block, Caja Rural offers a wide range of financial products and services, tailored to the savings, financing and investment needs of consumers:

- **Current and savings accounts:** the Bank offers basic banking products, such as current accounts, savings accounts, and term deposits, designed to meet the needs of retail customers for liquidity and returns.

- **Personal Loans:** the Bank provides various financing options, including personal loans, consumer credit and mortgages, with conditions tailored to the profiles of its customers.

- **Savings and Investment:** through investment funds, pension plans and other financial products, the Bank offers investment solutions for customers seeking returns and/or interested in sustainable investments.

- **Digital services:** the Bank has made great progress in the digitization of its services, providing easy access to banking products and services through online and mobile banking, so customers can make banking transactions quickly and securely.

- **Personalised customer service:** One of the key elements of the Bank's retail banking is the close and personalised approach to customers. The savings bank maintains a strong relationship with its customers, offering financial advice tailored to their individual needs.

Caja Rural de Navarra has an organizational structure based on a network of branches and a dedicated sales team, centred on the regions where it is present. The business line is further supported by intermediate structures and centralised support functions, which provides specialised and consistent management for each area while at the same time ensuring efficient control and oversight.

B. WHOLESALE BANKING

The wholesale banking block offers financial products and services to companies, financial institutions and corporate clients. This segment is crucial for the Bank, allowing it to diversify its source of income, strengthen its presence in the corporate market, and manage a wider range of complex products and services:

- **Corporate financing:** the Bank provides wholesale financing solutions, including credit lines, syndicated loans, and long-term project finance for companies in a range of sectors.
- **Cash management:** the Bank offers advanced treasury management services to companies, helping them to optimise cash flow, manage liquidity, and hedge exchange rate and interest rate risks.
- **Institutional investments:** the Bank offers a range of specialised investment products for pension funds, insurance companies and public bodies.
- **Financing to international companies:** through financing agreements and foreign trade services, the Bank supports companies to expand and manage their international operations, including developing projects in global markets.
- **Financial advisory:** the Bank offers strategic and financial advisory services to companies, helping them to effectively manage their growth strategies, mergers and acquisitions, and financial structuring.

The wholesale banking business is essential to ensure that the Bank maintains a significant footprint in the corporate and business world, supporting its active participation in the economic development of the region.

C. SUBSIDIARIES

Caja Rural de Navarra Group holds equity investments in a number of companies and initiatives that complement its core operations, further diversifying its sources of income and strengthening its presence in a number of strategic sectors. These investments include companies operating in the financial sector or others linked to key economic sectors such as renewable energy, farming, infrastructure, etc. The main subsidiaries are in the following sectors:

- **Cereals:** subsidiaries in this sector focus on the production, processing, marketing and distribution of cereals and their derivatives. The companies are dedicated to growing or buying in raw materials such as wheat, maize and barley, among others, and transforming them into products such as flour, flakes, breakfast cereals or ingredients for the food industry.
- **Winery services:** the business model of subsidiaries in the winery services sector focuses on providing specialised solutions to producers of wine and other alcoholic beverages. These may include fermentation management, bottling, labelling, distribution, viticulture and oenology consultancy, equipment maintenance, and optimization of logistical processes.
- **Senior care services:** the business model of these subsidiaries is focused on providing personalised solutions and care for older people. Services may include home care, medical assistance, physiotherapy services, support with daily activities (such as feeding, hygiene and mobility), as well as recreation and wellness programmes.
- **Caja Rural customer support sector:** the business model focuses on providing complementary products and services to support the banking and financial operations of the Bank and its customers. These may include technological solutions such as financial management platforms, payment and collection systems, investment advisory services, insurance and consultancy in areas such as risk management and regulatory compliance.

KEY BUSINESS FIGURES
CAJA RURAL DE NAVARRA GROUP

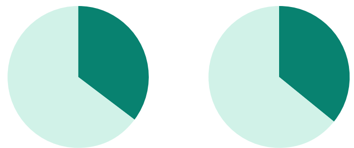
Total revenue

2025	2024
15,338,888 (thousands of €)	14,335,659 (thousands of €)

Retail Banking Volume

2025	2024
63.86 % (%)	65.48 % (%)

Wholesale Banking Volume



2025	2024
35.10 % (%)	33.37 % (%)

Subsidiaries

2025	2024
1.04 %	1.15 %

3. Social Factor

[DP 40 a iii] [DP 40b, c] The distribution of employees in the Group by geographic area is shown in the tables in section Own Workforce [S1] in the Metrics and targets section. For further details of revenue in the Group's main sectors of operation see Annex VI - Summary of revenues by sector.

4. Value Chain

[DP 42(a, b, c)] **Caja Rural de Navarra Group** breaks its value chain down into three parts, Upstream, Core Business and Downstream, which allows it to focus on efficient and responsible management in all its operations.

A. UPSTREAM:

The upstream value chain covers supplier relationships and management of key resources, such as technology, energy and consulting suppliers.

- **Technology suppliers:** companies that provide digital solutions and cybersecurity systems, which are essential for the Group's digital operations.
- **Energy suppliers:** companies that supply energy resources, contributing to operational efficiency and sustainable resource management.
- **Financial services and consultancy providers:** strategic advice supporting the Group in its operational decisions and risk management.

B. CORE BUSINESS:

The core business of **Caja Rural de Navarra Group** is providing financial services to its customers, including:

- **Personal and corporate loans:** financial products tailored to the needs of individuals and companies, including the financing of green and sustainable projects.
- **Banking services:** current accounts, credit cards, deposits, investment products and other basic financial services.
- **Risk management:** implementation of appropriate risk management policies to mitigate financial, operational and regulatory risks, with particular emphasis on climate risk and responsible finance.

However, as mentioned above, the core business also includes the business activities of subsidiaries in key sectors such as cereals, winery services and senior care. These equity investments complement the Group's core business, contributing to the diversification of the business model and strengthening the Group's presence in strategic markets.

C. DOWNSTREAM:

This section of the value chain is focused on the Bank's customers and the marketing of its products and services. Key groups include:

- **Corporate customers: Caja Rural de Navarra** offers financial products specifically designed for SMEs, agricultural companies and other key sectors in the local economy.
- **Retail customers:** services to individuals, including savings products, personal loans and green finance.
- **Customers of subsidiaries:** also included in this section are the customers of the Bank's cereals, winery services and senior care subsidiaries.

Stakeholder interests and views [SBM-2]

[DP 43] As part of its strategic management, **Caja Rural de Navarra Group** recognises the importance of identifying, understanding and managing the interests and views of its stakeholders. These groups play a crucial role in the development and execution of the Group's activities, especially in areas that have a direct impact on its sustainability strategy and business model. Ongoing interaction with stakeholders contributes significantly to the design of strategies that not only seek to meet the Group's objectives, but also to foster constructive and mutually beneficial relationships.

[DP 45(a), DP 45(a) (i, ii, iv)] **Caja Rural de Navarra Group** maintains close and active collaboration with various stakeholders, such as customers, employees, investors, suppliers, regulatory authorities, and external organisations. The Group has established systems for open communication and continuous dialogue to ensure the needs and expectations of these groups are understood and properly managed, ensuring buy-in to the Group's strategic objectives and long-term vision.

The Bank uses various consultation mechanisms —including surveys and interviews conducted as part of the double materiality process— to gather relevant information from its stakeholders and pass it on to the governing bodies, ensuring that management and decision-making are aligned with their expectations. For a more detailed explanation of this stakeholder dialogue process, please refer to the section *Description of the process to identify and assess material impacts, risks and opportunities [IRO-1]*.

[PD 45(a)(v) (b),45(c)(iii)] The results of these consultations are systematically integrated into the Group's strategy and operations, guiding the continuous improvement of its products and services, the implementation of sustainable development initiatives and the adoption of policies that further the interests of the Bank and its stakeholders. Where new needs or concerns are identified, **Caja Rural de Navarra Group** is committed to adapting its strategy, reviewing its policies or adjusting its products and actions to ensure that the Bank remains a responsible and trusted organisation. Likewise, the results and conclusions from consultations within the double materiality process have been incorporated into the update of the Master Plan 2.0, guiding the definition of priority lines of action, especially in the management of its own workforce and in relation to customer care and protection.

[DP 45(c), (c) (i, ii)] Needs or concerns identified by stakeholders are integrated into **Caja Rural de Navarra Group's** proactive management process, which allows for adjustments to strategy, policies and products based on recommendations received. Any such modifications are planned in advance and implemented in a progressive and orderly manner, guaranteeing adequate consideration of all affected stakeholders and minimising potential impacts. This approach of active listening and continuous adaptation allows the Group to maintain a balanced and responsible management aligned with its principles, strengthening its commitment to sustainability and sustaining long-term relationships of trust with its stakeholders.

[DP 45(d)] Finally, it should be noted that **Caja Rural de Navarra Group** operates within a national and international regulatory framework that sets clear regulations and obligations to respect stakeholder rights. The Group is committed to complying with all laws and regulations applicable to the banking and financial sectors, as well as with international sustainability principles. For this reason, an accountability system has been implemented to ensure oversight by regulators and stakeholders and promote transparent business practices.

Material IROs and their interaction with strategy and business model [SBM-3]

[DP 46, AR 17, AR 18] **Caja Rural de Navarra Group** has developed a comprehensive approach to the identification and management of material impacts, risks and opportunities (IROs) through the double materiality process, which allows it to assess both the effects of its activities on the environment and the risks and opportunities that may influence its sustainability and financial performance.

[DP 48 (a, c (i), (iv))] The double materiality assessment identified material impacts, risks and opportunities that have the potential to affect the Group's strategies and operations, both from a financial and non-financial perspective. Having identified the material IROs, **Caja Rural de Navarra Group** strategically integrated them into its business model and corporate decision-making. Through its financial strategy, the Group has adjusted its risk management policies to incorporate sustainability factors in all business lines, including retail banking, wholesale banking and subsidiaries.

The Group's exposure to ESG risks was specifically reviewed as part of the materiality analysis. The conclusions found that:

- There are significant correspondences between ESG risks and the Bank's main financial risk categories. As a result, the Bank has incorporated level 2 indicators in the Risk Appetite Framework (RAF) to monitor and follow up these risks.
- In the short term (1 year), the estimated materiality of ESG risks is low, with a limited impact on solvency, liquidity, credit risk and/or operational risk.
- In the medium term (1-5 years), the materiality of these risks is expected to remain low, maintaining a limited capacity to significantly influence the Bank's solvency, liquidity, credit risk and/or operational risk.

Annex I - Material impacts, risks and opportunities of this report includes the complete list of impacts, risks and opportunities (IROs) considered material for the Group, indicating the segment of the value chain directly affected by each.

[DP 48 (b), 48 (c)(ii), (f)] In addition, information on the current and expected effects of these IROs on the Group's strategy, business model, value chain and decision-making processes is developed in the corresponding topical chapters of the Report: ESRS E1, ESRS S1, ESRS S3, ESRS S4 and ESRS G1.

2.1. CLIMATE CHANGE

- Description of the process to identify and assess material impacts, risks and opportunities related to the climate **[IRO1]**
- Material IROs and their interaction with strategy and business model **[SBM3]**

3.1. OWN WORKFORCE

- Material IROs and their interaction with strategy and business model **[SBM3]**

3.2. AFFECTED COMMUNITIES

- Material IROs and their interaction with strategy and business model **[SBM3]**

3.3. CONSUMERS AND END-USERS

- Material IROs and their interaction with strategy and business model **[SBM3]**

4.1. BUSINESS CONDUCT

- Description of the process to identify and assess material impacts, risks and opportunities related to the climate **[IRO-1]**

[DP 45(a)(iii)] The regular monitoring of these IROs and the integration of stakeholder expectations enable the Group's strategic decisions to be informed and based on a rigorous analysis of risks and opportunities. In this regard, the Bank has oversight and accountability mechanisms in place to ensure the effectiveness of sustainability policies and their alignment with the interests of shareholders, customers, employees and other stakeholders. Ultimate responsibility for the approval and oversight of IROs rests with the Governing Board, with the support of the Sustainability Committee.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

In line with the double materiality analysis conducted in the previous financial year, and in order to comply with the disclosure requirements set by the CSRD, the Group carried out a comprehensive update of the double materiality process in 2025, in accordance with the European Sustainability Reporting Standards (ESRS).

The approach taken is based on the CSRD principle of double materiality, which combines two complementary perspectives: financial materiality, which assesses how sustainability issues affect the Group's financial position, performance and value, and impact materiality, which analyses the actual or potential effects of the Group's activities on its social and environmental surroundings.

The process allowed the Group to confirm and reinforce which topics and sub-topics needed to be disclosed and refine the methodology applied in the double materiality assessment, ensuring its more precise alignment with both CSRD criteria and the Group's own development.

STRATEGY

Material IROs and their interaction with strategy and business model [SBM-3]

[DP 18] **Caja Rural de Navarra Group** has strategically integrated the identification, assessment and management of impacts, risks and opportunities (IROs) into its business model, in response to the challenges raised by sustainability and climate change. This approach, based on an analysis that combines ESG variables and economic and financial considerations, makes it possible to determine which internal and external factors are material and how they relate to the Group's strategy and daily operations.

Through the double materiality process, the Group has identified the material IROs that, due to their extent, may have an impact on its activity and performance, focusing especially on environmental risks and those associated with the transition to a low-carbon economy, including both physical and transition risks.

At a material level, the main impacts identified by the Group relate to the promotion of more efficient use of resources, financial solutions that encourage sustainable activities in key sectors (e.g. mobility and sustainable transport), and internal and external climate awareness and training. The Bank manages these impacts through its Physical and Environmental Security Policy, which aims to strengthen operational security and infrastructure stability and improve resource efficiency. It also systematically integrates climate factors and ESG criteria into its processes for approving financing and assessing credit and investment risk. These are guided by the Sustainable Financing and ESG Risk Policy, apply the principles of transversality and proportionality, use specific metrics and indicators, and segregate responsibilities for business, risk and control matters. Finally, the Group complements these measures with specific decarbonization targets, including for reducing carbon intensity and actions to raise awareness of environmental issues, as well as social welfare initiatives (*Obra Social*), such as tree planting projects and communication and awareness programmes, raising social awareness of climate change.

The Group also addresses negative impacts associated with the portfolio's exposure to carbon-intensive sectors. It has included four specific indicators of ESG risks in the Risk Appetite Framework (RAF) so they can be monitored and controlled. The Bank is also developing an ESG Engine that will systematically integrate the risks, controls and mitigating measures already in place, improving the traceability and tracking of these risks.

In terms of material risks, the Group analysed the potential implications of fluctuations in financial markets, sustainability-related regulations, and changes in consumer and stakeholder expectations. Regulatory risks are particularly relevant as the Group is subject to local and international regulations, which require continuous adaptation to comply with sustainability disclosure requirements. The transition to a green economy and the potential impacts on its investment portfolios, such as the mortgage portfolio, are factors that have also been thoroughly assessed.

In particular, the double materiality process has revealed a number of material risks linked to climate change and the environment. These are associated with adaptation to regulatory and compliance requirements, limitations on the data and analytical capacity required for a robust assessment, potential impacts on the financial profile —especially credit and market risk— and compliance with internal emission reduction targets. The **Caja Rural de Navarra Group** manages these risks through its recently updated Sustainability Master Plan and General Sustainability Policy. ESG criteria are integrated into the lending process and global risk management based on the principles of shared responsibility, the involvement of Senior Management, the combination of profitability and sustainability, proportionality, independence of control functions and transversality across all areas involved. ESG risks are assessed using specific metrics and managed in an integrated manner with other material risks, ensuring transparent internal and external communications.

The Group has also identified opportunities to generate sustainable value in the long term, notably by promoting sustainable financing, aligned with the Sustainable Development Goals (SDGs), and strengthening its role in financing projects linked to the energy transition and adaptation to climate change. In this area, the Group is working to expand its offer of green and sustainable financial products. For instance, in 2025, four contracts for loans linked to sustainability goals (SLL) were approved.

It should be noted that **Caja Rural de Navarra Group** has begun work on developing a Transition Plan to translate these results into an operational roadmap. This Plan aims to maximise the positive impact by defining decarbonization strategies to reduce the carbon footprint of portfolios (scope 3), integrating climate criteria into financing and investment and prioritising carbon-reduction levers in the most significant segments. The Plan is also an opportunity to accelerate decarbonization through the Group's own business framework, with targets, metrics and monitoring mechanisms that facilitate the integration of the climate transition into its strategy, business model and decision-making.

The Group also measures, verifies and records its own carbon footprint and has set carbon intensity reduction targets.

These IROs are incorporated into the Group's strategy and business model by aligning sustainability objectives with financial strategy, treating climate and environmental risks as levers to boost resilience and competitiveness. The resulting action plans are geared towards reducing environmental impacts and fostering the Group's active contribution to the sustainability of the financial sector.

1. Climate resilience analysis

Caja Rural de Navarra Group includes climate and environmental issues in its Annual Capital and Liquidity Self-Assessment Report (IACL), the latest edition being April 2025, approved by the Governing Board.

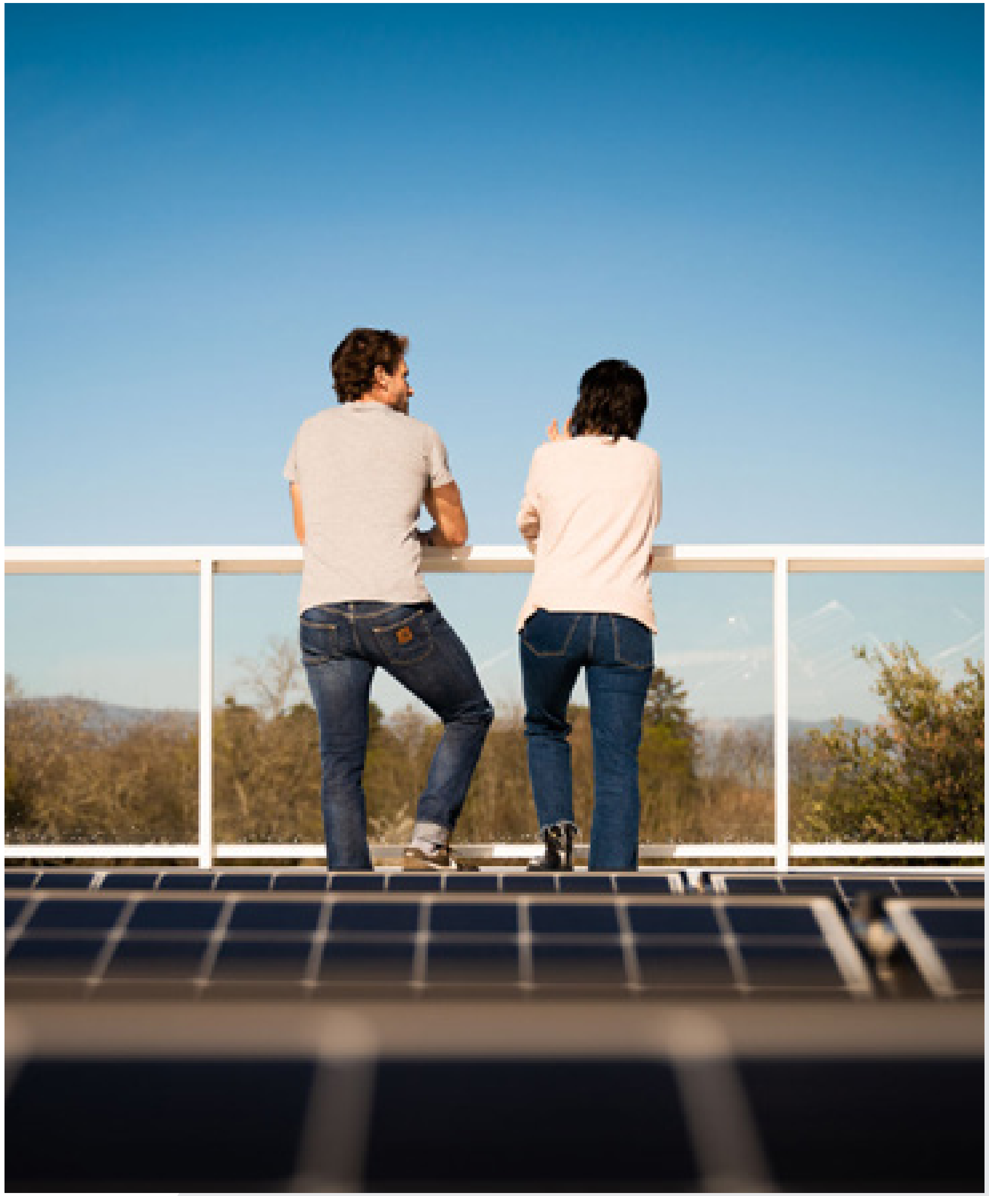
As part of this framework, the Bank conducts an annual materiality self-assessment using a questionnaire that quantifies the potential impact and probability of materialisation of the main ESG risks. Based on this analysis, and after separately assessing the climate and environmental risks in the corporate and mortgage lending portfolios, the Bank concluded that these risks had a low probability of materialisation with a material impact in the time horizon considered and therefore pose a low level of inherent risk.

The analyses in the IACL similarly indicate that, under both baseline and stress scenarios, the impacts from ESG risks are estimated to be non-material. Consequently, no additional allocation of capital is necessary and no significant impacts on the Bank's financial resilience can be discerned over the projection horizon analysed.

The Bank incorporates ESG risks into the IACL stress tests by integrating ESG factors in the adverse scenarios, mainly through their impact on the estimates of provisions for credit risk. Furthermore, looking beyond credit risk, the Bank plans to progressively deepen the analysis of the potential impact of ESG risks on other relevant types of risk, such as business or strategic risk, reputational risk and aspects linked to business continuity and operational risk, in order to move towards a more integrated view of these risks within its overall management framework.

In this area, the stress tests conducted by the Bank assess its capacity to cope with extreme adverse situations, in accordance with regulations and the Bank's own management requirements. The methodology used for these tests is in line with that defined by the EBA for stress tests at European level.

Finally, as part of the Bank's continuous adaptation to the requirements of applicable regulations and best market practice, the strengthening of ESG risk management has been identified as an area for improvement for inclusion in the next IACL, as a medium- and long-term project. Improvements will include initiatives to enrich data, refine the process for identifying material risks and develop methodological approaches to quantify them and allocate capital, and integrate these developments into the management of the various risks involved (credit, reputational and business risks, among others).



Description of the process to identify and assess material impacts, risks and opportunities [IRO-1]

[DP 51, 53a] The European Sustainability Reporting Standards (ESRS) offer flexibility in the materiality assessment process, allowing companies to tailor the approach to their specific needs and circumstances. Accordingly, the double materiality process carried out by **Caja Rural de Navarra Group** has been structured in five phases, following the same methodological approach as the previous exercise:

Double materiality analysis phases

1. **CONTEXT ANALYSIS**
2. **PRELIMINARY TOPIC LIST**
3. **CONSULTATION WITH STAKEHOLDERS**
4. **IDENTIFICATION AND APPROVAL OF IROs**
5. **REVIEW OF IROs AND MATERIALITY MATRIX**

Phase 1

Context analysis: assessment and identification of market trends, regulatory developments and ESRS issues relevant to the Group. This phase also includes the definition of the Group's high-level value chain and the identification of key stakeholders.

Phase 2

Identification of relevant issues: drafting of the list of potentially material topics and sub-topics, adapted to the realities of the Group and aligned with both the Delegated Regulation (EU) 2023/2772 and the results of the previous phase.

Phase 3

Stakeholder consultation: incorporation of the perspective of the different stakeholders to validate the issues identified and identify associated impacts, risks and opportunities (IROs).

Phase 4

Identification of IROs: definition and internal checks of the list of IROs linked to the identified topics and sub-topics including in the Group's value chain.

Phase 5

Double materiality assessment: assessment of IROs in the short, medium and long terms and final prioritisation of material topics using the double materiality matrix.

This process allowed the Group to identify how its key activities and dependencies may translate into financial and operational risks. Such risks may arise from changes in the regulatory and supervisory framework, evolving market expectations on ESG issues or potential disruptions affecting the normal conduct of its banking business and the provision of services to its customer base. The analysis also helps identify opportunities for the Group, such as strengthening its contribution to the region's economic and social development, innovation in sustainable financial products and services and the integration of ESG criteria into risk management and strategic decision-making. All of which feeds into the prioritisation of material issues and their incorporation into strategic planning, governance and decision-making processes.

The main updates to each phase of the 2025 double materiality process are described below.

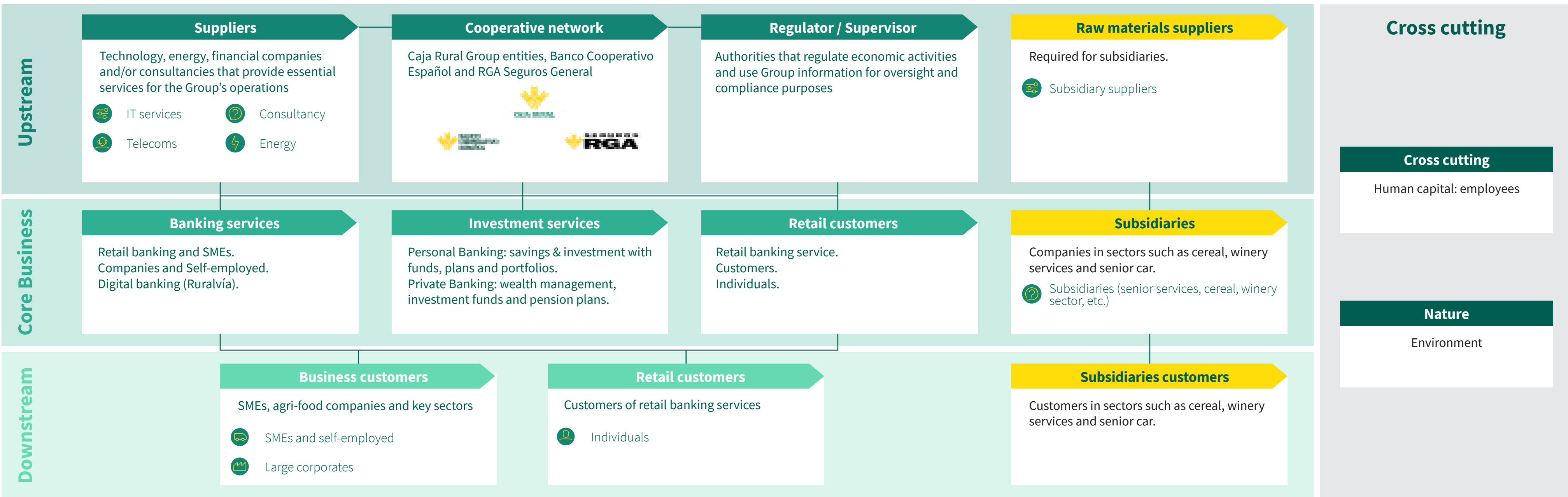
1. Context Analysis

In 2025, a review of market developments was conducted to identify key industry trends, regulatory developments and the future of ESG as well as practices adopted by comparable operators. These factors may influence the materiality assessment and future management of the Group's sustainability issues. A parallel review was also conducted of the Group's internal sustainability performance, looking at progress made and strategic priorities to identify the issues that the Bank itself is advancing or prioritising.

The analysis identified no new sustainability trends or issues that should be included in the scope of the 2025 double materiality review. The main trends identified in the previous year's double materiality process continue to apply for the current reporting period. Energy transition, customer satisfaction, talent management, digitization and corporate governance remain the key points that **Caja Rural de Navarra Group** needs to manage to mitigate risks and seize the best opportunities.

[DP 53(b)(i)] Finally, within this phase, the stakeholders identified in the 2024 double materiality analysis have been reviewed and validated, confirming their validity and relevance throughout the value chain (upstream, core business, downstream).

The value chain and stakeholders of **Caja Rural de Navarra Group** are detailed below:



2. Prioritization of relevant issues

The aim of this phase is to draw up a preliminary list of topics and sub-topics that are potentially relevant for **Caja Rural de Navarra Group**, adapted to the Group's business model and terminology, and aligned with the ESRS and results of the previous phase of context analysis. To do this, the Group applies the EFRAG reference framework, which allows for a flexible approach based on the professional judgement of the Bank, and draws on the sources analysed in the previous phase to build a consolidated and traceable list.

All the topics and sub-topics from the previous process are maintained unchanged in the current process as no changes in the context were identified that would require the scope to be expanded or adjusted. The conclusions are documented in the double materiality matrix, which visualises the relevance of each topic and sub-topic according to the different stakeholders in the environment and the value chain.

The table below lists the topics and sub-topics defined for **Caja Rural de Navarra**, in line with the provisions of the ESRS:

	CRN topics	CRN sub-topics
A	Climate Change	Climate Change Adaptation
		Energy transition and decarbonization
		Energy efficiency
	Pollution	Pollution of air
		Pollution of water
		Pollution of soil
		Other pollution
	Responsible water management	Responsible water consumption and use
	Biodiversity and natural capital	Dependencies and impact on ecosystems
	Circular economy	Circularity and waste management
S	Management of talent and working condi-tions for own workers	Commitment, job satisfaction and attracting talent.
		Health and workplace
		Diversity, equality and inclusion
		Training
		Protecting and securing HR in own activities
	Workers in the value chain	Welfare of workers in the value chain
		Protect and guarantee human rights in value chain activi-ties
	Social engagement and community relations	Socially responsible engagement and communication with the community and affected communities
		Cultural rights
		Protecting and securing HR in activities of affected col-lectives
	Customer satisfaction and security	Responsible marketing
		Financial accessibility
		Quality and security of products and services
		Customer relations
		Protecting and securing HR in customer activities
G	Ethics and transparency	Ethics and transparency
		Stakeholder relations
	-	Governance bodies and responsible leadership
		Corporate Governance
T	Issues specific to Caja Rural de Navarra	Responsible Taxation
		Topics specific to CRN

3. Stakeholder Consultation

The main aim of this third phase is to understand the perspective of the different stakeholders on the topics and sub-topics that were identified in the previous phase. Although this consultation is not mandatory, it is considered advisable. Obtaining stakeholder views allows the Bank to validate the topics and sub-topics previously identified as potentially material and to identify the impacts, risks and opportunities associated with these topics. This process helps to ensure that the topics selected adequately reflect the concerns and expectations of the Group's key stakeholders.

[DP 53(b)(iii)] In 2025, based on the consultations carried out the previous year, the results of this phase were updated by interviews with two strategic groups —senior management and suppliers— to firm up the identified ESG issues on the basis of their value judgements, experience and specialised knowledge. The information gathered has been integrated into the IRO assessment, allowing us to confirm which topics are priorities and which create the most significant impacts, risks and opportunities.

4. Identification of Impacts, Risks and Opportunities

During 2025, a comprehensive review and update of the list of impacts, risks and opportunities (IROs) drawn up in the previous year was carried out to make sure they remain appropriate to the current context and meet the requirements of the CSRD and the ESRS. This update reaffirmed the validity of the IROs previously identified, so the Group could make the appropriate adjustments and improvements and incorporate new elements in cases where significant changes came to light.

The process of identifying IROs has been structured considering the activity of **Caja Rural de Navarra Group**, its subsidiaries and its previously defined value chain. The results of the previous phases — in particular, the context analysis and stakeholder consultations— have been used as key inputs to determine the relevant impacts, risks and opportunities. In this way, the analysis focuses on those activities and business relationships with the greatest capacity to generate adverse impacts. It takes into account factors such as the location of the Group's operations and relationships, and assesses both the actual and potential environmental, social and governance impacts arising, directly or indirectly, from the Group's activity and its value chain.

[DP 53(b)(ii)] To draw up a first approximation of the impacts (**impact materiality**) of **Caja Rural de Navarra Group** and its value chain on its environment and people, we identified those environmental, social and governance impacts that occur or may occur in connection with each ESG topic and sub-topic defined in Phase 2. It considers both the impacts caused directly by the Group's activities and those related to the activities and services provided through its value chain.

[DP 53(c)(i)] A similar approximation of risks and opportunities (financial materiality) was done for ESG topics and sub-topics defined in Phase 2. This looked at whether the potential financial impacts identified affect, or may affect in future, the Group's strategy and business model. The conclusion was that **there were no current or foreseeable financial effects of the impacts and opportunities identified that would require material adjustments to the 2025 financial statements.**

[DP 53(g)] In order to identify the impacts, risks and opportunities (IROs) relevant to **Caja Rural de Navarra Group**, multiple sources of information were considered giving a comprehensive and detailed view of ESG (environmental, social and governance) issues. These sources include:

- The judgement and experience of professionals and experts within the organization and externally who bring specialist knowledge of ESG issues.
- The results obtained in the context analysis, which provide a solid basis of contextual information that serves to identify IROs related to the environment in which the Group operates.
- External sources, such as market trends, current regulation, and the perspectives of ESG analysts. These sources provide insight into external pressures and emerging opportunities in the context of sustainability.
- Internal Group sources, including the Corporate Social Responsibility (CSR) Report and the Non-Financial Information Report, the Sustainable Finance and ESG Risk Policy, the Environmental Policy, the Internal Governance System, the Carbon Footprint Calculation Report, the Codes of Conduct, the Remuneration Policy, and the Annual Governance Plan, among others. These sources provide information on internal sustainability practices and policies that directly impact the Group.
- Information obtained through stakeholder interviews and surveys is essential to understand the perspectives and concerns of key stakeholders on ESG issues.
- Sustainability initiatives such as UNEP FI, the Principles for Responsible Banking, and the Principles for Responsible Investment, which provide global policy frameworks and guidelines that are relevant to Caja Rural, were also considered.

Coming out of this phase, the Group has an updated and ESRS-aligned inventory of IROs, based on the 2024 IROs list, stakeholder consultations and internal validation by the responsible Areas. The full list can be found in *Annex I - Material impacts, risks and opportunities.*

IDENTIFICATION OF ESG RISKS [53E]

Given the complexity and cross-cutting nature of ESG risks, this section is designed to identify specific risks independently, taking as a starting point the Group's internal framework, which defines and manages these risks through its sustainability, financing and risk management policies and the Bank's Risk Appetite Framework (RAF).

Accordingly, the risks considered in the double materiality process are drawn from the ESG risks identified in its Risk Appetite Framework (RAF). Specifically, macro risks (N1) and their associated factors (N2), weighted for probability and impact, were included to ensure cross-traceability between the risk management framework and the identification of risks in the materiality exercise. This approach allows ESG risks to be correlated with traditional risk categories and facilitates their integration into the strategy, business model and internal management and control processes.

The Bank defines sustainability or ESG risks as any environmental, social or governance event or condition that, should it occur, could have an actual or potential material adverse effect on the value of investments:

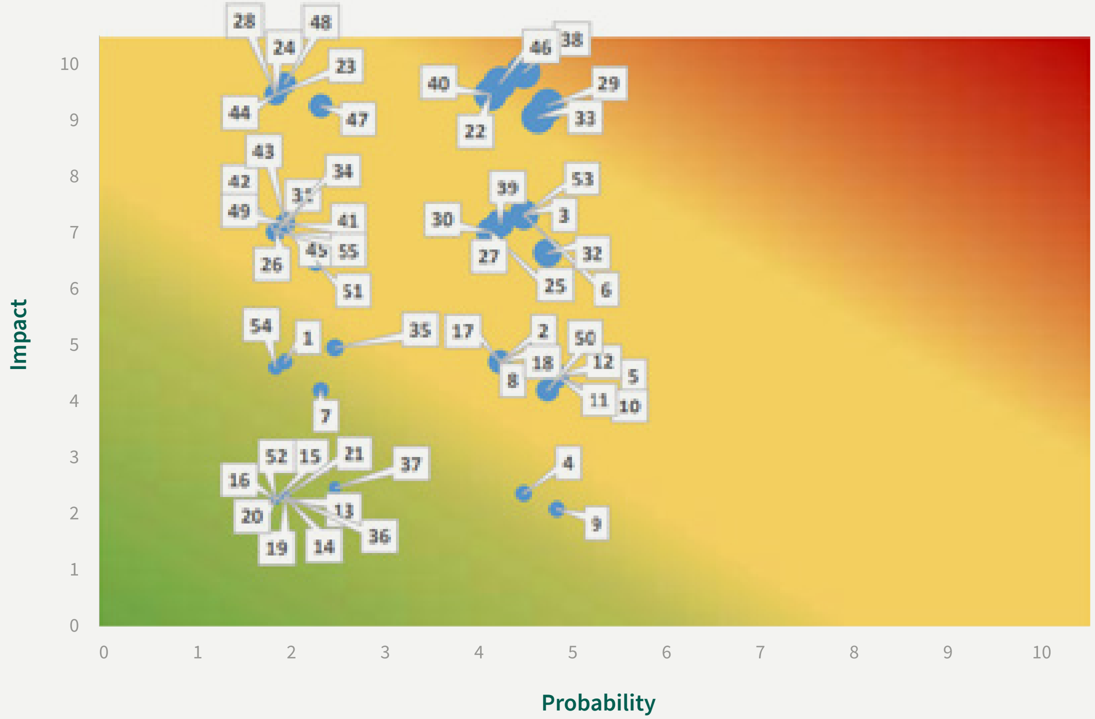
- **Environmental risks,** arising from exposure to sectors, companies or projects that may be negatively affected by natural factors or cause significant damage to the ecosystem.

- **Climate risks,** arising as a consequence of a change in the climate. These may involve an impact on physical systems (infrastructures, logistics, etc.) or an impact derived from the transition to low-carbon economies as a result of regulatory changes, changes in market trends, new technologies or changes in perceptions of performance with respect to climate change.

- **Social risks,** arising from entities' exposure to counterparties that may potentially be adversely affected by social factors. Social factors include the rights, welfare and interests of individuals and communities that may have an impact on the activities of counterparties. Social risks include risks related to social change, the labour market, product safety and consumer protection, and risks of discrimination or endangerment of cultures and ethnic groups.

- **Governance risks,** arising from the exposure of institutions to counterparties that may potentially be adversely affected by governance factors. Governance factors encompass the governance practices of the institutions' counterparties, including ESG factors in the policies and procedures of the counterparties. A number of factors can be identified that give rise to governance risks, such as questionable ethics and conduct, strategy and risk management or transparency practices.

The Bank carries out regular materiality self-assessments through a questionnaire that quantifies the potential impact, likelihood, control environment and time horizon of the key ESG risks. This self-assessment is subsequently approved by the Governing Board. The graphic below shows the ESG risks mapped from this assessment:



	Category	N1	Impact	N2	Impact
E	Environment and climate change	1	Non-compliance with regulations or standards	1	Non-compliance with sector environmental and/or climate regulations/best practices
				2	Slow adaptation to new environmental and/or climate regulatory requirements
		2	Lack of a consolidated system for management of environmental and climate risks	3	Failure to include climate change and environmental risks when estimating financial and risk ratios
				4	Lack of or inadequate integration of an environmental operational efficiency strategy
				5	Lack of or inadequate control environment for climate change mitigation and adapta-tion
				6	Lack of consideration for environmental or climate change factors in the Bank's financing and investment policies
				7	Impairment of balance sheet assets as a result of physical or regulatory changes
		3	Changes in market conditions due to environmental or climate impacts	8	Unable to meet changing customer demand for sustainable product options as absent from the Bank's range
				9	Increase in stranded assets on the balance sheet as a result of the transition to a low-carbon economy
				10	Changes in market trends due to climate change impacts
		4	Financing and invest-ments in companies with a poor environmental performance	11	Change in ratings of a customer by data providers with an impact on the portfolio
				12	Increase in NPL risk among borrowers with high exposure to environmental and/or climate impacts

<table>
<tr><th></th><th>Category</th><th>N1</th><th>Impact</th><th>N2</th><th>Impact</th></tr>
<tr><td rowspan="25">S</td><td rowspan="9">Employees</td><td rowspan="6">5</td><td rowspan="6">Poor behaviour or misunderstandings in labour relations</td><td>13</td><td>Failure to promote diversity and equal opportunities</td></tr>
<tr><td>14</td><td>Lack of attention to employee development and well-being resulting in a lack of productivity</td></tr>
<tr><td>15</td><td>Breach of fundamental human and labour rights in the ILO conventions or similar</td></tr>
<tr><td>16</td><td>Mass redundancies (employee redundancy plans, etc.)</td></tr>
<tr><td>17</td><td>Problems attracting and retaining talent</td></tr>
<tr><td>18</td><td>Disagreement between the Bank and employee representatives</td></tr>
<tr><td rowspan="3">6</td><td rowspan="3">Weak HR policies and actions</td><td>19</td><td>Lack of or inadequate policies on work-life balance, equality and diversity</td></tr>
<tr><td>20</td><td>Lack of or inadequate policies on health and safety at work, etc.</td></tr>
<tr><td>21</td><td>Corporate policies fail to match employee demands</td></tr>
<tr><td rowspan="12">Customers</td><td rowspan="5">7</td><td rowspan="5">Design and marketing of inappropriate and/or non-transparent products</td><td>22</td><td>Lack of clarity in product descriptions and clauses</td></tr>
<tr><td>23</td><td>Complex products that do not suit the customer profile</td></tr>
<tr><td>24</td><td>An aggressive sales culture resulting in inappropriate sales</td></tr>
<tr><td>25</td><td>Failure to respect customer diversity and discrimination</td></tr>
<tr><td>26</td><td>Lack of guarantees on products sold</td></tr>
<tr><td>8</td><td>Inefficient and/or poor policies and processes for after sales and customer services</td><td>27</td><td>Weaknesses in teams/processes for handling and resolving customer complaints/claims and/or inaccessibility of customer service systems</td></tr>
<tr><td rowspan="6">9</td><td rowspan="6">Inability to respond to customer needs</td><td>28</td><td>Inability to offer products and business lines that appeal to customers</td></tr>
<tr><td>29</td><td>Offer poorly adapted to changes in the social and/or demographic profile of customers</td></tr>
<tr><td>30</td><td>Lack of solutions for customers at risk of social exclusion (vulnerable customers with low income or other social/economic circumstances)</td></tr>
<tr><td>31</td><td>Difficulty adapting to the needs of customers struggling to access banking services (financial inclusion)</td></tr>
<tr><td>32</td><td>Rural depopulation in areas where the Group operates that leads to a loss of retail and business customers</td></tr>
<tr><td>33</td><td>Ageing local population that results in a loss of customers due to an inability to adapt to their needs</td></tr>
<tr><td rowspan="4">Society/Local communities</td><td rowspan="4">10</td><td rowspan="4">Deficiencies in relations with local communities</td><td>34</td><td>Lack of policies and procedures to identify and assess the needs of local commu-nities where the Bank is active</td></tr>
<tr><td>35</td><td>No or inadequate contribution to the social needs of the local community (educa-tion, health, etc.)</td></tr>
<tr><td>36</td><td>Lack of dialogue with local communities in the areas where the Bank is active</td></tr>
<tr><td>37</td><td>Loss of social legitimacy to operate in the different territories (social licence)</td></tr>
</table>

	Category	N1	Impact	N2	Impact
G	Government, ethics and transparency	11	Poor structure and management of governance bodies and senior man-agement	38	Board structure fails to comply with best practice: independence, diversity, etc.
				39	Design errors in the Bank's ESG strategy (suppliers, investments, etc.)
				40	Poor data management and protection and cybersecurity
				41	Senior management has low level of responsibility for governance of ESG matters
		12	Scandals linked to senior management	42	Conduct of transactions for abusive purposes or tax evasion (tax havens)
				43	Inaction by senior management faced with scandals or controversies affecting the Bank
				44	Inadequate, unethical or non-exemplary policies or processes by senior management
				45	Lack of transparency in the Bank's governance model
				46	Improper actions or statements that go against the Bank's ethical values (behaviour lacking in integrity, leadership and exemplarity)
				47	Senior management related or linked to scandal or corruption, fraud or other illegal activi-ties.
				48	Confirmed cases of corruption, fraud, bribery or tax evasion by senior management
				49	Senior management relations with politics
	Relations with third parties	13	Relations with third parties	50	Inappropriate, controversial or scandalous behaviour by suppliers
				51	Link to improper or controversial behaviour by customers associated with the company
				52	Irresponsible management of the supply chain (supplier payments, discrimination in supplier selection and relations, abusive clauses in contracts, etc.)
				53	Questions about the organisation's links, whether true or not, to political parties or leaders or social movements of a political nature. The organisation or its leaders taking active and visible positions on the political agenda.
				54	Poor communications and relations with supervisors
				55	Lack of appeal to investors due to poor performance on ESG indicators

The process used to identify the Bank's ESG risks for the Annual Capital and Liquidity Self-Assessment Report (IACL) for financial year 2025, is described below.

IDENTIFICATION OF CLIMATE AND ENVIRONMENTAL RISKS

In line with the recommendations of the ECB, the Bank of Spain and EBA guidelines, the Bank integrates climate and environmental risks into the management of its traditional risks, incorporating them into its usual processes, including the IACL. Possible material effects of these risks are identified through specific analysis of the corporate and mortgage portfolios so that monitoring and, where necessary, mitigation measures can be put in place to ensure compliance with the defined risk limits.

IDENTIFICATION OF SOCIAL RISKS

In line with EBA and ESRS guidelines, the Bank is developing a comprehensive and evolving framework for the identification of social and governance risks, aimed at assessing their potential impact on financial, operational and reputational stability.

To identify social risks, the Bank follows an approach based on assessing their impact on operational and financial stability. Labour factors and relations with suppliers, communities and consumers are all analysed, considering their potential to generate additional costs, disruptions or reputational impacts.

Social risks are grouped into four key areas:

1. **Own workforce**
   Working conditions, health and safety, equal opportunities and labour rights.
2. **Workers in the value chain**
   Impacts on suppliers and operational stability.
3. **Affected communities**
   Community relations and reputational risks.
4. **Consumers and end-users**
   Transparency, safety and customer confidence.

IDENTIFICATION OF GOVERNANCE RISKS

The methodology for governance risks focuses on business practices, transparency and regulatory compliance. It identifies risks that may affect reputation, generate sanctions or increase compliance costs, ensuring proper management of ethics and corporate integrity. Governance risks include:

1. **Inappropriate business conduct**
   Lack of transparency, poor supplier management and ethical risks.
2. **Financial crime and fraud**
   Exposure to corruption, bribery and regulatory compliance.

Given the dynamic nature of these risks, the Bank continues to refine its methodology to ensure an approach aligned with sustainability standards and industry best practice.

5. Assessment and Outcome of the double materiality process

This last phase seeks to derive a definitive assessment of the IROs (impacts, risks and opportunities) affecting **Caja Rural de Navarra Group**. Topics and sub-topics were prioritised based on the results of the of the IRO assessment for each.

[DP 53(a)] The methodology for assessing the impacts, risks and ESG opportunities of **Caja Rural de Navarra Group** applies the assessment criteria established in the ESRS Standards. The identified IROs associated with each topic/sub-topic/sub-sub-topic were assessed by applying the criteria in the cross-cutting standards (ESRS) according to their typology.

A. IMPACTS

[DP 53(b)] The metrics used to assess and prioritise the materiality of incidents vary depending on whether they are positive or negative, actual or potential impacts:

ACTUAL POSITIVE IMPACTS

Actual positive impacts are prioritised according to their magnitude and scope, by assessing the following metrics:

- The Scale metric, which represents the level of magnitude or severity of the impact. The value is obtained from the global data by topics/ sub-topics collected through the different consultations carried out during the double materiality process. The data feeding into this metric comes from surveys and interviews with the different stakeholders, external analysis and analysts. The metric is scored on a scale from 1 to 5, with 5 being the highest value, representing greater magnitude or severity of the impact.
- Scope, which represents the extent of the impact, has three possible outcomes:
  - Global scope (scale of 5) refers to cases where the impact extends to people and/or the environment at European level.
  - Medium scope (scale of 3) refers to cases where the impact extends to people and/ or the environment at the level of Spanish territory.
  - Local scope (scale of 1) refers to cases where the impact extends to people and/or the environment at the level of the Autonomous Region.

POTENTIAL POSITIVE IMPACTS

Potential positive impacts are prioritised according to their magnitude, scope and probability, by assessing the following metrics:

- Scale metric (assesses the magnitude of the impact).
- Scope metric (assesses the extent of the impact).
- Probability metric, representing the likelihood of occurrence of the impact. The scale defined for probability ranges from 1 to 4 and includes the following possible outcomes:
  - Very high probability (scale of 5) for scenarios where there is a probability of occurrence of more than 25%.
  - High probability (scale of 4) for scenarios where there is a probability of occurrence between 15% and 25%.
  - Medium probability (scale of 3) for scenarios where there is a probability of occurrence of between 10% and 15%.

- Low probability (scale of 2) for scenarios where the probability of occurrence is between 5% and 10%.
- Very low probability (scale of 1) for scenarios where there is a probability of occurrence of less than 5%.

ACTUAL NEGATIVE IMPACTS

Actual negative impacts are prioritised according to their severity, scope and remediability, by assessing the following metrics:

- Scale metric (assesses the magnitude of the impact).
- Scope metric (assesses the extent of the impact).
- Remediability metric, which represents the difficulty in terms of time, resources and effort required to correct or reverse the harm caused by the incident. The scale is from 1 to 5 and includes the following possible outcomes:
  - Very difficult to remedy (scale of 5) is used in cases where action is required over a time span of more than 5 years, involving resources from several Areas and with a regular budget line allocated.
  - Difficult to remedy (scale of 4) is used in cases where action is required over a time span of 3 to 5 years, involving resources from several Areas and with a specific budget line allocated.
  - Medium Remediability (scale of 3) is used in cases where action is required over a time span of 2 to 3 years, with specific dedication of resources from the Area involved and with a specific budget line allocated.
  - Easy to remedy (scale of 2) is used in cases where action is required over a period of 1 to 2 years, with specific dedication of resources from the Area concerned and timely budget allocation.
  - Very Easily Remediable (scale 1) is used in cases where action is required with a time span of less than 1 year and without significant resources (either financial nor human).

POTENTIAL NEGATIVE IMPACTS

[DP 53(b)(iv)] Potential negative impacts are prioritised according to their severity, scope, probability and remediability, through the assessment of all metrics described: Scale, Scope, Probability and Remediability.

B. RISKS AND OPPORTUNITIES

[DP 53(c), c (ii)] The metrics used to assess the materiality of Risks and Opportunities are:

- Scale, which represents the magnitude or severity of the Risk or Opportunity. The value is obtained from the global data by topics/sub-topics collected through the different consultations carried out during the double materiality process. The data feeding into this metric comes from surveys and interviews with the different stakeholders, external analysis and analysts. The metric is scored on a scale from 1 to 5, with 5 being the highest value, representing greater magnitude or severity of the Risk or Opportunity.
- Economic Valuation, which represents the economic impact that the Risk or Opportunity may have on the Bank. The scale is 1 to 5, with 5 representing the highest economic impact.
- Probability, which reflects the likelihood of the Risk or Opportunity occurring. This metric is also scored from 1 to 5 and scores are aligned with the definitions in the ESRS 1 standard:
  - Short term (1 year)
  - Medium term (between 1 and 5 years)
  - Long term (between 5 and 10 years)

In this context, the methodology applied in the double materiality analysis is consistent with the Bank's internal risk self-assessment processes, as it integrates climate and environmental risks within the usual risk management framework and the assessments made in the Annual Capital and Liquidity Self-Assessment Report (IACL).

C. OUTCOME OF THE DOUBLE MATERIALITY PROCESS

[DP 53(d) (c)(iii), (e, f)]] The process for determining, assessing and managing sustainability impacts and risks is fully integrated into the Group's overall risk management framework. To this end, corporate risk scales are applied, allowing sustainability risks to be assessed consistently and in line with the criteria used for other corporate risks. This approach ensures that they are properly incorporated into the Group's overall risk profile and reinforces decision-making and the implementation of mitigation measures. The results of the double materiality process are submitted to the relevant committees and reported to the Governing Board, on the basis of which the most material risks are identified and monitored on a regular basis. Decisions related to these risks are also channelled through the Risk Committee.

The process of identifying, assessing and managing opportunities is also fully integrated into the Group's overall management frameworks. Business development teams conduct regular analyses of key macro trends that could positively impact their operations and strategies, such as sustainability. This approach aligns strategic decisions with long-term growth goals and sustainable value creation, ensuring that identified opportunities are managed in a structured manner aligned with the corporate vision.

As a result of this double materiality process, a double materiality matrix is established which summarises the topics and sub-topics most relevant to **Caja Rural de Navarra Group**, based on both their impact on the environment and people and their financial relevance for the business model. This matrix, drawn up on the basis of the analysis of actual and potential impacts, risks and opportunities, then makes it possible to prioritise the material topics by integrating the views of stakeholders and the Group's internal perspective.

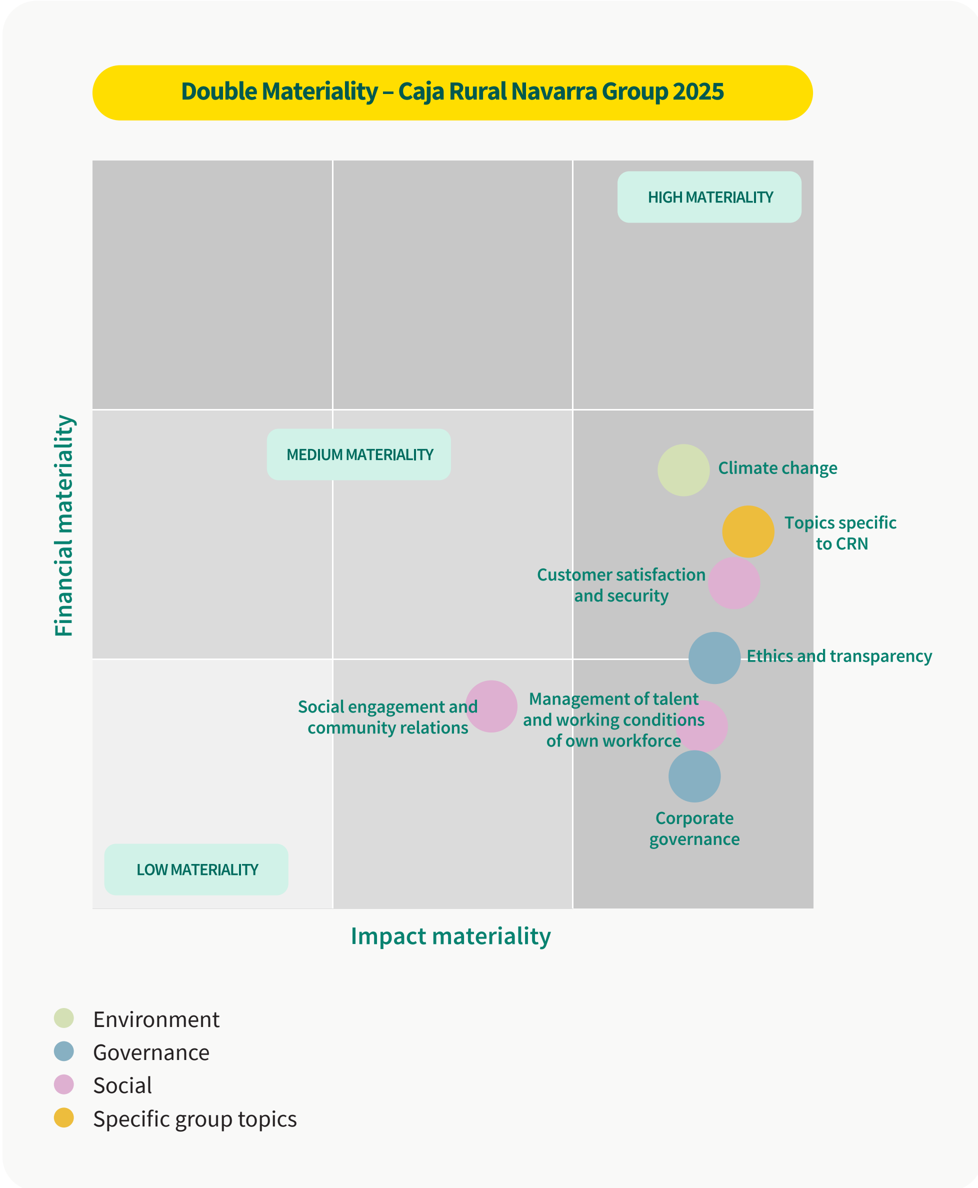
The materiality matrix has two main axes: one that assesses the impact of the Group's activities on the environment and people, and another that measures the financial relevance of these issues for the business model and the long-term strategy of **Caja Rural de Navarra Group**.

For the preparation of the double materiality matrix, the Group has established impact and financial materiality thresholds combining quantitative and qualitative criteria. Quantitatively, for each dimension (impact and financial), the threshold is based on average scores per topic within the 65% percentile. A qualitative adjustment is then incorporated via a safety coefficient and a review of the lowest scoring IROs to make sure that topics which should be considered material —on grounds of context, strategy, stakeholder input or regulatory framework— are included regardless of their score.

The results of the 2025 double materiality analysis are presented below, distinguishing between those considered material and non-material according to the established thresholds. Also included is the double materiality matrix which visually reflects this assessment of the ESRS issues.

Material
Non-material

	Impact materiality	Financial materiality		Global materiality Result
ESRS E1 - Climate Change	Material	Material	Material	Material
ESRS E2 - Pollution	Non-material	Non-material	Non-material	Non-material
ESRS E3 - Water and Marine Resources	Non-material	Non-material	Non-material	Non-material
ESRS E4 - Biodiversity and ecosystems	Non-material	Non-material	Non-material	Non-material
ESRS E5 - Circular economy	Non-material	Non-material	Non-material	Non-material
ESRS S1 - Own workforce	Non-material	Material	Material	Material
ESRS S2 - Workers in the value chain	Non-material	Non-material	Non-material	Non-material
ESRS S3 - Affected communities	Material	Non-material	Material	Material
ESRS S4 - Consumers and end-users	Material	Material	Material	Material
ESRS G1 - Business conduct	Material	Material	Material	Material
Specific issues Caja Rural de Navarra	Material	Material	Non-material	Material



TOPICS WITH DOUBLE MATERIALITY (IMPACT AND FINANCIAL)

The topical chapters of this Report detail the process of identifying and assessing impacts, risks and opportunities for each of the issues that have proved to be material in 2025 for **Caja Rural de Navarra Group**:

E-1. CLIMATE CHANGE

- Description of the process to identify and assess material impacts, risks and opportunities related to the climate **[IRO 1]**
- Material IROs and their interaction with strategy and business model **[SBM 3]**

S-1. OWN WORKFORCE

- Material IROs and their interaction with strategy and business model **[SBM3]**

S-3. AFFECTED COMMUNITIES

- Material IROs and their interaction with strategy and business model **[SBM3]**

S-4. CONSUMERS AND END-USERS

- Material IROs and their interaction with strategy and business model **[SBM3]**

G-1. BUSINESS CONDUCT

- Description of the process to identify and assess material impacts, risks and opportunities related to the climate **[IRO-1]**

NON-MATERIAL ISSUES

The analysis includes certain issues that do not meet the relevance criteria established in the double materiality cross-check and are therefore not considered material. This is consistent with the business model and scope of action of a local financial institution, whose direct impact on certain environmental and social factors is, in general terms, limited, but may involve indirect risks and impacts arising from the financing or investment activity in sectors exposed to regulatory, reputational or market changes.

In accordance with Law 11/2018, and with the aim of ensuring adequate transparency and traceability of the analysis performed, these issues are detailed in this report, even though they have not reached the thresholds for consideration as material. Accordingly, the following issues have been included in the double materiality process and assessed in accordance with the defined methodology, without being flagged as material in the final matrix.

- **Pollution (E2):** this issue has been analysed in light of possible indirect exposure even though there are no significant impacts associated with finance. Although the analysis incorporates risks and impacts linked to the financing of activities with a greater polluting footprint, the aggregate result does not reach the thresholds defined for consideration as material, leaving it as an area subject to monitoring, especially in relation to the development of regulatory and supervisory requirements.
- **Water and marine resources (E3):** the non-materiality of this issue is explained by the absence of significant direct impacts from the Bank's own activity. However, the analysis considers the possibility of indirect risks and impacts associated with financing or investment in sectors with intensive use of water resources.
- **Biodiversity and ecosystems (E4):** financial activities have limited interaction with natural ecosystems, hence its non-inclusion in the materiality quadrants. Even so, the process considers indirect impacts and risks arising from exposures to sectors with a potential impact on natural capital, which justifies their consideration within the scope of the analysis and monitoring in light of regulatory and supervisory developments.
- **Circular economy (E5):** the circular economy has been considered in view of the limited direct generation of material flows and waste from a financial business. In this respect, the topic is non-material as no relevant direct impacts or significant financial risks were identified in the year under review. However, the analysis considers possible indirect impacts and risks arising from the financing of resource-intensive business models or models with low levels of circularity.
- **Workers in the value chain (S2):** the issue of workers in the value chain has been included in the analysis from a social perspective, considering the relationship with suppliers and third parties. Although its potential relevance in terms of labour rights and working conditions is recognised, the assessment does not reach the thresholds to be deemed material. Consequently, it remains an area subject to monitoring and progressive improvement of the control environment, in line with good practice in supply chain due diligence.

Disclosure Requirements in ESRS covered by the undertaking's sustainability statement [IRO-2]

[DP 54, 56] In order to determine the information requirements and data points to be reported by **Caja Rural de Navarra Group**, the results obtained in the double materiality process, i.e. the topics and sub-topics identified as material, have been used as a starting point. The correlation established by EFRAG between the topics and sub-topics of AR 16 of ESRS 1 and the disclosure requirements of the European Commission Delegated Regulation (EU) 2023/2772 has been used to identify those requirements and data points applicable to the Group that must be included in this sustainability report.

Regarding disclosure requirements for the metrics report, following the criteria set out in ESRS 1, 34.b, a detailed analysis was run at data point level to determine whether the information required is material to the Group. **[59]**

In establishing the information to report, the Group was guided by the list in Appendix C of ESRS 1, as well as the "Quick fix" adopted by the European Commission, which allows moratoria for certain disclosure requirements and data points.

[DP 60] In this regard, this document meets all mandatory provisions, as stipulated by ESRS 2, including the topical data points related to the IRO-1 disclosure requirement.

Finally, the Group also took into consideration the Omnibus Package, approved by the European Parliament on 16 December 2025, which makes significant changes to the reporting framework, including the simplification of disclosure requirements and a significant reduction in the volume of data points applicable to entities subject to the CSRD.

CAJA RURAL DE NAVARRA

02/

Environmental Information

Caja Rural de Navarra, as a group committed to sustainability and social responsibility, recognises the importance of environmental management within its corporate strategy. In this context, the CSRD Report reflects the Group's commitment to transparency, regulatory compliance and responsible management of the environmental impacts of its operations and products. This section is designed to provide a clear and detailed overview of how the Group addresses the environmental challenges it faces, the actions taken to reduce its environmental footprint and the sustainable opportunities identified in its various business Areas.

Caja Rural de Navarra Group's environmental analysis not only complies with the requirements of the Corporate Sustainability Reporting Directive (CSRD), but also reflects its strategic commitment to the transition towards a low-carbon economy and compliance with the UN Sustainable Development Goals (SDGs).

This environmental section covers the specific initiatives and targets the Group has set to mitigate its environmental impact, the results achieved to date and the actions planned for the short and long term. It also highlights the efforts made to integrate environmental criteria into its business strategy, products and services, ensuring that all the Group's activities are aligned with best practice in environmental governance and social responsibility.

ESRS E1

Climate Change

Caja Rural de Navarra Group recognises the urgency and magnitude of climate change as one of the greatest global challenges of our time. Aware of its impact not only on the environment, but also on the economy, society and the well-being of future generations, the Group has adopted a comprehensive approach to address this phenomenon as part of its sustainability strategy. Climate change is considered a key factor in strategic planning and decision-making, underlining the Group's responsibility in mitigating its effects and adapting to new climate scenarios.

This reports highlights the Group's commitment to align its operations, investments and products with the principles of sustainability and with the global objectives of reducing greenhouse gas emissions, as set out in the Paris Agreement. **Caja Rural de Navarra Group** integrates the risks and opportunities arising from climate change into its business model, developing initiatives that contribute to a low-carbon economy and promote energy transition in the communities where it operates.

This section details the concrete actions, adaptation strategies and results achieved in managing climate risks, reflecting the proactive role the Group plays in creating a more resilient future in the face of the effects of climate change.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]

As a result of the double materiality analysis, 7 impacts, 7 risks and 4 opportunities were identified as material for the Group. The material impacts identified are all positive, with the exception of one related to increased greenhouse gas emissions and deterioration of the natural environment, relating to the Group's portfolio in carbon intensive sectors, which is monitored through specific Risk Appetite Framework (RAF) indicators.

IMPACTS:

- The promotion of operationally safe and stable infrastructures, particularly in sectors such as mobility and sustainable transport, by providing financial solutions that encourage investment in infrastructure that is resilient to climate change and developing innovative financial products to manage the risks associated with climate events.
- Systematic integration of climate factors into credit and investment risk assessment processes, in line with the comprehensive application of the Sustainable Finance and ESG Risks Policy, to quantify and manage the financial impacts of climate change.
- Promote more sustainable habits in people, especially in relation to climate change, through communication and awareness programmes, strengthening social awareness of climate change, contributing to a transition towards more sustainable consumption and behaviour patterns.
- Implementation of decarbonization strategies to reduce the carbon footprint of portfolios (scope 3).
- Improved efficiency in the use of resources, enabling a reduction in the Bank's operating costs.
- Development of energy-saving programmes targeted at all employees.
- Increased greenhouse gas emissions and deterioration of the natural environment associated with the exposure of the Group's portfolio to carbon-intensive sectors, monitored through specific RAF indicators.

RISKS:

- Risk associated with the introduction of new regulations on investment products with environmental or climate requirements that require changes to financial advisory and customer communication procedures, non-compliance with which may result in sanctions or unfavourable outcomes and negatively affect the Group's reputation.
- Risk arising from the application of policies, taxonomies and new regulations on investment products with environmental or climate criteria, which may reduce the attractiveness of certain activities classified as having a greater environmental impact, make access to financing more expensive and generate losses in the financial markets, or lead to legal penalties or adverse rulings for non-compliance and damage to the Group's reputation.
- Application of sanctions arising from green-washing or green-hushing practices, which may result in financial losses, compensation obligations and regulatory penalties with a direct impact on the Group's results.
- Lack of accurate and reliable data that hampers the development of robust statistical models capable of measuring the potential impacts of climate and environmental risk factors.
- Negative newsflow or loss of reputation due to inadequate performance on climate change or environmental protection, which may erode the trust of customers and investors, generate business flight, lead to losses in the financial markets and reduce the value and earnings of subsidiaries.
- Increased credit/market loss risk due to a failure to integrate environmental risks when assessing finance and/or seeking investment opportunities.
- Failure to meet GHG targets set by the Bank.

OPPORTUNITIES:

- Optimisation of operating costs by improving the resilience of the Bank's physical infrastructure to extreme weather events.
- Supporting clients' and subsidiaries' adaptation to the effects of climate change and supporting their decarbonization processes by increasing green finance products and providing ESG advisory services to strengthen their resilience.
- Advance in decarbonization by drawing up the Group's own Transition Plan, aimed at orienting its investment activity towards more sustainable models aligned with the European Union's climate objectives.

- Expansion of the range of green financial products to support the energy transition in key sectors (such as construction, new housing and refurbishment and improvement of existing housing), channelling investment and sustainable savings to accelerate the energy renovation of the real estate stock in the Group's areas of operation, strengthening the fight against climate change and consolidating its position as a benchmark in sustainability.

A. IDENTIFICATION OF CLIMATE-RELATED IROs

[DP 20] As described in the section Description of the process to identify and assess material impacts, risks and opportunities [IRO-1] in the General Information chapter of the report, **Caja Rural de Navarra Group** has applied a structured process to identify and assess climate impacts. This methodology is based on a multidimensional analysis, which integrates various sources of information, and active consultation with the main stakeholders to obtain a holistic and accurate view of the nature and scope of the IROs.

In this context, to identify risks and opportunities, the Group has assessed the exposure of its economic activities to IROs associated with climate change. This meant identifying the presence or absence of risks and opportunities related to climate change, depending on the nature of the Group's operations. Particular emphasis was placed on investment opportunities in sustainable products and green finance, as well as risks arising from exposure to sectors vulnerable to the effects of climate change, such as those related to energy or agriculture.

An analysis of the Group's sites and its value chain was also carried out, looking at how climate change could affect the location of key operations or infrastructure in the future. Possible future scenarios that could modify the relevance of aspects related to climate change were assessed, taking into account emerging trends such as adaptation to new regulations, the advance of green technology and the impact of extreme weather events on the Group's operations.

In summary, for the identification of these IROS, the Group has taken into account the following criteria:

- **Location**
- **Business activity**
- **Sector**
- **Organizational structure**

[20 a] Additionally, in order to identify **Caja Rural de Navarra's** climate change impact and take appropriate management measures, the Group looked at its carbon footprint and the emissions associated with its financial activity. It calculates and reports its carbon footprint in tonnes of CO_2 equivalent (tCO_2e), covering scopes 1, 2 and 3, and applying the emission factors and global warming potentials in the GHG Protocol methodology. The footprint is verified externally. For further details, see sections *Energy Consumption [E1-5] [MDR-M]* and *Carbon Footprint [E 1-6] [MDR-M]*.

In addition, certain subsidiaries work under the ISO14001 and ISO50001 standards, while the Navarre cooperage participates in a carbon footprint offsetting programme, in scopes 1 and 2, and certifies the wood it uses under FSC.

In line with the ECB's recommendations and supervisory expectations, the Bank does not treat climate risk as an isolated category, but as a set of factors that feed into traditional risks. Within this framework, it identifies and analyses the climate and environmental risks that can materialise in credit risk through various channels, assessing the corporate and mortgage portfolios separately.

As a result, the Bank has at its disposal analyses of those economic sectors which are in principle more exposed to climate and environmental risks:

- **Extractive industries**
- **Automotive**
- **Energy supply**
- **Transport and warehousing**

The scenario used in the analyses consists of nine climate-related and environmental risk events, distinguishing between physical risks and transition risks, taken from a selection of proposals by TCFD, EFRAG, BaFin, CFRF and ECB. After assessing both the probability of occurrence over the capital planning time horizon and the severity of the risk should it occur, each sector was given a risk classification: very high, high, medium or low. This part of the process, in addition to the Bank's own expertise, drew on rating agencies' studies of the impact of environmental factors on different sectors and on the Spanish National Statistics Institute's (Instituto Nacional de Estadística) data on emissions by branch of economic activity.

The Bank has also defined five physical risks to which its mortgage portfolio could be exposed, assessing both the probability of occurrence and severity of its impact on the final value of the collateral posted as security for mortgage loans:

- **River flood risk**
- **Coastal flood risk**
- **Desertification risk**
- **Seismic risk**
- **Fire risk**

To do this, the study took geolocation data on the underlying properties and used it to analyse the physical risks to which they are exposed. This analysis can then be used as an input to quantify the impact of climate risks on the mortgage portfolio under different scenarios.

Based on this analysis, the Group has assessed the identified impacts and opportunities associated with climate change.

B. MANAGEMENT OF CLIMATE-RELATED IROs

In the Group's internal risk management, ESG risks (environmental, social and governance) are integrated into the global risk management framework in a specific and structured manner. This is done through the Bank's sustainability, financing and risk management policies, and in particular through the Risk Appetite Framework (RAF). The RAF recognises climate and environmental risks as relevant risk management principles and reflects the management's determination to ensure these factors do not significantly alter the Group's risk appetite, in line with the supervisory expectations of the European Central Bank (ECB).

RAF metrics are monitored on at least a quarterly basis —monthly in most cases— by means of scorecards reported to the Risk Committee and General Management, which enables continuous control and early detection of any deviations.

In addition, to further its policy of continuous adaptation to regulatory requirements on sustainable finance and alignment with industry best practice, the Bank has a Sustainability Committee. This body has the mandate to promote the General Sustainability Policy and supervise the execution of the Sustainability Master Plan, ensuring its appropriate implementation and evolution.

Within the framework of the double materiality analysis —see section *Description of the process to identify material impacts, risks and opportunities [IRO-1]*— the climate risks identified for the Group have been assessed over the three defined time horizons:

- **Short term** (1 year)
- **Medium term** (between 1 and 5 years)
- **Long term** (between 5 and 10 years)

Finally, it should be pointed out that, in view of the continuous regulatory evolution in ESG matters in the financial sector, **Caja Rural de Navarra** is updating its ESG risk framework and developing a Sustainability Compliance Risk Map to identify and manage potential legal and regulatory risks in a structured way. This management is articulated through the Sustainability Master Plan and the General Sustainability Policy, which is approved and updated by the Governing Board, and integrates the sustainable financing approach into the processes of granting financing and risk management.

Transition Plan [E1-1]

[DP 17, AR 1] Currently, **Caja Rural de Navarra Group** does not have a formalised transition plan for climate change mitigation. However, the Group is well aware of the strategic importance of having a transition plan that drives adaptation to climate change and contributes to global sustainability goals.

On this point, the Group is actively working on the progressive development of a transition plan. The plan will guide the adaptation of the Group's strategy and business model towards a low-carbon economy, consistent with the European regulatory framework and long-term climate commitments.

Until this plan is formalised, the Group's climate actions are articulated through existing policies, frameworks and strategic decisions, which progressively contribute to the mitigation of climate change and the integration of environmental criteria into the Group's financial and operational activity.

Policies related to climate change mitigation and adaptation [E1-2]

[DP 22, DP 24, DP 25(a–e)] **Caja Rural de Navarra Group** has put in place various policies related to climate change mitigation and adaptation, aligned with its sustainability strategy and international sustainable finance objectives. These policies are designed to reduce the environmental impact of its operations, support the transition to a low-carbon economy and ensure greater resilience to climate risks. The key policies that the Group has adopted in this regard, all of which are supervised and approved by the Governing Board, are described below:

A. SUSTAINABILITY MASTER PLAN

The Sustainability Master Plan sets out the Group's tactical and strategic plans in this area. It is currently working to roll out a Plan in the area of ESG risks, which will take increasing effect over coming years.

B. GENERAL SUSTAINABILITY POLICY

The General Sustainability Policy sets the objectives, responsibilities and procedures necessary to manage environmental, social and governance risks, and is aligned with regulatory expectations.

In order to meet the regulatory requirements for Sustainable Finance and adopt the practices of the financial sector in non-regulated matters where it considers appropriate, the Savings Bank has a Sustainability governance system, endowed with all necessary powers and charged with promoting the General Sustainability Policy and structuring implementation of the Sustainability Master Plan. Both Policy and Master Plan were approved by the Governing Board and are subject to review and, where necessary, periodic updating.

C. SUSTAINABLE FINANCE FRAMEWORK

[DP 25(a), DP 25(b), DP 25(c), DP 25(d), AR 2] **Caja Rural de Navarra's** Sustainable Finance Framework sets out a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Group is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.

D. ENVIRONMENTAL POLICY

[DP 25(a), DP 25(b), DP 25(c)] **Caja Rural de Navarra Group's** Environmental Policy establishes

clear guidelines for the management and reduction of the environmental impact of its operations. The policy puts in place responsible corporate practices that reduce the Group's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.

E. SUSTAINABLE FINANCE AND ESG RISK POLICY

[DP 25(a), DP 25(b), DP 25(e)] **Caja Rural de Navarra Group's** ESG (environmental, social and governance) Risk Policy establishes a framework for managing the risks associated with ESG factors from its operations and strategic decisions. This policy's principal goal is to identify, assess and mitigate risks deriving from climate-related regulatory changes, the physical risks from extreme weather events and opportunities arising from the transition to clean energy and sustainable project finance. The policy also enshrines a commitment to integrate ESG criteria into all the Group's investment decisions and activities, ensuring mitigation and adaptation strategies are aligned with the goals of sustainability and the transition to a low-carbon economy.

F. ESG RISK RATING

[DP 25(e)] **Caja Rural de Navarra Group** has obtained an updated ESG rating in January 2025, awarded by Sustainalytics[9], one of the world's leading sustainability rating agencies. The Bank achieved a rating of 11.4, meaning it is classed as low risk, acknowledging its strong performance in the management of environmental, social and governance factors. This rating reflects the Group's commitment to integrating environmental, social and governance criteria into its corporate strategy. The ESG Risk Rating focuses on risks and opportunities that may affect the profitability and sustainability of operations, considering factors such as climate change exposure, regulatory risks and sustainable investment opportunities. It also gives a clear view of **Caja Rural de Navarra's** positioning in terms of risk management and adaptation to climate change.

G. RISK APPETITE FRAMEWORK

[DP 25(a), DP 25(b), DP 25(e)] **Caja Rural de Navarra** has also defined a set of sustainability indicators under its MAR (Sustainability Indicators Framework) system, to measure how far it is meeting its climate commitments and sustainability targets. These indicators make it possible to quantify the impact of environmental policies and fulfilment of the climate goals set, as well as providing a basis for informed decision-making on future projects and alignment with long-term sustainability targets.

At the subsidiaries, environmental sustainability policies are configured through two converging axes: certain customers demand continuous improvement actions (type of packaging, guarantees of origin, better agricultural practices); and the Bank sets out carbon footprint goals and calculation methodologies so the subsidiary can identify the most appropriate actions in response.

In addition, in compliance with Royal Decree 56/2016, energy audits are carried out covering most of the Group's consumption, enabling it to identify investment opportunities aimed at improving energy efficiency and reducing the environmental impact of its activities.

Taken together, the policies described above enable **Caja Rural de Navarra Group** to manage in an integrated manner the material impacts, risks and opportunities related to mitigating climate change and adapting to its effects, including aspects of energy efficiency, renewable energies and other relevant environmental factors, in line with its sustainability strategy.

Climate change mitigation actions [E1-3]

[DP 26, DP 28, DP 29(a), AR 19(b), AR 21] **Caja Rural de Navarra Group** recognises the urgency and responsibility of contributing to the fight against climate change, and as part of its sustainability strategy, has implemented a series of mitigation actions to reduce greenhouse gas (GHG) emissions and promote the transition to a low-carbon economy. These actions are integrated into the Group's day-to-day management and financial activity, and are aligned with global sustainability commitments and international and national climate policies.

The main mitigation actions are described below, grouped by the levers used for decarbonization, in accordance with the applicable regulations:

A. INTEGRATING SUSTAINABLE FINANCE INTO CORPORATE STRATEGY

One of the main mitigation actions carried out by **Caja Rural de Navarra Group** is the promotion of sustainable finance through its Sustainable Finance Framework, which aims to channel financial resources towards projects that help reduce carbon emissions and support the energy transition. By issuing green bonds and developing sustainable loans, the Bank facilitates access to finance for projects related to renewable energy, energy efficiency, sustainable management of natural resources, reforestation and waste reduction.

The Group also offers financial products for customers looking to finance initiatives to cut their carbon footprint, encouraging the adoption of clean technologies and low environmental impact solutions.

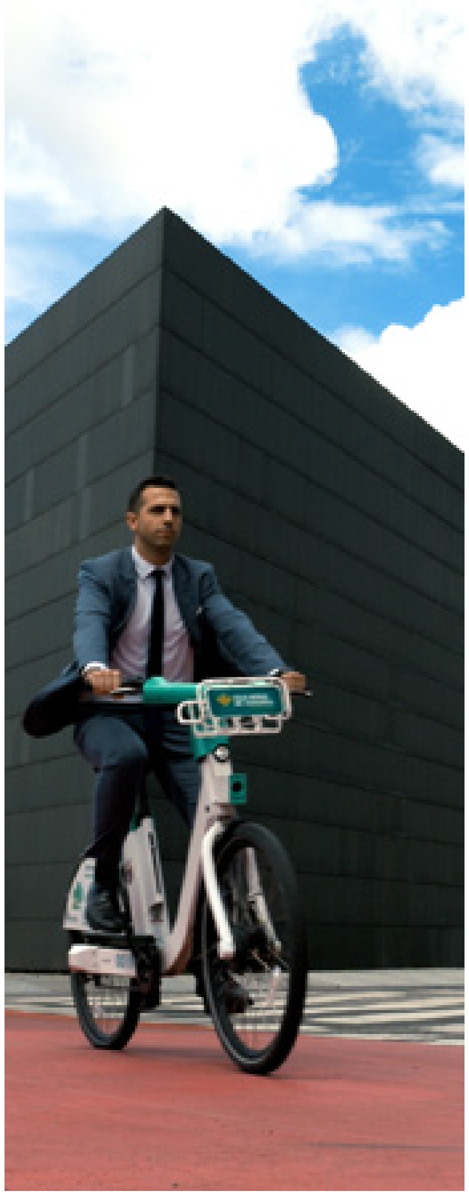
B. OPTIMIZATION OF ENERGY CONSUMPTION AND USE OF RENEWABLE ENERGY

As part of its mitigation actions, the Group has implemented various initiatives to reduce energy consumption and promote the use of renewable energies in its facilities, factories, buildings and offices. These include optimisation of processes, implementation of low-consumption lighting systems, use of efficient electronic equipment and digitization of processes, helping lower the energy intensity of operations.

The Group also continues to make progress in the use of renewable energy sources, notably the adoption of solar thermal energy in the subsidiaries of the senior care subgroup and the progressive installation of photovoltaic systems at various work centres, with the aim of reducing emissions from energy consumption.

The energy impact of the Group's activities is also

9 https://www.sustainalytics.com/esg-rating/caja-rural-de-navarra-scc/1013721989



offset by the participation in non-consolidated companies dedicated to the generation of renewable energy, such as Renovables de la Ribera and Iberjalón, which operate wind farms in Navarre and Zaragoza, respectively.

C. REDUCING THE CARBON FOOTPRINT IN THE VALUE CHAIN

The Group has adopted measures aimed at mitigating climate impacts in its value chain, working with suppliers and customers to identify opportunities to reduce emissions. These actions include applying environmental criteria when selecting or evaluating products and services, prioritising those with the lowest environmental footprint.

Likewise, without detriment to the analysis of the associated risks and the viability of the initiatives, the Group encourages customers to adopt more sustainable practices through financial solutions that support energy efficiency and renewable energy projects, contributing to the reduction of emissions throughout the life cycle of the products and services financed.

D. IMPLEMENTING CORPORATE SOCIAL RESPONSIBILITY (CSR) POLICIES WITH A CLIMATE FOCUS

As part of its corporate social responsibility (CSR) policies, **Caja Rural de Navarra Group** has integrated into its strategy actions aimed at mitigating climate change, such as tree planting and reforestation projects, which not only help to reduce carbon dioxide (CO_2) in the atmosphere, but also contribute to the preservation of biodiversity and the improvement of local ecosystems.

Through its Environmental Policy, the Group has established clear procedures for waste management, promoting the reduction, reuse and recycling of materials in all its operations. This policy also sets targets for improving the management of natural resources.

E. MEASUREMENT AND MONITORING OF EMISSIONS

Caja Rural de Navarra Group has implemented systems for measuring and monitoring greenhouse gas (GHG) emissions generated by its activities. These systems allow for continuous monitoring of direct and indirect emissions at certain manufacturing companies, in order to identify areas for improvement and ensure that emission reduction targets are being met. Transparent measurement and accurate reporting of emissions are essential to maintain the Group's commitment to climate change mitigation and to comply with international regulations.

F. SUSTAINABLE FINANCING FRAMEWORK FOR THE CREDIT PORTFOLIO

Caja Rural de Navarra has implemented a Sustainable Financing Framework for its loan portfolio. The aim is to promote financing with a social and environmental impact in the regions where it operates, in line with the priorities of its social projects. This Framework is aligned with the ICMA's green, social and sustainability bond principles, as well as the EU Taxonomy and APLMA, LMA and LSTA Green Bond and Social Bond Principles. Funds raised through sustainable bonds and loans made under the Framework are used to promote green and social projects, supporting the Paris Agreement and the UN SDGs.

In addition, the Bank is working on the implementation of a Master Plan in the area of ESG risks. Pipeline initiatives include:

- **ESG data:** the Bank will be taking part in industry initiatives to facilitate the enrichment of data on ESG risks.
- **Identification of material risks:** the Bank will continue to work on improving the process of identifying and measuring the materiality of ESG risk events and their impact on traditional risks, including the adoption of new KPIs to identify climate risks and KRIs to assess their materiality.
- **Incorporation of ESG risks in IACL stress tests:** the Bank includes ESG factors in the IACL adverse scenarios via their impact on provisions.
- **Integration with other risks:** in addition to studying their impact on credit risk, the Bank plans in-depth studies on the impact of ESG risks on other risks such as business risk (strategic), reputational risk and business continuity (operational risk).

METRICS AND TARGETS

Objectives related to climate change mitigation and adaptation [E1-4] [MDR-T]

[DP 34 (a, b, d, f) AR 25 (a, b), AR 30b, 30, 32, 33]
As part of its sustainability strategy, **Caja Rural de Navarra Group** has set clear and measurable targets to contribute to the reduction of emissions and foster a transition to a low-carbon economy,

while ensuring that its operations are resilient to the impacts of climate change.

In line with this strategy and the commitment to environmental protection, these objectives are reviewed and updated annually and signed off by the Sustainability Committee. The table below sets out how far the objectives were achieved and progress on the main environmental goals in 2025, and the updated objective for financial year 2026:

Issue	Objective 2025	Degree of achievement 2025	Updated objective 2026
Energy efficiency	Continue playing an active part in initiatives that help encourage funding for energy efficiency.	Objective achieved. As an active member of the Energy Efficient Mortgage Label (EEML) we participated in the joint EEML response to the European Commission's request for information in the context of the review of the delegated act on the EU environmental taxonomy, as well as the report of the Working Group on the Voluntary Portfolio Framework of the Energy Performance of Buildings Directive (EPBD) of the European Commission's Energy Efficiency Financing Coalition.	Continue playing an active part in initiatives that help encourage funding for energy efficiency.
	Maintain our financing model with all stakeholders, including total adaptation to changes in regulations that may happen during the current year.	Objective achieved.	Maintain our financing model with all stakeholders, including total adaptation to changes in regulations that may happen during the current year.
Volunteering	Continue the actions of the Forestry Plan. Actions are expected to include 252 volunteers.	Objective achieved. We supported initiatives involving 339 participants.	Continue the actions of the Forestry Plan. Actions are expected to include 350 participants.
Environmental actions in our community	We have plans for 760.22 hectares of managed forest, 113.41 replanted, 40,712 metres of fencing and various improvements to livestock infrastructure. In financial terms, EUR 712,746 has been budgeted. Obtain certification for 2,000 tonnes of CO2 to offset our carbon footprint.	Objective largely achieved. We supported 90 ha of forest management, reforested 66.2 ha and installed more than 98,000 m of fencing. Although unbudgeted, we supported the restoration of 3 watercourses in the Pamplona area. The financial contribution was EUR 706,000. Finally, the CPEN Forest project awarded **Caja Rural de Navarra** 2,612 tCO2eq of carbon offset credits.	1,000 ha of sustainably managed forest, 100 ha of reforestation, 100 km fencing. Plus other projects such as the Proyecto Pastorali, Certificación FSC, watercourse restoration, etc. Budget-wise, the aim is to exceed EUR 1 million in support grants.

New objectives for 2026-2028:

Issue	2026 Objective
Waste in CRN offices	Reduce the impact of waste generated in **Caja Rural de Navarra** branches. Improve waste sorting to optimise its recycling by municipal waste managers. Implement a system of departmental waste bins in existing branches, and eliminate individual waste bins in newly opened branches.
CRN Group carbon footprint	Offset our own carbon footprint and that of our environment as a whole. Continue to support institutions for reforestation in our area of influence. Start implementation of carbon footprint reduction plans through support for reforestation, which must reach at least 300 ha attributable to the Group with this improvement being counted against our carbon footprint, either at the parent company or the subsidiaries.
Solar panels and heat pumps. Point-of-sale financing	Reduce the energy consumption of our customers and society as a whole. Financing, at the point of sale, mainly Energy Efficiency credit (installation of solar panels or air-source heat pumps) to individuals.
Digitization	Reduce the use of paper in offices. Reduce fuel consumption. Promote digital maturity diagnostics as a tool to reduce paper consumption, travel and inefficient processes.

With regard to the “own” or “corporate” carbon footprint (scope 1, 2 and 3), with the aim of contributing to minimising its environmental impact and sustaining progress towards a sustainable economy, **Caja Rural de Navarra Group** set a twofold objective: (i) a 20% reduction in its own carbon footprint intensity between 2021 and 2025, and (ii) a 5% reduction in the intensity of the carbon footprint at its subsidiaries between 2022 and 2025. This target, the first set by the Group, reflected its commitment to sustainability and decarbonization of its operations. As the years have passed, the following exogenous challenges to progress in reducing the carbon footprint have been encountered:

a) At parent company level, most of the carbon footprint comes from staff commuting and travelling for work (84%). The workforce has been increasing in recent years but this has been offset for purposes of the target as the target refers to the carbon intensity of the footprint and not its absolute value. Meanwhile, however, the way the footprint is calculated has been expanded to include category 3 of scope 3, and this has added 18% to the total absolute footprint.

b) b) At the subsidiaries, the purchase and transport of raw materials will account for 90% of the footprint in 2025. Using public data (Agribalyze-Ademe) for the cultivation of raw materials, there are significant fluctuations in the allocation of the carbon footprint per tonne of raw materials. The inclusion of category 3 of scope 3 has also had a strong effect on the calculation of the footprint (2%).

Thus, in the period 2021/2022-2025, the planned targets for reducing the intensity of the carbon footprint were not achieved. The main causes were as follows:

- These years have been a period of growth for both the Group and the parent company. The metric used —tonnes of CO_2 equivalent per million euros of assets—- does not adequately reflect the increase in activity. In the financial area this increase is well reflected in the balance sheet, but this is not the case for non-financial activities.
- The aim was to achieve a reduction in the number of commuting and work-related journeys in **Caja Rural de Navarra**. The reduction has not been as intense as planned. In addition, the incorporation of new categories in scope 3, most notably category 3, has increased the total footprint.
- In relation to transport, the uptake of electric vehicles among employees has not progressed at the expected rate for commuting. Although this lower uptake is not considered particularly critical, the intermediate targets for electric vehicle financing at Caja Rural level have not been met either.
- 81% of the absolute footprint for the Group and 83% at the subsidiaries comes from the purchase of cereals for food production. The official crop conversion factors have fluctuated wildly from year to year, probably due to the weather, over which we have no control. Policies are in place to adapt seeds to climate change and for their specific use, but the real effectiveness of these policies will only be felt beyond the horizon of the 2022-2025 multiannual plan.

To try and make a balanced comparison between the objectives set in 2021 and 2022 and outcomes in 2025, we find that:

- In relation to **Caja Rural de Navarra**, stripping category 3 of scope 3 out of the calculation, which is the way the footprint was calculated in 2021, there would have been an improvement in the intensity of the carbon footprint of 13.4%, still short of the 20% target but indicative of the efforts made to improve.

- In relation to the subsidiaries, between 2022 and 2025, four reasons account for the final outcome: the incorporation of Espiga I&D and Agrícola Las Limas, the growth in activity (both effects insufficiently offset in the carbon intensity calculation) the incorporation of category 3 of scope 3 and the very high carbon footprint of organic oat cultivation, much higher than conventional oats, in 2025. Removing the latter two effects would have resulted in a 12% improvement in carbon footprint intensity, far better than the 5% target and more than compensating for missing the target in the matrix.

However, we must be rigorous and accept the implementation of a more comprehensive scope 3 calculation, learn from this cycle of calculation and improvement, and set targets that depend on our organisation and not on third parties.

Therefore, these medium-term targets have been submitted for approval:

→ **Horizon:** 2026/2028, i.e. 2028 will be compared with the close of 2025 to establish a carbon footprint improvement plan that coincides with Caja Rural's three-year strategic plan.

→ **For the parent company:** reduction of the carbon footprint intensity by 3% in this period, to be achieved by reducing commuting to and from work by 4%.

→ **For subsidiaries:** reduction in scopes 1 and 2, excluding crops at Sociedad Agraria Explotación Las Limas, by 3%. Also the reduction of the scope 3 carbon footprint, excluding raw materials, by 3%.

In other words, we are excluding food crops from the improvement targets due to the need to maintain best practice in their cultivation and the sharp fluctuations of the conversion factors in the official carbon footprint data.

As with its corporate activities, when it comes to the carbon footprint of the loan portfolio, the Group is firmly committed to promoting the transition to a sustainable economy and the decarbonization of its investments.

To this end, intermediate decarbonization targets have been defined in line with the standards of the Science Based Targets initiative (SBTi) and the Intergovernmental Panel on Climate Change (IPCC), with a time horizon towards 2030, taking 2023 as the base year. These targets refer specifically, in terms of emissions (tCO_2eq/m^2), to the residential mortgage loan portfolio, given its high materiality in terms of volume of exposure.

Portfolio/Sector	Scope	Base year 2023	Base Year 2025	Target year 2030	Decarbonization target	Unit
Residential Mortgage Portfolio	1 + 2	36.92	25.67	30.27	18%	$KgCO_2eq/m^2$

As the table shows, an emissions reduction target of 18% was set for the period 2023 to 2030, and this year a reduction of 9.89% has already been achieved.

In addition, as mentioned above, when it comes to financed emissions the Group continues to develop a sustainable product range that channels resources toward investments that help cut greenhouse gas emissions. This approach helps its customers and society in general to be part of the transition to a low-carbon economy.

In the long term, taking as a reference point the final horizon of the Paris Agreement (2050), **Caja Rural de Navarra Group** does not currently have tools and data that would allow it to establish more precise measurements and objectives. However, it reiterates its firm commitment to achieving climate neutrality by 2050. In this sense, all the aforementioned goals should be seen as paving the way toward this long-term commitment.

It should be noted that the above targets are a first approximation, based on incipient methodologies and with a considerable load of estimated data. Therefore, these targets will be reviewed annually and whenever else circumstances demand, such as if methodologies evolve or new data becomes available.

In pursuit of these goals, the Group's decarbonization strategy is based on the following pillars:

- Promotion of "green" housing finance.
- Green asset products, such as financing of electric vehicles, installation of solar panels, energy efficiency upgrades, etc.
- ESG rating/scoring for business customers and investment portfolio.
- Participation in renewable energy financing projects.
- Sustainable investment funds.
- Investment in green and sustainable bonds.

These actions are aligned with the Group's global strategy to reduce its environmental impact and foster the transition to a sustainable, low-carbon economy, while continuing to ensure responsible and environmentally committed economic growth.

In addition, **Caja Rural de Navarra Group** has for years been committed to the recovery of tree masses in different areas of its commercial influence, collaborating in a range of reforestation initiatives. It has participated in the CPEN Forest project promoted by the Public Business Corporation of Navarre for the regeneration of several communal estates in Lesaka (Navarre), which were affected by a fire. The project has made it possible to convert this space into a recognised carbon sink, eligible for voluntary offsetting of greenhouse gas emissions.

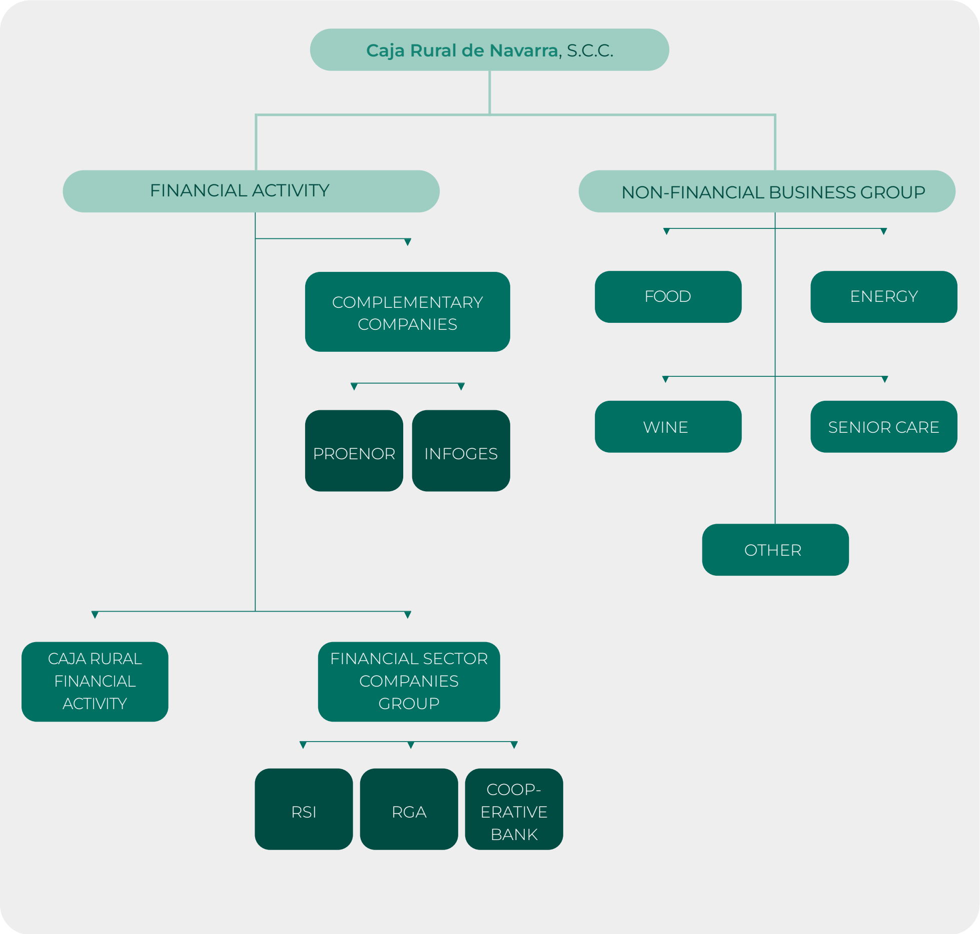
The project is registered in the carbon dioxide absorption projects section of the Carbon Footprint Register of the Ministry for Ecological Transition and the Demographic Challenge, with identification code 2024-b162, and has a total availability of 805 tonnes of CO_2 (codes 2024-b162/00082-00886). Of this, **Caja Rural de Navarra** is allocated 100 tonnes, referenced with the numbers 00082-00182, which can be used exclusively for the total or partial offsetting of its carbon footprint. The CPEN officially certified this allocation on 17 January 2025.

In addition, as part of the same CPEN forest project, there are 5,603 tonnes of CO_2 (Codes 2025-b184/00561-06163) available for offset from an area burned in a forest fire in the town of Legarda, with identification code 2025-b184, of which 2,512 tonnes is assigned to **Caja Rural de Navarra**.

Elsewhere, subsidiary Industrial Tonelera de Navarra, S.L. forms part of a consortium with several municipalities in the Navarrese Pyrenees in a project to encourage the sustainable planting and exploitation of European oak. This agreement generates CO_2 offset rights equivalent to the carbon footprint of the company's scopes 1 and 2 each year. These rights help mitigate the company's climate impact and reinforce its alignment with emission reduction targets.

Energy consumption [E1-5] [MDR-M]

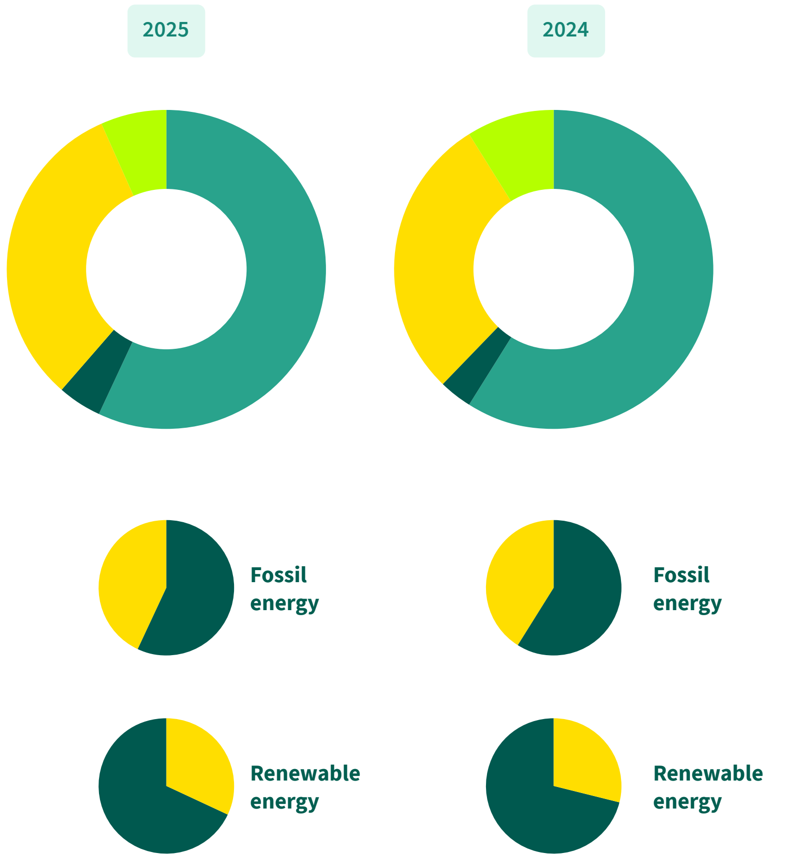
[DP 47, AR 40] **Caja Rural de Navarra Group**, for historical reasons, has a range of equity investments in companies that complement or service its financial business, but it also has a portfolio of companies active in industrial sectors:



The companies that carry out their activities outside the financial sphere, grouped by sector, are detailed in the General Information section, "Basis for the preparation of the Report "[BP-1]", of this report.

[DP 35, 37 (a, b, c), 38 (a, b, c, d), AR 32 (c, d, e, j), AR 33] The main quantitative metrics in relation to energy consumption are presented below:

Caja Rural de Navarra Group		2025	2024
1	Fuel consumption from coal and coal derivatives (MWh)	0	0
2	Fuel consumption from crude oil and petroleum products (MWh)	1,345	3,066
3	Fuel consumption from natural gas (MWh)	20,927	19,803
4	Fuel consumption from other fossil fuel sources (MWh)	0	0
5	Consumption of purchased or acquired electricity, heat, steam and cooling from fossil sources (MWh)	0	0
6	**Total fossil energy consumption (MWh) (sum of lines 1 to 5)**	**22,272**	**22,869**
Share of fossil sources in total energy consumption (%)		*57%*	*59%*
7	**Fuel consumption from nuclear sources (MWh)**	**1,743**	**1,224**
Share of nuclear sources in total energy consumption (%)		*4.5%*	*3,30%*
8	Fuel consumption by renewable source, such as biomass (including also industrial and municipal biowaste, biogas, renewable hydrogen, etc.)(MWh)	0	0
9	Consumption of purchased or acquired electricity, heat, steam and cooling from renewable sources (MWh)	12,018	11,082
10	Consumption of self-generated renewable energy that is not used as fuel (MWh)	222	148
11	**Total renewable energy consumption (MWh) (sum of lines 8 to 10)**	**12.240**	**11.230**
Share of renewable sources in total energy consumption (%)		*32*	*29%*
12	**Non-nuclear and non-renewable electricity consumption (MWh)**	**2,648**	**2,539**
TOTAL ENERGY CONSUMPTION (MWH) (SUM OF LINES 6 AND 12)		**38,903**	**38,625**



Taking advantage of the way EU electricity markets work, the Group's companies have opted to purchase electricity for their own use from renewable sources, in whole or in part. The remainder is supplied by nuclear and non-nuclear energy based on public statistics. We have found some gaps in the information for 2024 that have been corrected.

Carbon Footprint [E1-6] [MDR-M]

A. Calculation Methodology

[DP AR 32 (a), 39 (a, b, c, d), 40, 43 (b, c), 46 (a)]
Climate change is already one of the aspects of greatest social concern. The scientific and political consensus in the EU and other OECD countries is that the increase in greenhouse gas emissions caused by human activity is a key driver of global warming. The need for a set of international metrics to identify and then reduce the impact of human activity on the atmosphere is therefore well recognised internationally.

The GHG Protocol developed by the World Business Council for Sustainable Development and World Resources Institute has become the benchmark first for an inventory of emissions (scopes 1 and 2) and subsequently for the definition of the carbon footprint (scope 3). ISO/UNE 14064 on inventory, and ISO/UNE 14069 on calculating the carbon footprint of organisations are the established standards for measuring and, where applicable, calculating the offset and reduction of carbon footprints. In Spain, the Ministry for the Ecological Transition has published a range of guidelines and calculators to measure the carbon footprint of companies and factories, and maintains a voluntary register for companies that wish to submit their emissions.

Caja Rural de Navarra Group is aligned with these regulations and has presented its individual and consolidated data based on data for the financial year 2024. In previous years, the carbon footprint has been calculated, but has not been verified or registered with the Ministry. The Group has chosen to follow the GHG Protocol methodology for calculating its carbon footprint, which enables it to measure the emissions generated by its activity in a manner consistent with international standards.

The carbon footprint can be calculated both at the level of a specific product (assessing GHG emissions throughout the product's life cycle, from the procurement of its raw materials to its final disposal or recycling) and at the organizational level, as is done in this report. The objective is to measure the GHG emissions generated directly or indirectly throughout the Group's operations during a given period, usually the fiscal year.

The GHG Protocol methodology classifies emissions into three scopes:

- **Scope 1:** direct emissions under the Group's control, such as those generated by machinery and fleet vehicles, and leaked emissions of refrigerant gases.
- **Scope 2:** indirect emissions from electricity consumption.
- **Scope 3:** other indirect emissions, such as those associated with outsourced transport fleets, purchased raw materials and business travel.

It should be noted that the calculation of the carbon footprint of **Caja Rural de Navarra Group** does not take account of any emissions that might arise from the opening of new offices, warehouses or manufacturing facilities.

Once the volume of each gas emitted has been determined, a conversion factor is applied to convert it into CO_2 equivalent units, which facilitates comparison and monitoring of emissions over time.

The Group is also exploring ways to offset the GHG emissions generated. One of the ways to mitigate the carbon footprint of electricity consumption (Scope 2) is through the purchase of renewable energy or renewable energy certificates. In the case of **Caja Rural de Navarra**, amounts redeemed in the electricity-consuming factory of each subsidiary cannot be offset against other Group consumption. In 2025, the parent company Caja Rural, which has more than 260 individual consumption points, asked its electricity and guarantees of origin supplier to redeem the guarantees of origin by CIF (tax identity number) rather than by each CUPS (electricity consumption point), as was done in 2024 and previous years.

For the calculation of the carbon footprint, its scope is limited to Group companies that are under the direct or indirect control of **Caja Rural de Navarra Group**, as defined in article 42 of the Code of Commerce, including all those with a shareholding of more than 50%.

B. Scope and Emissions

[43 (b), 44 (a, c), 46 (g), 49(a, b), AR 51]

CAJA RURAL DE NAVARRA GROUP:

SCOPE 1
Direct emissions by **Caja Rural de Navarra** come mainly from the branches used to deliver its financial services, as the Bank does not have its own vehicles or heating boilers. Consequently, emissions in this scope are mainly associated with leaks of refrigerant gases from air conditioning equipment.

SCOPE 2
Indirect emissions generated by the consumption of electricity in the Bank's facilities are offset through the purchase of guarantees of renewable origin, which contributes to reducing the environmental impact derived from energy consumption.

SCOPE 3
Emissions induced by the activity of **Caja Rural de Navarra**, but emitted by third parties, include:

- Emissions caused by employees travelling to work. This figure was obtained through a mobility survey of employees, extrapolated to the full workforce.
- Emissions caused by employees travelling for work purposes. This figure is for travel reported by the company's workers. From 2025 onwards, this heading will include overnight stays in hotels.
- Emissions caused by waste generated by the activity and by the consumption and subsequent treatment of treated water.
- Emissions derived from the outsourcing of IT processes to RSI, which provides IT services for the whole Caja Rural group.
- Emissions caused by third parties in transporting goods for the Bank: couriers and cash delivery services, based on an estimate made by the courier companies.
- Emissions from transport of purchased supplies (paper, etc.) to Caja Rural branches are not included

SUBSIDIARIES

SCOPE 1
Direct emissions generated by the subsidiaries include natural gas consumption, emissions from each company's own vehicles, as well as refrigerant gas leaks from the annual recharging of air-conditioning equipment.

SCOPE 2

Indirect emissions from electricity consumption are partially mitigated by the redemption of renewable guarantees at manufacturing sites and the savings made thanks to photovoltaic self-generation.

SCOPE 3

emissions induced by the activities of subsidiaries include:

- Emissions caused by employees travelling to work. This figure was based on a mobility survey of workers at each company or estimates by the HR managers
- Emissions caused by employees travelling for work purposes. This figure is for travel reported by the company's workers. Overnight stays are also included.
- Emissions caused by waste from activity and water consumption and treatment. This does not include waste collected through the Mancomunidades containers.
- Emissions generated by third parties transporting raw materials and finished products from supplier to factory and factory to customer. Where the customer collects the product direct from the factory, no emissions are assignable to scope 3. Emissions derived from the transport of purchases to the different facilities of subsidiaries are not included, except in the case of the raw materials of Harivenasa, INTONA and Tonnellerie de L'Adour.
- Emissions attributable to the raw materials purchased and especially, because of their impact, to cereals, whose conversion factor varies greatly from year to year depending on the weather and quality of the harvest (virtually the same inputs of work, seed and fertilisers result in a different quantity harvested).

In terms of emissions attributable to agricultural raw materials, the following are particularly noteworthy:

- **Explotación Agrícola Las Limas, S.L.:** This company, linked to the **Caja Rural de Navarra's** Education and Development Fund of, grows rice in Tudela, on agricultural land near the river Ebro. Rice, as a crop, generates methane emissions during its growth phase. The GHG emissions from this project are included under scope 1 emissions. Electricity used for irrigation pumping, which is assumed by the Irrigation Community and assigned to the different sites, is counted within Scope 2.
- **HARIVENASA, S.L.:** Producer of oat flakes, pearl barley and oat flour, whose carbon footprint comes from both the cultivation of oats and the transport of the raw material to the factory, which comes under scope 3. Containers and packaging and the rest of the food components of the mueslis that are not oats have been excluded.
- **Tonnellerie de L'Adour and Industrial Tonelera de Navarra, S.L.:** The footprint of oak production has been included in scope 3. Forests of this slow-growing tree are considered a CO2 sink. Steel hoops, plugs and barrel racks have been excluded from the scope. Unlike its approach elsewhere, the Group does not consider this production process as reducing carbon equivalent emissions.
- **Bouquet Brands:** The carbon footprint of the goods (wine, water, spirits) received at its premises has not been considered, as the suppliers are responsible for shipping them to the corresponding warehouses.

On this point, it should be noted that Industrial Tonelera de Navarra, S.L. has an annual programme to offset its scope 1 and 2 greenhouse gas (GHG) emissions. Offsetting is done through oak reforestation projects, actively contributing to the restoration and conservation of the natural environment. In particular, the company supports reforestation plans led by several municipalities in the Navarre Pyrenees, participating in local initiatives that promote the regeneration of forest areas and strengthen biodiversity in the region.

Caja Rural de Navarra also collaborates in the CPEN Forest initiative, which has run reforestation projects in several communal estates in Lesaka and Legarda (Navarre) to regenerate areas devastated by fire. These have become a recognised carbon sink, registered in the Section for Carbon Dioxide Absorption Projects of the Ministry of Ecological Transition and Demographic Challenge.

The carbon footprint was verified by AENOR on 17 March 2026, and is attached to these Non-Financial Statements.

C. Conversion Factors

The same emission factors are used in each line for the parent company and subsidiaries.

Each of the carbon footprint tables specifies the corresponding emission factor and its source. Preferably, conversion factors provided by the Spanish Ministry for Ecological Transition and Demographic Challenge are used. As a secondary source, data from the UK Ministry are used, and in some specific cases, scope 3 factors are obtained from the Agence de l'Environnement et de la Gestion de l'Energie (ADEME) in France. In exceptional circumstances, non-official but sufficiently robust data sources are used.

D. Quantification

The carbon footprint has been calculated using the market value method. The carbon footprint can be estimated following two approaches: location-based or market-based. The latter calculates emissions based on the energy that the company purchases contractually, which does not always coincide with the actual energy mix received. It thus reflects the emissions associated with energy purchasing decisions, considering guarantees of origin as a transferable attribute independent of the physical flow of electricity.

This method is particularly useful to show the impact of renewable energy investments. Thus, when a company purchases 100% renewable guarantee of origin certificates, its Scope 2 emissions —as in the case of Caja Rural— can be zero under this approach. In our context, operating mainly in Spain, there are no differences in the calculation between the two methods for scopes 1 and 3; the only variation is in the accounting for PPAs (power purchase agreements) that accredit the annual purchase of renewable energy.

The table below presents comparable information for 2025 and 2024, the latter being the base year. Both years have been calculated using the same methodology and conversion factors, and have been verified by AENOR.

[DP 41, 43(a, c), 44(a, d), 46(j), 47(b), 48(a), 49(a, b), 50(a), 52(a, b)] Caja Rural de Navarra Group gross GHG emissions: scope 1, 2 and 3 indicators:

Emissions (tCO2eq)	2024			2025		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Scope 1: Direct GHG emissions and removals.						
Direct emissions from mobile combustion	-	292.55	292.55	-	310.23	310.23
Direct emissions from stationary combustion	-	3,634.60	3,634.60	-	3,820.20	3,820.20
Direct fugitive emissions caused by the release of GHGs in anthropogenic systems	243.59	18.05	261.64	27.07	35.04	62.11
Direct process emissions (agricultural crops)	-	742.09	742.09	-	840.28	840.28
Biogenic emissions	-	268.04	268.04	-	366.61	366.61
Scope 2: Indirect GHG emissions from energy imports						
By location method	421.64	1,233.15	1,654.79	471.84	1,333.17	1,805.02
By market method	0.00	1,123.20	1,123.20	0.00	1,167.72	1167.72
Scope 3: Indirect GHG emissions						
Category 1, purchases of materials for production: Water, IT services, raw materials	53.42	68,283.91	68,337.33	57.40%	84,685.99	84,743.39
Category 2 Capital goods (machinery, buildings...) Scope excluded	-	-	-	-	-	-
Category 3. Fuels made available	-	-		374.22	1,942.16	2,316.38
Category 4: transport of raw materials	-	6,608.01	6,608.01	0	6,178.51	6,178.51

Emissions (tCO2eq)	2024			2025		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Scope 3: Indirect GHG emissions						
Category 5: Waste and water treatment	113,01	123,00	236,01	131.84	28.08	159.92
Category 6: Business travel	274,88	41,53	316,41	307.49	42.30	349.79
Category 7: Employee commuting to work	999.41	346,61	1343.02	1,080.14	349.52	1,474.66
Category 8: Upstream leased assets. Does not exist in our business	-	-	-	-	-	-
Category 9: Internal and product transportation to customers	112,46	2.114,84	2.227,30	118.40	2,635.06	2,753.45
Category 10: Processing of products sold. Does not exist in our business	-	-	-	-	-	-
Category 11: Use of product sold. Scope Excluded or non-existent	-	-	-	-	-	-
Category 12: Processing of end-of-life products. Scope excluded	-	-	-	-	-	-
Category 13: Downstream leased assets. Does not exist in our business	-	-	-	-	-	-
Category 14: Franchises. Does not exist in our business	-	-	-	-	-	-
Category 15: Financial investments. Scope excluded	-	-	-	-	-	-
Total non-biogenic emissions (location method)	2,215.40	83,438.32	85,653.72	2,568.38	102,245.54	104,813.92
Total non-biogenic emissions (market method)	1,793.76	83,328.37	85.123,02	2,096.54	102,080.09	104,176.63
Total biogenic emissions	-	268.04	268.04	-	366.61	366.61

Further details on scope 1 emissions from fuels consumed in own vehicles, fuels allocated to the process and refrigerant gases by **Caja Rural de Navarra Group**:

2025			
Scope 1 Emissions	**Caja Rural de Navarra**	**Subsidiaries**	**Total**
Fuels consumed in own vehicles			
- Diesel A litres	0	109,321	109,321
- Diesel B litres	0	9,397	9,397
- Petrol litres	0	4,712	4,712
Fuels allocated to the process			
Diesel C, litres	0	407	407
- Natural gas kWh	0	20,927,587	2,587
- Propane kg	0	3,438	3,438
Butane, kg	0	26	26
GHG emissions from air-conditioning			
R-410A kg recharged gas	12.00	0.00	12.00
HFC-134a kg recharged gas	0.00	22.90	22.90

2024			
Scope 1 Emissions	**Caja Rural de Navarra**	**Subsidiaries**	**Total**
Fuels consumed in own vehicles			
- Diesel A litres	0.00	100,606.00	100,606.00
- Diesel B litres	0.00	14,225.00	14,225.00
- Petrol litres	0.00	1,986.00	1,986.00
Fuels allocated to the process			
- Natural gas kWh	0.00	19,802,804.00	19,802,804.00
- Propane kg	0.00	10,271.00	10,271.00
GHG emissions from air-conditioning			
R-407-C kg recharged gas	0.00	0.00	0.00
R-410A kg recharged gas	107.5	8.00	115.50
HFC-134a kg recharged gas	0.00	0.00	0.00
R-32 kg recharged gas	1.00	0.00	1.00

[DP 44(b), 45(a, b, c)] Also, scope 2 emissions are broken down according to the market method, as is self-generation data:

2025			
Emissions Scope 2	**Caja Rural de Navarra**	**Subsidiaries**	**Total**
Electricity Consumption			
- Annual consumption, kWh	4,289,471	12,119,766	16,409,237
Of annual consumption, with guaranteed renewable origin, kWh	4,289,471	7,729,000	12,018,471
- Self-generation	0	222,026	222,026
tCO2eq by market method	0	1,167.72	1,167.72

2024			
Emissions Scope 2	**Caja Rural de Navarra**	**Subsidiaries**	**Total**
Electricity Consumption			
- Annual consumption, kWh	4,122,664.00	11,485,720.00	15,608,384.00
Of annual consumption, with guaranteed renewable origin, kWh	4,123,000	6,859,000	10,982,000
- Self-generation	0	148,026.00	148,026.00
tCO2eq by market method	0	1,123.00	1,123.00

[DP 44(c), 46(c, h), 48] Scope 3 emissions are broken down in the table below:

Emissions (tCO2eq)	2024			2025		
	Caja Rural de Navarra	Subsidi-aries	Total	Caja Rural de Navarra	Subsidi-aries	Total
Category 1: Purchased goods and services: water, IT services, raw materials	53.42	68,283.91	68,337.33	57,40%	84,685.99	84,743.39
Category 2: Capital goods (machinery, buildings, etc.) Scope excluded	-	-	-	-	-	-
Category 3: Fuel-related activities	-	-		374.22	1,942.16	2,316.38
Category 4: Transport of raw materials	-	6,608.01	6,608.01	0	6,178.51	6,178.51
Category 5: Waste and water treatment	113.01	123.00	236.01	131.84	28.08	159.91
Category 6: Business travel	274.88	41.53	316.41	307.49	42.30	349.79
Category 7: Employee commuting to work	999.41	346.61	1343.02	1,080.14	349.52	1,474.66
Category 8: Upstream leased assets. Does not exist in our business	-	-	-	-	-	-
Category 9: Internal and product transportation to customers	112.46	2.114.84	2.227.30	118.40	2,635.06	2,753.45
Category 10: Processing of products sold. Does not exist in our business	-	-	-	-	-	-
Category 11: Use of product sold. Scope Excluded or non-existent	-	-	-	-	-	-
Category 12: End-of-life treatment of sold products. Scope excluded	-	-	-	-	-	-
Category 13: Downstream leased assets. Does not exist in our business	-	-	-	-	-	-
Category 14: Franchises. Does not exist in our business	-	-	-	-	-	-
Category 15: Financial investments. Scope excluded	-	-	-	-	-	-
Total Scope 3 emissions	1,550.17	77,517.90	7,068.07	2,069.47	95,906.63	97,976.09

[DP 44d, 53] Carbon intensity has been calculated by dividing the total carbon footprint emissions (scopes 1, 2 and 3) in tCO2eq by total assets:

Caja Rural de Navarra Group	2024			2025		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Carbon footprint, scopes 1, 2 and 3 (TCO2eq)	1,794	83,328	85,122	2,097	102,080	104,177
Total assets (EUR m)	17,306.00	129.00	17,435.00	18,174.00	121.00	18,295.0
Carbon footprint intensity (tCO2eq/EUR m)	0.104	645.96	4,882	0,115	84,64843,64	5.69

The calculation of category 7 of scope 3, which is the emissions derived from staff commuting to work, is based on an estimate of the commuting emissions of the workforce based on a survey of the Group's employees, extrapolated to the whole of the Group's own active workforce.

FINANCED CARBON FOOTPRINT

The Bank, in line with its commitment to wider society and the environment, works hard to minimise the environmental impact of its activities. In order to make progress in estimating the carbon footprint, particularly the financed carbon footprint, the bank relies on a methodology developed by an external consultant expert in this area as part of a sector project sponsored by CECA, AEB and UNACC. This methodology is consequently the most widely used in the Spanish banking system.

The methodology is based on the Partnership for Carbon Accounting Financials (PCAF) and means banks can calculate scope 1, 2 and 3 emissions for counterparties and customers and estimate them to various degrees of accuracy based on the available data.

It should be noted here that while the Bank has worked hard to obtain data on the consumption, emissions and energy efficiency of buildings posted as collateral in its mortgage book (the biggest portfolio), loans to legal entities nearly all involve companies that are not obliged to publish data on their CO2 emissions and we have therefore used sector estimates and national benchmarks based on Spain's National Classification of Economic Activities (CNAE) or business codes, adjusted for the size of the customer, measured by revenue and/or asset volume, and for the Bank's exposure to the counterparty, based on how the financing is structured.

Similarly, the Bank uses a recognized third-party service provider to award its fixed-income investments an ESG score, although it should be said that the fixed-income and equity portfolio is not included in the carbon footprint.

Based on the aforementioned methodology, the final result obtained, at 31 December 2025, for the credit portfolio financing the private sector and public administrations (excluding fixed income), amounts to 1,705 million tonnes of CO2 equivalent (1,666 million tonnes in 2024). Of this, the greatest impact came from credits and loans to legal entities, including industrial companies, with the greatest impact in terms of imputable footprint. Although the total volume is higher, the impact per million euros of portfolio has been reduced by 3.5%.

It should be noted that the 2025 result, as mentioned when calculating the 2024 result, is not comparable with the calculation for the year 2023, as the database used for 2023 dated from the financial year 2019/2020. This was modified by PCAF in the year 2024 and the new database is the one with which the emissions in the table above (for the years 2025 and 2024) have been calculated.

This new database has led to increases in the emission factors for corporate loans, as there is more information on the counterparties used to estimate the emission factors.

CARBON FOOTPRINT OF LOAN PORTFOLIO

As with its corporate activities, when it comes to the carbon footprint of the loan book, the Bank is firmly committed to promoting the transition to a sustainable economy and decarbonization.

It has set a number of interim decarbonization targets —with a target horizon of 2030 from a base of 2023— for the emission intensity (tCO2eq) of its residential mortgage book, this being the most material portfolio by exposure volume.

Below, we detail the emissions intensity of this portfolio in 2023 and 2025, as well as the decarbonization target set for 2030:

Note that gross tCO2eq emissions in 2025 have increased with respect to those of 2024, but that this is due to the expansion of the residential mortgage portfolio, which grew faster than gross emissions.

With regard to the emissions intensity, measured in $KgCO_2eq/m^2$, the above data shows that the Savings Bank is on track with the decarbonization targets set.

It should be noted that the targets above are an initial estimate, based on methodologies that are still emerging and with a heavy component of estimated data. Targets will therefore be revised at least annually and whenever circumstances demand: methodological changes, availability of data, etc.

In addition, as mentioned above, when it comes to financed emissions the Bank continues to develop a sustainable product range that channels resources toward investments that help cut greenhouse gas emissions.

Long term, taking as its benchmark the end-point of the Paris Agreement (2050), at the time of writing the Bank does not have the tools and data that would allow it to set and measure more precise targets. It does however make a firm commitment to contribute actively toward achieving climate neutrality by 2050 and has set all the above-mentioned targets with this aim in mind.

These targets are backed by the Bank's decarbonization strategy, which rests on the following pillars:

- Promotion of "green" housing finance.
- Green asset products (EV finance, solar panels, energy efficiency upgrades, etc.)
- ESG rating/scoring of business customers and investment portfolio.
- Participation in renewable energy financing projects.
- Sustainable investment funds.
- Investment in green and sustainable bonds.

GHG removals and GHG mitigation projects financed through carbon credits [E1-7]

[DP 56 (a, b), 56, 57 (a, b, c), 58 (c, d, i), 59 (a, b), 61, 62 (a, b, c, d, e), 63 (a, b, c, d, e, f, g)]
The Group does not currently trade actively in the carbon credit or Energy Saving Certificate (ESCO) markets. However, as part of its Social Welfare Fund, a tree planting project is in progress, already mentioned in its specific points.

Internal carbon price [E1-8]

[DP 62, 63(a, b, c, d), AR 65 (a, b, c), AR 66]
Given **Caja Rural de Navarra Group's** nature and field of activity, an internal carbon price is not currently available. However, the Group recognises the importance of incorporating systems that favour the transition towards a low-carbon economy and the integration of environmental factors into its corporate strategy. In this regard, the Group is looking into using tools such as internal carbon pricing to align its practices with global sustainability goals and best practice in climate risk management. As new strategies and approaches are developed in this area, the Group will work to integrate carbon considerations into its investment decisions and the management of its operations.

Financial effects related to climate change [E1-9]

In the 2024 IACL, the Bank assesses the materiality of climate risks through their impact on credit risk, analysing adverse but plausible scenarios and considering as material those events that entail a destruction of CET1 of more than 10 basis points. Given its exposure profile, the main events analysed focus on transition risk in the corporate portfolio, physical and transition risks in the mortgage portfolio (including those associated with the energy efficiency of collateral), as well as potential impacts on liquidity and business risks from ESG events. The analysis makes it possible to assess the possible need for additional capital and steer the corresponding management responses.

IDENTIFICATION OF CLIMATE AND ENVIRONMENTAL RISK IN THE MORTGAGE PORTFOLIO

The Bank has assessed the exposure of the mortgage portfolio to transition and physical risks. The stand-out transition risk is the revision of the European Parliament's directive on energy performance certificates (EPCs) for dwellings. This stipulates that all buildings must have an EPC of at least E by 2030 and D by 2033. With this in view, the Bank has assessed the exposure of those dwellings with EPCs that do not comply with this regulation, estimating the potential impact on their appraisal value. The table below shows the breakdown of appraisal values of the mortgage portfolio grouped by energy label, highlighting properties affected by the regulations.

Rating	Adjusted collateral value (EUR thousands)	Adjusted collateral value (%)
A	1,059,219	7.83 %
B	384,655	2.82 %
C	261,034	1.91 %
D	824,164	6.03 %
E	3,698,537	27.08 %
F	743,173	5.44 %
G	4,404,583	32.25 %
Unrated	2,273,143	16.64 %

The Bank has also defined six physical risks to which its mortgage portfolio could be exposed, assessing both the probability of occurrence and severity of its impact on the final value of the collateral posted as security for mortgage loans:

- River flood risk
- Coastal flood risk
- Desertification risk
- Seismic risk
- Fire risk
- Volcanic risk

For this purpose, geolocation data were taken from the portfolio of properties acting as collateral for the Bank's mortgage financing operations and the physical risks were analysed, using as a basis a study carried out by an approved external appraiser, having obtained data from a significant part of the mortgage portfolio. This analysis, in turn, served as input for quantifying the materiality of the credit risk in the mortgage portfolio, which was done by running a special stress test on the mortgage portfolio, taking into account different climate risk events.

The Bank concludes that the physical risk to which it is most exposed in this area is seismic risk, which is linked to the greatest credit exposure classified as "high" or "very high" risk, identifying the geographical areas where there is the greatest concentration of high-risk housing and applying an assumption of how far the value of this collateral will be reduced (figures in thousands of euros):

Definition	Exposure (EUR thousands)	Collateral value (EUR thousands)	Stress collateral value (EUR thousands)
Low	323,062	4,500,595	4,500,595
Medium	426,913	1,242,695	1,242,695
High	862,881	2,832,718	1,982,903
Very high	4,777	18,319	12,823
Unidentified	304,303	1,114,137	1,114,137

C. Impact of climate risk on other material risks

The Bank performs a qualitative analysis of the impact of environmental risks on other material risks.

OPERATIONAL RISK
Considered to be adequately mitigated through the contingency and business continuity plans approved annually.

LIQUIDITY RISK
No material impacts identified from ESG risks, although there is a possibility of reputational events linked to these factors, whose impact has been assessed and will be the subject of a more detailed quantitative analysis.

BUSINESS RISK
Associated with transition risk in some sectors, which is specifically analysed through a sector materiality process based on the transition heat map.

PHYSICAL RISK TO THE CORPORATE PORTFOLIO

This risk is assessed by combining the sensitivity of each sector and the geographical location of each exposure, using information from an external appraiser that identifies physical risks in Spain by postcode. These two factors are combined to give an aggregate level of physical risk, which is incorporated into the materiality analysis through an RWA stress test, applying an increase to exposures with high physical risk. The impact is measured in terms of the change in the CET1 ratio between the baseline scenario and the stressed scenario.

The results of this analysis are presented below:

Criteria	High risk	Total for Bank
Initial RWA (EUR thousands)	640,665	7,630,003
Increase in RWA (EUR thousands)	26,445	26,445
Stressed RWA (EUR thousands)	667,110	7,656,448
CET1 (EUR thousands)	-	2,069,999
Initial CET1 ratio (EUR thousands)	-	27.13 %
Stressed CET1 ratio (EUR thousands)	-	27.04 %
Reduction in capital (bp)	-	**-9.37**

Having analysed the potential physical risk scenario to the portfolio of companies in the sectors and geographies most exposed to physical risk, the impact is considered to be non-material as it does not exceed the threshold of destroying 10 basis points of CET1.

B. Transition risk in the corporate portfolio

Transition risk may affect the ability of companies exposed to regulatory, technological and market changes to repay their debts, especially in carbon-intensive sectors. In order to assess its materiality, the Bank has analysed the potential impact on the credit quality of the corporate portfolio, identifying sectors with high and very high transition risk based on the sectoral heat map. The process considers a potential deterioration in the credit profile of these exposures, reflected in a prudent increase in provisions to adequately capture the associated higher credit risk.

The industries in each risk bracket are shown below:

Code	Industry	Transition risk
A.III	Livestock farming	High
B.I	Extractive industries	Very high
C.III	Tobacco	High
C.VII	Oil refining	Very high
C.X	Production of cement and other non-metallic minerals	High
C.XI	Metallurgy and Steel	High
C.XII	Technology and electronic equipment	High
C.XIII	Manufacture of motor vehicles and trailers	High
C.XIV	Manufacture of other transport equipment	High
D.I	Conventional power (generation and supply)	High
D.III	Gas and thermal energy (generation and supply)	High
F.I	Construction of buildings	High
H.I	Haulage and pipeline transport	High
H.II	Maritime and riverine transport	High
H.III	Air transport	High
H.IV	Logistics	High

This stressed scenario of increased provisions in the sectors most exposed to transition risk would lead the Bank to substantially increase in its total provisions, as shown in the table below:

	Data at 31/12/2024	Stressed data
Corporate portfolio provisions	252,953,058	260,600,931
Increase in provisions (%)	-	3.02 %

The impact of these higher provisions on the Bank's CET1 ratio would be as follows:

	Data at 31/12/2024	Stressed data
CET1	2,069,999,322	2,064,263,417
RWAs	7,630,003,285	7,625,148,660
CET1 (%)	27.13 %	27.07 %
Impact on CET1 ratio (bp)	-	-5.80

This impact is therefore considered not to be material, as it does not exceed the threshold of destroying 10 basis points of CET1.

SEISMIC RISK TO THE MORTGAGE PORTFOLIO

Among the physical risks analysed, the Bank considers seismic risk to be the most relevant. For its correct assessment, flood risk information provided by an approved external appraiser is used.

The stress applied considers falls of:

- 30% of the collateral value for the collateral most affected at very high seismic risk, and
- 30% of the value of the collateral for the collateral most affected at high seismic risk.

Using the above criteria, the fall in adjusted value of the mortgage collateral would amount to EUR 855 million, 8.81% of the total value of collateral in the mortgage portfolio, totalling EUR 9,708 million. Its impact on provisions is assessed as immaterial, amounting to EUR 824 thousand, due to the high overcollateralisation of the real estate portfolio. Therefore, it is not considered necessary to allocate additional capital to cover this risk.

It is also considered that under applicable regulations:

- Property appraisal values already factor in the risks arising from increased exposure to loss in their value (e.g. due to proximity to flood zones), which are also to a certain extent embedded in their market values.
- Assets must be insured against damage.

These points support the conclusion that the potential impact on the Bank's capital requirements would be immaterial.

TRANSITION RISKS DUE TO EPC RATINGS IN THE MORTGAGE PORTFOLIO

In order to estimate the impact on the mortgage portfolio of the new European Parliament regulation on energy labels, properties with an EPC rating below D are identified. The methodology applied uses a house price matrix showing the difference in value between properties with different energy ratings (in % terms and in EUR per m^2). This matrix was obtained from a study based on a large sample of properties in Madrid and Barcelona and carried out by Colliers and Balantia in 2022 on the impact of the energy performance certificate on sale prices. For this analysis, the Madrid matrix has been used, being the more conservative in that it considers property values more sensitive to the energy label:

	F	E	D	C	B	A
B	-	-	-	-	-	0.40 %
C	-	-	-	-	4.40 %	4.80 %
D	-	-	-	6.30 %	10.90 %	11.40 %
E	-	-	2.90 %	9.40 %	14.10 %	14.60 %
F	-	5.70 %	8.80 %	15.60 %	20.70 %	21.20 %
G	4.70 %	10.70 %	13.80 %	21.00 %	26.30 %	26.80 %

The simulated stress scenario assumes a fall in the value of properties with labels below D, using the % deviation in the value of the property between labels E (2.90%), F (8.80%) and G (13.80%) to label D.

The stress modelled results in a drop of 8.82% in the value of the affected properties, and would have an impact on provisions of around EUR 76 thousand, thanks to the high overcollateralisation of the portfolio. Consequently, the transition risk assessed in the mortgage portfolio is not considered material for the Bank, affecting only 0.05 basis points in the capital ratio.

REPUTATIONAL EVENT LINKED TO ESG RISKS IN THE LIQUIDITY POSITION

The Bank analyses a reputational risk scenario linked to ESG factors and its possible impact on liquidity risk, assessing both the mechanisms for outflows of deposits and the resulting liquidity position and internal mitigation controls.

Based on the qualitative and quantitative analysis performed, and in line with Basel guidance, it concludes that an ESG reputational event would not have an abrupt or significant impact on liquidity, but could create a more gradual and contained outflow of deposits over time.

The test makes prudent assumptions, with a horizon limited to three months and deposit outflows lower than those in an adverse liquidity scenario, supported by the absence of empirical evidence of significant effects of this type of event on confidence and funding.

Type of deposit	1M	3M	Underlying assumption
Stable retail deposits	3.3%	3.3%	Less reactive, take 1 to 3 months to seek alternative places for their deposits
Other retail deposits (less stable)	6.7%	6.7%	
Operational deposits	13.3%	13.3%	Moderate reaction as less reactive than financial institutions
Non-operational deposits (except financial institutions)	6.7%	6.7%	
Non-operational deposits of credit institutions	33.3%	33.3%	Greater agility in response, quickly move deposits to alternative financial institutions

The following table shows the deposit outflow percentages by type at one and three months, which are applied to existing deposits at the end of the year:

LCR calculation	Dec-24	IM	3M
HQLAs – Liquidity buffer	5,126,878	4,686,720	4,645,266
LCR outflows	1,584,944	1,509,091	1,503,976
LCR inflows	535,891	535,891	535,891
Net outflows	1,049,054	973,200	968,085
LCR %	488.71 %	481.58 %	479.84 %

The impact of such a scenario on the liquidity position is presented below:

At both terms (one month and three months) the LCR metric remains comfortably above the target defined in the RAF. Therefore, the impact of an ESG reputational event on the liquidity position is not considered material.

In addition, the Bank has a robust internal governance framework for ESG risks that acts as a key mitigant of reputational risk. This framework is supported by the leadership of senior management, the integration of ESG criteria into the strategy and financing processes and independence of the risk control and management functions, fostering a culture oriented towards long-term sustainability.

CONCLUSIONS

After identifying the main climate and environmental risks to the corporate and mortgage portfolios and assessing the materiality of the potential impacts based on the current level of exposure, the Bank concludes that these risks have a low probability of materialising with a significant financial impact. As a result, no material effects on regulatory capital are expected over the time horizon considered.

SUSTAINABILITY INFORMATION LINKED TO EU TAXONOMY

Regulatory framework

The Bank complies with the non-financial disclosure requirements of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, (the "Taxonomy Regulation"), and its implementing regulations, in particular Delegated Regulation (EU) 2021/2178, and successive Delegated Regulations supplementing and amending it. This framework is consistent with the disclosure practices of the Spanish financial sector and public guidelines (CNMV/European Commission).

The Taxonomy Regulation seeks to establish standardised Europe-wide criteria to determine when an economic activity can be considered environmentally sustainable, consistent with the European Union's climate objectives, the Paris Agreement and the European Green Pact, contributing to the objective of limiting the increase in global temperature and redirecting capital flows towards sustainable activities.

In its Article 8, the Regulation lays down certain disclosure obligations applicable to undertakings subject to Articles 19a and 29a of Directive 2013/34/EU, including financial institutions. Under this, institutions must include in their Consolidated Non-Financial Statements (NFS) a series of quantitative and qualitative indicators relating to the degree of eligibility and alignment of their exposures with the EU Taxonomy. The Directive requires that, as from 1 January 2024, public interest financial institutions with more than 500 employees are required to calculate and report the percentage of exposures aligned with the taxonomy, i.e. the Green Asset Ratio (GAR).

Regulatory calendar and environmental objectives

In accordance with the compliance calendar published in the Regulation, as of 1 January 2025, financial institutions are obliged to report taxonomy information in accordance with the six environmental objectives, which form the reference framework for assessing the environmental sustainability of economic activities:

1/ Climate change mitigation.

2/ Climate change adaptation,

3/ Sustainable use and protection of water and marine resources.

4/ Transition to a circular economy.

5/ Pollution prevention and control.

6/ Protection and recuperation of biodiversity and ecosystems.

Institutions must publish eligible and aligned exposures to these objectives in accordance with applicable regulations.

Eligibility vs. Alignment and DNSH criteria

Eligible activities include any of those listed in the Taxonomy, regardless of whether or not they meet the criteria for technical alignment. When it comes to assessing alignment, and hence which exposures the Bank considers to be green for the purposes of the Green Asset Ratio (GAR), the main methodological considerations applied by the Bank are detailed below:

- The GAR is limited to the 6 environmental objectives set out in Article 9 of the Regulation.
- The disclosure of **Caja Rural de Navarra's** taxonomy alignment is based (as regards unspecified financing of legal entities) on data provided by its counterparties (collected

in cooperation with a third party for non-financial and financial counterparties only, as financial institutions have not yet reported their taxonomy alignment at year end). Clearly, this limits the data available.

- Besides verifying compliance with the technical screening requirements for whether an activity contributes to the objective, a complex task in itself that sometimes demands considerable expertise, an exposure or activity can only be considered taxonomy-aligned if it fulfils the principle that it must “do no significant harm” (DNSH, i.e. not impair any of the other objectives) and applies minimum social safeguards. The Bank takes the view that, as it is only involved in the projects and activities as a third party facilitator and plays no direct part in their execution but merely provides finance, and, as it is frequently difficult or impossible for the Bank to determine and collect the information on whether the DNSH and safeguarding conditions have been met, it is reasonable to conclude that an activity is compliant if it is subject to and compliant with Spanish legal regulations, which are harmonised with European rules.

Methodology and main considerations

→ The GAR is limited to the six environmental objectives of the Regulation.

→ Alignment information (unspecified financing of legal entities) is based on data provided by counterparties; availability is limited.

→ Almost all green and aligned exposures relate to mortgages on buildings with energy ratings of A (built from 2021 onwards) and A, B, C and D (built before 2021, considering the 15% most efficient), and to the proportion of taxonomy-aligned turnover and capex of their counterparties in relation to the Bank’s financing.

→ Although proxies or simulations are available for unrated properties, the Bank has used only actual ratings for the alignment analysis.

→ For specified financing, the Bank has developed a catalogue of green products that promote and encourage the transition to a sustainable economy and will collect proof of compliance with the technical criteria.

Notwithstanding the above, the Bank has made its best efforts to ensure the information disclosed is as reliable as possible and as and when it has better criteria or interpretation guidelines, will follow best practice in the sector and refine the calculations to always provide as accurate a picture as possible of the degree of taxonomy alignment.

Finally, it should be noted that, besides the limitations described above, the complexity of the regulations and the absence of fully consolidated interpretative guidelines condition, by their very nature, the representativeness and comparability of the Green Asset Ratio (GAR). These limitations derive, among other points, from the exclusions in the regulations, especially those for small and medium-sized enterprises, which make up a significant portion of the Bank’s lending mix and which, not being subject to the NFRD Directive, are not included in the numerator of the ratio, although they do form part of the denominator. Also, the fact that an activity is not aligned or is not included in the Taxonomy does not necessarily mean that it is harmful or that it has a negative environmental impact.

With reference to the requirements in Article 8 of the Taxonomy Regulation and its corresponding delegated Regulations, the disclosures for the 2023 financial year incorporated a number of modifications and novelties for credit institutions, summarised below, which still apply to this year’s reporting:

- Disclosure of key performance indicators in accordance with Annexes V - List of data points included in Law 11/2018 not mapped by CSRD and VI - Summary income by sector of the above-mentioned Regulation.

- Assessment of eligibility and alignment with the Taxonomy objectives of climate change mitigation, climate change adaptation, pollution prevention and control, transition to a circular economy, sustainability and protection of water and marine resources, protection and restoration of biodiversity and ecosystems.

- Delegated Regulation (EU) 2022/1214 sets out the technical selection criteria with which natural fossil gas and nuclear energy activities must comply in order to be considered environmentally sustainable and contribute to climate change mitigation and adaptation objectives. It also prescribes the information to be provided by companies subject to article 8 of the Taxonomy Regulation on their activities related to gas and nuclear, and obliges financial institutions to file new templates on exposures to counterparties carrying out such activities. However, given that the Bank’s exposure to counterparties engaged in nuclear energy and fossil gas activities, based on information obtained through a third party, is practically nil, it has been considered non-material. Therefore, no templates related to these activities are filed other than Template 1 - Activities related to nuclear energy and fossil gas.

Key performance indicators (KPIs)

The following is the ratio of green assets (GAR) by turnover and by investments in fixed assets - Capex, for the year 2025 for **Caja Rural de Navarra Group**:

- The GAR (by turnover) of **Caja Rural de Navarra** is 5.32% based on all assets covered as required by regulations.
- The GAR (by fixed asset investments - capex) is 5.53%[10] based on all assets covered.
- Coverage over total assets: 74.14%. Exposure to fossil gas and nuclear energy is practically nil.

	Total environmentally sustainable assets (Turnover)	Total environmentally sustainable assets (Capex)
Green Asset Ratio (GAR)	729,488,229.41	757,898,445.12
Climate Change Mitigation (CCM)	724,445,898.48	751,722,456.32
Climate Change Adaptation (CCA)	368,304.94	288,197.19
Water and Marine Resources (WTR)	736,649.12	1,193,544.55
Circular Economy (CE)	3,729,299.12	4,612,239.95
Pollution Prevention and Control (PPC)	208,077.76	82,007.12
Biodiversity and ecosystems (BIO)	0.00	0.00

10 Both percentages are taken from the Summary GAR spreadsheet in the RSI report

Other environmental topics

POLLUTION [E2], WATER AND MARINE RESOURCES [E3], BIODIVERSITY AND ECOSYSTEMS [E4], CIRCULAR ECONOMY [E5]

Following the application of the double materiality analysis defined in previous sections, which included the identification and assessment of the associated impacts, risks and opportunities (IROs), and the incorporation of the views and perspectives of the relevant stakeholders, it has been determined that the topics of pollution [E2], water and marine resources [E3], biodiversity and ecosystems [E4], and circular economy [E5] are not material. Consequently, and in accordance with CSRD regulations, they should not be reported as material topics.

However, in compliance with the Spanish regulations in force, Law 11/2018, this report includes in this section a breakdown of the main indicators and metrics available for these topics, to give an overview of the current situation of Caja Navarra and reinforce the transparency of the analysis.

Pollution [E2]

The subject of pollution has been analysed from a qualitative perspective, considering the activities and processes carried out by **Caja Rural de Navarra Group** and without extending the analysis to the production phase of raw materials or the end uses of products, which are dealt with specifically in other sections of the report. This approach is consistent with the nature of the Group's activity, which is mainly financial, and with the limited direct generation of pollutant emissions associated with its operations.

Type of pollution	Cereal sector[11]	Winery services[11]	Senior care services[12]	Caja Rural de Navarra and subsidiaries sector Auxiliary CRN
Discharges	Limited to purges (compressors, towers) Faecal to sewage system	Limited to purges (compressors, towers) Faecal to sewage system	Faecal discharges to sewage system	Faecal discharges to sewage system
Waste	Packaging and scrap by-products, etc.	Packaging and scrap by-products, etc.	Packaging by-products and food waste, etc. Waste with possible biological contamination	Paper, etc.
Emissions	Essentially from the need for heat in certain processes, silos and the cleaning of cereal. Leakage of air-conditioning units	Leakage of air-conditioning units	Leakage of air-conditioning units	Leakage of air-conditioning units
Indirect emissions	Electricity consumption. Employee travel and delivery of products	Electricity consumption. Employee travel and delivery of products	Electricity consumption. Employee travel and services to residents	Electricity consumption
Noise	24h/day grinding process. Truck traffic Location in industrial estate	Truck traffic. Factory location in industrial estate	Minimal, residential activity	Minimal, office activity
Light	Limited to the lighting of factories operating 24h/day	-	-	-

11 These industrial activities are subject to national, regional and sectoral environmental regulations.
12 Activity subject to health service regulations.

In this context, measurements made by accredited consultants OCA on the sources of emissions at Harivenasa's facilities during the 2024 and 2025 financial years were found to be in accordance with applicable regulations. Likewise, given the characteristics of the activities carried out by **Caja Rural de Navarra Group**, there is no specific quantitative information available regarding possible emissions of microplastics. The industrial and health activities carried out by the Group's companies are subject to the applicable national, regional and sectoral environmental regulations.

The Group makes efforts to minimise direct and indirect pollution, dividing these into different areas:

- Promotion of digitization of processes, with the aim of progressively reducing paper and toner consumption.
- Renewal of older heat pump equipment used as back-up systems to improve energy efficiency and reduce possible greenhouse gas leakage.
- Optimising the flow of documentation and supporting stationery between central services and the branch network.
- Encouraging the reduction of staff travel in the course of their work activities.

For their part, the Group's subsidiaries prioritise:

- Local procurement, especially of cereals, wherever the strains available and the characteristics of the seeds allow and meet the requirements of functionality, food safety and sensory perception quality.
- Fomenting consumption of self-generated energy and the signing of renewable electricity supply contracts.
- Optimisation of transport processes, with the aim of reducing resource consumption and associated emissions.

In relation to the improvement objectives, **Caja Rural de Navarra Group** has made commitments linked to the reduction of its carbon footprint, aimed at reducing both direct and indirect emissions. These objectives are defined in terms of carbon intensity, so the Group can grow while still making progressive improvements per unit produced or per level of activity.

Caja Rural de Navarra Group does not produce, use or market substances of concern or substances of very high concern. Likewise, Management considers that there are no significant financial effects arising from risks or opportunities associated with pollution, in line with the results of the double materiality analysis and the nature of the Group's activities.

Water and marine resources [E3]

The topic of water and marine resources has been analysed considering the geographical location of **Caja Rural de Navarra Group's** activities and the consumption and management of water resources at the subsidiaries in the Group's scope of consolidation. Given the overwhelming weight of **Caja Rural de Navarra** within the Group's structure and the nature of its activity, this aspect has not been identified as material in the double materiality analysis.

However, the Group has subsidiaries in the agri-food sector which make greater use of water, especially in the cereal business. Several years marked by episodes of drought in Spain have highlighted existing pressures on water supply, with impacts distributed unevenly across the territory but with broad effects on the sector as a whole. Similarly, Spain's deficit in certain agricultural products, both for human consumption and animal feed, means that local production needs to be supplemented by imports, in some cases from third countries outside the EU.

In this environment, the Group's cereal processing companies have for years been developing various responses to achieve more efficient water management. These include the selection of seeds (mainly wheat and oats) adapted to the climatic and agronomic conditions of each area, which are then marketed to cooperatives and farmers in the territories where these crops are most viable. In a complementary manner, through an associate company not included in the scope of this report, it has also sought to develop its own crops through leased plots or agreements with farmers who retain their farms, using seeds and cultivation methods that have been tested in different regions of Spain, Romania and Bulgaria.

This associate has also, in partnership with AENOR, worked to create a programme of certified sustainable crops, responding to demand from certain customers and with the support of the farming sector. The Las Limas rice farm is irrigated by direct supply of water from the river Ebro, without prior treatment.

From a broader perspective, the Group is aware that the effects of more pronounced climate change could have significant impacts on the national economy, including key sectors such as tourism, which contributes significantly to GDP and the balance of trade. While water scarcity is less pronounced in the financial catchment area of **Caja Rural de Navarra**, due to climatic factors and its proximity to the Cantabrian coast, there is a long history of environmental awareness and investment in water treatment and water cycle management systems, promoted by the public sector and consolidated since the end of the 20th century.

Finally, in compliance with current state regulations including Law 11/2018, we report water consumption in the Group's various companies in the required disclosure formats including those of ESRS E3-4. Water consumption for irrigation corresponds mainly to rice crops, which are irrigated using the traditional blanket irrigation system with water from the river Ebro.

	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Drinking water consumption, m^3	8,178	77,654	85,836	5,929	68,239	74,168
Irrigation water consumption, m^3	0	2,202,101	2,202,101	0	883,620	883,620

Biodiversity and ecosystems [E4]

The topic of biodiversity and ecosystems has been analysed considering the facilities of **Caja Rural de Navarra** and its subsidiaries and the possible impacts of their assets and activities, particularly those of companies located outside the urban environment. The location of these assets and their activities are subject to the corresponding processes of authorisation, monitoring and control by the competent Public Administrations, which assess their potential impact on key ecosystem services, such as the supply of fresh water or air quality in the areas of operation. In view of this regulatory framework and existing controls, neither the authorities nor the Group's management have identified any significant impact on biodiversity or ecosystems.

Accordingly, **Caja Rural de Navarra Group** activity has no significant impact on biodiversity and ecosystems. This conclusion is reinforced by the demanding environmental protections in place in the territories in which the Group carries out its main activity. Approximately 27% of the Autonomous Community of Navarre, 14% of the Basque Country and 36% of La Rioja are protected areas under the Red Natura 2000 network.

Caja Rural de Navarra also contributes indirectly to the protection of biodiversity and ecosystems through its Social Welfare Fund, channelled through the Education and Development Fund. In this area, two complementary lines of action stand out: the development of reforestation plans through agreements in the three Autonomous Communities where the Group operates, which in many cases are tied in with staff volunteering initiatives, encouraging social and environmental awareness; and the signing of collaboration agreements with agricultural and livestock cooperatives, aimed at promoting good practices in the development of agricultural and livestock farming.

These actions reflect the historical and cooperative values that characterise **Caja Rural de Navarra**, whose origins are bound up with the agricultural sector and financial support for those who work in it. Although the agricultural and financial activities are now split, this shared legacy continues to influence the Group's commitment to the conservation of the rural environment, taking a balanced and realistic approach compatible with productive activity and with the essential role of those who work in rural areas and guarantee the supply of basic necessities, including food.

Circular economy [E5]

Caja Rural de Navarra Group's approach to the circular economy has been analysed in light of waste generation and the management of resources at the Group's different business lines. The Group understands that the principles of the circular economy are based on the proximity of processes, reduction of resource consumption, reuse of products and recycling of waste. These principles are applied with their own specificities to each of the Group's diverse range of activities, which include the financial business and four subgroups of subsidiaries. While this topic was not found to be material in the double materiality analysis, it is considered appropriate to provide an overview of the Group's approach in this area.

In general, all **Caja Rural de Navarra Group** companies prioritise the reuse of materials whenever technically and operationally possible and, failing this, the correct sorting and dispatch for recycling of products that cannot be reused. This is done both through specialised companies and licensed waste managers and through the selective urban collection systems available.

The calculation of the Group's carbon footprint, particularly with regard to scope 3, includes data on waste generated in the course of its activity. The biggest waste item by volume is paper, used both in commercial documentation and food product packaging. Almost all of this paper is recyclable, although whether it is recycled depends to a large extent on the behaviour of the end-consumer. Next by volume is waste from packaging, basically paper and cardboard, plastics and wooden pallets, all of which are sent for recycling.

It should be noted that, in the industrial Area, waste disposal and treatment is carried out by licensed waste managers, guaranteeing compliance with applicable environmental regulations. In smaller operating units, such as bank branches, waste is managed through specific urban recycling containers. In addition, there are specialised collection systems for certain waste, such as the biological materials generated by Solera, which are incinerated in accordance with legal requirements.

Metrics for waste at **Caja Rural de Navarra's** subsidiaries are given in kilogrammes in this report, except for toner, which is measured by number of units, to provide an accurate and consistent picture of the Group's waste management.

	2025	2024
15 01 01 Paper and cardboard packaging	73,755.00	53,327.00
15 01 02 Plastic packaging	34,111.00	11,991.45
15 01 03 Wooden packaging	49,420.00	53,620.00
15 01 06 Mixed packaging	52,280.00	46,372.00
15 01 10* Packaging containing traces of hazardous substances 895.00	580.00	895.00
15 02 02* absorbents, materials	235.00	150.00
16 01 17 Ferrous metals	15,200.00	3,580.00
16 01 18 Non-ferrous metals	6,680.00	18,880.00
Removal of biological containers Solera	370.45	425.90
Paper, kilos purchased	103,064.24	79,717.62
Original toner	310.00	231.00
Recycled toner	2,442.00	2,568.00

The principles of the circular economy are based on the proximity of processes, the reduction of resource consumption, the reuse of products and the recycling of waste generated. Given the diversity of activities carried out by **Caja Rural de Navarra Group**, which are divided into four broad business groups, applying these principles requires a differentiated approach adapted to the characteristics of each business. The main actions in this Area are detailed below, alongside the waste management metrics defined above.

Information by subsector:

CEREAL SECTOR

In the cereal sector, local purchase of raw materials close to each factory is promoted, although this strategy can meet only 30-50% of needs within a reasonable radius, due to Spain's cereal deficit, particularly in the case of oats for human consumption. To bolster local production, for almost a decade the Group has been developing a line of action aimed at producing wheat and oat seeds for food use within a radius of approximately 200 km from each factory. This action is based on the promotion of certain varieties among local farmers, the leasing of land for direct production and long-term collaboration with farmers who retain their farms using seeds supplied by the Group. However, climatic and soil limitations, as well as competition between human and animal foodstuffs, limit production capacity, which means a structural deficit persists.

Another noteworthy initiative on this front is the implementation of a programme of sustainable crops certified by AENOR, with the support of agricultural cooperatives and certain customers. Given the internal cereal deficit, all the vegetable by-products generated in the production process —such as straw, bran or seed husks— are used to make animal feed in nearby facilities, contributing to the recovery of the waste generated. The most suitable raw material is selected for the different feed products according to the specifications of each customer. It is then transported to the factories from its point of origin, usually Spain or France, or, where applicable, from ports of entry for materials originating in other European countries. The production process integrates raw materials, transport, energy consumption and labour, giving rise to the final food product and by-products destined for animal feed.

Little waste is generated in this sector and most is non-hazardous. It is mainly deteriorated pallets, plastics and paper sacks that cannot be reused in the process, all of which go for recycling. Occasionally, more polluting waste may be generated, such as sawdust or soil contaminated with fuel-oil or oil, which are recovered and managed appropriately if spilled during transport.

With the aim of reducing the environmental impact of electricity consumption, in 2018 the flour group signed a long-term contract that has been able to supply approximately 70% of its estimated electricity needs from wind power as from 2020.

WINEMAKING SECTOR

The winery services group is made up of companies dedicated to the manufacture of barrels and casks and a distributor of wines, beers and spirits, the main raw material being oak wood. This comes from the United States, France and Spain, depending on the different sensory characteristics demanded by the wine sector. European and American oak species have different grain sizes, which influence the aromas of the wine and condition the preferences of oenologists, who may opt for a specific origin or for a combination of different types of barrels over the course of the ageing process.

In this context, INTONA stands out. It works with PEFC-certified wood and is certified annually as having a zero carbon footprint, offsetting its emissions through sessile oak reforestation projects in the Navarrese Pyrenees, thus contributing to the future generation of quality raw material.

Waste from the production process, such as shavings, sawdust and wood waste, is partially reused in the traditional toasting of the barrels and the rest is sent for recovery, mainly as pellets. Waste from broken pallets and industrial packaging is also recycled.

In the case of Bouquet Brands, the main waste generated is glass from broken bottles, along with waste from pallets and plastics, all of which goes for recycling. It should be noted that, in its various branches, between 60% and 70% of the wines marketed are of regional origin.

SENIOR CARE SERVICES

In the senior care services group, services are necessarily delivered in a local environment. The application of the principles of reduce, reuse and recycle is conditioned by health requirements, which oblige the use of certain consumable materials. However, waste from residential and catering activities, such as heavily used textiles, glass, cardboard and used oils, is managed through the appropriate recycling channels.

AUXILIARY SERVICES TO CAJA RURAL DE NAVARRA

For **Caja Rural de Navarra** and its auxiliary services subgroup, consumption and waste basically correspond to the activity in branches, in some cases shared facilities. Environmental management is integrated into day-to-day management processes and monitored by the Management Committee, and to date it has not been considered necessary to set up a specific committee in this area.

In financial terms, the resources allocated to environmental management in the 2025 financial year are detailed below.

Waste water	1,729.56
Urban waste removal	78,466.97
Removal of other hazardous and sanitary waste	4,666.02
Removal of other non-hazardous waste	44,157.40
Environmental management audits	17,465.90
Implementation of PEFC, zero carbon cycle and similar policies	7,528.47

CAJA RURAL DE NAVARRA

03/

Social information

ESRS S1

Own workforce

Caja Rural de Navarra Group sees its employees as the key driver of its sustainable development and generation of long-term value. In a constantly changing financial environment, the responsible management of people —together with their welfare, continuous training and inclusion— is a strategic pillar. The Group works to ensure equitable access to the opportunities that arise from this changing context and to support the growth of its teams. One of its priorities is to have a qualified, committed team that is aligned with its institutional values.

STRATEGY

Stakeholder interests and views [SBM-2]

[DP 12, AR5] **Caja Rural de Navarra Group** recognises its own workforce as a key stakeholder group, whose views, interests and rights are fundamental in shaping the Group's strategy and business model.

[DP AR4] The Group is well aware that its strategy and business model can have significant material impacts on its workforce. The Group adapts its strategy to mitigate any such impacts, by reinforcing its talent management, welfare and career development policies, and reviewing its organisational and human resources processes, making sure that the business model evolves in a way that is compatible protecting the welfare, rights and job satisfaction of its own workforce.

This is why a climate of transparency and participation is fostered. The Group has open and accessible communication channels to facilitate two-way dialogue between management and employees, including monthly regional meetings between Regional and Branch Managers, work climate surveys, suggestion boxes and internal digital platforms, ensuring that employees feel heard and valued.

Employees' opinions and suggestions are valued as a precious resource to identify opportunities for improvement in our processes and services, thus actively encouraging participative innovation, creating an environment where employees feel empowered to propose new ideas and solutions.

Therefore, all opinions and suggestions collected through the different communication channels are carefully analysed and considered in strategic decision-making. To ensure that employees' concerns and proposals are taken into account, feedback reports summarising key points and recommendations are produced. This process ensures that the employee voice is an integral component in the planning and execution of the Group's strategies.

To deepen its understanding of the working environment and levels of employee satisfaction, **Caja Rural de Navarra** carried out a survey of all its own workforce in the previous double materiality process. The 2025 update followed up this analysis through interviews with the governing bodies, with the aim of enriching and contrasting the results of the previous year's surveys. This process was fundamental, as employees represent one of the most significant stakeholder groups for the Group, as was identified in the aforementioned assessment. The double materiality assessment not only allows us to gauge the impact of the organization on its employees, but also to understand how working conditions, the work environment and other internal factors influence employee satisfaction, productivity and well-being. Through these surveys, valuable information was gathered on employee perceptions in areas such as working conditions, career development opportunities and work-life balance.

The results obtained were used to identify areas for improvement and implement corrective or strengthening measures, with the aim of promoting a more positive and collaborative work environment. By directly reflecting the needs and expectations of staff, these results become a key tool for adjusting human resources policies and updating talent management and workplace well-being strategies.

Regular, usually annual, audits and reviews are carried out to ensure compliance with the Group's commitments to employees.

This process of continuous improvement, based on dialogue and listening to the Group's professionals, reflects the Bank's commitment to transparency, fairness and employee welfare.

Caja Rural de Navarra Group is committed to maintaining an open and constructive dialogue with its employees, recognising their fundamental role in building a sustainable and successful organization.

Material IROs and their interaction with strategy and business model [SBM-3]

As a result of the double materiality analysis, 8 positive impacts, 7 risks and 1 material opportunity regarding its own workforce were identified as material for the Group.

IMPACTS

- Creation of quality employment through good working conditions, decent wages, and measures to support work-life balance, welfare and social benefit programmes, and freedom of association/collective bargaining.
- Increasing employee satisfaction and engagement by incorporating new measures or adapting existing ones, thereby helping to improve service quality and enhancing the Group's reputation.
- Improving the attraction and retention of young talent by maintaining the agreements already signed with universities and broadening their scope, fostering the creation of quality jobs and taking into account the training needs and skills of staff.
- Developing actions to reduce or eliminate the gender pay gap, through Employee Remuneration Policies, fostering an inclusive and equitable working environment.
- Promoting diversity, equity and inclusion in the organisation through equal opportunity policies, initiatives to integrate vulnerable groups and people with functional diversity, and strategies for attracting diverse talent that reinforce the corporate culture.
- Facilitating access to training opportunities for the Group's employees through the development of e-learning platforms that promote continuous learning and ensure accessible training for the entire workforce. Collaboration with educational institutions to design specialised training programmes.
- Alliances with educational institutions, through which the Bank collaborates in the design and development of specialised training programmes aimed at boosting the training and employability of students and young professionals.
- Promoting respect for human rights in all the activities of the Group's employees, ensuring compliance with internal policies, due diligence processes and the fundamental principles of the International Labour Organisation on freedom of association and collective bargaining.

RISKS

- Difficulty attracting young talent as the working conditions offered may be unattractive to the younger generation.
- Loss of productivity from poor motivation and commitment among the workforce caused by poor working conditions in respect of working hours, pay, health and safety at work, diversity, inclusion, etc.
- Decline in quality of service due to difficulties attracting and retaining talent and a failure to bring on new generations in the workforce.
- Shortage of skilled or affordable labour, which may increase business costs, weaken borrowers' financial position and reduce their ability to repay.
- Deteriorating labour markets resulting from technological, regulatory or structural changes that may affect borrowers' employment and income, impacting their economic stability and the value of subsidiaries.
- Poor practice in labour relations (working hours, pay, health and safety at work, diversity and inclusion, etc.) undermining the efficiency and productivity of the workforce and resulting in high rates of absenteeism.
- Risk of reputational damage and legal consequences from possible cases of employment discrimination.

OPPORTUNITIES

- Improved talent attraction and retention through personalised career plans and training programmes, tailored to employees' training needs and the skills they require, contributing to the creation of quality employment.

The integration of these IROs with the strategy and business model of **Caja Rural de Navarra Group** has been done by clearly aligning sustainability goals with the financial strategy. The Group has understood that social risks not only represent a challenge, but also a strategic opportunity that can improve the competitiveness and resilience of its operations and the quality of its customer service, boosting the attraction and retention of talent.

[PD 13(a, b), 14(c, d,)] The material positive impacts, risks and opportunities identified related to its own workforce relate to the Group's financial business model and its process of continuous adaptation to regulatory, technological and organisational changes.

The positive impacts stem from and contribute to the adaptation of the strategy and operating model, reinforcing talent management, training and welfare measures to maintain service quality and business resilience. Identification of these impacts also contributes to the continuous adaptation of the strategy and business model, reinforcing the Group's ability to anticipate the future needs of its workforce and the financial environment in which it operates.

The material positive impacts are underpinned by a framework of consolidated internal social policies, including the Collective Bargaining Agreement, the Equality Plan —which includes measures on recruitment, career development, training, work-life balance, equal pay and prevention of harassment— the Code of Conduct, the Health and Safety Policy —to prevent occupational risks and promote health and safety— the Training Plan, as well as the mechanisms for monitoring, assessment and due diligence in matters of equality and labour rights, articulated through joint committees and periodic audits. These policies underpin equal opportunities, elimination of the gender pay gap, inclusion of vulnerable groups and respect for fundamental rights. They also mean that people management is systematically integrated into corporate strategy and that risks and opportunities relating to human capital are addressed in a coherent and preventive manner.

In this way, the Group's strategy not only complies with the requirements of the CSRD and ESRS standards (S1 - Own workforce) but also reinforces

a business model based on proximity and the creation of value in the areas where it operates, driving sustainability and fostering operational excellence.

The material positive impacts identified include the creation of quality employment, underpinned by good working conditions, decent pay, measures to ensure work-life balance, welfare programmes and social benefits, as well as respect for freedom of association and collective bargaining. These elements strengthen employment stability and help improve staff satisfaction and commitment, which in turn has a positive impact on the quality of service and the reputation of **Caja Rural de Navarra Group**.

The Bank also promotes initiatives to improve talent recruitment and retention, especially among young people, through agreements with universities and educational centres, specialised training programmes and actions that take into account the training needs and future skills of the staff. In addition, progress in reducing the pay gap and promotion of an inclusive and equitable working environment at **Caja Rural de Navarra Group** contribute to guaranteeing fair treatment and fostering a corporate culture based on diversity, equity and inclusion.

Other positive impacts come from initiatives to create access to training opportunities, thanks to the development of e-learning platforms and collaboration with educational institutions to design specialised programmes. These initiatives facilitate lifelong learning and ensure that all staff can acquire the skills they need for their professional development and to meet the demands of the sector.

[DP 14(a] Consistent with this, the material impacts identified are of a positive nature and extend Group-wide to the entire professional workforce of the Bank. It has been confirmed that these impacts reach all the people who may be significantly affected by the operations of **Caja Rural de Navarra Group**, whether by its direct activity or in the value chain, including products, services and commercial relations.

Among the risks identified, those related to attracting and retaining talent, especially young talent, when working conditions are not sufficiently competitive, stand out. This risk could directly affect **Caja Rural de Navarra Group's** ability to ensure generational replacement, maintain service quality and sustain future growth. Likewise, a lack of motivation and commitment resulting from unsatisfactory working conditions could lead to a loss of productivity and operational efficiency, affecting the Bank's overall performance.

The Bank has also identified risks associated with a shortage of skilled or affordable labour, which could increase business costs and affect the financial stability of borrowers, impacting their ability to repay. Labour markets could also be undermined by technological, regulatory or structural changes linked to the ecological transition, with impacts on the employment, income and economic stability of both the Group's own workforce and those of third parties with which it does business.

Faced with these risks, the Bank has identified strategic opportunities that reinforce its ability to adapt and be competitive. These include improving the attraction and retention of talent through personalised career plans, training programmes tailored to current and future needs, and measures aimed at creating high-quality jobs.

Integrating these opportunities into the corporate strategy helps consolidate a sustainable business model, based on the development of human capital, innovation and operational excellence. It also makes it possible to anticipate the training needs arising from digital transformation, sustainable transition and regulatory changes, ensuring that staff have the necessary skills to perform their functions in a constantly evolving environment.

[DP 14(c), DP 14(f)(i), DP 14(f)(ii), DP 14(g)(i), DP 14(g)(ii)] Given the nature of **Caja Rural de Navarra Group's** activities and its geographical scope of action (Spain), no operations have been identified that involve a significant risk of forced or child labour.

[PD 14(e), PD 15] Not has it detected any material impacts on its workforce arising directly from the transition plans aimed at reducing negative environmental impacts to date. However, technological and regulatory changes taken to combat climate change and environmental degradation could result in a weakening of labour markets and this recognised as a potential risk. On this point, **Caja Rural de Navarra Group** will continue to deepen its analysis of the social effects of the ecological transition, including its impact on the employment, professional skills and working conditions of its workforce.

[DP 15] As a result of the double materiality process, it was found that certain groups —such as young talent, people with disabilities or vulnerable groups— may be more exposed to workplace risks. This conclusion has been supported by internal consultations (surveys and consultation channels) and has been incorporated into the Group's identification of risks and opportunities. As a result, the Bank recognises that certain groups may face greater barriers to access, integration or professional advancement and therefore promotes specific actions aimed at preventing situations of exclusion or discrimination and promoting equal opportunities. These measures include adapting selection processes, improving the accessibility of spaces, as well as awareness-raising and training in inclusive leadership, with the aim of guaranteeing full integration and mitigating any possible inequalities in the workplace.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

Policies related to own workforce [S1-1] [MDR-P]

[DP 17, 19, 22, 23, 24, AR10, AR11, AR14, AR15, AR16]

Caja Rural de Navarra Group attaches central importance to having a solid framework of human capital management policies, designed to anticipate and mitigate labour risks, minimise negative impacts and take advantage of the opportunities related to its workforce. This set of policies not only ensures compliance with current regulations, but also reinforces the Group's commitment to high-quality employment, diversity, inclusion and the well-being of people, factors it recognises as key to its medium- and long-term sustainability and competitiveness.

[PD 20, 21, AR12] Workforce management policies are aligned with the main international standards on human and labour rights, such as the ILO Core Conventions. This alignment ensures that the Bank integrates the protection and respect of labour human rights into all its operations and professional relationships, reinforcing its commitment to responsible and ethical management of human capital.

This section lists the policies governing **Caja Rural de Navarra Group's** own workforce. The section "Annex II - List of corporate policies and identified IROs", sets out in detail the policies relevant to the IROs identified in the double materiality process. These policies incorporate mechanisms and procedures to prevent, detect and act upon any negative impacts that may impinge on the rights of its own workforce, including the adoption of corrective measures where appropriate:

- **Health and safety policy:** seeks to prevent labour risks and provide a safe and healthy working environment for all employees. This includes preventative measures, safety training and a focus on health at work. The body responsible for approving this policy is the Prevention Service.
- **Remuneration policy:** seeks to establish a fair and equitable remuneration policy which recognises the performance and contribution of every employee. It also ensures compliance with labour regulations and transparent salary management. This policy is reviewed and updated annually. The approval of this policy is the responsibility of the Remuneration Committee and the Governing Board.
- **Equality Plan:** seeks to promote equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measures to eliminate the gender pay gap, promote work-life balance and prevent sexual and gender-based harassment. Approval of the Equality Plan is the responsibility of the Negotiating Committee (which is composed of the Works Council and HR).
- **Equality and non-discrimination policies:** designed to ban any form of discrimination on grounds of gender, ethnic origin, incapacity, sexual orientation or any other characteristic. Policies and practices are regularly reviewed to make sure they are compliant and effective. Approval of these policies is the responsibility of the Negotiating Committee acting within the framework of the Equality Plan.
- **Functional Diversity Plan:** seeks to promote the integration of people with disabilities into work, guaranteeing equal opportunities and non-discrimination on access to employment, training and professional development. The approval and updating of this Plan is the responsibility of the Bank's Diversity Group. The Diversity Group aims to promote diversity, equity and inclusion in the entity, identifying inequalities, proposing measures for improvement, fostering an inclusive culture and supporting the organisation's regulatory compliance and sustainability strategy.
- **Code of Conduct:** establishes the ethical principles and rules of conduct to guide the behaviour of all the employees and senior Management of **Caja Rural de Navarra**. It seeks to promote a culture of integrity, transparency and responsibility. Its approval is the responsibility of the Ethics Committee and Governing Board.

Note that the Code of Conduct for Employees and senior Management of the Bank includes the right to digital disconnection, which seeks to guarantee the right of employees to disconnect from work outside their working hours, promoting work-life balance. This includes measures to avoid work overload and stress related to the use of digital technologies.

- **Social protection measures - "CRN Social Benefits":** guarantees protection for employees in vulnerable situations such as illness, unemployment, retirement or maternity/paternity. Its target is to ensure continuity of income and access to benefits. Approval, governance and responsibility for social protection measures rests with the HR Department.

- **Protocol for the prevention of harassment in the workplace, sexual and gender-based harassment:** seeks to prevent and address situations of harassment in the workplace, guaranteeing a respectful and violence-free working environment. Approval of this Protocol is the responsibility of the Negotiating Committee (composed of the Works Council and HR).

- **Training Plan:** seeks to encourage employees' professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of **Caja Rural de Navarra's** own workforce. Approval, governance and responsibility for the Training Plan rests with the HR Department.

Processes for engaging with employees and their representatives on impacts [S1-2]

[DP 25] For **Caja Rural de Navarra Group**, collaborating with its own employees and their representatives is fundamental to guarantee a safe, fair and transparent working environment. It recognises the importance of open and constructive dialogue to address both actual and potential incidents that may affect employees.

[DP 27 c] **Caja Rural de Navarra Group**, as a Sociedad Cooperativa de Crédito (cooperative credit society), is governed by its Governing Board, which includes an employee representative. In this way, the workforce participates in corporate governance decisions, and has access to the Group's management information and strategy.

100% of the workforce is represented by the legal representation of workers, which guarantees their participation and collective defence in all employment matters. Relations with the workers' representation bodies are continuous, providing a body for consultation and participation in decisions. They are conducted via permanent structures such as the Health and Safety Committee and the Equality Plan Negotiating Committee. This is in addition to the continuous communications and feedback integrated into the normal activity of **Caja Rural de Navarra Group**.

For these purposes, the Group is governed by the Credit Cooperatives sector agreement. Issues are monitored through permanent internal bodies, without the need for special external assessment. In particular, occupational health and safety issues are managed by the in-house Prevention Service, under the supervision of the Health and Safety Committee, which carries out regular monitoring on a quarterly basis. The Equality Plan is directly management by the HR Department's Monitoring Committee, composed of representatives of HR and the Works Council, which meets annually to review progress on the measures proposed.

As a result, multiple open and transparent communication channels are maintained so that employees and their representatives can report incidents and raise concerns (telephone lines, special e-mail addresses, suggestion boxes and regular meetings with employee representatives). In addition, framework agreements and collective bargaining agreements set out the principles and procedures to ensure respect for employees' human rights, enabling the Group to understand employees' perspectives and adapt policies and practices to their needs and expectations.

Collaboration with own employees takes place in all phases of the labour impact management cycle, from the identification and assessment of risks to the implementation of preventative and corrective measures, fostering a culture of transparency and trust, where employees feel safe to express their concerns without fear of reprisals. Workers' representatives are involved in decision-making that may affect working conditions and employee welfare, their contributions and suggestions are valued, and the aim is always to reach consensual agreements that benefit both parties.

[DP 27 a, b] All opinions and suggestions collected are carefully recorded and analysed. Feedback

reports are then drawn up summarising employees' main concerns and proposals, which then feed into decision-making process on the ecological transition. In this context, the Bank has various cross-cutting sustainability groups and sub-groups, made up of representatives from different Areas and departments, which act as forums for analysis, debate and decision-making on these matters. These groups document the matters dealt with and the agreements reached, while facilitating active participation by the workforce, providing channels for registering concerns and monitoring the decisions taken. Progress and outcomes of these decisions are reported through newsletters, internal meetings and the corporate intranet.

In the subsidiaries, work is structured in line with the specifics of each company and best **practice in their sector.**

[DP 28] **Caja Rural de Navarra** also has proactive measures in place to understand and address the perspectives of vulnerable employees:


Open and reliable channels of communication


Equality and non-discrimination policies


Skills-building and training programmes


Adaptation of the workplace (space and equipment)


Psychosocial support


Monitoring (surveys and studies) and assessment (KPIs)

Surveys were carried out during the 2025 financial year in the branches and at Central Services (SSCC). The results were specifically communicated internally to the departments directly affected, so they could be analysed and considered on the ground in the relevant environment.

The importance of actively involving employees and their representatives in the transition towards greener and climate-neutral operations is also relevant for **Caja Rural de Navarra Group**. Continuous and transparent dialogue is the way to ensure this transition happens in a fair and equitable manner, minimising negative impacts and maximising opportunities for all.

[DP AR24(c)] At the organizational level, sustainability committees have been set up to coordinate and oversee ecological transition initiatives, including representatives of employees, management and other stakeholders. At site and project level, employee participation in the implementation of sustainability initiatives is promoted by establishing coordination systems to centralise information and ensure actions are implemented consistently.

In addition, training and development programmes are offered to provide employees with the skills they need to adapt to changes in the labour market, promoting training in skills related to sustainability and the green economy. Care is taken to ensure the transition is done in an equitable manner, taking into account the needs and opportunities of all groups of employees and promoting equality and non-discrimination policies.

Caja Rural de Navarra Group is committed to continually reviewing and improving the processes of collaboration with its own workforce and their representatives, with the aim of guaranteeing a safe, fair and respectful working environment.

Processes to remediate negative impacts and channels for own workforce to raise concerns [S1-3]

[DP 30, 32 (a-e), 33, AR27, AR28, AR30, AR31, AR32]

Caja Rural de Navarra Group has established a robust framework for the prevention and management of negative impacts on its staff, prioritising transparency and open communication. To this end, it implements proactive policies and procedures that include occupational risk assessments, regulatory compliance audits and awareness programmes. In addition, regular risk assessments are conducted to identify and prevent potential incidents, and training programmes are provided to promote the safety, health and well-being of employees. Collaboration with employee representatives is an essential part of the development and review of these policies.

In the context of the ecological transition, **Caja Rural de Navarra** conducts a detailed analysis of possible impacts on its organizational structure and employment. Based on this analysis, contingency plans are developed to minimise adverse effects and explore new employment opportunities in sustainable sectors. This comprehensive approach ensures that the transition is carried out in a fair and equitable manner, protecting the interests of employees and promoting a sustainable future for the organization.

One of **Caja Rural de Navarra Group's** commitments is to address any negative impact on employees in a timely and effective manner, offering comprehensive support including psychological assistance, legal advice and appropriate compensation. To make sure these measures are effective, they are continuously assessed through satisfaction surveys and follow-up of specific cases, guaranteeing that employees' needs are adequately addressed.

In addition, clear and detailed procedures are in place for the resolution of incidents, ranging from thorough investigation of the facts to the implementation of corrective measures and transparent communication of the results to all stakeholders. The Group guarantees impartiality and objectivity at every stage of the process, ensuring that the rights of all employees are respected and that a fair and equitable working environment is maintained.

Caja Rural de Navarra Group has also established systems for regular dialogue and consultation with workers' representatives to address critical issues such as occupational safety, health and working conditions, thus ensuring a safe and fair working environment. This is complemented by regular meetings with works councils and trade union delegates, where labour policies and practices are evaluated and any incidents that may arise are discussed.

To facilitate direct and confidential communication, Caja Rural has implemented direct channels which are available to all employees, regardless of their location or position, and allow employees to raise their concerns and needs with management. These channels include meetings with human resources managers, suggestion boxes and an employee hotline. The Group disseminates information about these channels via the intranet, newsletters and training sessions, ensuring that all employees are informed about how and where to express their concerns. In addition, **Caja Rural de Navarra Group** provides training to its employees on the use of these communication channels and their employment rights. The Group also carries out awareness campaigns to promote a culture of open communication and mutual respect, fostering an environment where employees feel safe and valued when expressing their opinions and needs.

In this respect, and in compliance with Law 2/2023, **Caja Rural de Navarra** has an Ethics Channel of communication available for employees and any third parties who have dealings with them, to report any actions or omissions that could constitute infringements. This channel, set up in Caja Rural, provides protection for whistleblowers.

Caja Rural de Navarra Group also encourages employee participation in third-party systems, such as through works councils and as trade union delegates, to effectively represent their interests. Access is provided to both internal and external complaints and grievance systems. A complaints and claims management system is in place, where employees can report any type of incident, ensuring that all concerns are properly addressed.

Caja Rural de Navarra Group has implemented a system to record and analyse all concerns and complaints from its employees, and monitor their resolution in detail. This process includes the preparation of periodic reports, drawn up by the Ethics Committee which meets periodically. The reports identify trends and patterns in concerns reported, enabling the Group to identify areas for improvement in its policies and working practices.

The Bank confirms that it has specific structures and processes in place for its employees to flag up any concerns, needs or employment issues. These are described in detail in the section ESRS G1-1 and include formal internal communication channels, consultation and participation procedures, and confidential reporting systems that enable concerns to be raised in a secure and structured manner.

Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own personnel [S1-4] [MDR-A]

[DP 35, 38, 40, 41, 42, AR37, AR39, AR43, AR44, AR45, AR47] Proactive management of impacts, risks and opportunities related to its own workforce is of the utmost importance for **Caja Rural de Navarra Group** as a way to guarantee a sustainable and responsible working environment. Details of the measures and approaches adopted are set out below:

A. Action plans and resources to manage material impacts, risks and opportunities

NEGATIVE IMPACTS

Specific action plans have been implemented to address negative impacts such as workplace accidents, discrimination or harassment, including:

- Occupational risk prevention and safety training programmes.
- Equal opportunity and non-discrimination policies, with confidential whistleblowing channels.
- Psychological support services and legal advice for affected employees.

The effectiveness of these actions is assessed through internal audits, employee satisfaction surveys and monitoring of key performance indicators (KPIs).

POSITIVE IMPACTS

Initiatives have been put in place to drive positive impacts, such as career development and workplace well-being, including:

- Training and professional development programmes tailored to the needs of employees.
- Work-life balance policies and flexible working hours.
- Recognition and reward programmes for outstanding employees.

The effectiveness of these initiatives is measured through working environment surveys, performance reviews and monitoring of the employee retention rate. It should be noted that the form and depth of implementation is different in each of the Group's companies.

RISKS AND OPPORTUNITIES

Action plans have been developed to manage risks such as talent shortages or skills obsolescence, and to take advantage of opportunities such as digitization and sustainability. These include:

- Talent attraction and retention programmes, with an emphasis on diversity and inclusion.
- Training plans in new technologies, sustainable competences and skills required in each job.
- Participatory innovation projects, where employees propose ideas and solutions.

The effectiveness of these plans is assessed by monitoring KPIs related to recruitment, training and innovation.

B. Processes to identify necessary actions

Caja Rural de Navarra Group identifies where it needs to take action through a continuous assessment process that includes:

- Productivity data analysis of workplace incidents, complaints and employee surveys.
- Consultations with workers' representatives and human resources experts.
- Occupational risk assessments and compliance audits. Based on this analysis, specific action plans are developed and the necessary resources are allocated for their implementation.

C. Measures to mitigate significant risks

To mitigate significant risks such as the loss of key talent or the impact of digitization on employment, **Caja Rural de Navarra Group** has implemented measures such as:

- Succession planning and leadership development.
- Training programmes in new technologies and professional retraining.
- Labour flexibility policies.

D. Measures to take advantage of significant opportunities

In order to take advantage of important opportunities such as attracting young talent or promoting sustainability, **Caja Rural de Navarra Group** has implemented measures such as:

- Internship and scholarship programmes for students and recent graduates.
- Corporate volunteering projects and partnerships with social organizations.
- Promotion of the culture of sustainability within the organization.
- Highlighting its idiosyncrasy and working style as well as its alignment with international standards such as the UN Guiding Principles on Business and Human Rights and the Sustainable Development Goals (SDGs).

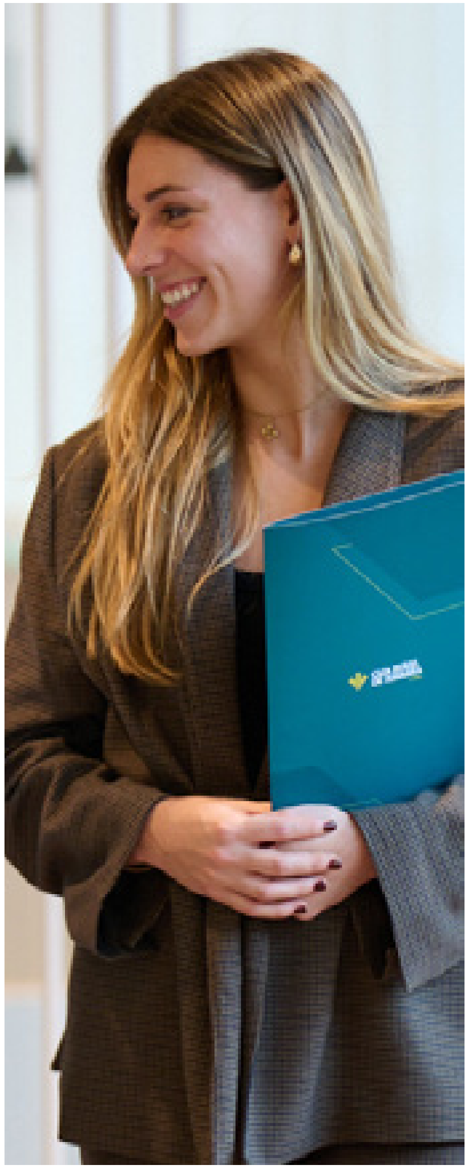
Caja Rural de Navarra Group is committed to maintaining a proactive and transparent approach in the management of the impacts, risks and opportunities related to its own workforce, ensuring a sustainable and responsible working environment.

METRICS AND TARGETS

Targets related to the management of impacts, risks and opportunities [S1-5] [MDR-T]

[DP 44, 46, 47] **Caja Rural de Navarra Group** is committed to continuous improvement in the management of its own workforce, establishing results-oriented and time-bound targets to boost positive impacts and manage material risks and opportunities related to its own workforce.

In this context, within the strategic framework of its Master Plan, the Bank has a series of objectives to improve management of its people. These are reviewed and updated annually. The degree of compliance with these objectives during the financial year 2025 and the updated targets for 2026 are as follows:



Issue	Objective 2025	Degree of compliance 2025	2026 Objective
Human resource management (equality and diversity, health and safety etc.)	We will continue to roll out the actions under the Plan.	Objective achieved.	We will continue to roll out the actions under our Equality plan. By increasing the representation of women in leadership positions within the time horizon of the current Equality Plan, through internal promotion, training and work-life balance measures.
Employee affinity groups, diversity councils or networking groups	Organise a sports competition with employees.	Objective achieved. Company Challenge achieved.	We will encourage participation in sports events at company level in the different Areas of operation.
Equal pay	2025 Audit	Objective achieved.	A 2025 Salary Audit will be carried out.
Financial inclusion	Continue the Plan for Digital Training of Older People, making sure they are financially included and can get on with new technologies. Tailored to demand.	Objective achieved. 7 workshops were delivered in 2024.	Continue the Plan for Digital Training of Older People, making sure they are financially included and can get on with new technologies. Tailored to demand.
Volunteering	Continue sharing corporate volunteering actions on the Bank intranet.	Objective achieved. Publicise voluntary work carried out on the intranet.	Strengthen internal communication and participation in corporate volunteering.
Volunteering	Continue with environmental volunteering actions and digital training for older people.	Objective achieved. Ran volunteer forestry programmes in Gipuzkoa and Vizcaya and digitization workshops for seniors.	Continue with environmental volunteering actions and digital training for older people.
Employability and integration to the labour market for young people	Continue the Experience Programme and other collaboration agreements with universities.	Objective achieved.	Continue the Experience Programme and other collaboration agreements with universities.
Training	Training of new staff members	Objective achieved.	Training of new staff members
Coordination of corporate activities	Continued coordination across business	Objective achieved.	Continued coordination across business
Occupational Risk Assessment	Review of assessment methods and assess centres/ roles	Objective achieved.	Review of assessment methods and assess work centres/roles
Annual planning	Meeting the targets in the annual plan	Objective achieved.	Meeting the targets in the annual plan
Healthy Company Group	Continuation of the Healthy Company group	Objective achieved.	Continuation of the Healthy Company group

[DP 47 (a), (b), (c)] These targets are approved by the Sustainability Committee. The targets for its own workforce are based on the results of the double materiality process, internal workforce plans and dialogue with employee representatives in existing bodies and committees. Progress is monitored on a regular basis through internal indicators, surveys and reviews, and results shared with the Areas involved and, where appropriate, employee representatives. On the basis of this monitoring, the Group identifies areas for improvement, adjusting measures where necessary to make actions more effective.

Characteristics of the company's employees [S1-6] [MDR-M]

[DP 48, 50, 51, 52] At **Caja Rural de Navarra Group**, caring for people, closeness to employees and attention to people's personal and professional realities form part of the corporate culture and the way the Group goes about its day-to-day business. The diversity of the workforce —in gender, age and geographical origin— is understood as an added value, which enriches decision-making, encourages intergenerational learning and allows the Group to better reflect the social reality of the regions where it operates.

In this context, all of **Caja Rural de Navarra Group's** own workforce are directly employed as salaried employees, in accordance with current Spanish employment legislation. Employees receive regular fixed remuneration, which may be supplemented by variable components, and work within an organisational and hierarchical structure under the management and supervision of the company.

Caja Rural de Navarra Group's own workforce, in accordance with applicable labour regulations, work under the following types of employment contract:

- **Indefinite contract:** employment relationship with no end date, predominantly for permanent staff.
- **Temporary contract:** for work on projects or covering leave, with a defined duration. This type of contract includes the training contract for professional practice.

To ensure reliable and consistent employment information, **Caja Rural de Navarra Group** has a centralised human resources management system, which records data on the number of people employed and full-time equivalents (FTE). The FTE figures takes as a reference the standard working day specified in the applicable sector agreements, pro rata hours worked in the case of part-time employees. Data are compiled in accordance with national legislation and aggregated at Group level.

The information disclosed refers mainly to territory of Spain, as the Group has no significant presence elsewhere for employment purposes.

[DP 48, 50] The following tables show the breakdown of the group's total number of employees at year-end by gender and by country:

GENDER BREAKDOWN

	2024	2025
Caja Rural de Navarra	M 509 W 544 T 1053	M 533 W 568 T 1101
Subsidiaries	M 187 W 508 T 695	M 186 W 558 T 744
Total	M 696 W 1052 T 1748	M 719 W 1126 T 1845

COUNTRY BREAKDOWN

	2024	2025
Caja Rural de Navarra	ES 1053 FR - T 1053	ES 1101 FR - T 1101
Subsidiaries	ES 671 FR 24 T 695	ES 727 FR 17 T 744
Total	ES 1724 FR 24 T 1748	ES 1828 FR 17 T 1845

TYPES OF CONTRACT BY GENDER

- No. of permanent employees
- No. of temporary employees
- No. of workers on non-guaranteed hours
- No. of full-time employees
- No. of part-time employees

		2024 M	2024 W	2024 T	2025 M	2025 W	2025 T
Caja Rural de Navarra	No. of permanent employees	461	492	**953**	488	514	**1002**
	No. of temporary employees	48	52	**100**	45	54	**99**
	No. of workers on non-guaranteed hours	0	0	**0**	0	0	**0**
	No. of full-time employees	509	544	**1053**	533	568	**1001**
	No. of part-time employees	0	0	**0**	0	0	**0**
Subsidiaries	No. of permanent employees	171	390	**561**	165	416	**581**
	No. of temporary employees	16	118	**134**	21	142	**163**
	No. of workers on non-guaranteed hours	0	0	**0**	0	0	**0**
	No. of full-time employees	159	296	**455**	169	406	**575**
	No. of part-time employees	12	94	**106**	17	152	**169**
Total	No. of permanent employees	632	882	**1514**	653	930	**1583**
	No. of temporary employees	64	170	**234**	66	196	**262**
	No. of workers on non-guaranteed hours	0	0	**0**	0	0	**0**
	No. of full-time employees	668	840	**1508**	702	974	**1676**
	No. of part-time employees	12	94	**106**	17	152	**169**

The Group does not have any non-guaranteed hours employees, as defined in the ESRS.

Below is a breakdown of Group employees by type of contact, type of working day (full or part-time) and region of operation. The main regions were **Caja Rural de Navarra Group** is active are: Álava, Gipuzkoa, Vizcaya, Navarre, La Rioja and Madrid.

- No. of permanent employees
- No. of temporary employees
- No. of workers on non-guaranteed hours
- No. of full-time employees
- No. of part-time employees

		2024						2025					
		Caja Rural de Navarra		Subsidiaries		Total		Caja Rural de Navarra		Subsidiaries		Total	
		M	W	M	W	M	W	M	W	M	W	M	W
Euskadi	No. of permanent employees	144	173	2	4	146	177	165	177	2	4	167	181
Euskadi	No. of temporary employees	26	15			26	15	24	18			24	18
Euskadi	No. of full-time employees	170	188	2	4	172	192	189	195	2	4	191	199
Andalusia	No. of permanent employees			6	1	6	1			7	1	7	1
Andalusia	No. of full-time employees			6	1	6	1			7	1	7	1
La Rioja	No. of permanent employees	38	41		2	38	43	40	41		2	40	43
La Rioja	No. of temporary employees	5	3			5	3	6	3			6	3
La Rioja	No. of full-time employees	43	44		2	43	46	46	44		2	46	46

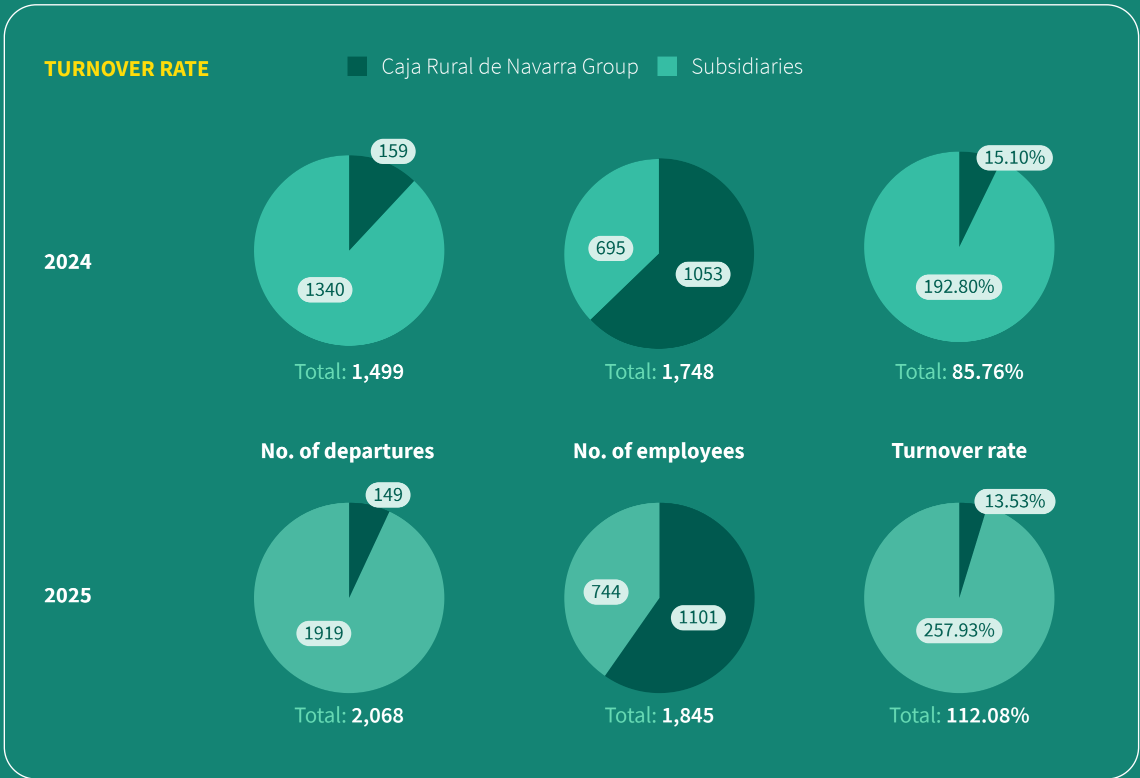
Below is a breakdown of Group employees by type of contact, type of working day (full or part-time) and region of operation. The main regions were **Caja Rural de Navarra Group** is active are: Álava, Gipuzkoa, Vizcaya, Navarre, La Rioja and Madrid.

- No. of permanent employees
- No. of temporary employees
- No. of workers on non-guaranteed hours
- No. of full-time employees
- No. of part-time employees

		2024						2025					
		Caja Rural de Navarra		Subsidiaries		Total		Caja Rural de Navarra		Subsidiaries		Total	
		M	W	M	W	M	W	H	M	M	W	M	W
Madrid	No. of permanent employees	2	1	6		8	1	2	1	4	1	6	2
Madrid	No. of temporary employees									1		1	
Madrid	No. of full-time employees	2	1	6		8	1	2	1	5	1	7	2
Madrid	No. of part-time employees									1		1	
Navarre	No. of permanent employees	277	277	139	377	416	654	281	295	142	404	423	699
Navarre	No. of temporary employees	17	34	16	118	33	152	15	33	19	142	34	175
Navarre	No. of full-time employees	294	311	143	399	437	710	296	328	145	396	441	724
Navarre	No. of part-time employees			1	94	12	94			15	150	15	150
Rest	No. of permanent employees			18	6	18	6			10	6	10	6
Rest	No. of temporary employees									1		1	
Rest	No. of full-time employees			18	4	18	4			10	6	10	6
Rest	No. of part-time employees				2		2			1		1	

The Bank calculates its staff turnover ratio by considering various factors. The ratio includes voluntary departures of employees and departures due to dismissal, which may be for disciplinary reasons or due to restructuring. In addition, retirements and, in exceptional cases, deaths in service are included. Totalling up these categories provides a comprehensive turnover ratio, showing voluntary departures and other forms of departure affecting the staff structure.

[DP 50b] The turnover rate is calculated by dividing the number of departures by the number of employees at the end of the year, and multiplying by 100. Note the high turnover rate in the Group's subsidiaries reflecting the fact that some work in industries where there is a high volume of entry and exit of personnel.



[DP 50f] The information on employee numbers is taken from the consolidated financial statements of the Group, based on the average number of employees reported in the financial statements.

Characteristics of non-salaried employees in the company's own workforce [S1-7][MDR-M]

[DP 53, 55 (a-c)] **Caja Rural de Navarra Group** is committed to transparency and clarity in reporting on its own workforce and reports that its own workforce is made up of salaried workers. However, on an occasional and limited basis, certain Group Entities use non-employee workers provided by temporary employment agencies to meet specific production needs, and for maintenance and cleaning work.

Specifically, during the 2025 financial year, **Caja Rural de Navarra** had no non-employee staff, while Solera and Harivenasa had, at different times of the year, a total of 16 non-employee workers, which represents approximately 2.1% of the total number of people who provided services for the Group (employee and non-employee). In 2024, there were 15 non-salaried employees, representing 0.85% of the total. The information on self-employed workers is presented in number of persons and corresponds to the maximum recorded over the reference period, given the temporary and discontinuous nature of this type of employment. No estimates have been used in compiling these data.

The use of non-salaried workers reflects the need for operational flexibility in specific activities and does not imply a structural replacement of salaried employees. As a general principle, the Group prioritises stable and permanent employment relationships, in accordance with prevailing labour legislation and applicable collective bargaining agreements.

Non-employee workers provide their services under the legal framework regulating temporary employment agencies and have the working conditions, rights and protection measures established by the applicable legislation and by the supplier companies, guaranteeing in all cases respect for labour rights and safe working conditions while providing services to the Group.

Coverage of collective bargaining and social dialogue [S1-8][MDR-M]

[DP 58, 60 (a-c)] **Caja Rural de Navarra Group** recognises the importance of social dialogue and collective bargaining as fundamental tools to guarantee fair and equitable working conditions for employees. Information is provided below on the degree of influence of collective bargaining agreements on working and employment conditions, and on employee representation in social dialogue, at the level of the Group and European level.

COLLECTIVE BARGAINING AGREEMENTS

- The sector agreement governing terms and conditions at **Caja Rural de Navarra** is negotiated for all credit cooperatives by the Unión Nacional de Cooperativas de Crédito (UNACC), which includes the Bank, and by ASEMEC on the management side and by the unions Comisiones Obreras (CC.OO.), Unión General de Trabajadores (UGT) and Federación Fuerza Independencia y Empleo (FINE) on the workers' side. This is the basic regulation governing activity in credit cooperatives and therefore directly applicable to 100% of **Caja Rural de Navarra** employees. Working and employment conditions at the other subsidiaries are regulated by their respective sector agreements, which are automatically applied to all workers within their scope of application.

- The agreements applying to subsidiaries with more than 50 workers, all of them in Spain, are: (a) Convenio marco estatal de servicios de atención a las personas dependientes (care workers sector agreement) and (b) Convenio nacional de fabricantes de harinas panificables y semolinas (flour sector agreement).

- However, in addition to the above negotiation and application of the collective sector agreement, there are other areas which are regulated by internal agreements between employees' legal representatives and management, addressing specific issues that improve on the terms in the collective agreement or regulate matters not covered by the general regulations.

- Current agreements in force cover, first, distribution of working hours in light of work-life balance and employees' right to decide some of their working hours, so that work is done at the best time for the business and employee while being coordinated with the working team. They also include the two days' extra holiday over and above what is laid down in the agreement. Secondly, they cover social benefits such as loans for certain purposes, products provided as flexible remuneration, insurance for a range of circumstances and support for families with children, etc.. All these benefits are set out in a dossier that is distributed internally to make sure all Caja Rural employees are aware of their entitlements. The terms of benefits for workers on the CRN payroll at subsidiaries are renewed periodically, and updated in the IT files at the branches so employees can be informed when they come in to enquire about any product.

EMPLOYEE REPRESENTATION IN SOCIAL DIALOGUE

- The employees of **Caja Rural de Navarra Group** are represented in the social dialogue through the workers' legal representative bodies, such as the works councils and trade union delegates.

- These bodies are actively involved in the negotiation of collective bargaining agreements, as well as in the development of labour policies and practices affecting employees.

- The percentage of employees represented by social dialogue refers to people employed in institutions where there is legal worker representation, following the ESRS definition, rather than to the percentage trade union membership.

- At the European level, the Group's employees are also represented through the social dialogue systems established by the European Union, such as the European Works Councils.

- A constant and constructive dialogue is maintained with employee representatives, with the aim of ensuring a fair, safe and respectful working environment.

COMMITMENT TO SOCIAL DIALOGUE

- **Caja Rural de Navarra Group** is committed to maintaining and strengthening social dialogue with employees, recognising their fundamental role in building solid and lasting labour relations.

- For the Group, social dialogue is essential to promote equal opportunities, social justice and sustainable development.

- We will continue to work in partnership with employee representatives to ensure that the Group's labour policies and practices meet the highest standards of quality and fairness.

Data on the coverage of collective bargaining and social dialogue are shown below:

Collective bargaining and social dialogue coverage	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
% of employees covered by collective bargaining	100%	100%	100%	100%	100%	100%
% of employees represented in social dialogue	100%	73	93.37%	100%	88%	91.72%

In the Spanish context, the automatic application of sector and company agreements to all workers within their scope, irrespective of their trade union membership or participation in representative bodies, ensures very wide collective bargaining coverage.

Diversity metrics [S1-9] [MDR-M]

At **Caja Rural de Navarra Group** we have an Equality Plan negotiated with workers' legal representatives and registered in 2023. The plan includes a series of measures that embody our commitment to develop policies for equal opportunities and treatment of men and women. As a company, we foster a culture of equality in the workforce that we also apply in our relationship with other external stakeholders.

It should be noted that **Caja Rural de Navarra Group** has an equal number of men and women employees, with the percentage of branch managers occupied by women, a key position in the Group, rising to 37.89%, from 37.3% the previous year, one of the highest rates in the sector.

Caja Rural de Navarra Group, as a sign of its commitment to inclusion and equal opportunities, is a signatory of the Diversity Charter, an initiative promoted by Fundación Diversidad, with the support of the European Commission and the national Charters of each of the countries of the European Union.

In accordance with the ESRS, the Group defines top management as the persons at the first and second hierarchical level below the management body, including the identified senior management in the parent company and general managers at the subsidiaries with autonomous responsibility.

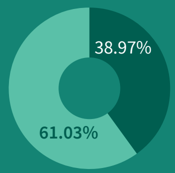
The gender distribution of top management is as follows:

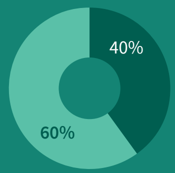
	2025	2024
Men	16	13
Women	3	0
Total	19	13
% Men	84%	100
% Women	16%	0

[DP 64, 66] The following tables break down the number of employees by gender and age range as of 31 December each year:

GENDER BREAKDOWN

	2025 M	2025 W	2025 T	2024 M	2024 W	2024 T
CRN	533	568	1007	509	544	1053
Subsidiaries	186	558	619	187	508	695
Total	719	1126	1626	696	1052	1748





BREAKDOWN BY AGE

	2025 Over 50	2025 30 to 50	2025 Under 30	2025 T	2024 Over 50	2024 30 to 50	2024 Under 30	2024 T
CRN	165	589	347	1101	148	575	330	1053
Subsidiaries	200	365	179	744	189	353	153	695
Total	365	954	526	1845	337	928	483	1748

Over 50 · 30 to 50 · Under 30

Adequate Wages [S1-10][MDR-M]

[DP 67, 69, AR72, AR73a] **Caja Rural de Navarra** structures its remuneration system to achieve an internal coherence between the elements of remuneration and the posts and responsibilities being rewarded, and gender equality, which is tailored to the realities of the market and provides a path of professional progress and promotion for its staff.

Caja Rural de Navarra Group has approved its Remuneration Policy linked to Risk management which is designed to fulfil its stated obligations. The Policy is based on a number of principles, including the following:

- **Individual remuneration** shall fairly reflect each employee's responsibility and professional career. It must be reviewed regularly (at least annually) and changed where appropriate.
- **Variable remuneration** shall take account of employees' performance, results achieved by their team and results achieved by the Group as a whole.

Caja Rural de Navarra Group's remuneration structure has a direct influence on corporate culture, promoting a working environment where effort, collaboration and commitment to business goals are recognised and rewarded through equality and transparency.

All salary information refers to the Average Labour Index of **Caja Rural de Navarra Group**. The Bank declares that 100% of its employees receive adequate wages, in accordance with the applicable reference indices, complying in all cases with current labour legislation and applicable collective bargaining agreements.

Caja Rural de Navarra Group ensures that the minimum wage offered to its staff is in line with their respective collective bargaining agreements. The minimum wage for the 2025 financial year corresponds to the Minimum Interprofessional Wage (SMI) in force in Spain, which constitutes the applicable reference index in accordance with Directive (EU) 2022/2041 on adequate minimum wages in the European Union.

True to its values of professional development and equal opportunities, **Caja Rural de Navarra Group** regulates fixed salaries without gender discrimination. The remuneration system is gender neutral, with a basic salary ratio of 1:1 between men and women in the same category. Variable remuneration schemes recognise performance objectively and are easily auditable, eliminating any gender discrimination.

Annex VII – Data specific to Law 11/2018 sets out detailed salary data by category, training, type of employment contract etc., as required with Spanish Law 11/2018.

Social protection [S1-11][MDR-M]

[DP 75] **Caja Rural de Navarra Group** is committed to guaranteeing the security and well-being of its salaried staff, offering comprehensive social protection against loss of income resulting from significant life events. As **Caja Rural de Navarra Group** operates exclusively in Spain, all our salaried employees enjoy the social protections established by Spanish law and the Group therefore has full social protection coverage.

[DP 74, AR 75] **Caja Rural de Navarra Group** states that in financial year 2025 100% of its employees are covered by social protection, through public programmes and, where applicable, supplementary benefits offered by the company, against major life events that may result in a loss of income, in accordance with the definition of social protection set out in the ESRS.

[DP 74(a)] **Caja Rural de Navarra Group** guarantees that its employees are entitled to financial benefits for temporary incapacity, whether due to common or occupational illness, securing the continuity of their income during the period of sick leave. The Group also provides access to occupational risk prevention services and health promotion programmes, placing special emphasis on the physical and mental wellbeing of its staff.

[DP 74(b)] In situations of involuntary unemployment, employees of **Caja Rural de Navarra Group** are protected by the right to receive unemployment benefits, in accordance with current Spanish legislation, from the start of the employment relationship.

[DP 74(e)] The Group's employees are also entitled to receive contributory retirement pensions, guaranteeing financial protection during their retirement. To complement this protection, the Group also offers additional pension plans, designed to enhance coverage and ensure a more comfortable retirement.

[DP 74(d)] The Group guarantees parental leave, including both maternity and paternity leave, in accordance with current Spanish legislation. Likewise, flexible working hours and additional leave arrangements are available to help reconcile work and family life, recognising the importance of the balance between the two.

[DP 74(c)] In addition, **Caja Rural de Navarra Group** provides cover against employment injury and acquired disability, as well as other contingencies, through the benefits in the public system and the internal support measures available.

Caja Rural de Navarra considers the social protection of its employees to be a fundamental pillar of its corporate social responsibility and is committed to maintaining and continually improving its policies and practices in this area, with the aim of securing the welfare and safety of the entire workforce. As 100% of the Group's own workforce are covered by social protection against major life events in accordance with the ESRS, there is no need to include an additional breakdown in the form of a table.

Percentage of employees with a disability [S1-12] [MDR-M]

[DP 77, DP 79, AR 76] **Caja Rural de Navarra Group** considers respect for functional diversity an essential pillar, in line with its commitment to inclusion, equity and corporate social responsibility, recognising that a diverse workforce, which integrates people with different abilities, enriches the working environment, fosters innovation and strengthens its social sustainability.

Through specific policies and programmes, **Caja Rural de Navarra Group** actively promotes the integration of people with functional diversity in the workplace, facilitating their access to employment, professional development and participation in business activities, thus consolidating an inclusive organisational culture that is respectful of all and enriched by diversity.

The Group discloses below the percentage of employees with disabilities in financial year 2025, calculated in accordance with applicable regulations and personal data protection law.

[DP 80] The Group voluntarily provides a breakdown by gender of the percentage of employees with disabilities, in order to reinforce transparency and facilitate the interpretation of the disclosed information.

[AR 76] The percentage disclosed refers exclusively to those persons who have been officially recognised as persons with disabilities in accordance with current Spanish legislation. The data is obtained from internal people management systems, respecting at all times the regulations on personal data protection and the legal limitations for the collection and processing of this type of information.

% OF EMPLOYEES WITH DISABILITIES BY GENDER

2025

	M	W	T
CRN	3 (0.56%)*	2 (0.35%)*	5 (0.45%)*
Sub.	1 (0.54%)*		1 (0.13%)
Tot.	4 (0.56%)*	2 (0.18%)*	6 (0.33%)

2024

	M	W	T
CRN	4 (0.79%)*	2 (0.37%)*	6 (0.57%)*
Sub.	1 (0.53%)*		1 (0.14%)
Tot.	5 (0.72%)*	2 (0.19%)*	7 (0.40%)

Training and skills development [S1-13][MDR-M]

[DP 81] By encouraging the development of everyone working at **Caja Rural de Navarra Group** we create opportunities and help people to grow. This is the core purpose of training. The Bank believes in professional development, with financial investment playing a key role but also the time that staff put in to train themselves and others, enabling them to have a career that allows them to take on greater responsibility and fulfil different roles.

The Group fosters an atmosphere of continuous learning, with close attention to the generational diversity of the workforce. Collaboration is a learning process for both sides, about advice and business focus on one side and about digitization of the business and innovations in customer relationships on the other.

For this reason, **Caja Rural de Navarra Group** invests significantly in the training of its staff, recognising it as a fundamental pillar for individual development and organisational excellence. It is especially engaged in the training of people who join Caja Rural through the internship programmes signed with Universities each year, or through the "Experience Programme," aimed at the incorporation and development of young talent, the acquisition of practical experience and the strengthening of education and financial culture to foster employability and links between training and the working environment.

Every year, **Caja Rural de Navarra Group** draws up a training plan of the actions that will be run during the year with the aim of evolving as an organization in terms of personal and professional growth, matching the needs of the workforce with the Group's need to adapt to market situations or regulatory changes by providing the right training for each group.

Key training actions this year focused on people's professional development, sales skills, professional advisory qualifications, and preventative actions on cybersecurity, as well as regulatory training on Insurance, anti-money laundering, compliance and data protection among other issues. We also have our own Virtual Classroom with a wide range of e-learning programmes that are open to the whole workforce.

In addition, in 2025, the Group strengthened its specialist training in regulatory, compliance and governance matters, led by the Regulatory Compliance Area. Training actions addressed areas such as AML/CFT, market conduct, customer protection, product governance, cyber-resilience and regulatory developments, through internal and external training, both on-site and online, as well as participation in forums and technical conferences, contributing to the strengthening of professional skills and a culture of compliance aligned with the Group's strategy.

By 2025:

- A total of **103,320.5 training hours** were delivered.
- An average of just over **93.80 hours of training per person** was delivered keeping employees continuously up to date.

AVERAGE HOURS OF TRAINING BY GENDER

2025

	M	W	T
CRN	93.92	93.76	93.84
Subsidiaries	2.09	2.05	2.06
Total	69.81	48.54	56.53

2024

	M	W	T
CRN	88.61	94.60	91.70
Subsidiaries	3.86	1.86	2.40
Total	65.84	48.92	56.19

**% of total employees*

Training hours by professional category	2025	2024
Group I	2	0
Group II Grade 1	461	93
Group II Grade 2	215	216
Group II Grade 3	72	0
Group II Grade 4	685	779.50
Group II Grade 5	1,180.50	1,053
Group II Grade 6	20,828	18,631.50
Group II Grade 7	18,523.50	20,317
Group II Grade 8	7,117	5,996
Group II Grade 9	8,485.50	8,006.5
Group II Grade 10	11,949.50	11,297.50
Group Professional Access Grade	33.787.50	30,173.50
Group III Assistants	14	0
No Information	-	-
Total	103,320.50	96,563.50

Training reported by the subsidiaries:

TRAINING HOURS AT SUBSIDIARIES

2025 Total no. of attendees: **309**

M	W	T
389 h	1.143 h	1.532 h

2024 Total no. of attendees: **59**

M	W	T
721 h	944 h	1.665 h

[DP 83(a), AR 77] **Caja Rural de Navarra Group** has a regular performance review and professional development system, based on criteria known to the person being assessed and their manager, and applied at least once a year. This is an annual performance review system, applied universally to all staff. This process is a fundamental pillar of the business and includes follow-up meetings between reviewers and those being reviewed, where they can discuss improvement actions, plans for the following year and progress with the current plan. There are also monitoring reviews for temporary employees and induction programmes for new permanent employees.

TRAINING HOURS AT SUBSIDIARIES

2025

	M	W	T
CRN	483	548	1031
	90.62%	96.48%	93.64%
Sub.	180	505	685
	90.62%	96.48%	62.22%
Tot.	663	1053	1716
	62.20%	92.69%	77.93%

2024

	M	W	T
CRN	495	513	1008
	97.25%	94.30%	95.73%
Sub.	71	116	187
	39.97%	22.83%	26.91%
Tot.	566	629	1195
	81.32%	59.79%	68.36%

[DP 84, AR 79] The Group voluntarily discloses the breakdown of performance reviews and training by professional category, using categories defined on the basis of its internal human resources system, to better understand the differences between groups.

Number of reviews by professional category	Caja Rural de Navarra	
	2025	2024
Group I	0	0
Group II Grade 1	0	0
Group II Grade 2	0	1
Group II Grade 3	0	0
Group II Grade 4	8	8
Group II Grade 5	12	14
Group II Grade 6	246	263
Group II Grade 7	272	308
Group II Grade 8	95	94
Group II Grade 9	100	97
Group II Grade 10	135	100
Group Professional Access Grade	111	60
Group III Assistants	2	0
No Information	50	63
Total	1,031	1,008

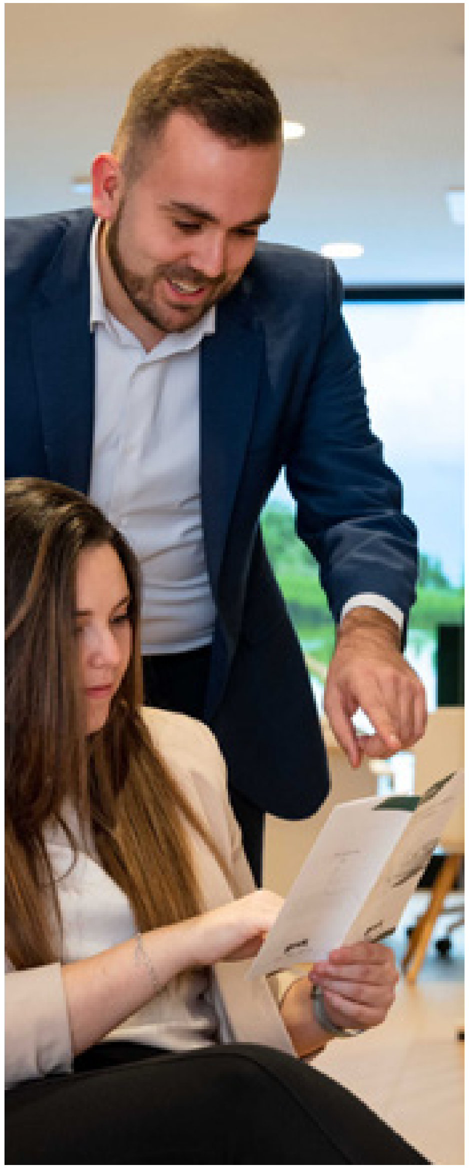
Number of reviews by professional category	Subsidiaries	
	2025	2024
General and Area directors	23	28
Graduates (depending on an Area director)	13	11
Administrative and workshop managers (nurses, nutritionists, etc.)	136	148
Front-line staff (clerical, head cook, etc.)	41	0
Grade two staff (auxiliary nurses, cooks, assistants, etc.)	358	0
Grade three staff (administrative assistants, orderlies, etc.)	103	0
Total	685	187

Number of reviews carried out vs. number agreed by management	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
% Total	100%	100%	100%	100%	100%	100%

The data reported come from a centralised human resources management system in which training data is recorded.

Caja Rural de Navarra Group attends a number of employment forums and events in the areas where it is active, to get close to young talent and communicate its project and professional offer.

The Group's internship programmes are an opportunity to put into practice the knowledge acquired and develop skills linked to the Group's business, and are also one of the main sources of talent recruitment. Opinions are collected annually from programme participants through an anonymous survey to analyse factors affecting the Group's image as an employer.



Health and safety
[S1-14][MDR-M]

Caja Rural de Navarra maintains its aim to remain competitive with the leaders in its sector and understands that, in order to achieve this, it must continue to make organizational efforts on all fronts of good business practice. To compete successfully demands a continuous drive for excellence in quality and productivity, as well as in prevention. All three have to go hand in hand to get the job done right.

[DP 86, 88(a), AR 80] The Management of **Caja Rural de Navarra Group** has embraced health and safety culture. It plans to embed and consolidate an integrated occupational risk prevention management system whose main objective is to promote the occupational health of the entire workforce. Accordingly, 100% of the workers are covered by the health and safety management system, based on the requirements set by the current Spanish regulations on work-related risk prevention.

Meeting this objective is a task shared by management, supervisors and all employees, who promote the continuous application of health and safety measures, and actively help in identifying improvements to make working environments ever safer.

[AR 89, AR 90] The Group uses a standardised method to calculate the work-related accident rate to ensure accuracy and comparability of data. The number of work-related accidents recorded during the reference period is divided by the total number of hours worked by the own workforce and the result multiplied by 1,000,000 to give the accident rate per million hours worked.

[DP 88(b), DP 88(d)] During the financial year 2025, **Caja Rural de Navarra Group** has not recorded any deaths as a result of work-related injuries or health problems, or cases of work-related diseases.

[DP 88(c), DP 88(e), AR 82, AR 95]

Accidents at work	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
No. of accidents	11	112	123	10	87	97
Accident rate	6.26	105.64	45.65	5.58	90.05	35.32
Work-related fatalities	0	0	0	0	0	0
Work-related ill health	0	N/A	0	0	0	0
Days lost due to accidents at work	419	2,163	2,582	623	3,457	4,080

[DP 90] To ensure compliance with current regulations on the prevention of work-related hazards, **Caja Rural de Navarra** has its own in-house Prevention Service, which specialises in Occupational Safety, Ergonomics and Applied Psychosociology, and has also arranged for the specialities of Industrial Health and Safety Surveillance to be covered by an external prevention service. It also has a Health and Safety Committee, as a joint participation body, which meets regularly.

The occupational risk prevention management system implements the Prevention Plan by integrating preventive activity across all the Group's hierarchical levels and processes, including risk assessment, preventive planning, training, emergency plans and health surveillance.

During the 2025 financial year, actions were carried out on monitoring the Prevention Plan, preventive controls in the work place, health surveillance planning and regular maintenance of facilities, equipment and emergency measures.

Additional tables on absenteeism and accident rates, prepared in accordance with Law 11/2018, are included in *Annex VII - Specific data of Law 11/2018.*

Work-life balance [S1-15][MDR-M]

[DP 91] In **Caja Rural de Navarra Group**, we recognise that work-life balance is fundamental to the well-being of our employees and hence for the sustainability of the Group. The Group fosters a work environment that encourages work-life balance, offering policies and measures that allow for the effective management of professional and personal responsibilities.

The main work-life balance measures available to staff include:

- Digital disconnection policies
- Flexible working
- Paid and unpaid leave and sabbaticals
- Maternity leave
- Shorter day for care of children and relatives
- Medical support
- Voluntary leave and leave for care of children under 3
- Option to choose days for evening work
- Parental leave

The right to digital disconnection is a key tool to guarantee respect for rest time, leave and holidays, as well as personal and family privacy. It also helps prevent psychosocial risks associated with hyperconnectivity.

For this reason, in accordance with Article 20a of the Estatuto de Trabajadores (Spanish labour code), **Caja Rural de Navarra** and the legal representatives of the workers signed an agreement expressly recognising this right, which is also included in article 69.1 of the Collective Bargaining Agreement for Cooperative Credit Societies.

[DP 93(a), AR 96, AR 97] All employees of **Caja Rural de Navarra Group** are entitled to take leave for family reasons, under current labour law and the applicable collective agreements. Types of leave include, among others, maternity leave, paternity leave, parental care leave and leave for carers.

In addition, the Group offers a range of social benefits to support the work-life balance and well-being of its employees, including educational support, family support, flexible remuneration measures (such as childcare vouchers), insurance and other social benefits that strengthen employees' ability to balance their personal, family and professional lives.

During the 2025 financial year, the proportion of employees exercising their right to family leave was as follows, broken down by gender:

Employee data on family leave	2025				2024			
	Subsidiaries				Caja Rural de Navarra			
	Nº	%	Nº	%	Nº	%	Nº	%
Men	30	5.63%	N/A	N/A	23	4.51%	N/A	N/A
Women	34	5.99%	N/A	N/A	26	4.78%	N/A	N/A
Total	64	5.81%	N/A	N/A	49	4.65%	N/A	N/A

The Group's subsidiaries do not collect individualised information on the number of employees who took family leave. However, during 2025, 14,422 hours or leave were recorded, including maternity, paternity, childcare and parental care leave (3,533 for men and 10,889 for women), compared to the previous year with 3,511 hours of family leave in the subsidiaries (446 hours for men and 13,065 hours for women).

Remuneration metrics (pay gap and total remuneration) [S1-16][MDR-M]

The core aim of remuneration policy is to align the performance of the teams with the Group's long-term objectives. Its design and planning involves the Legal Representation of Workers (RLPT), through the Collective Bargaining Agreement for Credit Cooperative Societies, and the Group's management. It must then be approved by the Remuneration Committee and, finally, signed off by the Governing Board.

Objectives include the essential generation of economic profitability, as well as key issues for a cooperative entity with strong local roots, such as growing the customer base, securing loyalty and a positive perception of the service provided.

The basic criteria that flow from this core aim are as follows:

A. A. Individual remuneration shall fairly reflect each employee's responsibility and professional career. It must be reviewed regularly (at least annually) and changed where appropriate.

B. Variable remuneration, which is discretional and non-obligatory, shall take account of employees' performance, results achieved by their team and results achieved by the Bank as a whole. It will create no direct incentives to sell specific projects, such as discounts or fee reversals.

C. Variable remuneration must be capped as a proportion of fixed income and can never be more than 100 % of fixed remuneration, as required by regulations in force.

D. It should always be based on the qualitative issues most closely related to long-term performance (maintenance of the customer base, customer satisfaction, balanced growth, etc.).

E. Part of variable remuneration shall be deferred for between 3 and 5 years, tied to completion of the Strategic Plan for this period.

F. Customer satisfaction data feeds into the design of remuneration policy.

G. Variable remuneration shall include a clawback clause allowing the Cooperative Back to retrieve sums paid in the event of fraud, disciplinary dismissal or misconduct that causes serious damage to the Bank.

H. Before agreeing any payment, the Bank must make sure that minimum solvency requirements will continue to be met so its solvency is not imperilled and check it against the detailed indicators in the Risk Appetite Framework.

The calculation of variable remuneration is based on a performance review system that combines quantitative and qualitative criteria, aligned with the Group's strategic objectives. The factors considered include the degree of fulfilment of individual objectives, the results of the work team, the overall results of the Group and the quality of professional performance, in accordance with the functions and responsibilities assumed.

In the case of senior management, variable remuneration also incorporates ESG (environmental, social and governance) factors, linked to long-term sustainable performance, compliance with the Strategic Plan and respect for the principles of responsible risk management, solvency and business conduct. These factors reinforce the alignment between the remuneration policy and the Group's sustainability strategy.

The total annual remuneration considered for the purposes of this section includes, in addition to fixed and variable remuneration, benefits in kind, such as social benefits, insurance or other non-monetary compensation, in accordance with the remuneration policy in force and with the criteria established in the ESRS.

The basic remuneration structure is articulated through the Collective Bargaining Agreement for Credit Cooperative Societies, applicable to all the Group's employees. Once this is met, individual pay and professional careers are determined on a personalised basis, based on standardised definitions of functions and responsibilities.

In line with **Caja Rural de Navarra Group's** Equality Plan and applicable regulations, an annual analysis of the gender pay gap is carried out, with the aim of identifying and reducing any differences in pay.

[DP 95, 97, AR98, AR99, AR100] **Caja Rural de Navarra Group** discloses the gender pay gap, defined as the difference between the average gross hourly pay of male and female employees, expressed as a percentage of the average male pay level, in accordance with the methodology established in the ESRS and Royal Decree 902/2020.

The latest available data are for the financial years 2025 and 2024, with 2025 being the last financial year ended at the date of this report.

Gender pay gap	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Total wage gap	20.45	44.69	37.03	22.72%	43.93%	31.17%

The observed pay gap is explained, among other objective factors, by the distribution of the workforce by professional categories, levels of responsibility and age brackets, and not by pay differentials in equivalent positions.

[DP 97(b), AR 101] The Group also discloses the ratio between the total annual remuneration of the highest paid salaried employee and the average total annual remuneration of all employees excluding the highest paid person, calculated in accordance with the remuneration policy in force.

Pay inequality data	Caja Rural de Navarra	
	2025	2024
Pay inequality ratio	6.48	6.84

The calculation includes fixed remuneration, variable remuneration and benefits in kind, in accordance with the criteria defined in the ESRS.

Variable remuneration is established in accordance with Law 10/2014 and the Bank's Remuneration Policy, ensuring that incentives are prudent, transparent and consistent with the risk profile. Their calculation is based on quantitative and qualitative targets that are pre-defined annually, as well as on the individual contribution and professional performance of each employee. The system incorporates measures to avoid incentives that promote excessive risk-taking.

The tables below detail the average total remuneration received, following the guidelines in Royal Decree 902/2020 of 13 October on equal pay for men and women. Remuneration data on General Management and categories with too few members to be anonymised are excluded (shown as "-"). In the latter situation, the persons are included in the category and age bracket immediately below.

The average fixed and variable remuneration is reported through a remuneration index calculated for each professional group based on the average remuneration for the group and the average remuneration of the whole CRN workforce. Average variable remuneration is based on the average number of employees who have received such remuneration.

Average remuneration by category, gender and age	2025						2024					
	Average fixed remuneration			Average variable remuneration			Average fixed remuneration			Average variable remuneration		
	M	W	T	M	W	T	M	W	T	M	W	T
Group I	-	-	-	-	-	-	-	-	-	-	-	-
Over 50	-	-	-	-	-	-	-	-	-	-	-	-
30 to 50	-	-	-	-	-	-	-	-	-	-	-	-
Under 30	-	-	-	-	-	-	-	-	-	-	-	-
Group II Grade 1	2.73	0.00	0.00	5,23	0.00	0.00	3.29	0.00	3.29	9.29	0.00	9.29
Over 50	2.73	0.00	0.00	5,23	0.00	0.00	3.29	0.00	3.29	9.29	0.00	9.29
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 2	2.38%	0.00	0.00	3,12	0.00	0.00	2.47	0.00	2.47	3.75	0.00	3.75
Over 50	2.38%	0.00	0.00	3,12	0.00	0.00	2.46	0.00	2.46	3.63	0.00	3.63
30 to 50	-	0.00	0.00	-	0.00	0.00	2.50	0.00	2.50	4.23	0.00	4.23
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 3	-	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Over 50	-	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 4	1.81	-	0.00	2	-	0.00	1.87	2.31	1.95	2.43	4.02	2.72
Over 50	1.81	-	0.00	2	-	0.00	1.87	2.31	1.95	2.43	4.02	2.72
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 5	1.92	1.96	0.00	2.50	2.60	0.00	1.90	1.70	1.88	2.80	2.84	2.80
Over 50	1.92	1.96	0.00	2.50	2.60	0.00	1.85	1.70	1.82	2.70	2.84	2.73
30 to 50	-	0.00	0.00	-	0.00	0.00	2.06	0.00	2.06	3.05	0.00	3.05
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 6	1.42	1.29	0.00	1.71	1.48	0.00	1.44	1.29	1.39	1.98	1.81	1.93
Over 50	1.52	1,43	0.00	1.72	1.77	0.00	1.56	1.45	1.53	2.07	2.02	2.06
30 to 50	1.38	1.25	0.00	1.70	1.39	0.00	1.39	1.26	1.35	1.96	1.76	1.89
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	1.20	1.06	1.13	1.51	1.89	1.70

Average remuneration by category, gender and age	2025						2024					
	Average fixed remuneration			Average variable remuneration			Average fixed remuneration			Average variable remuneration		
	M	W	T	M	W	T	M	W	T	M	W	T
Group II Grade 7	1.17	0.97	0.00	1.05	0.67	0.00	1.15	0.95	1.02	1.17	,073	0.90
Over 50	1.15	0.99	0.00	0.80	0.63	0.00	1.16	0.99	1.08	0.98	0.60	0.80
30 to 50	1.18	0.97	0.00	1.14	0.68	0.00	1.15	0.94	1.01	1.24	0.75	0.92
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 8	0.97	0.93	0.00	0.88	0.77	0.00	1.00	0.91	0.94	1.00	0.82	0.89
Over 50	0.00	-	0.00	0.00	-	0.00	0.00	0.95	0.95	0.00	0.84	0.84
30 to 50	0.99	0.93	0.00	0.88	0.77	0.00	1.00	0.91	0.95	1.00	0.82	0.89
Under 30	0,81	-	0.00	-	-	0.00	0.00	0.93	0.93	0.00	0.84	0.84
Group II Grade 9	0.82	0.82	0.00	0.59	0.58	0.00	0.82	0.81	0.81	0.62	0.60	0.61
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.85	0.83	0.00	0.66	0.64	0.00	0.84	0.85	0.85	0.67	0.61	0.64
Under 30	0.79	0.80	0.00	0.51	0.52	0.00	0.77	0.76	0.77	0.54	0.58	0.57
Group II Grade 10	0.72%	0.69	0.00	0.39%	0.32%	0.00	0.67	0.67	0.67	0.33	0.31	0.31
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.73	0.70	0.00	0.47	0.36	0.00	0.69	0.70	0.70	0.40	0.31	0.36
Under 30	0.71	0.69	0.00	0.37%	0.31	0.00	0.67	0.67	0.67	0.31	0.30	0.30
Group Professional Access Grade	0.53	0.53	0.00	0,24	0.22	0.00	0.54	0.55	0.55	0.05	0.06	0.06
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	-	0.55	0.00	0.00	-	0.00	0.55	0.58	0.57	0.00	0.05	0.04
Under 30	0.53	0.53	0.00	0,24		0.00	0.54	0.55	0.55	0.05	0.06	0.06
Group III Assistants	-	0.00	0.00	-	0.00	0.00	0.85	0.00	0.85	0.87	0.00	0.87
Over 50	-	0.00	0.00	-	0.00	0.84	0.85	0.00	0.85	0.87	0.00	0.87
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

For the subsidiaries as a whole, the total remuneration (fixed and variable) received by age bracket, calculated on the basis of the hourly salary of all employees who have been on the payroll in 2025 and 2024, as a ratio with respect to the median salary excluding internship contracts, was:

Average total remuneration by category, gender and age	2025			2024		
	Men	Women	Total	Men	Women	Total
Under 30	1.09	0.95	**0.98**	1.30	0.98	**1.07**
31 to 40	1.37	1.01	**1.12**	1.44	1.11	**1.24**
41 to 50	1.69	1.18	**1.33**	1.79	1.19	**1.39**
51 to 60 years	1.98	1.09	**1.36**	1.78	1.03	**1.30**
Over 60	1.53	1.21	**1.29**	1.46	1.18	**1.26**
Total	**1.54**	**1.07**	**1.20**	**1.59**	**1.10**	**1.27**

The median excludes trainees, but these persons are included in this table.

By professional category, using the same calculation method, the breakdown is as follows:

Average total remuneration by category, gender and age	2025			2024		
	Men	Women	Total	Men	Women	Total
General and Area management	3.57	1.96	**3.35**	3.10	1.86	**2,88**
Engineers and graduates, reporting to head of functional Area	1.73	1.40	**1.56**	1.84	1.91	**1.88**
Administrative managers, and heads of workshop and shift/ Sales Commercial staff.	1.32	1.24	**1.25**	1.38	1.28	**1.31**
Front-line staff, administrators and production or quality control staff	1.44	1.32	**1.35**	1.31	1.30	**1.31**
Grade two administrators and production or quality control staff	1.23	0.96	**1.04**	1.31	1.00	**1.11**
Administrative assistant, grade three staff, subordinates and labourers	1.24	0.97	**1.01**	1.21	0.95	**0.98**
Trainees and interns	0.76	0.60	**0.71**	0.91	0.70	**0.84**
Total	**1.54**	**1.07**	**1.20**	**1.59**	**1.10**	**1.27**

Remuneration of **Caja Rural de Navarra's** Governing Board is as follows:

Average remuneration data (thousands of €) of Directors	2025		2024	
	Men	Women	Men	Women
Executives	0	0	0	0
Non-executives	5.8%	2.6%	5.4%	2.9%

The average remuneration consists exclusively of attendance fees and mileage allowances. Per diem allowances are the same regardless of gender. The differences observed between the sexes reflect attendance at meetings and participation in committees during the year.

The benchmark wage used for comparison with the lowest wage complies with the minimum standards set by Directive (EU) 2022/2041 of the European Parliament and of the Council on adequate minimum wages in the European Union. Until full implementation of Directive (EU) 2022/2041, in those EEA countries where there is no minimum wage defined by law or collective bargaining, the Group will use a benchmark wage value that equals or exceeds the minimum wage of a neighbouring country with similar socio-economic conditions, or a common international standard, such as 60% of the national average wage and 50% of the gross average wage.

[DP 97(c), AR 99, AR 102] The calculation of the pay gap and the pay ratio is based on average gross hourly remuneration and total annual remuneration, using data from the Group's internal human resources systems. Employees in training are excluded from the calculation, in accordance with applicable regulations.

The tables breaking data down by professional category, gender and age, and information on average fixed and variable remuneration, are presented to facilitate the understanding of the data and are prepared in accordance with the guidelines of Royal Decree 902/2020.

Human Rights Information [S1-17][MDR-M]

Caja Rural de Navarra Group has a Code of Conduct that governs the way we act. Compliance with the code is how the Group assures respect for Human Rights in its business activities, socialising the Group's values of proximity, commitment and responsibility in all channels of communication with employees. For this to work, everyone needs to be aware and work together to avoid and correct any type of inappropriate conduct.

During the induction process, new employees are given a guide to policies that workers must comply with and apply as members of **Caja Rural de Navarra Group**, which is available for consultation as necessary.

The Group's management and employees must always act and behave in accordance with ethical principles for the service and benefit of all, which, fundamentally, is the reason the Bank was founded and the basis for all its actions. Ethical behaviour by employees in their relations with colleagues, members, customers and suppliers is one of the key factors in maintaining and enhancing the Group's reputation.

Again, at **Caja Rural de Navarra Group** we seek to support various projects to promote cooperation on international development, so fomenting respect for human rights. Furthermore, we are convinced that such ethical behaviour is beneficial in the long term for the growth and sustainable development of the Group, which is why —besides the moral imperative— ethical conduct is written into the core policies and objectives of the business.

[DP 100, DP 102, DP 103(a)] During the year, **Caja Rural de Navarra Group** registered the following labour incidents related to human rights, including cases of discrimination, understood in accordance with current regulations as discrimination on the grounds of gender, racial or ethnic origin, nationality, religion or beliefs, disability, age, sexual orientation or other relevant forms, including harassment as a specific form of discrimination:

Number of incidents of discrimination	2025			2024		
	CRN (parent company)	Subsidiaries	Consolidated group	CRN (parent company)	Subsidiaries	Consolidated group
No. of incidents	0	0	0	0	0	1

[DP 100, DP 103(b)] Regarding workplace complaints submitted through the internal channels for own workforce members to raise concerns other than the discrimination cases indicated above, no complaints were recorded in 2025 or 2024:

No. of complaints	2025			2024		
	CRN (parent company)	Subsidiaries	Consolidated group	CRN (parent company)	Subsidiaries	Consolidated group
No. of complaints	0	0	0	0	0	0

[DP 103(c), DP 100] No fines, penalties or damages were imposed during the reporting period as a result of the human rights-related incidents or grievances in the workplace indicated above. Accordingly, there are no amounts to be reconciled to the Group's financial statements.

[DP 103(d)] The information disclosed is obtained from the Group's internal records and is presented subject to applicable privacy and data protection regulations.

[DP 104(a)] During the reporting period, **Caja Rural de Navarra Group** identified no serious human rights incidents among its own workforce, including, by way of illustration, cases of forced labour, human trafficking or child labour. Consequently, no breaches of the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work or the OECD Guidelines for Multinational Enterprises were detected.

[DP 104(b)] As no serious human rights incidents have been identified, there were no associated fines, penalties or compensation for breaches of human rights during the financial years 2025 and 2024.

ESRS S3

Affected communities

The mission, vision and values of **Caja Rural de Navarra** determine its business model, working philosophy and how it relates to its environment. They are key elements of its culture. Its principles influence the business strategy and business model and determine the Bank's working philosophy and how it relates to its internal and external stakeholders.

Caja Rural de Navarra's relationship with society is a differentiating factor, given that, as a cooperative and regional institution, it needs to maintain a close relationship with wider society in the areas where it operates. In this context, the expectations, needs and rights of affected communities in the local environment —including customers, employees, suppliers, local communities and vulnerable groups— are a key element in defining the business model and making strategic decisions.

STRATEGY

Stakeholder interests and views [SBM-2]

[DP 7, AR 4]

Caja Rural de Navarra Group systematically integrates the expectations, interests and contributions of its different stakeholders into its strategy and business model. To this end, it has a number of consultation, participation and assessment systems that enable it to gather their concerns and bring them into the strategic decision-making processes.

One of the affected communities identified is society as a whole. This includes all the people and organisations present in the territories where the Bank operates, including specific collectives such as people with disabilities, young people and older people, whose needs and realities are taken into account when planning the Group's actions.

To make sure it continues to be seen as a Bank that is close to its stakeholders, it focuses its efforts on supporting local initiatives, using its direct knowledge of the economic and social reality of the towns and cities in the regions where it operates. In this way, it promotes groups and activities that are key to the long-term development of society, such as SMEs, entrepreneurs, grassroots sport and educational and cultural activities, taking an inclusive approach that respects the human rights of the different social groups.

Its local footprint and strong commitment to its community make it a major social actor. It is a clear competitive advantage, providing a direct line to the real demands and needs of the community. Maintaining local decision-making centres mean we can also offer a swift and flexible response thanks to our knowledge of the territory and its people. All of which makes it easier for the Group to maintain close relationships with economic and social agents, who it deals with guided by its principles of Corporate Social Responsibility.

Accordingly, **Caja Rural de Navarra** projects its social purpose through four areas of activity:

- ✓ Promoting people's health and quality of life.
- ✓ The promotion of education and technology, supporting the different digitization processes.
- ✓ Support for entrepreneurship and innovation as a form of progress.
- ✓ Protecting the environment and local development of the communities where it operates.

The Group has subsidiaries that play an important role in the industrial development of the region and in the creation of local employment. For this reason, the Group's activities are managed taking into account the following principles, among others, derived from the expectations of the groups concerned:

- ✓ The products and services produced must be in line with the needs of the customers and of the highest quality standards.
- ✓ R&D is a source of sustainability for the business and adapts the product or service to evolving needs.
- ✓ Investments must be productive and quality-related.

Caja Rural de Navarra uses its Education and Development Fund (EDF) as the main driver of its Acción Social. The Fund is used to return part of its profits from its financial activity to the community as what we consider to be a social dividend. Each year, it mounts a major effort to support value-generating projects which help improve quality of life in our community, providing solutions to different social, environmental, sporting and cultural needs.

In 2025, the Bank drew up its first Report on Acción Social for the financial year 2024. This will be updated annually to keep stakeholders informed about its activities in this area. The report is available on the Bank's website, in the Acción Social section.

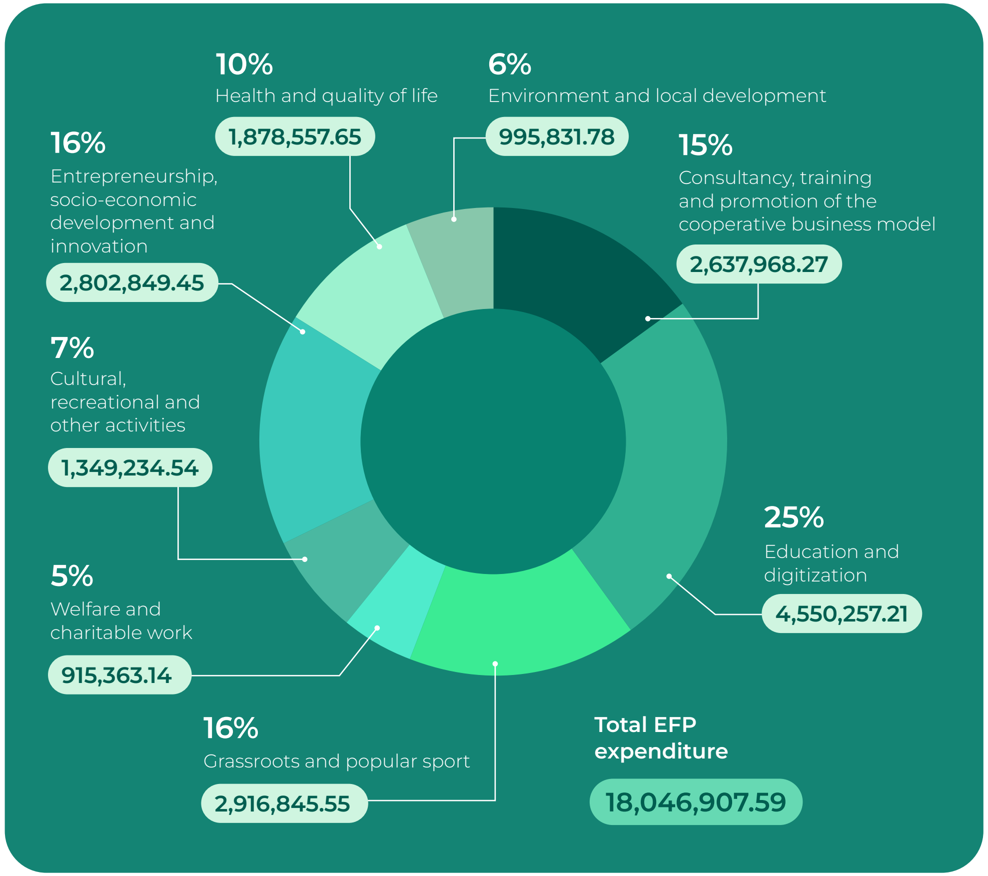
As an active social agent in the communities where it operates, the Bank collaborates with civil bodies and strongly supports organizations that work to help integrate into society groups at risk of social exclusion: immigrants, the gypsy community, minors, drug addicts and older people unemployed.

THE EDF FOLLOWS THESE GUIDELINES ACCORDING TO ITS ARTICLES OF ASSOCIATION:

- ✓ Donate 10 per cent of the available surplus (profit) each year to the Bank.
- ✓ Support activities that fulfil one of the following aims:
  - Training and education of **Caja Rural de Navarra** members and employees in the principles and values of the cooperative movement or in specific matters relating to its corporate or labour-related activity and other cooperative activities.
  - Promoting the cooperative model and fostering relationships between cooperative entities.
  - Cultural, business and welfare initiatives serving the local area or community in general, initiatives that enhance quality of life, promote community development and/or protect the environment.

In 2025, **Caja Rural de Navarra Group** supported hundreds of initiatives in areas such as sport, culture, education, health, research, the environment, welfare work, professional development, entrepreneurship, training and cooperative promotion. Expenditure totalled 18,046,907.59 euros, a 70% rise on 2024.

Caja Rural de Navarra projects its social purpose through the 8 funding lines approved by its General Meeting. Below is a breakdown of spending by the Education and Development Fund (EDF) in each of the 8 lines of activity approved by the **Caja Rural de Navarra** General Meeting:



Caja Rural de Navarra works in a special way with organisations working to improve social integration and the social and economic development of the regions where the Bank is present. Caja Rural's involvement with these bodies takes a variety of forms, not limited to financing their social projects, and in some cases involving the Bank meeting part of the costs of the activities it is promoting. Specifically, we can break down promotion of social and economic development into several categories:

- **People with disabilities:** training, rehabilitation and employment. **Caja Rural de Navarra** has for many years supported organisations that bring together people with a disability. These organisations run training and rehabilitation centres as well as special employment centres to support people into work. **Caja Rural de Navarra** devotes EUR 4.43 million to this financing line, which allows 12 organisations to do their work managing Special Employment Centres, residential facilities and day centres. Altogether they offer training and rehabilitation to over 7,000 people and employ more than 6,000. In this way they support a substantial proportion of those with disabilities in Navarre, the Basque Country and La Rioja.

- **Sports: Caja Rural de Navarra** has an important commitment to sport and the personal development and inclusion of people through sport. We fund infrastructure and sports equipment for the different sports clubs and federations that focus on regulating and facilitating controlled and directed sports activities that meet the criteria of equality, health and preventative care. Actions focus on grass-roots sport, which is where our financing has most impact. This financing line lent a total of EUR 20.1 million to fund 59 bodies helping more than 100,000 people of all ages.

- **Culture: Caja Rural de Navarra** also provides EUR 9.8 million of funding for investments designed to foster social integration through culture. The money goes to 122 cultural bodies active in fields such as music, language, food, customs, folk traditions, literature, theatre, cinema and many others. Together, they generate social cohesion irrespective of the circumstances of those who take part.

- **Social and health care:** We live in an ageing population and **Caja Rural de Navarra** supports the building of infrastructure and equipment to provide healthcare and social and health inclusion of older people and young people with some degree of dependence. We currently support 3 residential homes that look after more than 160 elderly people. Total financing for this segment is EUR 1.45 million.

- **Socioeconomic:** The social and economic fabric in which **Caja Rural de Navarra** is present is strongly developed through associations and professional associations and research centres. **Caja Rural de Navarra** firmly supports this social fabric by financing the essential infrastructure such groups rely on. These associations help ensure that small businesses and the self-employed are kept permanently informed on tax, employment, legal and financial matters. They also have representative bodies speaking to the government and different private organisations. We have invested EUR 7.4 million to support a total of 41 professional associations whose membership includes more than 3,000 professionals and organisations from various sectors of the economy.

- **Inclusion:** In addition, **Caja Rural de Navarra** has a clear commitment to people of all ages, origins and social classes. This is why it strongly supports organisations that work to help and integrate these groups at risk of social exclusion into society: immigrants, the gypsy community, minors, drug addicts and older unemployed people. We provide EUR 13.31 million in financing to support 32 social organisations supporting the social inclusion of more than 3,000 people.

Based on an analysis of company reporting, we calculate that the current loan book for these purposes totals EUR 56.5 million to 269 borrowers.

Caja Rural de Navarra is clearly committed to basic, intermediate and advanced training. It is in direct contact with public and private training providers. The Bank's involvement with these bodies takes a variety of forms, not limited to financing their education projects, and in some cases involving the Bank meeting part of the costs of their educational activities:

- **Financing investments:** new buildings, new equipment and other infrastructure (sports, cultural, etc.). **Caja Rural de Navarra** currently has EUR 32.03 million committed to financing investments by 73 training centres with more than 35,000 students between them.
- **International scholarships:** for university students and professional training. This provides financial support for students wanting to study for some time in educational institutions or companies abroad so that none is prevented from doing so through lack of money. These grants have reached a total of 815 students (560 UPNA, 46 Deusto, 68 Erasmus Plus FP Navarre, 86 Erasmus Plus FP Basque Country and 55 Global Scholarships by Caja Rural).

Interaction of impacts, risks and opportunities with the strategy and business model [SBM-3]

For the purposes of the double materiality analysis carried out by **Caja Rural de Navarra Group**, impacts and opportunities have been identified related to the Group's social commitment and its relationship with the communities, the materialisation of which comes directly from its cooperative and proximity business model, and which contributes to strengthening its strategy and positioning in the long term. The double materiality analysis identified 3 material positive impacts and 1 opportunity for the Group relating to its own workforce.

IMPACTS

- Encouragement of corporate volunteering in the communities where it operates, mainly aimed at vulnerable groups.
- Agreements with public sector bodies to prevent financial/insurance exclusion in certain areas where the Bank is active.
- Strengthening the relationship with the community through dialogue and active listening initiatives, as well as through strategic collaborations with social organisations, local entities and projects that generate a positive impact on the territory.

OPPORTUNITIES

- New business opportunities through financing/investment in projects that address social challenges or help the social and financial inclusion of vulnerable groups, adapted to new social trends.

[[DP 8, DP 9, DP 10, DP 11 | AR 5–8]

The impacts and opportunities identified have the potential to positively affect the Bank in areas such as its Acción Social, reputation and corporate responsibility. It should also be noted that the materiality analysis identified no material risks related to this matter.

The impacts analysed have been categorised by probability of occurrence and severity, in accordance with the double materiality methodology applied. All the material impacts identified in relation to the affected communities have been classified as positive actual impacts, as they are linked to voluntary actions of the Group aimed at generating social, cultural, environmental and economic value in the communities where it operates.

[DP 9(a)(i) and (ii)] These positive impacts mainly affect groups that live or are active in the regions where the Group operates, as well as groups along its value chain (both ends of the chain), especially in the primary sector, social organisations, customers and local communities.

Caja Rural de Navarra Group has promoted actions with different purposes and target audiences, such as, for example:

✓ Training workers in the areas that matter most to them doing their job properly, so they can provide a top-quality service.

✓ Promoting cooperative structures, which constitute a diverse source of businesses, and helping consolidate and improve cooperatives, especially in the primary sector, which represent the community the Bank came from.

✓ Strengthening the quality of advice to customers, both in tax matters and in the management of Community aid.

[DP 38] Collaborations relating to Advice, **training and cooperative promotion,** include:

→ **LOCAL COOPERATIVISM:** development of training and professionalisation programmes for cooperativism in the primary sector, through collaborations with some of the best-known agricultural and livestock farming organisations, such as UCAN, Abelur and Lurgintza.

→ **CAP ADVICE**: to facilitate the processing of CAP aid for farmers/breeders in our area, by means of free assistance from a team of professionals specialising in this field.

→ **MONDRAGON CITY CHALLENGE:** an international championship for cooperative entrepreneurship that invites high-school and university students from across the world to develop their entrepreneurial management skills and their ability to build a successful cooperative business model.

→ **LIVESTOCK FAIRS:** support for the holding of fairs of native livestock breeds and promotion of high-end agri-food products, to encourage extensive livestock farming, indigenous breeds and sustainable local produce.

€ **The total budget in this field is EUR 2,637,968.27**

Welfare and charitable initiatives, including the following:

→ **KATEA LEGAIA:** collaboration with the new industrial plant that they are going to start up in Arrasate, which will give firm employment to 130 people with disabilities and at risk of social and labour exclusion, thus favouring inclusive employment.

→ **SAN JUAN DE DIOS FOUNDATION:** support for social and health programmes that improve the quality of life of people in vulnerable situations.

Among others, we collaborate with the Albernia Special Employment Centre and its occupational workshop programme. In addition to other projects such as the "SE+ Programme" to raise awareness about the end of life and bereavement or the Music Therapy programme offered to hospital patients.

→ **EDE FOUNDATION:** support for the new EDE Building project in Bilbao, a space with more than 5,000 m^2 and 28 apartments for different groups in vulnerable situations. It also has multi-purpose spaces for training, social work, culture and community work. A comprehensive project that combines social housing, training spaces, offices and inclusive catering.

→ **ATZEGI:** Collaboration with "Gure Txanda da" a volunteering programme that encourages the active participation of people with intellectual disabilities in sporting/cultural events.

→ **INCLUYE NAVARRA:** Support for the "+ Habilidades" project, a programme aimed at children and young people with intellectual and/or developmental disabilities that seeks to provide comprehensive support that complements the efforts of school and family, favouring full development and real inclusion.

→ **INNOWALK PROJECT:** collaboration with APDEMA (Association for People with Intellectual Disabilities of Alava), to promote the physical autonomy of children using a technological device that allows them to acquire mobility within their physiotherapy programme.

→ **GAINDITU SARIAK AWARDS:** solidarity awards given in collaboration with the Carmen Gandarias Foundation that honour social organizations and so showcase good practice in the third sector in Vizcaya.

→ **SOCIAL COMMITMENT AWARDS:** awards in recognition of third sector organisations in La Rioja that have run outstanding social projects in any of three categories: Social Impact, Social Innovation and Social Scalability.

→ **ADISCO RESIDENTIAL FOUNDATION:** helps the full integration and community participation of people with disabilities in Corella, supporting the acquisition of an adapted van to transport people to different activities and supporting the Independent Living Apartments project sponsored by the Adisco Residential Foundation.

→ **HOMBRE NAVARRA PROJECT:** programme of support for prevention, social awareness, care, comprehensive treatment and research into the problems of drug use and addictions.

→ **NAVARRE DOWNS SYNDROME ASSOCIATION:** support for the "Impulsa ECA" programme, with the aim of making the Supported Employment programme a permanent service in the labour inclusion process rather than a one-off event, expanding the team of job coaches to ensure the stability of the programme and maintain the jobs of people with Down's Syndrome or Intellectual Disability.

€ **The total budget in this field is EUR 915,363.14**

Cultural activities, paying special attention to popular culture and social dynamization, such as:

→ **GUGGENHEIM BILBAO MUSEUM FOUNDATION:** an agreement that promotes art and accessibility to culture, together with the economic and social development of the territory.

→ **NAVARRE AMATEUR DRAMATICS FESTIVAL:** collaboration with the Federación de Teatro Amateur de Navarra, to hold the first "Navarra a escena - Nafarroa Eszenara" festival.

→ **LA PAMPLONESA SOLIDARIA:** support for the 4th edition of the "La Pamplonesa Solidaria Awards", a charity concert with the Navarre Cystic Fibrosis Association as the beneficiary of the box office takings.

→ **ACADEMY OF GASTRONOMY IN NAVARRE AND LA RIOJA AWARDS:** promotion of these awards, which make a standout contribution to regional gastronomic culture and development.

→ **SAN MIGUEL DE ARALAR SANCTUARY:** support for the restoration and conservation of this Sanctuary, listed as a Historic-Artistic Monument since 1931.

→ **ABAO BILBAO OPERA:** having become a partner, we double down on our commitment to the opera environment by supporting local investment initiatives.

€ **The total budget in this field is EUR 1,349,234.54**

Programmes promoting **health and quality of life,** with a focus on older people:

→ **CIMA:** collaboration agreement with the Centro de Investigación Médica Aplicadato to support three scientific projects investigating to combat cancer. These involve developing combined immunotherapy strategies, drugs to stimulate the immune system and CAR-T therapies. Progress so far includes advances in CAR-T therapies, new strategies using cytokines and viruses and the identification of new immunotherapeutic targets, with over 150 publications in high-impact journals and several patents pending.

→ **AECC NAVARRA "ESPACIO ABIERTO - LA CASA DE LA VIDA":** collaboration with this unique and pioneering space to be built in Navarre, conceived as a comprehensive support home for cancer patients, their families and healthcare staff.

→ **AECC GIPUZKOA - ONCOLOGICAL PHYSIOTHERAPY SERVICE:** Thanks to the project "Run against cancer - We do this route together" promoted for the Behobia-San Sebastián 2025 race, we have helped to set up a new oncology physiotherapy service at the AECC headquarters in San Sebastián.

→ **HEALTHY BREAKFASTS LA RIOJA:** support for this programme that seeks to encourage healthy eating habits among children through practical workshops held in schools in the Autonomous Community of La Rioja.

→ **ANAPAR (NAVARRE PARKINSON'S ASSOCIATION):** Support for the Adapted Transport programme so people affected by Parkinson's and with reduced mobility can attend their rehab sessions and so complete their treatment in a comprehensive manner, which makes a considerable improvement in their lives.

→ **EUNATE ASSOCIATION:** collaboration to bolster its hearing rehabilitation service, with the aim of reducing the waiting list and so being able to provide better care for people with hearing disabilities, improving their quality of life.

→ **PAMPLONA SPORTS AND SOCIAL PRESCRIPTION:** support for Pamplona Municipality's programme offering therapeutic sports activities on health recommendations, in collaboration with the Navarre Health Service and in conjunction with local health centres.

→ **SOLERA RURAL:** social innovation project developed with the Solera Foundation whose aim is to improve the quality of life for older people in rural areas, by diagnosing needs and implementing action plans that allow them to access high-quality care and services, maintaining the local population.

→ **ACTIVE AND HEALTHY AGEING:** programme of physical, cognitive and social activities aimed at senior citizens to help them stay active and improve their physical and mental health.

€ The total budget in this field is **EUR 1,878,557.65**

Environmental protection and local development actions. The forestation and environmental awareness projects stand out. In 2025, the FOREST MANAGEMENT PLAN was continued, thanks to 32 projects in different locations in Navarre and the Basque Country (equalling the 32 in 2024). A total of 962.62 hectares was prepared and cleared (vs. 447.22 in 2024), and 66.2 hectares replanted (vs. 30.38 in 2024). Likewise, 3 environmental education projects were carried out, with the participation of 339 people.

€ The total budget in this field is **EUR 995,831.78**

Material opportunities identified for **Caja Rural de Navarra Group** included business opportunities through financing/investment in projects that address social challenges or help promote social and financial inclusion of vulnerable groups, adapting to new social trends. The probability of occurrence was considered high, given that Caja Rural has already written sustainability and inclusive financing criteria into its investment strategy.

Also, each year, the Bank allocates a percentage of its profits (approx. 10%) to social, cultural or environmental projects through its Education and Development Fund. So the probability that it will continue to explore business opportunities through financial and social inclusion is high.

[DP 10] Besides the above benefits, **Caja Rural de Navarra Group** has identified no specific groups that might be negatively affected by its activities.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

Policies related to affected communities [S3-1] [MDR-P]

[DP 12, 14, 16, 18, AR 9] **Caja Rural de Navarra Group** is fully convinced that ethical behaviours and respect for human rights are beneficial over the long term to the quest for growth and maximum profitability for the Group. Therefore, in addition to their moral or human obligation, they must be included as core policies and objectives of the business. In this respect, the Group has various internal policies and systems in place to ensure respect for its corporate values:

✓ **Sustainability Policy[13]:** principles underpinning the policy include defence of human rights, combatting poverty and creating policies to promote equality and financial inclusion.

✓ **Code of conduct:** Compliance with the Code of Conduct is how respect for human rights is embedded in the Bank's business activities. This Code of Conduct, which is communicated to all employees, is available in the Documentation Centre (**Caja Rural de Navarra** intranet).

These policies are the responsibility of the Governing Board, as the Bank's highest governance body, and are reviewed annually or whenever significant changes in the regulatory, strategic or operational environment demand. These corporate values policies also extend to the Group's subsidiaries. Human and labour rights

13 Sustainability Policy: https://www.cajaruraldenavarra.com/sites/default/files/gobierno-coorporativo/politica-de-sostenibilidad-v2.pdf are respected not only as a legal requirement, but also as part of the way **Caja Rural de Navarra Group** understands its activity, and cover all groups affected by its operations, products, services and business relations.

[DP 15] Given the geographical scope of action of **Caja Rural de Navarra Group** centred on Spain and Europe and its nature as a financial organisation, the Group has identified no groups of indigenous peoples affected by its operations, and therefore has no specific policies aimed at this group.

[DP 16(a), 16(b), 16(c)] **Caja Rural de Navarra Group** maintains a general commitment to respect human rights, written into its corporate policies and Code of Conduct, which applies both to employees and to relations with customers, suppliers and other stakeholders. This commitment includes:

- respect for the human rights of affected communities,
- cooperation and dialogue with these groups through the established channels of relations and participation,
- and internal mechanisms to prevent, manage and, where appropriate, remedy any incidents related to human rights, through mechanisms such as internal communication channels, action protocols and appropriate disciplinary procedures.

[DP 17, AR 10] While the group's policies do not refer to specific international instruments such as the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work or the OECD Guidelines for Multinational Enterprises, their content and practical application are consistent with the principles contained in these frameworks, in particular with regard to respect for human rights, decent working conditions, non-discrimination and responsible business conduct.

[AR 12] In line with the above, **Caja Rural de Navarra Group** is not aware of any complaints of human rights violations affecting groups linked to suppliers or customers, nor of any disputes related to land tenure rights or free, prior and informed consent.

Collaboration with affected communities in terms of impacts [S3-2]

In its day-to-day operations, **Caja Rural de Navarra Group** applies a set of measures aimed at identifying, managing and reducing any impacts that may affect the groups with which it has relations. To this end, the procedure defined in the section Processes for repairing negative impacts and channels for employees to express their concerns [S1-3] is followed. This procedure ensures effective and structured handling of any incidents that may affect stakeholders, reinforcing trust and promoting continuous communication with all parties involved.

Resolved incidents are documented and analysed as part of an organisational learning process, contributing to continuous improvement in impact management and strengthening the Bank's social focus.

During financial year 2025, no incidents or serious cases related to human rights affecting the identified groups have been recorded through any of the communication channels provided by the Group.

Processes for remediating negative impacts and channels for affected communities to raise concerns [S3-3]

[DP 25, DP 27, DP 28] To promote the application of values in the organisation and provide a structured way to resolve ethical dilemmas that may arise, the Bank has set up an Ethics Channel, through which employees and third parties can report the commission of alleged irregularities in a confidential and secure manner so that they can be investigated and analysed by the competent bodies.

[PD 27(b)] The Ethics Channel is a whistleblowing channel established directly by the Group, accessible to both employees and third parties, including customers, suppliers and other affected communities. In addition, depending on the nature of the relationship and the sector of activity of the subsidiaries, there are specific operational channels for the receipt of complaints, comments and claims, which allow the affected communities to express their concerns directly and receive a response.

This channel is the Group's main mechanism for identifying, managing and, where appropriate, remedying negative incidents related to its operations, products, services or business relations, that may impact the affected communities, complementing the ordinary tasks of internal review and control.

Suggestions and enquiries related to possible breaches of regulations can also be submitted through the Ethics Channel. The Bank has an Ethics Channel Regulation, approved by the Governing Board, which establishes the procedure for receiving, processing, investigating and resolving communications.

At the subsidiaries, it should be noted that quality assurance policies are integrated into the processes for production and service provision, establishing metrics for monitoring perceived quality by customers and users.

In particular:

- In the cereal sector, each company has a general hotline to deal with complaints and comments, which leads to the quality control department.
- In the care sector, although there is a telephone helpline, complaints come through two main channels: the ward or day centre manager, in the case of a complaint that needs to be resolved immediately, and satisfaction surveys in the case of non-urgent or less specific issues.
- In the winery services sector, there is a customer service telephone number, but given the nature of the customer, complaints and comments are always submitted to the sales team.
- In Caja Rural's support companies, complaints are generally made directly by telephone. They are rarely made through the Caja Rural branch network or in person.

[DP 27(c)] The Group supports the availability of these channels in its business relationships by integrating quality, customer service and complaint management requirements into the operating processes of the subsidiaries, providing standardised and accessible systems for the affected communities.

[DP 27(d)] For the management and processing of communications received through the Ethics Channel, the Bank has created the role of Channel Managers, structured into the following units:

- ✓ **The Criminal Compliance Body via its Technical Unit for Criminal Compliance:** this is generally the Channel Manager for all communications except those expressly assigned to the different managers in the cases indicated below.
- ✓ **Management of the People Internal Area:** Channel Manager for all communications related to workplace, sexual and gender-based harassment.
- ✓ **Internal Control via its Money Laundering Prevention Service:** Channel Manager for all communications related to money laundering and terrorist financing.
- ✓ **Management of the Regulatory Compliance Area:** Channel Manager for all communications related to breaches of the Group's Internal Governance System, as well as any conflicts of interest that may arise.

Caja Rural de Navarra also has an Ethics and Conduct Committee, made up of the heads of the Internal Areas Regulatory Compliance, Legal, Internal Authorization and Human Resources. Among its delegated functions is the processing of complaints received through the Ethics Channel, which are analysed by the Committee itself. It is also responsible for initiating and coordinating the investigation work for each of the complaints it is required to investigate.

Communications will be investigated in accordance with the general Internal Reporting System Procedure approved within the Bank, ensuring the strictest transparency, objectivity and confidentiality. To this end, the Group will not tolerate any retaliation against persons submitting any communication.

[DP 28] The Group promotes knowledge and confidence in these channels through internal communications, specific training and making information permanently available through corporate channels. The Group also has an explicit policy of protection against retaliation, guaranteeing that no adverse action will be taken against people who use the available channels in good faith.

[PD 22, 23] It should be specified that the profile of the informant is not considered in the processing and management of the communications received. For this reason, the Group does not currently have systems in place to identify whether the groups affected may be particularly vulnerable to incidents.

Preventive and strategic actions related to affected communities and effectiveness of these actions and approaches

[S3-4] [MDR-A]

[DP 31, DP 30, DP 33(a, b), DP 35] **Caja Rural de Navarra Group** integrates various measures in its daily operations aimed at identifying, managing and reducing possible adverse effects deriving from its activities, financial decisions and relations with stakeholders.

- In the double materiality analysis, the Bank carries out assessments to detect potential negative impacts associated with its operations, including the identification of any social risks.
- Suppliers are also required to comply with ethical and social standards promoting responsible practices throughout the supply chain.

- Encouraging communities to take an active part in identifying and resolving negative impacts, promoting open dialogue and collaboration to find appropriate solutions.

- All internal policies and associated procedures are aligned with key international frameworks, such as the UN Guiding Principles on Business and Human Rights and the Sustainable Development Goals, reinforcing a consistent and responsible approach to impact management.

[DP 32(b), DP 33(c)] Where a material adverse impact is identified, the Group activates its internal mechanisms to analyse, manage and if necessary remedy the impact as appropriate. It ensures the availability and effective implementation of such processes.

[DP 32(c), AR 36] Regarding material positive impacts, the Group has put in place actions and initiatives whose main purpose is to generate social value for the affected communities. This is usually through responsible financing, support for community development, social and financial inclusion and the promotion of responsible business practices. These actions are structurally integrated into the Group's business model and are evidence of activities aimed at generating positive impacts on affected communities.

[DP 32(d), DP 37] The Group regularly monitors the actions and initiatives taken through its internal control, risk management and supervision processes by the relevant governance bodies, which allows it to assess their effectiveness in achieving the expected results for the affected communities and in managing the risks and opportunities identified.

[DP 34(a), DP 34(b)] The Sustainable Finance and ESG Risk Policy covers social risks, defined as risks arising from the Bank's exposure to counterparties that may be adversely affected by social factors related to the rights, welfare and interests of individuals and communities. These risks include, but are not limited to, inequality, health, social inclusion, labour relations and investment in human capital and communities.

Within the Group's Risk Appetite Framework, ESG risk is considered to be a type of risk that, should it occur, could have an actual or potential material adverse effect on the value of investments. The Group therefore takes measures to mitigate such risks, while at the same time identifying material opportunities by financing projects that contribute to social development, financial inclusion and strengthening the local economic fabric.

[DP 34(b)] **Caja Rural de Navarra Group** maintains direct and continuous contact with society as part of its business model, based on customer proximity. Besides its core role as a financial group, the Group acts as a positive agent for the environment in which it operates, actively contributing to economic and social development. This commitment is reflected in the progressive evolution of its sustainability policies, particularly in the field of financing and the strengthening of its ESG risk management framework.

[DP 38] The resources allocated to manage material impacts on affected communities are integrated into the Group's existing organisational structures, including sustainability, risk management, compliance and internal control functions, as well as the financial resources allocated to sustainable financing policies and actions.

[DP 36] During the year, **Caja Rural de Navarra Group** has not reported any serious human rights issues or cases related to affected communities.

METRICS AND TARGETS

Metrics and targets related to affected communities [S3-5] [MDR-T] [MDR-M]

[DP 39, 41, 42, AR 44] **Caja Rural de Navarra Group** maintains the objective of gathering information on customers' views of service quality, as well as their experience as users of the products and services offered by the Group. The ultimate aim is to identify opportunities for improvement and effectively manage the deficiencies detected.

Caja Rural de Navarra Group sets its goals for affected communities through a structured process that combines technical analysis, dialogue with stakeholders and periodic review of the results obtained. This process is integrated within the Sustainability Master Plan, whose "Dialogue with the environment" axis defines lines of action to ensure the needs and expectations of affected communities feed into the Group's objective-setting.

[DP 42, AR 44] In its goal setting the Bank gathers information directly from the affected communities —mainly customers and users— through satisfaction surveys, periodic consultations, analysis of complaints and other active listening mechanisms. This interaction makes it possible to identify areas for improvement, assess the quality of service and understand the customer experience of the products and services offered. The Group also maintains a continuous dialogue with agents of the environment, social organisations and legitimate representatives, which helps to enrich the understanding of the real needs of the community and to guide the definition of goals that are more in line with its reality.

The monitoring of results is carried out through specific metrics that make it possible to assess the degree of compliance with the goals set. These include customer satisfaction metrics, incident resolution times, progress of complaints, participation in financial education programmes and the scope of social initiatives. The information obtained is reviewed periodically to identify trends, assess the effectiveness of the measures implemented and adjust targets where necessary.

Optionally, the Bank also considers the outcomes it seeks to achieve in the lives of the affected communities. These include:

- ✓ Increased direct investment in the local region and in social projects.

- ✓ Maintaining a structured and continuous dialogue with stakeholders, as a basis for the identifying expectations, carrying out due diligence and the double materiality analysis.

- ✓ Promoting alliances and collaborations with actors in its social environment and with the Cajas Rurales for the development of value-added initiatives.

- ✓ Promoting financial education and training as drivers of social impact and regional development.

In this context, within the strategic framework of its Master Plan, the Bank has defined a series of improvement objectives to strengthen its commitment to the community. These objectives are approved by the Institution's Sustainability Committee and reviewed periodically each year. The degree of compliance with these objectives during the 2025 financial year, as well as the definition of new objectives for 2026 are as follows:

Issue	2025 Objective	Degree of compliance 2025	2026 Objective
Digitization of social organisations	Continue to support and back new digitization processes.	Objective achieved. Launch of one digitization programme for businesses and another on cybersecurity for SMEs.	Continue to support and back new digitization processes.
Older people	Signature of an agreement with Fundación Solera to support various business lines for older people.	Objective achieved. An agreement has been signed to support 15 business lines, with a focus on older people.	To have a positive impact on older people, through collaboration with organisations that run active ageing programmes.
Recognition of social contribution	Maintain current social contribution Awards and promote new social projects in sporting and cultural events.	Objective achieved.	Continue with the awards for social organisations and raise the profile of new social projects in sporting and cultural events.

New targets for 2026:

Issue	2026 objetive
Financial and business education	Active participation in training actions with universities, educational centres and entrepreneurship programmes.
Disability and Inclusion	Favour the inclusion of people with disabilities or at risk of vulnerability, through collaboration with social organisations that look after their interests.
Medical Research	Promote research projects in partnership with specialist centres to benefit people's health and wellbeing.
Health and care	Offer care and treatments to sick people and their families by strengthening the voluntary sector.

The Group also seeks to keep its objectives stable over time, using consistent definitions and methodologies that allow for year-on-year comparability. This approach makes it easier to assess performance, identify progress and ensure that the goals remain aligned with the Group's strategic commitments and with the expectations of the affected communities.

Finally, **Caja Rural de Navarra's** Acción Social in 2025 had a positive impact on the community, consolidating its commitment to the social, cultural, economic and environmental development of the region. Its total budget spent was EUR 18,046,907.59, compared to EUR 10,630,411.03 the previous year. Caja Rural will continue working to strengthen these initiatives in the coming years, contributing to a fairer and more sustainable society.

ESRS S4

Consumers and end-users

The Group places the consumer at the centre of its activity, offering easily accessible channels to manage complaints and improve the customer experience. Through active listening and adaptation of products and services, it reinforces consumer protection and nurtures lasting relationships. It also drives financial inclusion, economic education and digital security to ensure a safe and socially responsible experience for all customers.

STRATEGY

Stakeholder interests and opinions [SMB-2]

[DP 8, AR 3] The focus of **Caja Rural de Navarra's** corporate activity is the customer in general and in particular, the member who is both owner and customer. For this reason, one of the core principles that has always run through the Bank's business is customer focus.

The principles underlying the Group's relationships with its customers are as follows:

- To maintain a clear Communications and information policy.
- Not to use publicity that might be misleading, ambiguous or insufficiently clear for customers.
- To promote a socially responsible investment policy, by giving the right advice on customers' investment decisions, taking into consideration the customers' sustainability preferences in savings products and maintaining a set of lending policies based on sustainability criteria.
- To improve quality and accessibility for customers to the Bank and vice versa, promoting the use of new channels and technologies and developing innovative products and services.
- To protect the confidentiality of all data collected on customers as a consequence of business relationships.

A strategic priority for **Caja Rural de Navarra** is to meet its customers' expectations by constantly improving their experience. To achieve this, the interests and needs of customers underpin **Caja Rural de Navarra's** business model, combining customer proximity and digitization to guarantee inclusive, secure access adapted to users' preferences.

This approach allows the Bank to:

→ Design financial solutions adapted to each regional context, ensuring that products are relevant and accessible to customers according to their socio-economic circumstances.

→ Promote innovation in its product portfolio, adjusting its offer in accordance with the trends and needs detected in each local market.

→ Strengthen proximity to its customers, promoting closer banking, focused on local economic development and the creation of value for the community.

In this respect, **Caja Rural de Navarra** has opted for a multi-channel customer service model, combining digital, physical and telephone channels, in order to guarantee consumers comprehensive coverage in the provision of services, tailored to their preferences.

In 2025, the Bank strengthened its digital channels through various technological developments —new digital functionalities, improvements in usability and contracting processes, more secure payment services, financial management tools and digital inclusion solutions— that seek to facilitate operations, protect the rights of consumers and improve their experience. This ensures that the expectations and rights of end users are integrated into the strategy, driving innovation, service quality and value creation for customers and the community.

TRANSPARENCY IN MARKETING

Caja Rural de Navarra has been a member of Autocontrol since January 2011. Autocontrol is an association that seeks to promote responsible advertising that is true, legal, honest and fair. In 2025, **Caja Rural de Navarra** ran 46 communication projects, producing 107 publicity items, of which 81 obtained copy advice approval from Autocontrol. The rest went through the Bank's internal control process.

IMAGE

The new Corporate Identity Handbook launched at the end of 2021 lays out **Caja Rural de Navarra's** communication strategy and purpose, based on the corporate values that make the Bank stand out in the market. In the course of 2025 all communication actions by the Bank were tailored to comply with this Handbook.

OFFICE COMMUNICATION MEDIA

To improve transparency and clarity in the marketing of products and services in the branch network, in 2025, as in the previous year, the communication media available to customers in the branches were updated on a quarterly basis.

PRODUCT COMMITTEE

The Product Committee continued its work in 2025. It was set up in 2016 to bring all the products and services offered by the Bank under a single validation process.

The Bank also continued to customise the documents highlighted and designed by BCE's Compliance Department to suit the Bank's needs and to update and approve standard documents such as the "Banking Product and Services Marketing Policy" and the Product Committee's own handbook.

This Committee met quarterly as planned. There were also 10 sessions of the Permanent Committee to approve one-off measures that were subsequently ratified in a full Product Committee meeting. In total, 187 internal product brochures covering 128 products were approved and/or revised by the two bodies.

The 26 ESG brochures for the products created last year are maintained.

QUALITY SURVEYS AND MYSTERY SHOPPING

In 2018, the Bank launched its "Measuring customer service in branches" project. The project involves all Banks in the Caja Rural Group and has two aims:

1. To ensure compliance with regulations laid down by the European Banking Authority (EBA) and European Securities Markets Authority (ESMA) on criteria for defining and setting remuneration policies in the branch network that include quality factors.

2. Improving the candidate experience.

This project applies two methodologies:

→ **Mystery Shopping for mortgages:** the aspects to be assessed and their specific weighting are: physical aspects of the branch, speed, treatment, explanation of products sales performance. The table below shows the results obtained in 2025:

Scores fell between 2024 and 2025, due to a decline in the score for "sales performance". This reflects a change in the criteria for assessing different aspects in this section.

Mystery Shopping	Dec.24	Dec.25
Sales performance	84.38	70.33
Physical aspects	95.32	96.4
Explanation of products	55.71	60.6
Speed	88.93	92.1
Treatment	91.82	90.1
Total	**78.27%**	**74.80%**

Mystery Shopping	Dec.20	Dec.21	Dec.22	Dec.23
Sales performance	62.93	67.7	60.69	58.69
Physical aspects	98.46	97.52	94.56	95.27
Explanation of products	57.8	63.22	55.71	56.34
Speed	94.63	93.34	90.48	93.16
Treatment	95.43	96.51	89.16	92.13
Total	**72.84%**	**76.17%**	**69.56%**	**69.91%**

→ **Satisfaction surveys:** these surveys are sent to individual customers after contracting any product at branches. The aspects assessed are:

Emotional value = 20% attention received + 20% explanations of the product + 20% delivery of documentation + 40% NPS recommender.

NPS = Net Promoter Score. the NPS is a key customer experience indicator that measures the likelihood of a customer recommending a brand. It is based on a single question asked on a scale of 0 to 10 and classifies customers as promoters (9 or 10), passive (7 or 8) or detractors (0 to 6). This value is calculated by subtracting the percentage of promoters from the percentage of detractors.

In 2025, the positive momentum seen in 2024 was maintained, with similar scores.

NPS	Dec.24	Dec.25
Attention received	9,5	9,5
Explanation of products	9,3	9,3
Documentation	9,2	9,2
NPS recommender	74%	74%
Emotional value	85.5%	85.4%
Total	**78.27%**	**74.80%**

NPS	Dec.18	Dec.19	Dec.20	Dec.21	Dec.22	Dec.23	Dec.24	Dec.25
Attention received	9.1%	9.1%	9.2	9.2	9.4	9.4	9.5	9.5
Explanation of products	8.9%	8.9%	9.1%	9.0	9.2	9.2	9.3	9.3
Documentation provided	8.8%	8.8%	8.9%	8.9%	9.0	9.1%	9.2	9.2
NPS recommender	60%	61%	66%	63%	63	72%	74	74
Emotional value	78.0%	77.9%	80.7%	79.7%	82.6%	84.0%	85.5%	85.4%
Total	**72.84%**	**76.17%**	**69.56%**	**69.91%**	**72.84%**	**76.17%**	**69.56%**	**69.91%**

TELEPHONE SERVICE

Customer service by telephone has been strengthened, making it easier to resolve enquiries and make transactions without having to visit a branch.

Caja Rural de Navarra also has a Customer Service System (SAC) which has various communication channels for customers to contact the Group: mail, burofax, fax, e-mail, official forms of the Autonomous Communities in which **Caja Rural de Navarra** operates, official brochures of the Bank and the form on the website.

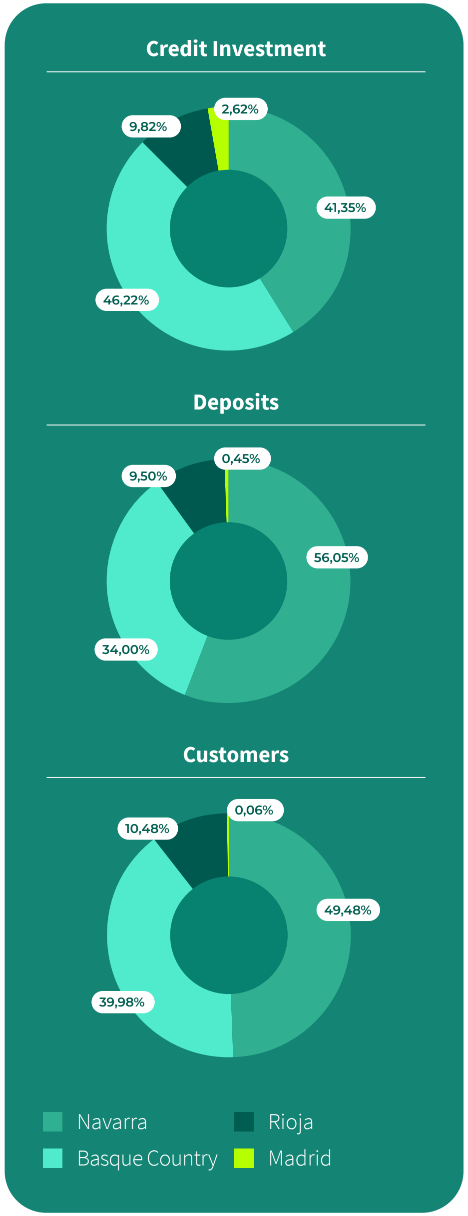
All complaints and written communications received through the Customer Service System are brought to the attention of the Governing Board. At the same time, the Quality Committee meets every four months to analyse trends in the complaints and claims received, identify possible risks, determine the criteria to apply and make appropriate recommendations. The Committee is attended by people from a range of departments.

This multi-channel approach has a two-fold objective: first, to ensure accessibility for all customers, regardless of their level of familiarity with digital tools, and, second, to optimise the user experience, ensuring they can access services in the way that best suits their needs.

CUSTOMER PROFILE AND DISTRIBUTION

With regard to the profile and distribution of **Caja Rural de Navarra's** customers, at 31/12/2024 the Bank had 716,505 customers, of which 61,793 (8.62%) in the "Companies and Institutions" segment and 654,712 (91.38%) in the "Individuals" segment.

The breakdown by province and the associated business volumes are as follows:



Interaction of impacts, risks and opportunities with the strategy and the Business Model [SBM-3]

[DP 9, 10, 12] **Caja Rural de Navarra Group** recognises that it has a considerable impact on consumers and end-users, both in terms of customer experience, accessibility and continuous improvement of its financial services. As part of its commitment to responsible and sustainable management, the Group has identified a number of material impacts, risks and opportunities in this area, which are detailed below. 10 material impacts have been identified, of which 5 positive and 5 negative, 2 risks and 1 opportunity relating to consumers and end-users.

IMPACTS

- Encourage responsible marketing communications, providing access to transparent information on the financial products and services offered by the Bank.
- Mitigate exposure to greenwashing practices by strengthening internal controls and using robust and verifiable criteria in the classification of sustainable products.
- Facilitate accessibility and customer service through a range of communication channels (digital, physical, telephone, etc.), and by providing high-quality and secure financial products and services.
- Develop entrepreneurship facilitation programmes for customers and non-customers in areas vulnerable to financial exclusion to promote social inclusion of individuals and communities.
- Increase the number of customers and boost customer loyalty by opening new branches and ATMs in rural areas.
- Support access to high-quality and secure financial products and services, adapting them to the needs and preferences of different customer profiles. This includes strengthening digital channels for younger customers, improving physical and digital accessibility in the face of branch closures, and offering financial solutions aligned with customer needs by incorporating their ESG preferences in investment advice.
- Raise customer awareness of sustainability issues through ESG education and awareness-raising initiatives and programmes.
- Customer dissatisfaction with the way customer services deal with incidents.
- Improving the services provided by the Bank by listening to and engaging with customers via recurrent surveys and other channels, resulting in personalised attention and effective resolution of incidents.
- Optimal and efficient management in resolving complaints and claims to improve customer experience in relation to the end-to-end service received.

RISKS

- Inappropriate conduct when granting loans resulting in damage to the Bank's reputation and sanctions.
- Increase in the number of complaints arising from non-transparent, confusing or untruthful

communications, damaging the Bank's reputation.

OPPORTUNITIES

- Promote regular communications of the results and impacts of marketed products and services categorised as sustainable, enhancing the reputation of the Bank.

The actual and potential impacts identified in relation to consumers and end users are directly linked to the Group's corporate strategy and business model, which places the customer at the centre of financial activity. Identifying these impacts enables us to understand how commercial practices, customer service channels and product offerings influence the customer experience and, in turn, how these factors underpin the ongoing adaptation of the strategy and business model.

In line with the positive impact of offering financial solutions tailored to customers' needs —including integrating their ESG preferences into advice and product offerings— the Group has adjusted its risk management policies to incorporate sustainability factors in all business lines, including retail banking, wholesale banking and subsidiaries. This involves, for example, sustainable lending and the financing of green projects and adopting policies to mitigate climate and regulatory risks. Furthermore, in its retail banking arm, **Caja Rural de Navarra** has promoted solutions to suit changing consumer behaviours, with financial products aimed at people looking to invest in a sustainable future, such as green savings accounts and responsible investment funds.

Also, the integration of IROs into the sustainability strategy has strengthened the Group's commitment to its social and environmental responsibility, guiding the expansion of products and services that, in addition to generating financial benefits, contribute to sustainable development. In this regard, the Group has adopted a proactive approach that not only allows it to adapt to regulatory requirements, but also positions **Caja Rural de Navarra Group** as a leader in sustainable financing and in the implementation of strategies aligned with the Sustainable Development Goals (SDGs).

In addition, in order to continue strengthening the management of positive impacts, **Caja Rural de Navarra Group** has reinforced its digital channels with new developments and upgrades to make day-to-day transactions easier, improving the user experience and guaranteeing secure, agile access that is fully aligned with consumer expectations. Highlights of the new developments carried out during 2025 include:

NEW DIGITAL TOOLS

✓ New digital platform for Investment Funds in Ruralvía (Web), which allows customers to trade and contract funds with a more agile and intuitive experience. It includes a new fund search engine and comparator, a specific platform for international funds and the migration of the market provider to Allfunds, bringing savings and investment transactions into a single standardised digital environment.

✓ The "24/7" technology project to improve the availability of digital services, reducing operating restrictions associated with batch processes and increasing the number of transactions that can run continuously via electronic and mobile banking.

✓ The "My Finances" module in the New Electronic Banking service, which gives users greater control and oversight of their movements

and financial situation, reinforcing customer autonomy in the management of their personal finances.

- ✓ Full roll-out of the new ATM application (Alien), developed with proprietary technology, more secure and compatible with current systems. It incorporates improvements in user experience, reduced paper use through digital receipts and multi-language support.
- ✓ Evolution of digital payment services, including developments for compliance with the European Instant Payments Regulation (EU 2024/886), verification of payee (VoP) and the option to manage transfer limits from online banking.
- ✓ New Bizum digital functionalities, including reusing transactions and the launch of Bizum for minors, which allows legal representatives to activate the service with limits and controls, reinforcing financial inclusion in a secure digital environment.
- ✓ New digital contracting solutions, such as the 100% online processing of pre-approved loans for the self-employed and the immediate availability of digital cards, usable from the moment of signing in digital wallets.
- ✓ New Discretionary Portfolio Management Application, integrated into IRIS and accessible from Ruralvía, which centralises transactions, contractual documentation and management reports in a guided standard tool.

IMPROVEMENTS TO EXISTING DIGITAL TOOLS

A number of tweaks and improvements have been made to tools already available, including:

- → The loan, leasing and renting recommender in the business section of the website.
- → The recommender for personal loans and mortgages in the individuals section of the website.
- → The blog for companies, with articles on current economic events and weekly reports on the main news on the currency markets.
- → A dedicated website where confirming customers can access, check and anticipate payments from their supplier.

Continuing the theme of positive impacts from the Group's various activities, another highlight was the embrace of responsible marketing communications, aimed at ensuring access to clear, transparent and comprehensible information on financial products and services. This approach helps to strengthen customer confidence and enhance informed decision-making.

The Bank also works actively to mitigate exposure to greenwashing practices by strengthening internal controls and applying robust and verifiable criteria in the classification of sustainable products. This not only protects the consumer, but also reinforces the Group's credibility on sustainability.

Another major positive impact is the improvement in customer accessibility and service, thanks to the availability of multiple communication channels —digital, face-to-face and telephone— and the offer of safe and quality financial products and services. The Group also develops programmes to support entrepreneurship for customers and non-customers in vulnerable areas or at risk of financial exclusion.

The opening of new branches and ATMs in rural areas is another material positive impact, facilitating access to financial services and improving customer loyalty. At the same time, the Bank adapted its offer to the specific needs of different profiles, strengthening digital channels for the youngest customers, improving physical and digital accessibility in the face of branch closures and offering financial solutions aligned with customers' ESG preferences.

Supporting entrepreneurship in areas vulnerable to financial exclusion, to promote social inclusion of people and communities. The Group has various initiatives and social projects, aimed at both customers and non-customers, to encourage and support entrepreneurship and the social inclusion of specific groups of the population, such as the Entrepreneurship Workshops for young people in the agricultural sector, in collaboration with the public sector company INTIA. The main goal of this programme is to address the problem of generational succession, while preventing rural depopulation and promoting the empowerment of women.

In addition, improving customer service is at the core of the strategy. Through recurring surveys, active listening exercises and continuous dialogue processes, the Bank personalises customer service, resolves incidents more efficiently and optimises the management of complaints and claims. In addition to the dialogue process integrated into the materiality process and the Customer Service System, **Caja Rural de Navarra's** "Measuring customer service in branches" project in all the Group's branches has been running since 2018. This project uses two methodologies that are carried out simultaneously, Mystery Shopping and a Satisfaction Questionnaire, both with the aim of identifying areas for improvement in the customer experience.

The management and mitigation of the risks and opportunities identified makes it possible to anticipate reputational, operational and regulatory impacts, and contributes to the continuous adaptation of the business model to strengthen service quality and the sustainability of customer relations.

Among the risks identified is the possibility of misconduct during lending, which could lead to reputational damage and the application of sanctions. This risk underlines the importance of maintaining rigorous assessment processes, robust internal controls and a corporate culture based on ethics and accountability.

The Bank also recognises the risk associated with increased claims arising from non-transparent, misleading or inaccurate communications. The identification of this risk reinforces the need to maintain communication practices that are clear, truthful and aligned with regulatory and social expectations.

These risks were considered to be of low to medium probability, as the Bank has a Product Committee that ensures banking products and services are designed taking into account the needs, characteristics and objectives of the target market for which they are intended, and are marketed through appropriate channels. However, the changing structure of the population and the emergence of new market demands require constant adaptation and high technological capabilities to capture and retain customer segments alienated from traditional banking and to define appropriate products and services in the subsidiaries.

Aside from these risks, the Group has identified strategic opportunities that contribute to strengthening its positioning and improving customer relations. These include the promotion of regular communications on the results and impacts of products and services classified as sustainable. This practice not only increases transparency and customer trust, but also enhances the Bank's reputation and reinforces its leadership in sustainability.

OFFERING SUSTAINABLE INVESTMENT VEHICLES TO CUSTOMERS

Caja Rural de Navarra has a range of different investment services through which investment funds can be contracted.

In 2025, **Caja Rural de Navarra** continued to market investment funds through the same investment services as in 2024 and continued to prioritise service quality, transparency and investor protection. It pursues constant improvement in this area by adding to or enhancing the service for customers.

The **Caja Rural de Navarra** services that offer investment funds are:

→ NON-INDEPENDENT ADVISORY SERVICE*

This service offers customers advice* on investment funds managed by Gescooperativo, recommending the investment funds best suited to the knowledge, experience, financial resources, investment aims and sustainability preferences of the customer, following a suitability test, advisory contract and corresponding investment proposal. Also, as part of our commitment to offer the best service, subscribers to investment funds recommended by our advisory* services also have an annual opportunity to review the suitability of their investments in the recommended funds to make sure their investment remains appropriate to their risk profile and sustainability preferences based on information provided through the suitability test. Accordingly, once or three times a year (depending on which customer segment they belong to), all investors in funds recommended by advisory services are sent a communication with the Bank's proposal on the appropriate allocation of assets to suit their profile and sustainability preferences in the current state of the markets.

In this **Caja Rural de Navarra** service, all investment funds are marketed face-to-face (in branch).

The Bank's non-independent advisory* service also continued to market the investment funds of third-party managers in 2025. As in the case of non-independent advice* on the Bank's proprietary funds, we are committed to recommending to our clients the investment funds that best match the client's knowledge, experience, financial resources, investment aims and sustainability preferences, after completing the corresponding suitability test, advisory contract and investment proposal. In addition, on an annual basis, the managers who supervise these clients will make at least one asset reallocation proposal to them.

This service is only available to Private Banking customers via the face-to-face channel (Private Banking managers).

* Based on the definitions in Directive 2014/65/EU advice is given on a "non-independent" basis.

→ DISCRETIONARY PORTFOLIO MANAGEMENT (DPM)

With this service, **Caja Rural de Navarra** customers can delegate management of their assets to the Bank, following an assessment of their investor profile and sustainability preferences by the Bank's professionals. Once they have subscribed for investment funds through this service, customers remain in continuous contact with Caja Rural to monitor the investments and verify any changes to the instructions and limits in the investment management contract.

All the model portfolios used by the Discretionary Portfolio Management service continue to be managed using socially responsible investment criteria.

In this **Caja Rural de Navarra** service, all investment funds are marketed face-to-face.

→ RECEPTION AND TRANSMISSION OF ORDERS (RTO)

Through this service, **Caja Rural de Navarra** customers can access a wide range of investment funds offered by well-known third-party managers unconnected to the Bank. We also make available to our customers straightforward tools that provide objective information and help them choose the funds that best suit their needs. Similarly, customers can compare various alternatives to see how they differ and take their own decisions.

In this **Caja Rural de Navarra** service, all investment funds are marketed through the digital (Ruralvía) channel.

TRANSPARENCY AND INVESTOR PROTECTION IN INVESTMENT PRODUCT TRADING

In 2025, **Caja Rural de Navarra** continued to work to ensure that the marketing of investment products in the different services (advisory, CDM and RTO) is carried out with the greatest possible transparency and investor protection, providing the necessary resources to improve all the pre-contractual, contractual and post-contractual information received by our customers, and that this information reaches customers within the regulatory deadlines stipulated.

IMPROVEMENTS IN INVESTMENT PRODUCT TRADING AND INFORMATION VIA DIGITAL CHANNELS

As in the previous point, **Caja Rural de Navarra** continued to make progress during 2025 so that our customers can carry out most of the operations related to investment products through digital channels, and receive all communications through these same channels, as long as regulations allow it.

SOCIALLY RESPONSIBLE INVESTMENT

In 2025, **Caja Rural de Navarra** continued to pursue its socially responsible investment strategy of recent years, from three different but related angles:

Sales

- Managing the full range of pension plans and voluntary social provision plans (Entidades de Previsión Social Voluntaria or EPSVs) according to socially responsible investment (SRI) criteria.
- In 2025, there was 1 Article 9 fund —compliant with Article 9 of EU Sustainable Finance Disclosure Regulation 2019/2088, the SFDR— in the range of impact funds we sell: RURAL IMPACTO GLOBAL, FI. It is an investment fund directly invested in international equities whose investment policy seeks to further the UN Sustainable Development Goals (SDGs). To measure its sustainability outcomes, the fund takes advice from independent consultants AFI Inversiones Globales, SGIIC, which measures the portfolio's contribution to the Sustainable

Development Goals in accordance with the ESG methodology developed for the fund. The fund ended 2025 with net assets of EUR 3.9 million at Caja Rural group level, EUR 0.8 million down on the end of 2024. At **Caja Rural de Navarra** specifically, the fund ended 2025 with assets of 1.5 million, EUR 0.3 million down on end-2024.

- At end-2025, the range of sustainable funds that the Bank offers is as follows: 5 funds promoting environmental and social issues, and an environmental and social impact fund.

  - → Rural Rendimiento Sostenible, FI.
  - → Rural Sostenible Conservador, FI
  - → Rural Sostenible Moderado, FI Fondo Sostenible y Solidario
  - → Rural Sostenible Decidido, FI
  - → Rural Impacto Global, FI.
  - → Rural Futuro ISR, FI Fondos Sostenible y Solidario. Total donations to charitable causes from this fund and the Fondo Rural Sostenible Moderado in 2025 were EUR 65,600, as follows:
    - Red Cross: EUR 5,600
    - Spanish Cancer Association: EUR 20,000
    - Unicef: EUR 20,000
    - Caritas: EUR 20,000

This range of funds accounts for 7.60% of the Bank's total fund assets, a lower percentage than in 2024 (8.45%), as funds with sustainable investment criteria underperformed those without over the period.

Customers are not maintaining the long-term vision that is characteristic of this type of investment.

Regulations

Regulatory requirements on socially responsible investment continued to be implemented, **following the principle of better compliance,** given the lack of regulatory clarity that persists in the sector. In particular, governance of investment products continues to be adapted to update the target market and product brochures to the new requirements for socially responsible investment.

Caja Rural de Navarra is aware that the products and prices offered by financial institutions are very similar, which is why the quality of service and proximity to customers must be differentiating factors and, probably, the key hallmarks of the Bank's identity. For this reason, the Bank maintains its aim of gathering data on customer service quality and user experience of the products and services the Group offers.

In 2025, we also continued to provide the retail network with educational material on this point, including:

- Brochures and a sales video for the whole commercial network, which explained the key features of our socially responsible fund range.
- Maintaining a module on Sustainable Finance on the Bank intranet so employees better understand the practical application of these regulatory changes in the commercial relationship with our customers.

The key sustainability targets and working areas in 2026 will be:

- We will repeat the procedure applied in 2025 to find the right balance between the range of sustainable funds (SFDR Article 8 funds) and impact funds (SFDR Article 9 funds), the demand for such funds among our customers and the requirements of sustainability regulations.
- Continue internal and public communications and training about our range of Sustainable Funds, in line with recent years.
- Continue to adapt to the new regulations and requirements for sustainability in investment products.

At the subsidiaries, what end-customers are looking for in terms of products and services is wholly unrelated to what they want from the parent company.

The materiality assessment on the subsidiaries carried out in 2021, which was segmented by sub-sector of activity, found that customers particularly valued the commercial and customer service channels, the breadth of the range of products and services, the relationship with suppliers, the reduction of the environmental footprint and the contribution to economic development and growth, not to mention the working conditions.

However, to these aspects we must add, due to its key importance when it comes to requests for information and/or complaints, that, aside from price, the biggest issue is quality. Breaking this down by each sub-sector, this means:

- Cereal sector: food safety, sensory perception of products, customer service
- Senior care sector: patient care and attention, incident management, food.
- Winery and financial service sectors: customer service, fast service.

Of these, at Group level we have always emphasised the essential nature of food safety and patient care and attention, since unless we get these key points right, no progress can be made on any of the other issues and the businesses will ultimately not be able to continue.

To optimise food safety, it is necessary to invest adequately in equipment and processes and to ensure correct and timely monitoring of the corresponding procedures, all of which is subsequently reviewed in both public audits (FSC) and the private audits of bigger customers.

Proper treatment of patients is ensured through a strict process of staff selection, on-site training and reviews of plant and activity supervisors, and to reinforce control, KPIs and surveys are established, as discussed below.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

Policies related to consumers and end-users [S4-1] [MDR-P]

Caja Rural de Navarra has developed a framework of regulations and corporate policies that guarantee the protection, transparency and safety of consumers and end users in their relations with the Group. These policies reflect the Group's commitment to the protection of personal data, transparency in the marketing of financial products and services and the safeguarding of customers' rights in all their interactions with the Bank.

[DP 13, 15, 16, 17, AR 9, AR10, AR12]

Below are the main policies of **Caja Rural de Navarra** to ensure compliance with regulations, respect for human rights and responsible management of relations with consumers:

- **Customer Data Protection Policy:** this is fully implemented and structured in three layers of documentation, guaranteeing compliance with the General Data Protection Regulation (GDPR) and Spain's Organic Law on Personal Data Protection and Guarantee of Digital Rights (LOPDGDD). This structure ensures transparency in the processing of personal data and reinforces customer trust in the Group.
    - Data Protection Policy - Layer 1: mandatory document that every customer or potential customer must sign at the time of registration with the Bank. This policy details the requirements demanded by current regulations and includes the commercial consents that govern the relationship with customers. Signing this policy is essential for the formalization of the contractual relationship with the Bank.
    - Data Protection Policy - Intermediate Layer: summary clause of the Data Protection Policy - Layer 1, integrated in the general clauses of the contracts of any product or service offered by the Bank. Its purpose is to provide customers with a clear and accessible view of how their personal data is handled in every interaction with the Bank.
    - Data Protection Policy - Additional Layer: reference document published on the Caja Rural website, which provides additional information on the management of customers' personal data, ensuring transparent access to the applicable regulations.
- **Code of Conduct for Employees and Managers:** this establishes, among other things, the guidelines for professional and personal conduct for honest and diligent behaviour towards customers. Compliance with the Code of Conduct is how is the way in which respect for human rights is addressed in the Bank's business activities in the Group's business activities. Responsibility for and approval of this Code rests with the Ethics Committee and the Governing Board.
- **Commercial communications policy:** this regulates all advertising issued by **Caja Rural de Navarra** that refers to banking transactions, products and services or investment products and services, including payment services, aimed at both customers and potential customers of **Caja Rural de Navarra**. The scope of this policy applies to customers and non-customers of **Caja Rural de Navarra**, internal departments of the Bank, service providers of the Group and advertising agencies.
- **Product and Service Governance Manual:** this manual sets out the principles that underpin the Bank's procedures for creating/issuing or distributing products or providing services to its customers and reviewing existing products and services, guaranteeing compliance with applicable law and codes of best banking practice.
- **The Product Committee Manual:** this sets out the fundamental working principles for the Product Committee, whose function is to approve all the sales processes for the products and services marketed by the Bank.
- **Sustainability Policy:** its aim is to define and detail how sustainability considerations are integrated into the processes for granting different types of financing to the corresponding customers. The Policy is also designed to satisfy the demands of its stakeholders, and the requirements of EU and Spanish Supervisory and Regulatory Bodies. Its principles include defending human rights, combating poverty and creating policies to promote equality and financial inclusion. The body responsible for the approval of this policy is the Governing Board.
- **Code of Practice for mortgage borrowers at risk of vulnerability:** applicable to cases in which customers have difficulties in repaying their home loan. The Bank applies Royal Decree-Law 6/2012 of 9 March on urgent measures to protect low-income mortgage debtors for borrowers in danger of exclusion, and Royal Decree-Law 19/2022, of 22 November, on mortgage borrowers at risk of vulnerability, who can show they meet the necessary requirements.

Customers can get all the information they need on both codes at their branch or on the noticeboard of the Bank's website: www.cajaruraldenavarra.com. The Bank has also sent out the specific personal communications required by Royal Decree-Law 19/2022 to mortgage customers informing them about each of the codes and the possibility of benefiting from their provisions.

- **The regulations governing Caja Rural de Navarra's Customer Services Department** were created by Law 44/2002 of 22 November, on Measures to Reform the Financial System, and Ministerial Order ECO/734/2004 of 11 March, on customer services departments or services of financial institutions and other applicable rules.

- **Data Protection Manual:** this follows the following rules and standards to ensure data protection within the Group, in accordance with the General Data Protection Regulation (Regulation (EU) 2016/679 of the European Parliament and of the Council) and Organic Law 3/2018 of 5 December on the Protection of Personal Data and guarantee of digital rights.

[DP 34] Thanks to these internal policies and regulatory frameworks, the Group has sufficient systems in place to ensure that its own marketing, sales and data use practices do not cause or contribute to material adverse customer impacts.

[DP AR 11] The Bank declares that its human rights policies are aligned with the United Nations Guiding Principles on Business and Human Rights, which expressly refer to the International Bill of Human Rights, comprising the Universal Declaration of Human Rights and the two international covenants that develop it.

Collaboration with consumers and end-users on impacts [S4-2]

[DP 18] In order to provide customers with a mechanism to report, manage and rectify impacts affecting them, **Caja Rural de Navarra** has a Customer Service Department to resolve all complaints and claims submitted by customers of the Bank.

[DP 20] The Customer Services Department prepares an annual report for the Governing Board in accordance with Article 17 of Ministerial Order ECO/734/2004, including a summary of all complaints and claims received, the processes applied by the Bank following their reception, the general criteria applied when resolving complaints and claims and the recommendations and suggestions made during the year. The report is available to the Supervisor. In addition, any critical concerns identified in the year are brought to the attention of the Governing Board.

Every four months, there is a meeting of the Quality Committee, which is the forum used to review how complaints and claims were dealt with, identify possible risks, decide on criteria to apply and make appropriate recommendations. The Committee is attended by people from a range of departments.

[DP 21] Currently, the **Caja Rural de Navarra** Customer Care Service (CCS) has a specific metric for "vulnerable customers", used to record and accredit cases where the claimant identifies him/herself as such. This means vulnerability can be taken into consideration when dealing with complaints and claims received. With regard to the deadlines for the resolution of complaints or claims, in accordance with the provisions of the Bank's Customer Service Manual, depending on the type of claim and the status of the claimant, the deadlines shall be as follows:

→ Complaints from users (consumers and non-consumers) on matters relating to Royal Decree-

Law 19/2019, on payment services and other urgent financial measures: the deadline for resolution will be fifteen (15) working days from receipt of the complaint. Notwithstanding the above, the exception provided for in Payment Services Law 69, 2 shall be complied with.

- Consumer complaints on other matters: the deadline will be one month from receipt of the complaint.
- Non-consumer complaints on other matters: the deadline will be two months from receipt of the complaint.

Decisions must always be given with a justification, may recognise financial rights for the customer and must contain clear conclusions on the request made in each complaint or claim, based on the contractual clauses, the applicable rules on transparency and customer protection, and financial best practice. If the decision deviates from the criteria expressed in previous similar cases, the reasons for this must be stated.

In addition, quality incidents broken down to reflect the work of the subsidiaries. These incidents can have very different reasons depending on the business in which they occur, so, as in previous years, they are broken down by sector:

CEREALS SUB-SECTOR

Incidents are catalogued by category, which can be grouped into:

- functional requirements such as product suitability to customer needs such as moisture, kneadability, protein, taste, etc.
- logistical or administrative issues such as incorrect shipments, crossed delivery notes, a broken bag on a pallet, etc.
- affecting food safety, such as thread residues from sack stitching, metal filings being dragged out of pipelines, etc.

They are also classed as serious or minor. All those affecting food safety are considered serious. Only some administrative or logistical faults that do not lead to the return of the product are considered minor.

SENIOR CARE SUB-SECTOR

Quality policies are central to management of the business. The issue is approached from a multilateral perspective:

a) Surveys are conducted with residents and family members.

b) Targets have been set for several years.

c) Specific annual targets for improvement are set.

d) External audits are carried out by the Department of Social Welfare.

Perceptions of quality are measured through surveys of family members when a resident leaves, and surveys of families and residents about their stay.

The annual resident satisfaction survey asks for a score from 0 (Poor) to 5 (Excellent) on several different topics corresponding to the resident's day-to-day life, and is segmented by activities and even by floors of the residential centres. Comments or suggestions for improvement are also requested. The target score is and average of 4/5 across 17 criteria. In addition, an annual employee satisfaction survey is carried out.

Also, Solera has identified multi-year targets: 13 general objectives have been established, compliance with which is measured against one or more associated indicators. These targets are maintained for several years to track their performance over time.

WINERY SERVICES SUB-SECTOR

In this case, complaints tend to be very specific complaints and dealt with immediately and directly. Complaints are infrequent in the cooperage sector and more normal in the distribution sector, mainly relating to late deliveries and logistical errors. In this sector, some complaints of an administrative nature have also been reported (incorrect delivery note, wrong goods) and also three complaints about the functional performance of the barrels.

FINANCIAL SERVICES SUB-SECTOR

These are end-customer service companies whose complaints are mainly due to dissatisfaction with the cost of services and delays.

To manage this type of incident, the main quality or safety incidents are reviewed by the Management Committees and at the regular meetings with Caja Rural executives on a monthly basis. The implementation of "lean manufacturing" methodologies and the involvement of the staff in them has been an important driver of improvement in this aspect. Incidents are grouped by type and their severity is rated, so progress on improvements can be quantified by measuring these variables. Defects in raw materials are analysed in the same way.

During the year, various issues related to the fraudulent use of payment methods, phishing and product security have been managed, receiving queries related to transactions with cards, transfers and other digital media. The Bank analysed each case in accordance with the applicable regulations, accepting them where appropriate and rejecting those that did not meet the legal or procedural requirements. Likewise, communications sent by the supervisor have been dealt with. No sanctions, warnings or firm breaches of procedure were recorded in this area.

In relation to information and documentation on products and services, the Bank has received queries, complaints and claims that have been processed through the Customer Service Department, responding to and processing each file appropriately. No sanctions were imposed in this area and no firm breaches were identified during the year.

With regard to the advertising of products and services, no queries, complaints or claims were received during the period analysed. The Bank also confirms that there were no sanctions, warnings or firm breaches in this area.

Processes to remediate negative impacts and channels for consumers and end-users to raise concerns [S4-3]

[DP 23, 25, 26] As mentioned above, **Caja Rural de Navarra** has a Customer Service System with various channels for customers to send in claims. Under article 17 of Order ECO/734/2004, of 11 March, of the Ministry of the Economy, on the Customer Care Departments and Services of Financial Institutions, **Caja Rural de Navarra** reports annually on the performance of its system and the activity of its Customer Care System.

Service quality is one of the most important aspects for the Bank. For this reason, this report not only provides a summary of the complaints and claims received during the year, but also the treatment and analysis of these, making it possible to identify areas for improvement and supporting target-setting for the Group going forward.

The Customer Care Service is the main corporate channel for consumers and end-users to submit complaints, claims and queries, and for the Group to provide redress or cooperate in the remediation of any negative incidents related to the provision of products and services. This service is provided through various channels set up by the Bank itself, described below, without prejudice to participation, where appropriate, in third-party mechanisms provided for in the regulations or in external complaint resolution systems. The Bank regularly monitors the use and functioning of these channels to verify that consumers are aware of and trust them as an effective channel for raising their concerns and receiving a response. In this respect:

- Monthly monitoring is carried out between the CCS and Regulatory Compliance.
- The Quality Committee is convened every four months and analyses the complaints received through the different channels.
- Every six months, the statements of complaints are sent to the Bank of Spain, after review by the CCS.

Lastly, it should be noted that the complaints channel application fulfils the regulatory requirements for protection of whistleblowers, guaranteeing appropriate, confidential and legally compliant management of all complaints and communications received.

Caja Rural de Navarra also has different customer relations channels, as detailed below:

1. Branch Network

The branch is the usual place for conducting relationships with the customer in accordance with a business model based on local service and advice. **Caja Rural de Navarra** had 254 branches to serve its business at the end of 2025, distributed among the Autonomous Regions as follows: 138 in Navarre; 92 in the Basque Country and 24 in La Rioja.

Access to financial services is identified as a fundamental factor in social cohesion. In Spain, the erosion of branch networks in the banking industry over recent years could increase levels of financial exclusion in the regions.

Caja Rural de Navarra stands out against this trend, maintaining 72 branches in locations with fewer than 3,000 inhabitants. The Bank's presence in these communities is fundamental to its provision of a full financial service, which unquestionably helps sustain economic activity and so over the medium term helps prevent depopulation in these areas. This is part of the Bank's social commitment to the rural world, the market where it began many decades ago.

ARCHITECTURAL BARRIERS TO ACCESSIBILITY

At **Caja Rural de Navarra** we have long been aware of the need to have an accessible network of branches, not only to comply with accessibility regulations but also to benefit our employees and customers.

There are now no architectural barriers in most branches. However, some, due to the features of the building where they are located, do present some minor accessibility problems. Whenever a branch undergoes renovation work, we take the opportunity to make improvements designed to improve its accessibility.

2. Payment Media (cards, PoS terminals and ATMs)

At the end of the year, the Bank had 338 ATMs, of which 321 were in branches and 17 elsewhere.

It also had 25,782 PoS terminals in 24,277 stores and other businesses.

3. Digital

Caja Rural de Navarra's digital banking service is branded as Ruralvía. A Ruralvía contract allows the customer to access a wide range of financial products and services as well as conducting nearly all banking operations online through a computer, tablet or smartphone (Ruralvía app).

To guarantee secure delivery of financial services through Ruralvía, Rural Servicios Informáticos (RSI) develops security protocols that comply with legal standards.

A new Ruralvía app was upgraded in 2025, with a modern design and new functionalities

Access to the new online broker

Breakdown of spending by category

Caja Rural de Navarra uses the following methods to communicate with its stakeholders

- bancocooperativo.es/en/customer-service
- blog.cajaruraldenavarra.com blogempresas.cajaruraldenavarra.com
- info@crnavarra
- Caja Rural de Navarra and Rural Kutxa Joven In Caja Rural de Navarra
- Joven In Caja Rural de Navarra
- Caja Rural de Navarra and Rural Kutxa Joven In Caja Rural de Navarra
- youtube.com/CajaRuralNavarra and canal Rural Kutxa
- Caja Rural de Navarra and LinkedIn Rural Kutxa pages

Actions to mitigate impacts and risks and take advantage of opportunities [S4-4] [MDR-A]

[DP 28] With regard to the process followed by the Customer Service Department once customer complaints and/or claims are received, firstly, each one is analysed individually, with the Department working with the heads of the branches or departments affected to respond to the customer as satisfactorily as possible. Then, if necessary, the appropriate corrective measures are taken to avoid any repetition.

Incidents notified are analysed at the meetings of the Quality Committee. This Committee is made up of the following members, among others: the Head of Marketing, a branch manager; Risk Management staff; the Head of Human Resources; the Compliance Officer; the Head of the Collections and Payments Department; staff from Organisation and IT; the Head of Legal, the Head of Internal Audit and staff from the Customer Service Department.

At each meeting of the Committee, the attendees are given a details of the complaints or claims received in the period under analysis, with specific comments on most numerous or significant, so that the Department can set criteria for resolving them - based on rules of conduct, best banking practice and jurisprudence - identify possible future events that could affect the Group, ensure all of the Bank's Internal Areas represented on the Committee are aware of the issues and take the appropriate preventative and improvement measures in each department and for each product that has been the subject of complaints.

[32] Regulations governing the Customer Care Department set a number of general resolution criteria, in line with Circular 8/1990, of 7 September, on transparency of operations and customer protection, commercial and banking practices, and banking best practice, as well as Order ECC/2502/2012, of 16 November, on the procedure for complaining to the Complaints Services of the Bank of Spain, the National Securities Market Commission and the Directorate General for Insurance and Pension Funds, and other regulations in force related to the matter that was the subject of the complaint. Case law and the resolutions of the Bank of Spain's Department of Conduct of Institutions are also followed, as are the applicable civil and commercial regulations and the terms and conditions in the contracts and other documents agreed with customers.

[DP 33] In the Annual Report of the **Caja Rural de Navarra** Customer Service Department, a section is dedicated to potential improvements to the management of files received. This section includes recommendations for improvements and proposals derived from the experience of this Customer Care Service, with a view to better achieving its aims.

[DP 31] Another section of the Customer Service department report details the follow-up given to its recommendations for improvements and proposals in the previous annual report, analysing the degree of implementation or resolution. [DP 34]However, the Group does not report what approach is taken when tensions arise between the prevention or mitigation of material adverse impacts and other commercial pressures.

[DP 30, AR 25, 31c] In order to continue improving the quality of Customer Service, several training sessions for department staff have been scheduled for 2025:

1. MiFID bulletin certificates
2. LCCI bulletin certificates
3. KnowBe4 cybersecurity Training
4. Presentation of Complaints Report 2024
5. Course "Customer Service Regulatory Updates" organised by BCE Training and delivered by FinReg360
6. Course "Customer Service Regulatory Updates 2025" organised by FinReg360
7. Course "Customer Service and Complaints Management" organised by BCE Formación

As in previous years, we should also point out the fundamental factors affecting our service, factors that are clearly reflected in the number of claims and complaints submitted to the Customer Services Department in 2025:

1/ The image of the banking industry has been different for some years now. Banks are seen as tarnished and customers' perceptions have changed. The high profits made by all banks, the interest rate rises that have hit customers' finances, and the continuing high costs of some products have all been contributory factors.

2/ Our customers have are better informed both financially and legally. They are aware of the latest regulations and rulings and able to exercise their rights.

3/ There has been a proliferation of law firms and websites specialising in claims against banks. These provide general information on claims that customers can bring and even provide boilerplate claim templates.

4/ There are new channels offering easy access to make claims and complaints. Customer services departments are now obliged to provide easy and prominent ways to file claims, including the requisite forms and e-mail address, on the banks' websites.

5/ In Navarre, some law firms are advertising and bringing pressure to bear through the media to encourage claims. Methods include sponsored news items in regional newspapers and showing up at residents' meetings for shared-ownership buildings.

6/ In the Basque Country, a high number of complaints come through the consumer bodies of local municipalities (OMIC-KIUB) or the Kontsumobide (the Basque Government's consumer body).

7/ Against this backdrop, every new judicial finding on financial matters is featured in the press, often with partial information on the rulings and slanted against financial institutions.

Update on complaints and claims 2025:

Type	2025	2024	2023
Complaints	212	263	278
Claims	3,218	15,172	5,868
Enquiries	247	194	154
Incidents	-	2	-
Total	**3,677**	**15,651**	**6,300**

[DP 35] No serious human rights issues or cases related to consumers and end-users have been reported.

Subsidiaries reported a total of 318 complaints during 2025. Given their diverse range of activities, we break these down by sector:

- **Complaints in the food sector.**
  Complaints stemmed from documentary issues, food safety issues, transport problems and complaints about perceived quality (sensory perception properties). All were dealt with and resolved, but, due to their special importance, we should make clear that the complaints about food safety related to the presence of other elements in the product (generally seeds of other cereals or insects). They always involve rejection and elimination. The number of complaints was 234; in the cereal sector 15.33 per million units delivered, in the winery sector 1.16 per million.

- **Complaints in the care sector.**
  The total number of complaints was 30, 2 in day care centres, 1 in Solera Urban and 27 in residential homes. In the latter, a summary of the satisfaction surveys is compiled annually and metrics are monitored monthly to try to maintain the different services with a high degree of adequacy. The annual resident satisfaction survey asks for a score from 0 (Poor) to 5 (Excellent) on several different topics corresponding to the resident's day-to-day life, and is segmented by activities and even by floors of the residential centres. The result of the survey in 2025 was 4.13 (4.1 in 2024 and 3.9 in 2023).

- **Complaints in the financial services auxiliary sector.**
  A total of 54 complaints were identified, with the main cause being delays in processing. This equates to 2.9 complaints per thousand transactions.

In line with the complaints received through subsidiaries, it is essential to control certain core variables in terms of the quality of products and services. In these companies, the priority lines of action are clear: food safety and health and safety in the workplace, and strengthening medium- and long-term strategies to maintain sustainable commercial and economic competitiveness, and the growth of the company's equity value in the long term.

In the cereal sector, food safety is based on comprehensive control of processes, collection and analysis of quality metrics, staff training and, of course, having insurance to reassure our customers in the event of any incident.

The search for excellence in food safety has become the focus of action - both in terms of investments and procedures - in recent years. Beyond obtaining the appropriate approvals from the OCAs (authorised quality control bodies) and industrial customers, we are aware that our product is a food or a food ingredient, and that without extreme care in this aspect, efficiency and productivity are meaningless. The plant is IFS certified. In the Management Committees and regular meetings with Caja Rural managers, the main quality or safety incidents that arise each month are reviewed. The implementation of "lean manufacturing" methodologies and the involvement of the staff in them has been an important driver of improvement in this aspect. Incidents are grouped by type and their severity is rated, so progress on improvements can be quantified by measuring these variables. Defects in raw materials are analysed in the same way. Each incident is assigned a person in charge, an alert date and a resolution date, as well as, if applicable, a conclusion from the customer regarding the event and its resolution. In these aspects, we are grateful for the demands of certain industrial customers who push us to constantly improve and maintain our commitment in this area.

In **Solera Asistencial's residential homes, day centres and home care service**, we have defined care quality metrics to determine if we are meeting our targets and the satisfaction of residents and families. These metrics cover all kinds of points:

- ✓ Global satisfaction survey
- ✓ Response time in resolving complaints
- ✓ Aspects related to cleaning, laundry, food, diet, time to book someone in, etc.
- ✓ Healthcare, administration of medicines, punctuality in treatment, etc.
- ✓ Leisure activities
- ✓ Physiotherapy activities, cognitive stimulation, etc.
- ✓ Staff training, absenteeism.
- ✓ Metrics relating to the maintenance of facilities.

Annual targets are set for these indicators and performance is reviewed on a monthly and annual basis. We work with a quality model based on the UNE 158101 (Services for the Promotion of Personal Autonomy) and ISO 9001 standards, adapted to our needs and services. The system is built into all Areas of the organization and, in particular, into the care model and the Acción Social department.

METRICS AND TARGETS

Targets related to the management of impacts, risks and opportunities [S4-5] [MDR-T]

Caja Rural de Navarra recognises the importance of managing customer relations responsibly, addressing possible negative impacts, promoting positive results and managing the risks and opportunities arising from this interaction. The main goals are detailed below:

1. Targets related to the management of material negative customer impacts

- → Reduction of claims and complaints: target annual percentage reduction in the total number of claims and complaints received, improving the processes for customer service, conflict resolution, information transparency and root cause analysis.
- → Improve response times and resolution of incidents: specific targets to reduce average response and resolution times by streamlining workflows, training staff, implementing management tools and establishing escalation protocols.
- → Preventing financial exclusion: goals to ensure accessibility to products and services for vulnerable groups, developing inclusive products, offering accessible channels, collaborating with other organizations and promoting financial education.

2. Targets related to driving material positive impacts for customers

- → Increased customer satisfaction: target to increase satisfaction rates by improving the quality of products/services, personalising customer service, anticipating needs and promoting transparency.
- → Promotion of sustainable products and services: targets to increase supply and adoption of products with social benefits, developing social products, disseminating information and offering incentives.
- → Promoting financial inclusion and local development: targets to support initiatives through customers, developing special credit lines, collaborating with local entities and offering support programmes.

3. Targets related to risk management and material opportunities for customers

- → Strengthening data protection and cybersecurity for customers: targets to improve data protection and prevent incidents by implementing advanced measures, conducting audits, staff and customer training, and regulatory compliance.
- → Risk management related to product suitability and transparency: targets to ensure product suitability and clear information by strengthening assessment processes, improving information clarity and training sales staff.
- → Seize opportunities for customer-centred innovation: targets to develop new products/services that respond to needs and take advantage of digital transformation and sustainability, fostering internal innovation and collaboration with fintechs, conducting market research and investing in technology.

Specific KPIs, actions, timelines and quantified goals are defined for each target, wherever possible.

Likewise, within the framework of the Sustainability Master Plan, the Bank defines objectives for continuous improvement in the management and development of the products and services offered to its customers. These objectives are reviewed, updated and approved annually by the Sustainability Committee, taking into account both strategic criteria and their operational viability. Accordingly, during the year consideration was given to the possibility of extending the sustainable funds range by adding another solidarity fund that would allocate part of its management fee to non-profit organisations. The table below shows the degree of compliance and progress toward the key objectives in investment products and financing lines in 2025, as well as the updated objectives for the financial year 2026:

Issue	Objetive 2025	Degree of compliance 2025	2026 Objective update
Investment products **Gescooperativo funds - New products**	Reassess if there is a need to extend the range of impact funds, in light of customer demand.	Objective achieved. Based on customer demand and the product offering, we did not extend the range.	Reassess if there is a need to extend the range of impact funds, in light of customer demand.
Investment products **Gescooperativo funds - Regulatory requirements**	Review any changes in regulations and if so adapt our systems accordingly.	Objective achieved. There have been no regulatory changes to implement.	Review any changes in regulations and if so adapt our systems accordingly.
Investment products **Gescooperativo funds - Marketing materials**	Update sustainable fund brochures and disseminate them through the branches.	Objective achieved.	Assess whether sustainable brochures and advertising brochures need to be updated.
Investment products **Pension plans and EPSV**	Reassess if it is necessary to extend the range of sustainable funds, in light of customer demand.	Objective achieved. Having assessed the range of sustainable pension plans, it was decided not to expand it.	Assess whether it is necessary to expand the range of sustainable plans, depending on customer demand.
Self-generation sustainable financing loans **(solar panels and heat pumps)**	Continue with the project but with less marketing drive.	Objective achieved.	Carry out at least one installation per office. Explore new business opportunities with the aim of financing, at the point of sale, mainly Energy Efficiency lines (installation of solar panels and heat pumps) for individuals.
Sustainable mobility loans **Electric vehicle financing**	Maintain this financing line.	Objective achieved.	Maintain this financing line. New campaign with competitive prices for ECO vehicles or vehicles with a 0 emissions label.
Digitization of social organisations	Continue to support and back new digitization processes.	Objective achieved. A digitization programme has been promoted for businesses and another on cybersecurity aimed at SMEs.	Continue to support and back new digitization processes.

04/

Information on governance

ESRS G1

Business conduct

Caja Rural de Navarra Group promotes a corporate culture based on zero tolerance of behaviour that is illegal, prohibited or contrary to good banking practices, and the prevention of money laundering and terrorist financing, in line with the framework of the Group's commitment to promoting an ethical corporate culture of compliance and encouraging responsible behaviour in the Bank.

The Bank commits, in all its actions, to comply with the highest ethical standards and professional conduct in all its activities. This commitment is embodied in its Code of Ethics, which acts as a reference framework for the people who make up the Group, the professional team and stakeholders. The Code sets out the Bank's core values, which serve as the basis for its rules, policies and procedures, promoting sustainable development based on integrity and responsibility.

GOVERNANCE

The role of the administrative, management and supervisory bodies [GOV-1]

[DP 5 (a, b)] In the Bank's organisational structure, leadership of the **Criminal Compliance Management System (CCMS)** is exercised jointly by the Governing Body, Senior Management and the Criminal Compliance Unit. In this context, the Governing Board acts as the Governing Body and, in certain cases, delegates part of its functions to the Audit Committee.

The functions, composition and structure of the Bank's Governing Board, the role of its directors and the functioning and composition of its Committees, are regulated in the Articles of Association and in the Governing Board's own Regulations.

These Regulations set out the principles of action of the Board, its basic rules of procedure and the rules of conduct applicable to both its members and its Committees. They also define the duties of diligence and loyalty of the directors, including obligations of non-competition, information and abstention in situations of conflict of interest, as well as the prohibition on using corporate assets or taking advantage of business opportunities arising in the Bank or wider **Caja Rural de Navarra Group** for their own benefit.

The **Governing Body** is responsible for instilling a compliance culture in the Bank, ensuring that all actions conform with the legal system and, in particular, with the criminal law. Its functions include the adoption, maintenance and continuous improvement of the Criminal Compliance Management System (CCMS), the provision of sufficient resources for its operation, the approval of the Criminal Compliance Policy and the periodic supervision of the system's effectiveness. It must also establish an autonomous Criminal Compliance Body able to act on its own initiative, and ensure adequate procedures for decision-making and binding acts of the Group.

For its part, **Senior Management** must ensure the proper implementation of the CCMS and the integration of its requirements into the Group's operational processes. It is also responsible for securing the necessary resources, promoting internal and external compliance with the Compliance Policy, supporting staff in adhering to the system and encouraging continuous improvement.

[DP 5 (b)] The experience and qualifications of the members of the Group and of the supervisory bodies in matters of business conduct are an essential factor in ensuring ethical and responsible management. **Caja Rural de Navarra** is made up of people with backgrounds in law, business administration and management, economics, political science and sociology, and regulatory compliance, as well as professional careers in the financial sector, the public sector, communication and marketing, consultancy and law.

In addition, as representatives of the Group, management has a responsibility to lead by example. They must be role models to inspire others to follow the Code of Conduct and their actions must be guided by the highest standards of ethical and professional behaviour.

Policies related to business conduct and corporate culture [G1-1] [MDR-P]

[DP 7, 8] The Governing Board of **Caja Rural de Navarra** is responsible for defining the Bank's corporate principles and values, which are set out in various internal rules and procedures of conduct. Starting from the premise that both the Group's companies and organisations and the people who make up the Group must always act in accordance with ethical criteria, it is essential to translate these principles into policies and reference frameworks that can effectively guide the actions of the organisation's managers and professionals.

CODE OF CONDUCT AND OTHER RULES OF CONDUCT

[DP 9 (AR1), AR1(b)] The Caja Rural Code of Conduct implies a commitment on the part of the Caja Rural towards all its stakeholders: customers, employees, suppliers, business partners, supervisors and wider society. It also contributes to shaping the ethical conduct of employees and has a dissuasive effect against any deviations from it. Finally, it also contributes to the Group's transparency.

[DP 10(a), AR1(a), AR1(c)] **Caja Rural de Navarra** also has an Ethics and Conduct Committee set up by the Governing Board and reporting functionally to the Audit Committee. This committee is made up of the Human Resources Department, the Legal Advisory Department, the Internal Audit Department and the Regulatory Compliance Department. It is intended to meet at least once a year and whenever circumstances so require.

The Committee's functions are as follows:

- To promote the dissemination and knowledge of and compliance with the regulations and the Code of Conduct for managers and professionals.
- To interpret the Code of Conduct for managers and professionals and guide actions in case of doubt.
- To provide a communications link to all stakeholders to gather or provide information on compliance with the regulations that affect them.

CRIMINAL COMPLIANCE MANAGEMENT SYSTEM (CCMS)

[DP 10(e)] In 2016, the Governing Board of **Caja Rural de Navarra** approved its first Criminal Risk Prevention Model, applicable to both the Bank and its controlled entities, which included all the requirements that article 31a of the Criminal Code imposes on models established by legal entities for the prevention of crimes and the reduction of the risk of crime.

This Model was transformed into a Criminal Compliance Management System (CCMS), adapted to meet the UNE 19601 Standard, which includes procedures, policies and measures to assess the Group's criminal risk and to prevent, detect and manage it at an early stage.

This Criminal Compliance Management System (CCMS) has its corresponding Manual (Manual of the Criminal Compliance Management System), which establishes the system of compliance, organisation, prevention, management and control of criminal risks at the Bank and the Bank's subsidiaries.

The ultimate objectives of this Manual are: to ensure the effectiveness of control rules and procedures that minimise the Group's risk of unlawful conduct by its employees, and to demonstrate that due control has been exercised over its activities, thereby complying with the requirement of the Spanish Criminal Code.

[DP 9] In order to ensure effective implementation of the system compliance, organisation, prevention, management and control of criminal risks, the Bank has a Criminal Compliance Unit that meets at least every six months and is made up of the Organisation and Systems Department, the Legal Advisory Department and the Regulatory Compliance Department. This body is governed by the Regulations of the Criminal Compliance Unit, which establishes the general lines and bases for its operation in order to supervise the operation of the CCMS.

In addition, in support of the IBS Manager, the Criminal Compliance Unit is responsible for receiving, filtering and classifying communications received through the Bank's Ethics Channel.

Caja Rural de Navarra has taken a number of steps in this area:

(i) It has established a management model with sufficient financial, technological and human resources to prevent the commission of applicable offences, such as the implementation of the Motor de Compliment application and the creation of the Technical Unit for Criminal Compliance.

(ii) It has appointed a Criminal Compliance Unit, charged with managing and monitoring of the CCMS;

(iii) It has included the CCMS in the internal audit processes;

(iv) It has implemented a training and awareness-raising plan for employees on criminal compliance.

(v) It has confirmed there is a whistleblowing process for the notification of possible breaches or violations of rules of conduct, which enables the Bank to be aware of and react to possible unlawful situations, known as the Ethics Channel. This Channel is structured as a medium, available to all users, to make enquiries to the Criminal Compliance Body and obtain its advice on matters relating to certain conduct, activities or criminal risks that may arise within the Group.

(vi) It has chosen to apply, in the event of non-compliance with the obligations contained in the PCMS Manual, the disciplinary and sanctioning regime in force, as set out in the Spanish Labour Code and in the applicable Collective Bargaining Agreement.

Both the CCMS and its handbook apply to directors, managers and employees, as well as to all persons who provide services to the Group or who may act under the Group's authority. Therefore, all persons who make up the Group's staff are obliged to know and comply with the regulations in force that affect their professional activity at all times in the Group, especially the rules set out in the Group's Criminal Compliance Management System, in order to prevent and detect the possible commission of a crime.

The Criminal Compliance Management System (CCMS) is based on a Criminal Compliance Policy, approved by the governing bodies, the principles of which are available to the public and other stakeholders on the Bank's website and which also applies to its controlled entities.

Finally, it should be noted that the Bank is confident it has a robust and efficient Criminal Compliance Management Systems. Since 18 May 2021, it has been certified by AENOR with a Certificate that accredits the Bank's compliance with UNE 19601:2017. This Certificate is renewed each year.

[DP 10] In line with all of the above and in addition to the tools already mentioned, the Bank has various Codes, Policies and Procedures that form part of the Group's Criminal Compliance and Conduct environment, such as:

- ✓ Criminal Compliance Policy.
- ✓ Internal Rules of Conduct for Capital Markets Personnel ("IRC").
- ✓ Diagnosis of criminal offences and tips on how to avoid them.
- ✓ Internal Reporting System (IRS) that incorporates the Ethics Channel.
- ✓ Irregularity Reporting and Whistleblower Protection Policy.
- ✓ Regulations of the Governing Board: document adapted to the model drawn up by the National Securities Market Commission and to the recommendations of the European Banking Authority ("EBA"), which establish the appropriate standards of action in matters of corporate governance of the Governing Board.
- ✓ Handbook on the Prevention of Money Laundering and Terrorist Financing.
- ✓ Conflicts of Interest Policy

CRIMINAL COMPLIANCE POLICY

The purpose of **Caja Rural de Navarra's** Criminal Compliance Policy is: to transmit to the Group's stakeholders respect for the laws and regulations in force, the fight against bribery and corruption, to establish and defend the Group's fundamental values and principles of action, its Code of Conduct, to establish a CCMS for the Group and adapt it to the new regulatory provisions and the requirements of the UNE 19601 standard, to comply with the duties of supervision and control of its activity, establishing appropriate measures to mitigate the risk of crimes being committed.

This Policy has been communicated to the staff of the Bank and is accessible to stakeholders through the relevant channels.

In addition, the Criminal Compliance Unit has drawn up and approved an explanatory document entitled Business Principles for the Prevention of Criminal Risks, annexed to the Criminal Compliance Policy. It sets out in straightforward terms various actions for employees to avoid the risk of committing illegal actions and serves as a guide to banned practices and conduct in order to prevent either the Bank or its staff from being exposed to practices that could result or be perceived as corruption.

The Internal Audit Department has, among other functions, a commitment to ensure compliance with our Codes of Conduct, and will seek to detect unethical behaviour.

THE BANK'S CONFLICT OF INTEREST POLICY

Caja Rural de Navarra's Governing Board is obliged to define a system for corporate governance that guarantees sound and prudent management of the Bank and, among other matters, addresses the issue of conflicts of interest. **Caja Rural de Navarra** has put in place a series of measures to identify those types of conflict of interest that could potentially arise in the course of its relationships and put in place procedures to manage them and ensure business is conducted independently and without harming the interests of the customers or the Group itself.

To this end, the Bank has a Policy on the Management of Conflicts of Interest approved by the Governing Board. The Policy provides for a register of all different types of conflict that could seriously damage the interests of one or more customers and which have arisen or may arise in relation to regulated services or business activities.

The organizational and functional structure of the Group provides appropriate segregation of functions which allows it to conduct activities that could potentially give rise to conflicts of interest, by segregated persons or areas, while avoiding undue interference.

INTERNAL REPORTING SYSTEM (IRS)

In accordance with Law 2/2023, the ultimate purpose of which is to provide adequate protection against retaliation against natural persons who report any of the actions or omissions referred to therein, the Group has made the appropriate efforts, actions and adaptations to establish an Internal Reporting System (IRS) and internal channels for the communication of information.

With regard to the IRS, the Bank has designed and implemented the role of Head of IRS, which can be a natural person of managerial rank or a collegiate body appointed by the Governing Board. The IRS is established by the following documents approved by the Governing Board: 1. Whistleblowing and Whistleblower Protection Policy; 2. General Procedures of the Internal Reporting System.

[AR1(d)] In addition, the IRS draws on various processes developed within the Bank in the Regulatory Compliance Framework, notably the CCMS:

Identification, assessment and handling of risks arising from non-compliance with Law 2/2023 and the Whistleblowing and Whistleblower Protection Policy, a process integrated into the Group's risk analysis framework, through the application of the Regulatory Compliance Risk Analysis Methodology.

1. **Clear allocation of roles and responsibilities across all lines of the Group.**
2. **Maintenance of existing internal reporting channels appropriate to the Group's risk profile.**
3. **Implementation of communication campaigns, included in the Communication Plan of the CCMS.**
4. **Implementation of measures to protect whistleblowers and other users of the IRS.**
5. **Implementation of processes to correct irregularities detected through the IRS and remedy any harms caused.**
6. **Implementation of internal and external due diligence measures for positions and relationships with higher than low risk.**
7. **Training and awareness-raising actions in the appropriate training and awareness plans to ensure that Group employees and other users of internal channels are aware of and use the IRS.**

8. **Maintaining adequate internal and external lines of communication to ensure the effectiveness of the IRS.**

9. **Conducting the internal audits in the Audit Plans and managing corrective actions and continuous improvement, in accordance with the process defined in the CCMS.**

10. **Collect and store evidence on the IRS's effectiveness, by applying the procedure for the creation of new procedures and using the 360 Compliance Engine.**

11. **Reporting in accordance with the review process defined in the CCMS.**

WHISTLEBLOWING AND WHISTLEBLOWER PROTECTION POLICY

[DP 10(c), DP 10(c)(i), DP 10(c)(ii), DP 10(d), DP 11] Closely linked to the Internal Reporting System, **Caja Rural de Navarra** has developed and implemented the Whistleblowing and Whistleblower Protection Policy, approved by the Group's Governing Board. The purpose of this policy is to import the fundamental principles of Law 2/2023 into the Bank's internal regulations. These must inspire all actions aimed at protecting people who report breaches of the Regulations which may be communicated.

In particular, the Whistleblowing and Whistleblower Protection Policy has been developed in order to:

- Establish a mandatory IRS for all members of the Group: Governing Board, General Management, Management Committee, Employees, as well as stakeholders and business partners related to the Bank.
- Provide the Bank with effective internal communication channels for individuals to report irregularities or breaches, as well as procedures that guarantee the anonymity of informants or safeguard their identity, avoiding any kind of reprisals.
- Assure stakeholders, whistleblowers, partners, customers, suppliers, administrative and judicial bodies and society in general, that the Bank complies with the duties established by whistleblower protection legislation, and has communication channels and effective measures in place to mitigate the risk of non-compliance with its obligations.

Consequently, the Head of IRS and, where appropriate, the managers of the internal reporting channels, are responsible for ensuring that all communications, information, enquiries or complaints received are analysed independently and confidentially, as well as for guaranteeing the confidentiality of the identity of the person submitting the information and of the person(s) being reported on, informing only those persons strictly necessary in the process.

In addition, regarding the confidentiality and protection of informants, the aforementioned Policy establishes, among other things, the following:

- Prohibition of reprisals, including threats of reprisals and attempts at reprisals, and protection of whistleblowers and users of internal channels
- Prohibition of acts intended to prevent or impede the submission of communications and disclosures, as well as acts that constitute retaliation or cause discrimination following the submission of such communications or complaints.

In addition, the Head of the Internal Reporting System may develop instructions establishing interpretative criteria or guidelines on conduct that might be considered retaliatory.

Protection of users of communication channels and whistleblowers shall apply from the moment of initial triage and admission of their communication and be governed by the following criteria:

a. The Head of IRS and channel managers shall ensure constant and fluid communication with the whistleblower or user of the communication channel such that they will know at all times whether he/she has suffered any type of reprisal or consequence after having made the report.

b. They shall be offered support and advice on the consequences of their report, in particular by being informed about the protection offered by the competent Whistleblower Protection Authorities and about external reporting channels.

In accordance with the above, the Whistleblowing and Whistleblower Protection Policy applies to all members of the Group who report any action or omission, i.e. all potential users of the Internal Reporting System: Directors, Executives, partners and employees of the subsidiaries and any third parties who have a contractual or commercial relationship with them.

INTERNAL REPORTING CHANNELS

In accordance with the Whistleblowing and Whistleblower Protection Policy, **Caja Rural de Navarra** has set up the following Internal Reporting Channels for the reception and management of communications:

- The Ethics Channel, which can be accessed through the corporate website (corporate information - Ethics Channel) and the Employee Portal (Fénix), which allows communications to be submitted, even anonymously, in writing or by means of audio recordings that will be transcribed into text in order to prevent voice identification.
- Personal interviews, held within seven days of the reporting person requesting one by email to the Criminal Compliance Technical Unit, as a support body to the Criminal Compliance Unit, at: cumplimientopenal.unidadtecnica@crnavarra.com
- Information received through other communication channels, guaranteeing confidentiality in accordance with Law 2/2023.
- Any public disclosure affecting the Group automatically triggers a preliminary investigation procedure.

In addition to the Internal Reporting Channels above, the whistleblower may report directly to the Independent Authority for the Protection of Whistleblowers (the AAI) or to the corresponding regional authorities or bodies, any actions or omissions that fall within the scope of Law 2/2023, either directly or following communication through the Internal Channels indicated above.

ETHICS CHANNEL

In addition to the above, the Group's Ethics Channel has been set up as the main channel through which employees of the Bank and third parties related to the Group can report to the Group any actions or omissions that could constitute criminal or administrative offences or infringements of the Bank's internal regulations under the Code of Conduct for managers and professionals, the Conflict of Interest Policy, or even irregularities committed in the process of issuing financial and accounting information.

For the management and processing of communications received through the Ethics Channel, the Bank has created the role of Channel Managers, structured into the following units:

- The Criminal Compliance Body via its Technical Unit for Criminal Compliance: this is generally the Channel Manager for all communications except those expressly assigned to the different managers in the cases indicated below.
- Management of the People Internal Area: Channel Manager for all communications related to workplace, sexual and gender-based harassment.
- Internal Control via its Money Laundering Prevention Service: Channel Manager for all communications related to money laundering and terrorist financing.
- Management of the Regulatory Compliance Area: Channel Manager for all communications related to breaches of the Group's Internal Governance System, as well as any conflicts of interest that may arise.

The different phases of the process of managing information and communications received through the Ethics Channel and other internal channels are shown below:

PHASE 1
COMMUNICATION:

Through the Ethics Channel on the corporate website and employee portal or face-to-face interview

PHASE 2
RECEPTION:

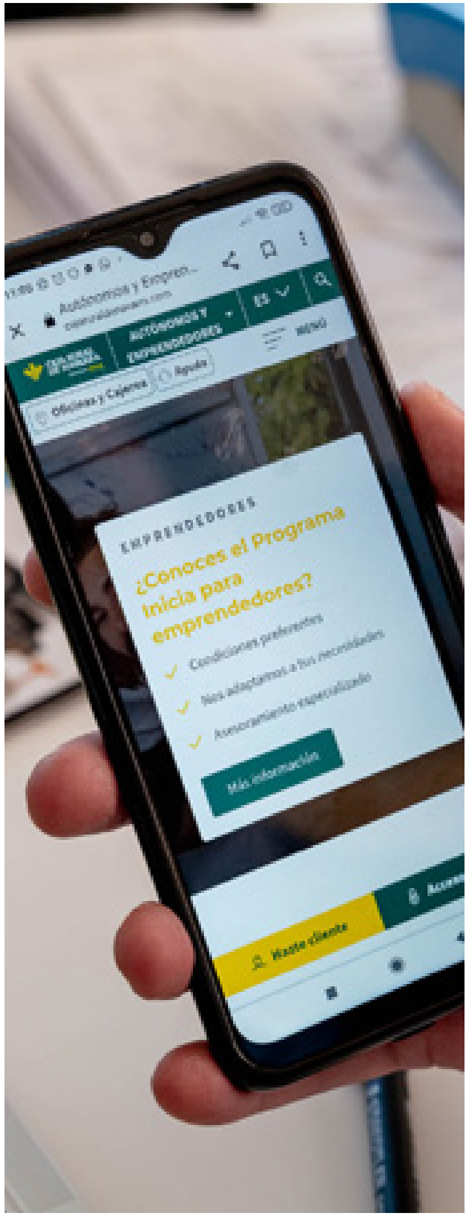
Communication received, a receipt is given and the claim is analysed to see whether it will be admitted

PHASE 3
INVESTIGATION:

Facts are analysed in depth to verify their truth

PAHSE 4
DECISION AND CLOSURE:

A report is prepared setting out the facts and next steps



Note that in those cases in which the Reporting Person detects a possible conflict of interest with the Channel Manager who is going to receive and/or investigate the communication, or in which the Channel Manager identifies the existence of a possible conflict of interest at the reception stage, the management of the communication will pass directly to the Regulatory Compliance Department. This shall entail the removal of the person affected by the possible conflict of interest from the processing of the file derived from the communication, at any of the stages in which he/she may be involved.

In the case of communications relating to workplace, sexual or gender-based harassment, the conflict of interest shall be managed in accordance with the provisions of the Protocol for the Prevention of Workplace, Sexual or Gender-Based Harassment.

This Channel comes under the framework of the Criminal Compliance Management System (CCMS) which conforms to the UNE 19601 Standard and is certified by the certification body AENOR.

The reporting of conduct that could constitute workplace, sexual or gender-based harassment must go through the Group's Ethics Channel and be handled in accordance with the provisions of this Procedure and the Protocol for the Prevention of Workplace, Sexual and Gender-Based Harassment.

[DP 10(g)] End With regard to training in business conduct, **Caja Rural de Navarra Group** has defined and deployed various training procedures and programmes for all members of the Group (i.e. Governing Board, General Management, Management Committee, employees, stakeholders and business partners), in order to guarantee their ethical conduct and behaviour and thus achieve the best outcome for the Group, the customer and all relevant stakeholders. To this end, **Caja Rural de Navarra Group** carries out different actions:

- Training and awareness actions included in the appropriate training and awareness plans to ensure that Group staff and other users of internal channels are aware of and use the IRS.
- A training and awareness-raising plan on criminal compliance has been implemented for employees. It walks them through the control framework, describing the Criminal Compliance Policy and the CCMS, details of the applicable regulations on criminal matters, the main risks they are likely to encounter in their particular job and how they can help prevent and detect them, and the related general and specific controls.
- An annual training programme has been established for the Management Committee and other particularly exposed personnel on the Group's control environment with a particular focus on training in criminal compliance.

The Bank also runs a Group training programme for managers and employees, which includes various courses:

- **Members of the Governing Body:** the members of the Governing Body shall, every three years, take a specific classroom training course, which takes into account the degree of responsibility of the recipients. A certificate is issued on completion and filed by the Criminal Compliance Technical Unit.
- **Newly hired employees:** new hires have their own training pathway and must take a mandatory e-learning training course within the first month from the date of incorporation.

  The programme includes a specific course on the prevention of money laundering.
- A refresher **training course,** also using e-learning methodology, is planned:

  a. At least every 5 years.

  b. When new legislation or relevant changes in the Group's internal procedures so recommend.

[DP 10(h)] It is also worth mentioning that the Bank has a Register of Particularly Exposed Persons (PEE), which lists those employees of the Group who occupy positions that are particularly exposed to criminal risks, including the risk of corruption and bribery. The annual criminal compliance training plan for these employees shall be drawn up in accordance with the training needs of persons in particularly exposed positions. For these purposes, the Criminal Compliance Body, in each review of the CCMS that it carries out, shall analyse these needs and propose specific training, as appropriate.

MANAGEMENT OF IMPACTS, RISKS AND OPPORTUNITIES

Processes for identifying and assessing governance-related impacts, risks and opportunities [IRO-1]

As a result of the double materiality analysis, the Group has identified 6 material positive impacts, 3 risks and 1 opportunity relating to governance.

→ Impacts:

- Strengthen integrity, corporate reputation and whistleblower protection through effective whistleblowing channels, strict compliance with the Code of Conduct and ensuring an environment free from bribery or corrupt practices.
- Strengthen the resilience of the Group's supply chain through the implementation of transparent and equitable policies and strict compliance with payment deadlines with local suppliers.
- Ensure good corporate governance by implementing standards and best practice when making investments, making sure these activities are conducted in an ethical and responsible manner.
- Promote best practice in corporate governance and responsible leadership through annual training programmes for members of the Governing Board.
- Provide specialised sustainability training for Senior Management and key Group teams —such as the commercial network and risk Areas— to strengthen their skills and ensure effective integration of ESG criteria into their daily practice.
- Promote an ethical business culture of trust and transparency, through appropriate training and information for all the Bank's employees, facilitating the early detection of possible breaches, the protection of those who comply with and observe the standard and fostering values of excellence, respect and proximity, thus contributing to responsible economic and social growth.

→ Risks:

- Lack of adequate oversight, which may result from inadequate or non-existent regulations, procedures or controls to prevent crime and fraud. This could result in breaches of the law leading to penalties and sanctions, impairing the Group's reputation and ability to raise funds, and potentially resulting in impairment of debt and equity instruments.
- Lack of control and oversight, which may result in inadequacies in clear attributions of powers, diversity, appropriate remuneration or training at senior management level, leading in turn to ineffective decisions, breaches of governance frameworks and sanctions, impairing the Group's reputation and ability to raise funds, and potentially resulting in impairment of debt and equity instruments. Risk arising from an insufficiently integrated organisational culture and value system, which may result in behaviour at odds with the Bank's ESG policies, affect employee performance and satisfaction and generate a negative reputational impact for the Group.

→ Opportunities:

- Foster a corporate culture of integrity and reduce exposure to unethical practices through preventive measures, such as regular audits, annual training on the Code of Conduct and other awareness-raising initiatives aimed at Group employees and suppliers.

PROCESS USED TO IDENTIFY AND ASSESS IMPACTS AND OPPORTUNITIES

The Group has carried out a structured process to identify and assess business conduct impacts and opportunities, which is described in the General Information section *Double materiality process [IRO-1]*. In this process, the Group considered the following factors:

- Location
- Business activity
- Sector
- Organizational structure

Based on this analysis, and considering both internal sources (governance frameworks, internal codes and policies, results of internal controls and assessments) and external sources (regulatory expectations, sector best practice and governance standards), the Group assessed the identified impacts and opportunities associated with business conduct, paying special attention to elements directly linked to the functioning of its governing bodies, the ethical culture and the behaviour of its own workforce and suppliers throughout the value chain.

PROCESS FOLLOWED TO DETERMINE AND ASSESS RISKS

Caja Rural de Navarra manages ESG risks through its Sustainability Master Plan and General Sustainability Policy, both of which are approved and updated by the Governing Board. ESG criteria are integrated into the processes of granting financing and global risk management in accordance with principles that include shared responsibility, the involvement of Senior Management, the combination of profitability and sustainability, proportionality, independence of control functions and a cross-functional perspective of all Areas involved. ESG risks are assessed using specific metrics and managed in an integrated manner alongside other relevant risks, ensuring transparent internal and external communications.

The risk assessment framework (RAF) applies the same 21 second-level indicators defined in 2024. Most have an established target, while the four linked to ESG risks and those related to the sensitivity of the net interest income and fair value of the portfolio are under development. It is expected that these targets will be progressively defined and supervisory expectations specified.

The indicators are monitored at least quarterly —in most cases monthly— by means of scorecards reported to the Risk Committee and General Management, thus enabling continuous monitoring and early detection of possible deviations.

In addition, as part of its adaptation to the regulatory requirements regarding sustainable finance and alignment with best practices in the sector, the Bank has a Sustainability Committee. This Committee is charged with promoting the General Sustainability Policy and supervising execution of the Sustainability Master Plan, ensuring its adequate implementation and development.

In the double materiality process, the governance risk factors identified have been assessed over the three defined time horizons:

- Short term (1 year)
- Medium term (between 1 and 5 years)
- Long term (between 5 and 10 years)

In addition, as for the other sustainability risks assessed, the materialisation routes or transmission channels through which governance risks may have a financial impact on the various traditional risk categories, should they materialise, have been identified.

Management of relationships with suppliers [G1-2]

[DP 12, 13] **Caja Rural de Navarra** is committed to fair and sustainable business practices, including compliance with payment terms with suppliers. The Bank applies internal procedures to ensure that payments are made in accordance with the contractually established deadlines, thus promoting responsible and stable relations with its business partners. These procedures are set out in the internal supplier contracting manual, which is applied throughout the Bank. This manual expressly states the conditions and limitations applicable to payment terms, setting a maximum limit of 60 calendar days from the invoice date, in accordance with current regulations on late payment and payment to suppliers. This internal framework ensures a standardised and consistent application of payment terms for small, medium and large companies, reinforces legal compliance and contributes to the promotion of responsible and sustainable commercial relations with the Bank's suppliers.

Compliance with the payment terms defined in the manual is monitored and controlled through internal procedures for the management and supervision of expenditure.

Each Internal Area contracts with suppliers as its needs and demands dictate. Having each department contract its own suppliers ensures better quality control of the services provided. Each Area head has first-hand knowledge of any incidents or irregularities.

With regard to expenditure control, an annual expenditure budget for each Area is approved by the Procurement and Outsourcing Committee, expenditure is controlled monthly by the Management Committee, and two half-yearly controls are also carried out by the Procurement and Outsourcing Committee.

In this context, the Bank specifically reports the following metrics:

- **Average number of days to pay an invoice**, calculated from the date when the contractual or statutory payment period begins to run: 60 days.
- **Percentage of payments made within the terms** agreed by the Bank with suppliers: 99.80%.

These metrics reflect **Caja Rural de Navarra's** performance in meeting its commitments to third parties.

To select suppliers, **Caja Rural de Navarra** uses an assessment questionnaire based on criteria of objectivity, impartiality and equal opportunities, so guaranteeing that there is no favouritism or conflicts of interest in contracting. To ensure that third parties meet the ethical and compliance standards required by the Bank, principles such as good repute, work ethic and proven experience and quality in the services or supplies offered are assessed.

The assessment looks at objective criteria such as price, quality, technical value, maintenance and operating costs, profitability, after-sales service, as well as labour, social and environmental practices. To this end, suppliers must complete and sign a declaration of social responsibility (Letter of introduction to suppliers) in which they accredit their internal policies on good governance, equality, sustainability and regulatory compliance, evidenced with the corresponding documentation. Specifically, the equality plan, occupational risk prevention plan, carbon footprint measurement, social collaborations or local development practices are requested. [DP 15]

The process requires the solicitation of several bids depending on the value of the contract. All new contracts must be reviewed and authorised by the Procurement and Outsourcing Committee, which analyses the suitability of the supplier in consultation with the corresponding technical and control Areas. Exceptions to the procedure require the express authorisation of this Committee.

Caja Rural de Navarra has a specific assessment process for technological services, aligned with the DORA Regulation, which defines ICT services as those that enable the entity to carry out its activity, including infrastructure, software, communications, cybersecurity, cloud storage and support services. The assessment is carried out jointly by the person responsible for the service and the person responsible for ICT suppliers, who analyse whether each supplier meets adequate information security standards and report their conclusions to the Procurement and Outsourcing Committee.

For tendering processes, the service manager must provide a set of technical and functional specifications reviewed by the ICT Area. ICT services are classified into two categories: those that support Essential Functions —such as digital banking, means of payment, systems and cybersecurity— and other ICT support services. Services that support Essential Functions, require enhanced due diligence to assess points such as the provider's technical solvency, its maturity in cybersecurity and business continuity, concentration risks, outsourcing, location and data protection, as well as the ability to migrate the service.

For all other ICT services, risk-proportionate due diligence is applied, including verification of the supplier's technical capability, its security and data protection policies, the absence of critical dependencies and the inclusion in the contract of standard clauses on confidentiality, service levels and early termination.

Prevention and Detection of Corruption and Bribery [G1-3] [MDR-A]

[DP 16, DP 18(a), DP 19, 20] **Caja Rural de Navarra Group** is a Credit Institution and therefore comes under the supervision of the corresponding regulators, including the Bank of Spain and the European Central Bank, and is subject to strict rules of conduct and organisation under the applicable regulations. As a result, the Bank has numerous controls in place, required both by its supervisors and by specific sector regulations, to prevent fraudulent transactions.

Also, **Caja Rural de Navarra Group** maintains a corporate culture based on zero tolerance of behaviour that is illegal, prohibited or contrary to good banking practices, and the prevention of money laundering and terrorist financing, in line with the Bank's commitment to promoting an ethical corporate culture of compliance and encouraging responsible behaviour in the Bank.

With regard to anti-corruption, the purpose of **Caja Rural de Navarra's** Criminal Compliance Management System is to identify which of the Group's activities could be vulnerable to crimes being committed and to establish the appropriate controls and procedures to prevent them.

Accordingly, the system puts in place measures to mitigate any risk of conduct that constitutes a criminal offence, including corruption between private individuals, bribery, influence peddling and corruption in international business transactions. All the information on risks and controls associated with the Criminal Compliance Management System (CCMS) is collected in an application called Motor de Compliment.

This system has a manual, the Criminal Compliance Management System Manual, which establishes the system of compliance, organisation, prevention, management and control of criminal risks for the Bank and its subsidiaries under the regime of criminal liability of legal persons established in Spain's Organic Law 10/1995. This manual is reviewed annually, and the Criminal Compliance Unit is responsible for updating it.

[DP 18(b)] In accordance with the provisions of the PCMS Manual, there are three basic lines of defence in the Bank that ensure the supervision, oversight and control of its activities: (a) a first line formed by the different Heads of the Areas of Activity; (b) a second line formed by the Regulatory Compliance and Internal Control Departments and; (c) a third line formed by the Internal Audit Department.

Specific controls to prevent private-to-private corruption include:

- Internal procedures for contracting and making payments to suppliers.
- Procedure for making payments.
- Procedure for the review and approval of employee expenses.
- Policy on accepting/offering gifts and benefits.
- Remuneration policy.
- Policy on the delegation of essential services or functions.

Specific controls to prevent bribery, influence peddling and corruption in international business transactions include:

- Different levels of powers of attorney to conduct transactions on behalf of the Group.
- Internal procedures for contracting and making payments to suppliers.

Likewise, criminal compliance and the implementation of the control measures set out in the manual must be accompanied by appropriate dissemination of the manual and proper explanation of its contents to employees.

In addition, the Bank has a Code of Conduct and a Criminal Compliance Policy which regulate, among other matters, the receiving of gifts or commissions and relations with authorities and public officials. In accordance with the Spanish Criminal Code it prohibits offering or giving gifts or rewards of any kind to an authority, public official or person involved in the exercise of public functions in order to influence the performance, omission or delay of acts proper to their position, or simply in consideration of their function.

Similarly, **Caja Rural de Navarra** cannot make

donations to or cancel debts owed by political parties and takes no ideological affiliation. Any participation of its staff in political activities will always be on a personal basis. In its relations with suppliers, the Bank requires them to sign up to an approval manual affirming their adherence to the values of the Code of Ethics, and supervises and assesses third party collaborators to identify possible risks of corruption. If there is any indication of corruption or bribery, staff must immediately report it to the Compliance Officer through the Ethics Channel provided.

To promote and guarantee application of its corporate values throughout the organization and create a structured path for the resolution of ethical dilemmas that may arise, the Bank has created an Ethics Channel for employees and third parties. Both groups can use this to securely and confidentially report any potential irregularities so that they can be investigated and studied by the competent bodies, with the aim of preventing inappropriate or unauthorised actions or conduct.

The Ethics Channel is therefore the system that allows any user to confidentially and, where appropriate, anonymously report to the Group:

a/ Any conduct defined as illegal in the Criminal Code and, in particular, any conduct that could give rise to criminal liability of the legal persons listed in the Bank's CCMS.

b/ Breaches of the Code of Conduct by managers and employees.

c/ Any event or circumstance that may incur a penalty or administrative sanction under the regulations in force at the time, and in particular, any infringement of the regulations governing the prevention of money laundering and terrorist financing.

d/ Any irregularity (material error or fraud) committed in the process of issuing the Group's financial and accounting information.

Once the Criminal Compliance Unit has received the report, it will verify that it meets the minimum requirements of the Group's Ethics Channel Regulations and, if so, will launch an investigation of the facts itself or by the corresponding department.

[DP 18(c)] Once the investigation has been completed, the Channel Manager will produce a Report with the main conclusions and proposed resolution, which may be:

a/ Filing of proceedings.

b/ To refer the matter to the competent internal body given the nature of the facts communicated.

c/ To refer the matter to the Public Prosecutor's Office or the European Public Prosecutor's Office, if appropriate.

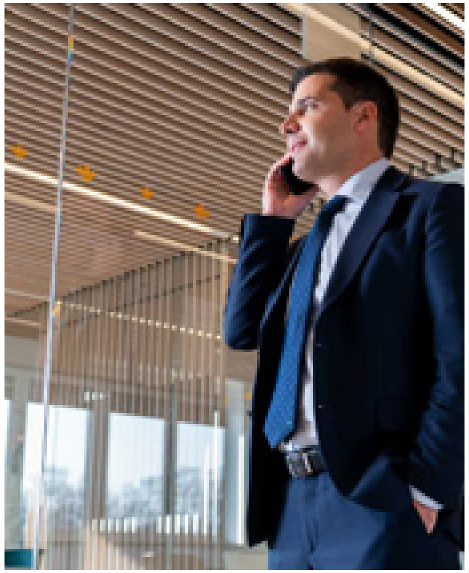
In general, the competent internal decision-making body will be the Criminal Compliance Unit, except in cases where the matter being reported involves workplace, sexual or gender-based harassment, in which case the HR Department or, where appropriate, the General Management shall be competent, in accordance with the provisions of the Protocol for the Prevention of Workplace, Sexual or Gender-Based Harassment. Similarly, if the report concerns breaches of anti-money laundering regulations, Internal Control will be responsible for this phase and the decision on next steps.

Once the final decision has been adopted and in compliance with current legislation on data protection, the file will be archived and access to

it will be restricted. This process will be carried out by the Head of the IRS.

[DP 21] The Bank has taken the following steps to raise awareness and provide training on bribery and corruption in **Caja Rural de Navarra** and its participating subsidiaries:

- The Criminal Compliance Policy has been defined and approved with the aim of conveying to the Group's stakeholders respect for the laws and regulations in force. This policy has been communicated to all Bank staff and is accessible to stakeholders through the corresponding channels.
- The Business Principles for the Prevention of Criminal Risks is a training document annexed to the Criminal Compliance Policy, in which various actions to be avoided in order to avoid the risk of committing unlawful acts are explained to employees in a straightforward manner.
- A specific training programme on criminal compliance has been developed for all employees. It walks them through the control framework, describing the Criminal Compliance Policy and the CCMS, details of the applicable regulations on criminal matters, the main risks they are likely to encounter in their particular job and how they can help prevent and detect them, and the related general and specific controls. It also includes the process for reporting possible offences and instances of non-compliance with the CCMS, as well as doubts and concerns regarding criminal compliance.
- A training programme has also been established for the Management Committee on the Group's control environment and, in particular, to train them on criminal compliance. In 2025, training in criminal compliance was given to new recruits to the Bank, to employees of subsidiaries signed up to our System and to Specially Exposed Personnel in matters of criminal risk.
- Actions to raise staff awareness through the publication of reminders about the Ethics Channel, infographics and communications around the renewal of UNE 19601 Certification of our Criminal Compliance Management System.



ANTI-CORRUPTION AND ANTI-BRIBERY TRAINING (2025)

	Caja Rural de Navarra			Subsidiaries	Total		
	Own workforce	Of which at risk	AMSB[14]	Own workforce	Own workforce	Of which at risk	AMSB
Total number of employees who have undergone training in 2025	322	22	0	17	339	22	0
Total number of employees likely to undergo training 2025	328	22	0	17	345	22	0
%	98.17	100	0	100	98.26	100	0

14 Administrative, management and supervisory bodies

METRICS AND TARGETS

Governance-related targets [MDR-T]

Within the framework of the Sustainability Master Plan, the Bank has set specific objective linked targets for business conduct, designed to strengthen its commitment to regulatory compliance and responsible leadership. These targets are defined in the Bank's sustainability governance system and are reviewed, updated and approved annually by the Sustainability Committee, ensuring alignment with ethical principles, internal policies and applicable regulatory expectations.

The table below shows the degree of compliance with the objectives set for 2025, as well as the updating and definition of new objectives for 2026:

Issue	Objective 2025	Degree of compliance 2025	2026 Objective
Training Sustainable practices	Continue training new hires in giving investment advice. Maintain continuous training for all employees accredited to advise customers.	Objective achieved.	We will continue training new hires in giving investment advice. We will sustain the continuous training programme for the full workforce to maintain their accreditation for advisory services.
Training	Deliver new training programmes on cybersecurity for the whole workforce.	Objective achieved.	We will deliver new training programmes on cybersecurity for the whole workforce.
Working hours	Continue to obtain true and concrete information from data. Apply flexibility both self-managed and in collaboration with the team.	Objective achieved.	Continue to obtain true and concrete information from data. Apply flexibility both self-managed and in collaboration with the team.
Customer-focused services	We are maintaining the objective of gathering data on customers' opinion of service quality, and user experience of the products and services the Bank offers.	Objective achieved. Dialogue continued with customers through the channels provided by the Bank.	We are maintaining the objective of gathering data on customers' opinion of service quality, and user experience of the products and services the Bank offers.
Socially responsible investment	Review the Sustainability Framework and update it where necessary.	Objective achieved. During 2025 we carried out a review of the Sustainable Financing Framework. No update was necessary.	Review the Sustainability Framework and update it where necessary.
Socially responsible investment	Maintain a positive Second-Party Opinion from Sustainalytics on the Sustainable Finance Framework.	Objective achieved. Although no update of the Framework was necessary, the Second-Party Opinion report is still valid and positive.	Maintain a positive Second-Party Opinion from Sustainalytics on the Sustainable Finance Framework.
Socially responsible investment	Continue the annual updates.	Objective achieved. In 2025 the energy efficiency data was updated.	Continue with the annual update of energy efficiency data.
Sustainable products	Continue marketing specific new products.	Objective achieved.	Continue marketing specific new products.
Sustainable products	Continue to adapt to the new sustainability regulations and requirements for savings investment products.	Objective achieved.	Continue to adapt to the new sustainability regulations and requirements for savings investment products.

Issue	Objective 2025	Degree of compliance 2025	2026 Objective
Suppliers	Continue this approach. Copy in the letter to recurrent suppliers where volumes justify it.	Objective partly achieved.	Adapt the "declaration letter" for suppliers to accredit their commitment to legality and sustainability. Obtain the accreditation letter for all our suppliers.
Regulatory compliance, corporate governance and transparency	Analyse the ESG risk rating methodology of other agencies and see whether it might be better to contract another supplier.	Objective achieved. We analysed the options of alternative suppliers and are in the process of obtaining a new ESG risk rating (score).	Maintain a good ESG risk rating.
Regulatory compliance, corporate governance and transparency	Prepare the 2025 annual plan with special focus on the following projects: Complete the process of creating a new ESG compliance section; Launch the documentary management project; Launch the new incident manager and neuronal project that makes it possible to interlink the various compliance engines that are being introduced.	Objective partly achieved. Pending implementation of the new sections in the Compliance Engine.	Promote compliance culture in the Bank through training and awareness-raising. Analysis of the impact of the new corporate governance regulations. Neuronal Project: synergy of compliance engines. Implementation of two new sections in the compliance engine: Technology Risks and ESG Risks.

Issue	Objective 2025	Degree of compliance 2025	2026 Objective
Regulatory compliance, corporate governance and transparency	At the election to be held at the 2025 General Meeting, the aim is to have new female directors elected to the Governing Board, such that we will achieve the regulatory requirement of 6 of the less-represented gender by 2029.	Objective achieved.	To strengthen compliance with article 37 of Law 10/2014, we are going to create internal regulations detailing the information to be provided to the Board and its delegated Committees to ensure all risks and issues of which they must be informed are covered in sufficient detail, allowing constructive questioning and critical examination of the proposals and information provided.
Regulatory compliance, corporate governance and transparency	Continue calculating trends and volatility so as to define thresholds and targets for the future	Objective achieved. All quarters of 2025 have been calculated.	Continue calculating trends and volatility so as to define thresholds and targets for the future

Among the new objectives defined for 2026, the following stand out:

Issue	2026 Objetive
Regulatory compliance, corporate governance and transparency	At the election to be held at the 2026 General Meeting, the aim is to have new female directors elected to the Governing Board, such that we will achieve the regulatory requirement of 6 of the less-represented gender by 2029.
Regulatory compliance, corporate governance and transparency	Assess whether there is a need to develop the Transition Plan and proceed with its development if necessary.
Regulatory compliance, corporate governance and transparency	Calculate physical risks to the collateral of the mortgage portfolio, comprising approximately 60,000 assets.

Corruption and bribery-related metrics [G1-4] [MDR-M]

[DP 22, 23] In the event that **Caja Rural de Navarra** staff detect any infringement or perceive that an action could be considered a corrupt practice, they must immediately report it to the Compliance Officer, using **Caja Rural de Navarra's** whistleblowing channel.

No operations were assessed by the Group for corruption-related risks in financial year 2025.

No reports of corruption-related cases were received through the Ethics Channel in 2025, nor have any other corruption cases been identified in the year.

Likewise, **Caja Rural de Navarra Group** has no convictions or fines for breaching anti-corruption and bribery laws; nor are there any confirmed cases of corruption or bribery in the Group. At present, there are also no public legal proceedings related to corruption or bribery brought against the company and its own workers during year or in previous years. **[DP 24, 25, 26]**

Political influence and lobbying [G1-5] [MDR-M] [MDR-A]

[DP 27, DP 28] **Caja Rural de Navarra Group** avoids situations in which it might exert political influence and any presence in social or political pressure groups.

[DP 29(a)] First, it should be pointed out that **Caja Rural de Navarra**, due to its systems for electing its administrative bodies and its internal compliance with the regulatory guidelines on the banking sector, is not likely to attract managers or administrators with an interest in lobbying. Secondly, its regional activity and its limited size would make it very difficult to exert lobbying pressure.

The codes of business conduct prohibit **Caja Rural de Navarra** from making donations, debt cancellations or any other type of aid to political parties.

[DP 29(b), (c)] The Bank is not registered in the European Union Transparency Register or equivalent national transparency registers, as it does not directly act as an interest representative or lobby public institutions or regulators. However, the Bank's participation in institutional dialogue and sectoral representation processes is articulated indirectly through its representative associations. Specifically, it is represented through its national industry association, the Unión Nacional de Cooperativas de Crédito (UNACC), as well as through the European Association of Co-operative Banks (EACB), organisations that are registered in the European Union's Transparency Register.

In this way, the bank ensures that any interaction with public authorities or contribution to regulatory initiatives is carried out in a transparent, coordinated manner and in accordance with the principles of good governance, through organisations that represent the sector, without engaging in lobbying activities on an individual basis.

Given the fact that the Unión Nacional de Cooperativas de Crédito is an interlocutor with the Administration for certain specific matters, and although its lobbying capacity is very limited, we show below our membership fees to it in the last two financial years:

UNACC CONTRIBUTIONS

2025	2024
84,858.91€	89,342.00€

In 2025 **Caja Rural de Navarra Group** made no contributions of any kind to political parties, nor to persons with public responsibilities or related institutions, and therefore it has not been necessary to notify the Court of Auditors under the terms of article 4.2 b) of Spain's Organic Law 8/2007, of 4 July, on the financing of political parties.

CAJA RURAL DE NAVARRA

05/

Group-specific disclosures

5.1

Responsible taxation

Following the 2025 double materiality analysis, **Caja Rural de Navarra Group** identified two material positive impacts and one risk in relation to Responsible Taxation:

IMPACTS

- Fostering a relationship of trust with all tax administrations, based on transparent, consistent and continuous communication, which favours voluntary and cooperative compliance with tax obligations.
- Contribution to improving the economic development of society through the Group's tax contribution via its own taxes, taxes collected and non-tax fees/contributions paid.

OPPORTUNITIES

- Exposure to tax litigation as a result of poor tax management, which may put at risk the trust of customers, suppliers and commercial partners.

Below we describe **Caja Rural de Navarra's** framework of policies, procedures and actions that contribute to positive impacts and help mitigate material risks related to tax issues.

Policies and governance in the area of Responsible Taxation [MDR-P]

The Group's policy and strategy for tax management are geared towards strict compliance with current tax regulations, defending the organisation's tax interests, including via litigation when necessary, and providing internal advice to Areas that need it. This approach is essential to prevent any type of tax risk and avoid the kind of conduct that could generate it. To this end, tax policy at **Caja Rural de Navarra** is structured around the following principles:

- → **Regulatory compliance:** the Bank guarantees strict observance of tax law and regulations, applying a reasoned and well-founded interpretation of the current tax framework.
- → **Transparency and collaboration with the Administration: Caja Rural de Navarra** engages with the tax authorities on the basis of good faith, dialogue and cooperation, defending its legitimate interests when necessary.
- → **Rejection of aggressive tax practices:** the Bank expressly avoids any type of illicit or artificial tax planning or any strategy that could erode the tax base or generate undue tax benefits, whether in its core business or its investments.
- → **Responsible use of tax instruments:** where appropriate the Bank engages in binding consultations and strikes prior agreements with the tax authorities, to clarify complex tax issues and strengthen legal certainty.
- → **Proactive compliance with reporting obligations: Caja Rural de Navarra** diligently provides all information required by the tax authorities, especially disclosures deriving from its status as a financial institution.

In this respect, **Caja Rural de Navarra Group** has robust internal control procedures to prevent tax evasion and avoidance, including the following:

- Criminal Compliance Management System (CCMS), based on the UNE 19601 Standard and certified by the Spanish official certification body AENOR, see section *Information on Governance*. The main purpose of this system is to prevent and minimise the risk of unlawful conduct within the scope of the Group's own activity.
- The Executive Service of the Commission for the Prevention of Money Laundering (SEPBLAC) supervises the establishment and execution of corporate policies and procedures to make sure the structure of **Caja Rural de Navarra Group** is not used for activities related to money laundering or the financing of terrorism.
- Financial Information Control Model, compliant with Spanish Law 10/2014, on the regulation, supervision and solvency of Credit Institutions, as well as with securities market regulations.
- Ethics Channel which forms part of the Internal Reporting System. This is described in detail in the section *Governance Information* and ensures that all reports are handled appropriately and guarantees protection of whistleblowers.

Actions for the control and management of Responsible Taxation [MDR-A]

Caja Rural de Navarra Group has a number of Internal Areas/Departments with responsibilities in matters of corporate governance, including taxation. These include the Legal and Tax Department and the Regulatory Compliance Function.

Certain activities to guarantee regulatory compliance are also directly managed through specialist units, with the Regulatory Compliance Unit taking a coordination and monitoring role. These include Combating Money Laundering and Terrorist Financing through Internal Control, personal data protection through the Data Protection Officer (DPO), customer protection in the marketing of banking and investment products through the Product Committee and criminal liability through the Corporate Compliance Officer.

In addition, as part of its strategy to implement a responsible tax policy, the Bank has a Criminal Compliance Policy, which is mandatory for **Caja Rural de Navarra** and all companies in its Group. Its Principle 2.12. "We commit to openness, transparency and good faith in the Bank's relationship with tax and social security authorities", commits the Bank to proper tax management and contributes to sustaining public spending, promoting transparency in all transactions with the Tax and Social Security agencies, and active collaboration with these bodies.

Bank employees are required to comply with Bank's internal rules, including the Accounting Policy Handbook and the principles set out in the Code of Conduct.

The Criminal Compliance Management System Manual includes the following specific controls aimed at preventing criminal conduct related to tax:

- → **External tax advice.**
- → **External Audit of accounts.**

- Specific training for employees on personal income tax management.
- Course on tax updates and tax closure.
- Automated procedures for the withholding and collection of indirect taxes.

These controls explicitly related to tax are supplemented by other controls to prevent offences related to breaches of the Group's accounting obligations.

Parameters and goals related to tax contribution [MDR-M][MDR-T]

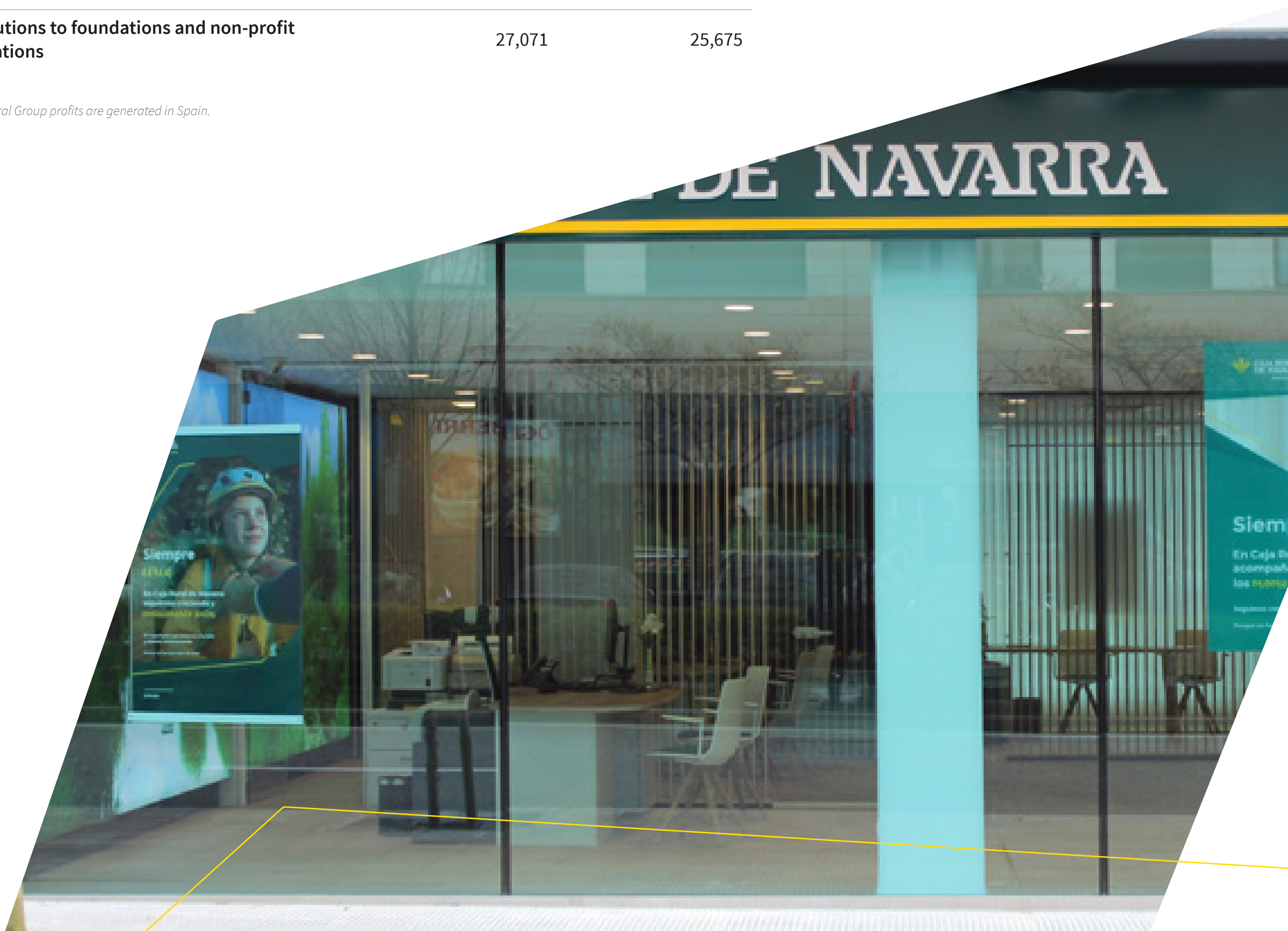
The Group complies with its tax obligations to all applicable local, regional and state administrations. We set out below aggregate tax figures for all subsidiaries in 2024 and 2025, according to the information reported by the Group companies at the end of each year.

The table shows consolidated profit before tax, corporate income tax due, public subsidies received during the year and contributions to

foundations and non-profit organisations:

Tax information (EUR thousands)	2025	2024
Profit before tax[15]	296,179	287,850
Corporate income tax	27,330	29,350
Public subsidies received	348	2,060
Contributions to foundations and non-profit organisations	27,071	25,675

15 All Caja Rural Group profits are generated in Spain.



5.2

Data privacy and security

The 2025 double materiality analysis identified two positive impacts and one risk as material for **Caja Rural de Navarra** in relation to Privacy and data protection:

IMPACTS

- Strengthening stakeholder confidence through secure, responsible and continuously improving management of information and personal data, guaranteeing its protection, confidentiality and integrity, as well as the prevention and mitigation of cyber-attacks and the absence of security breaches.
- Awareness programmes for staff on the use and protection of their personal data in digital channels, to prevent and reduce risks such as attempted cyber-attacks, fraud or identity theft.

RISKS

- Failures by protection, detection and response mechanisms that may allow cyber-attacks to interrupt critical services or compromise data of the Group and its customers. These may lead in turn to fraud, economic and regulatory losses, damage the Bank's reputation and the confidence of customers and investors, affect business continuity, increase recovery costs and impair the value of debt and capital instruments and damage the results of subsidiaries.

Caja Rural de Navarra Group has put in place a range of measures and practices that have allowed it to improve management of the material impacts linked to cybersecurity and mitigate risks identified in this area. These are presented below and, together, give an integrated overview of how the Bank protects its digital environment and reinforces its technological resilience.

Privacy and data protection policies and governance [MDR-P]

In line with the EBA Guidelines on ICT and Security Risk Management, **Caja Rural de Navarra Group** has in place various policies in relation to technological risks and information security, the development of which has led to the creation of governing bodies and the definition and establishment of a Technology Risk Control Function.

These policies are periodically reviewed and constantly adapted in accordance with the Digital Operational Resilience Act (DORA) and the European Network and Information Security Directive (NIS), incorporating best practice into the Management Framework, incident management and reporting, and the management and alignment of technology providers with the Group's policies.

As a result, technical and procedural measures have been adopted to ensure the identification, management and mitigation of technological risks, improving the security, integrity, authenticity and availability of information with special attention to the cybersecurity framework. All of this is aligned with the corporate principles of Technological Risk and Security Management of the Caja Rural Group.

To address this issue, in February 2026 **Caja Rural de Navarra's** Internal Audit ran an analysis of Digital Operational Resilience, in accordance with the DORA Regulation, obtaining a level of compliance of 82%, the same as in the previous year. This places the Group at a high level of compliance with respect to entities of a similar size. The conclusions of this analysis were that **Caja Rural de Navarra**:

- → Meets fundamental requirements such as that to manage and assess the Group's exposure to potential operational risks.
- → Has a robust risk management framework, which includes a comprehensive assessment of operational and technological risks, and effective supervision by the relevant governance bodies, the Management Committee and Governing Board.
- → Has implemented comprehensive business continuity planning with regular testing and training of staff to address any operational disruptions.

In view of the recent regulation and the need to establish a management model for technological risks in the organization, **Caja Rural de Navarra** has developed an ICT and Security Risk Policy which, having been approved by the Governing Board and aligned with regulatory requirements, establishes the objectives, responsibilities and behaviour necessary to manage business processes and information assets in a secure professional environment.

Exposure to ICT and Information Security risks is adequately controlled and considered appropriate to the Group's risk appetite. It is structured around the following axes:

- Involucración de todo el personal en su gestión, incluyendo los órganos de administración.
- Involvement of all staff in its management, including administrative bodies.
- Specific functions and bodies in charge of ICT and Information Security risk management, including the Technology Risk Control Function.
- An internal procedure for the identification of threats and vulnerabilities of information assets, business processes and the Group's own activities that allows it to make the adjustments needed to maintain the level of risk at acceptable levels.
- The Group has a formalised and updated register of all its ICT assets, jointly inventoried with the key contacts from the Internal Areas and owners of the Group's business processes and which is documented by the risk team.
- The Policy complies with the relevant regulations (EBA/GL/2019/04), identifying the following risks derived from the IT process, among others: security management, ICT operations management, ICT project and change management and ICT business continuity management
- The responsibilities of the Internal Audit Function include overseeing compliance with the ICT and Information Security Risk Management Policy through regular checks (minimum frequency: annual).

To manage its technology risks, **Caja Rural de Navarra** has an IT risk analysis programme in which the Group's different business processes are reviewed and analysed. As a result of this analysis, an action plan has been drawn up for **Caja Rural de Navarra**, which includes actions to reduce the residual risk level in areas where shortcomings were identified with respect to the control activities in the control framework on which the risk analysis was based.

It should be noted that **Caja Rural de Navarra** has part of its technological infrastructure and, therefore, of its support processes, partially or totally delegated to RSI, as the main provider of technological services. Despite this, the Group is ultimately responsible for these processes and is in charge of ensuring that they are executed correctly, follow all the defined procedures and backed by the associated security measures. Specifically, the methodology used in the IT risk analysis:

- Is aligned with the ICT and security risk management guidelines (EBA/GL/2019/04).
- Integrates concepts from recognised standards for the establishment and assessment of security controls (such as ISO/IEC 27002, NIST SP 800-53A, etc.).

In order to help the Group and its employees to comply with and adapt to the General Data Protection Regulation (RGPD), as well as to comply with the principle of proactive responsibility or accountability set out in article 5.2 of the GDPR, **Caja Rural de Navarra** has a Data Protection Manual, which describes key aspects in the day-to-day operations of the Bank. Among other points, it sets out the principles for the processing of personal data, the requirements that consent must meet to be valid, the information that must be provided to data subjects at the time of data collection and the rights and obligations that apply to data subjects, data controllers and data processors.

The Savings Bank has a GDPR Supervisory Report, included in the Annual GDPR Report, which specifies the most important areas addressed during each financial year to ensure the Group achieves an adequate level of compliance with the GDPR and the LOPDGDD. In addition, this report establishes a documentary trace of due diligence, by comparing the Data Protection actions carried out in successive periods. This makes it possible to identify areas for improvement and to take the appropriate management measures.

GDPR rights belong to customers, suppliers, employees and related third parties (guarantors, proxies, representatives, etc.). In general, the Bank has three channels through which data subjects can exercise their GDPR rights:

- **By e-mail.**
- **By post.**
- **By going to the branches.**

Also, Article 35 of the GDPR imposes an obligation on data controllers to carry out, prior to processing, a data processing impact assessment covering all the various personal data operations that we carry out (DPIA). In carrying out this data protection impact assessment, the Bank is assisted by the Data Protection Officer. The DPIA is reviewed on an annual basis and whenever there is a relevant change in the context of the processing activities that may lead to an increase in the risk associated with the processing. The Bank's DPIA can be found in Globalsuite and is made available to the Spanish Data Protection Agency upon request.

Caja Rural de Navarra has the following internal policies and procedures that set the basis for actions in the field of Privacy and data protection:

- **Cookies Policy for the Bank's website:** regulates the use of cookies on the website, informing users of their purpose and allowing them to manage their consent.
- **Data Protection Policy for Minors and Incapacitated Persons:** establishes specific measures to guarantee secure and appropriate treatment of the personal data of minors and incapacitated persons, providing them with enhanced protection.
- **Customer Data Protection Policy:** defines how the personal data of customers is collected, used and protected, guaranteeing its treatment in accordance with current legislation.

- **Data Protection Manual:** sets out the internal guidelines for compliance with data protection regulations, detailing obligations, procedures and responsibilities.
- **ICT Operations Management and Security Procedure:** establishes controls and measures to ensure the correct execution and protection of the entity's technological operations.
- **ICT Systems Acquisition and Development Policy:** regulates the criteria and requirements for the purchase, design and development of technological systems, guaranteeing their security and suitability.
- **ICT Project Management Policy:** defines the framework for planning, executing and supervising technological projects, ensuring their quality and alignment with corporate objectives.
- **ICT Risk Management Policy:** establishes the process for identifying, assessing and mitigating technological risks that may affect the entity.
- **Information Security Policy:** establishes the principles and measures to protect the confidentiality, integrity and availability of corporate information.
- **Physical and Environmental Security Policy:** regulates the measures designed to protect facilities, equipment and people against physical or environmental risks.

- **Business Continuity Policy:** defines the mechanisms to ensure that the entity can maintain or recover its essential operations in the event of serious incidents.
- **Privacy by Design and by Default Procedure:** establishes guidelines for integrating data protection in all phases of product and service design, always applying the most protective configuration by default.

Actions for the control and management of privacy and data protection [MDR-A]

Caja Rural has specific controls to prevent or mitigate the commission of criminal offences related to privacy and data protection. **Specific controls aimed at preventing activities related to crimes against personal and family privacy** include the following:

- Existence of a Data Protection Officer (DPO).
- Centralization of third party data protection complaints.
- Management of security breaches.
- Review of data protection documentation.
- Data protection rules for the use of IT tools.
- Confidentiality and data protection clauses in contracts with suppliers.
- Passwords for access to computer systems.
- Traceability and access control to customer databases.
- Data protection training.
- Data protection verification process.
- Procedure for the conservation and archiving of information and documentation.

Specific controls aimed at preventing criminal conduct related to computer-related damage include the following:

- Data protection rules for the use of IT tools.
- Business continuity policy.
- Audit of IT systems.

Specific controls aimed at preventing criminal conduct related to intellectual and industrial property offences include the following:

- Data protection rules for the use of IT tools.
- Entity code of conduct.
- Inventory of software licences acquired by the Group.

Specific Controls aimed at preventing conduct related to the disclosure and discovery of trade secrets include the following:

- Data protection rules for the use of IT tools.
- Procedure for the conservation and archiving of information and documentation.

- Confidentiality and data protection clause in contracts with suppliers.
- Passwords for access to computer systems.

Caja Rural de Navarra, in its drive to **strengthen its data protection measures**, runs various training and awareness-raising actions:

- All new employees receive a data protection course as part of the welcome training package.
- There are cross-cutting training and awareness-raising programmes for staff on data protection, prevention and cybersecurity.
- The DPO Service runs specific training for all CRN employees on data protection in the financial sector. This data protection training is available to all employees on the **Caja Rural de Navarra** Virtual Classroom platform.
- In addition, the DPO Service publishes a monthly newsletter on the blog shared with the Bank where significant news about data protection or other regulations or references affecting data protection is analysed.
- Employees should also be familiar with the Roles and Responsibilities of Staff and the Policy on the use of Information Media, which are available on the Employee Portal.

During 2025, different regulatory updates have been taken as a reference, as well as Guides or reports published by the Spanish Data Protection Agency (AEPD) and by the European Data Protection Board (EDPB).

The following aspects were analysed:

- **Video-surveillance Guide published by the AEPD, which led to revisions in our data protection system.**
- **Review of the processing of the records of minutes kept by *comunidades de proprietarios* (condominium associations).**
- **Analysis of the impact of the Artificial Intelligence Regulation on data protection.**

The approval and entry into force of Regulation (EU) 2024/1689 of the European Parliament and of the Council, of 13 June 2024 laying down harmonised rules on artificial intelligence ("Artificial Intelligence Regulation" or "AIR") has made an important change to the regulatory paradigm on development and use of artificial intelligence systems. This new regulation introduces specific obligations in the design, development, implementation and supervision of AI systems in view of the different risks that the use of AI may entail.

Precisely because of the above, it is essential to establish a corporate framework that sets strategic lines in compliance with AI regulations, to allow innovation and support for this new technology and the benefits it offers to continue, while guaranteeing respect for fundamental rights and the security that products and systems using AI must offer.

Caja Rural de Navarra is drawing up a policy to define the internal criteria that the Bank must follow when developing, implementing and/or contracting any AI system subject to the aforementioned Regulation. The purpose of the policy is to guarantee regulatory compliance and minimise the associated risks, while establishing roles and responsibilities, ensuring adequate governance and aligning with regulatory requirements.

Metrics and targets related to Privacy and data protection [MDR-M][MDR-T]

In its commitment to protecting the privacy and security of its stakeholders' data, **Caja Rural de Navarra** has identified various opportunities for improvement. These include strengthening the management and supervision of third-party suppliers, as well as the implementation of additional cybersecurity measures in the Caja Rural Group to increase resilience in the face of growing cyber threats.

The Bank has a Business Continuity Plan which is reviewed annually, although it needs to make progress in updating its Communication Plan to ensure that it includes all the necessary interlocutors.

Caja Rural de Navarra has also defined a new Cybersecurity Master Plan (2025-2027), together with RSI and the rest of the Group's entities, within the new Cybersecurity, Technology and Risk Committee of the Caja Rural Group. This ambitious project sets the roadmap for the next three years, with the aim of profoundly transforming technology and security to be resilient in the face of new digital threats. The aim is to align people and processes under a common protection model that complies with strict European regulations, such as DORA and NIS2.

The plan is organised into eight areas of work covering everything from the renewal of communication networks to the total protection of our data and devices, including ATMs and office computers.

Significant steps have already been taken during 2025 by implementing several additional layers of security, and the plan will be reinforced during actions planned for 2026 and 2027.

5.3

Innovation and Digitization of more responsible processes and services

As a result of the 2025 double materiality analysis carried out by **Caja Rural de Navarra Group**, three positive impacts and one risk have been identified as material in relation to Innovation and Digitization of more responsible processes and services:

IMPACTS

- Reduced environmental impacts through digitization, reducing paper use and minimising travel by customers by offering them functionalities they can use to make transactions through their personal manager.
- Promoting digitization through smart and secure channels —such as mobile, online and automated banking— that enhance the customer experience, improve operational efficiency and strengthen the accessibility and sustainability of the service.
- Promote innovation and digitization initiatives to contribute to the financial education of society, facilitating access to information and education, helping to bridge the digital divide and promoting social inclusion.

OPPORTUNITIES

- Few resources are allocated to processes of innovation, making it harder for the company to identify and seize new business opportunities.

The following section presents the set of policies and actions through which **Caja Rural de Navarra** manages and maximises the positive impact of its activity on the environment, while mitigating the risk of allocating insufficient resources to the processes of innovation.

Policies and governance in terms of Innovation and Digitization of more responsible processes and services [MDR-P]

Innovation has become a strategic pillar for **Caja Rural de Navarra**, reflecting its commitment to sustainability and social progress. With this approach, the Bank is driving a profound transformation of its operations, products and financial services, integrating sustainability criteria at all phases of the process, although it has not yet defined a specific plan encompassing Innovation and Digitization actions.

Actions for the management of Innovation and Digitization of more responsible processes and services [MDR-A]

To guarantee the high quality of its services, **Caja Rural de Navarra Group** pursues constant innovation, seeking excellence in the processes and actions carried out and versatility and adaptation to new needs and demands.

Aware that innovation and digitization can bring extraordinary advantages and a more prosperous future for society as a whole, **Caja Rural de Navarra Group** directs its social work through the following areas of activity:

→ **The promotion of education and technology, supporting the different digitization processes.**

→ **Support for entrepreneurship and innovation as a form of progress.**

Caja Rural de Navarra Group also makes a direct contribution to achieving Sustainable Development Goal 8 on decent work and economic growth, through different job creation initiatives and actions, as well as through the promotion of entrepreneurship and innovation.

In this regard, in 2025, **Caja Rural de Navarra** reinforced its commitment to promoting entrepreneurship through Línea Inicia, a programme created in 2007 with the aim of facilitating the start-up of new businesses and contributing to the economic and social development of the regions where the Bank is present. This initiative combines specialised financing with strategic actions to promote the creation, consolidation and sustainability of entrepreneurial projects.

Since its launch, Línea Inicia has financially supported 3,042 business initiatives, with a total of 5,238 promoter partners. During 2025 alone, the programme supported the start-up of 157 new projects, led by 246 entrepreneurs, to which a total of EUR 10.5 million has been allocated. These figures represent a reduction on 2024, when 197 projects were developed, led by 362 entrepreneurs, with total funding of EUR 12.27 million.

The typical profile of people accessing this funding line is a man around 40 years old, with a university education or higher vocational training, mainly in the service sector. The average investment per project is EUR 104,000 and the average financing requested is around EUR 66,000. It is significant that the majority of entrepreneurs come from a situation of previous employment, which confirms that entrepreneurship arises, in many cases, as a natural evolution of their professional career and not as a necessity derived from unemployment.

At **Caja Rural de Navarra** we understand that the success of a business project does not depend solely on access to capital. For this reason, Línea Inicia has consolidated a model that combines financing with a **network of technical and professional support,** able to accompany entrepreneurs through the different stages of the process. Thanks to strategic alliances with specialist entities and agents in the entrepreneurial ecosystem, beneficiaries receive specific training, personalised advice and support in the first steps of the business. In 2025 the resources allocated to these activities rose by 40%.

During 2025, we continued to expand the programmes and services aimed at strengthening the viability and sustainability of the projects supported. In this way, we reaffirm our commitment to the entrepreneurial fabric and its positive impact on the local economy, contributing to the social and economic development of our environment.

→ **Promoting entrepreneurship with CECOBI:** from Rural Kutxa, we reaffirm our commitment to local economic development and the promotion of commercial entrepreneurship by collaborating this year with the Confederación Empresarial de Comercio de Bizkaia (CECOBI), the Vizcaya trade association, in its CB113 Emprende programme.

- **We are collaborating with the BerriUp start-up accelerator programme in its latest call for entrepreneurship:** the accelerator process will run for 16 weeks, and participating initiatives can access a range of benefits, such as the possibility of specialised funding.
- **CEIN Startup Day 2025:** rewarding innovation and entrepreneurship in Navarre. Awards are presented to recognise the achievements of different local firms, within the framework of the Navarre Business Ideas Accelerator, Ruta 31.
- **The Bank is promoting entrepreneurship at the Deusto Emprende 2025 Week:** it joined in the initiative which involves supporting students and innovative projects, promoting young talent and contributing to the economic and social development of the region.
- **Impulso Emprendedor 2025:** innovation and talent that transform Navarre. The Bank's role is as a mentor, supporting innovative start-ups and strengthening the entrepreneurial ecosystem and the economic development of Navarre.

Caja Rural de Navarra is also committed to supporting the different local processes to promote digitization, whether with individuals, companies or institutions, through programmes such as:

Enpresare grants – Rural Kutxa

A programme to promote the transition to Industry 4.0 in industrial SMEs in Bergara and the District of Debagoiena, by supporting young talent, as well as innovative projects and entrepreneurship/intra-entrepreneurship initiatives, through dual training. Specific focus on Smart Manufacturing, Artificial Intelligence and Big Data.

Family business immersion programme

Part of the Family Business Chair of the Antonio Aranzabal Foundation and Deusto Business School, its aim is to attract young talent to family businesses in Gipuzkoa and increase their visibility among university students, in order to show them an interesting training alternative leading to high-quality jobs in the future.

Caja Rural de Navarra has also run training and awareness-raising activities on technology and digitization such as:

- **Digitization of senior citizens:** training workshops on digital skills, spread across different towns and neighbourhoods in Navarre, the Basque Country and La Rioja, with the aim of closing the digital divide and facilitating financial inclusion for all.
- **Digitalízate Transforma tu empresa (Digitize - Transform your Company):** programme run in collaboration with Cámara Navarra supporting 14 businesses to totally transform their business to digital by diagnosing their needs and offering training and personal support.
- **Cybersecurity for SMEs:** working with CEN and Navarre Cybersecurity Centre to promote cybersecurity training through gamification, impacting nearly a thousand employees of SMEs in Navarre.

Finally, it should be noted that one of **Caja Rural de Navarra's** priorities is to constantly improve our digital channels, without sacrificing our principals of local service and proximity to our customers. For this reason, A big element here is the Bank's investment in technology to make it easier for those customers who so wish to conduct any transaction through digital channels. Notable here is the service the Bank offers its customers through Ruralvía, its digital banking facility, accessible through a range of devices including computers, smart phone, tablet and other IT apps (Ruralvía pay, etc.) as well as the ATM network. There are also the constant upgrades to the functionalities of existing digital tools, including recently:

- **Loan, leasing and renting recommender on the website.**
- **Personal loan and mortgage simulator on the website.**
- **A dedicated website where confirming customers can access, check and anticipate payments from their supplier.**

Metric and targets related to Innovation and Digitization of more responsible processes and services [MDR-M] [MDR-T]

During the year under review, the Bank has not defined any goals, specific indicators or formal objectives for Transformation and Innovation. However, **Caja Rural de Navarra** continues to make progress in this area and, in line with the Group's strategic commitment to innovation, plans to double the volume of investment in the coming years and reinforce its teams with more specialised talent. This progress will lay the foundations for the future definition of targets and metrics to steer this strategic development.

CAJA RURAL
DE NAVARRA

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Annex

Annex I

Material impacts, risks and opportunities

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Environmental	The promotion of operationally safe and stable infrastructures, particularly in sectors such as mobility and sustainable transport, by providing financial solutions that encourage investment in infrastructure that is resilient to climate change and developing innovative financial products to manage the risks associated with climate events.	Impact	Positive	Actual	Climate Change	Climate Change Adaptation	Customers Company
Environmental	Systematic integration of climate factors into credit and investment risk assessment processes, in line with the comprehensive application of the Sustainable Finance and ESG Risks Policy, to quantify and manage the financial impacts of climate change.	Impact	Positive	Actual	Climate Change	Climate Change Adaptation	Customers Shareholders Subsidiaries
Environmental	Promote more sustainable habits in people, especially in relation to climate change, through dissemination and awareness programmes, strengthening greater social awareness of climate change, contributing to a transition towards more sustainable consumption and behaviour patterns.	Impact	Positive	Actual	Climate Change	Climate Change Adaptation	Customers Shareholders Subsidiaries
Environmental	Risk associated with the introduction of new regulations on investment products with environmental or climate requirements that require changes to financial advisory and customer communication procedures, non-compliance with which may result in sanctions or unfavourable resolutions and negatively affect the Group's reputation.	Risk	Regulatory and legal	-	Climate Change	Climate Change Adaptation	Customers Subsidiaries Shareholders Company
Environmental	Risk arising from the application of policies, taxonomies and new regulations on investment products with environmental or climate criteria, which may reduce the attractiveness of certain activities classified as having a greater environmental impact, make access to financing more expensive and generate losses in the financial markets, as well as lead to penalties or unfavourable resolutions for non-compliance and damage the Group's reputation.	Risk	Regulatory and legal	-	Climate Change	Climate Change Adaptation	Customers Subsidiaries Shareholders Company

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Environmental	Lack of accurate and reliable data that hampers the development of robust statistical models capable of measuring the potential impacts of climate and environmental risk factors.	Risk	Technological	-	Climate Change	Climate Change Adaptation	Customers Shareholders Subsidiaries
Environmental	Application of sanctions arising from greenwashing or green-hushing practices, which may result in financial losses, compensation obligations and regulatory penalties with a direct impact on the Group's results.	Risk	Regulatory and legal	-	Climate Change	Climate Change Adaptation	Customers Subsidiaries Shareholders Company
Environmental	Emergence of negative news or loss of reputation due to insufficient performance in the fight against climate change or environmental protection, which may erode the confidence of customers and investors, generate business flight, lead to losses in the financial markets and reduce the value and results of subsidiaries.	Risk	Reputational	-	Climate Change	Climate Change Adaptation	Customers Subsidiaries Shareholders
Environmental	Increased credit/market loss risk due to a failure to integrate environmental risks when assessing finance and/or seeking investment opportunities.	Risk	Market	-	Climate Change	Climate Change Adaptation	Customers Subsidiaries Shareholders
Environmental	Optimisation of operating costs by improving the resilience of the Bank's physical infrastructure to extreme weather events.	Opportunity	Efficient use of resources	-	Climate Change	Climate Change Adaptation	Human resources Shareholders
Environmental	Increased greenhouse gas emissions and deterioration of the natural environment associated with the exposure of the Group's portfolio to carbon-intensive sectors, monitored through specific RAF indicators.	Impact	Negative	Potential	Climate Change	Energy transition and decarbonisation	Customers Shareholders Subsidiaries Nature

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Environmental	Implementation of decarbonisation strategies to reduce the carbon footprint of portfolios (Scope 3).	Impact	Positive	Potential	Climate Change	Energy transition and decarbonisation	Customers Shareholders Subsidiaries
Environmental	Improved efficiency in the use of resources, enabling a reduction in the Entity's operating costs.	Impact	Positive	Actual	Climate Change	Energy transition and decarbonisation	Customers Shareholders Subsidiaries
Environmental	Failure to meet GHG targets set by the Bank.	Risk	Regulatory and legal Reputational	-	Climate Change	Energy transition and decarbonisation	Subsidiaries Shareholders Nature Customers Company
Environmental	Supporting clients' and subsidiaries' adaptation to the effects of climate change and supporting their decarbonisation processes by increasing green finance products and providing ESG advisory services to strengthen their resilience.	Opportunity	Resilience	-	Climate Change	Energy transition and decarbonisation	Customers Nature Subsidiaries
Environmental	Advance in decarbonisation by drawing up the Group's own Transition Plan, aimed at orienting its investment activity towards more sustainable models aligned with the European Union's climate objectives.	Opportunity	Regulatory and legal Reputational	-	Climate Change	Energy transition and decarbonisation	Customers Subsidiaries Shareholders

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Environmental	Expansion of the range of green financial products aimed at boosting the energy transition in key sectors (such as construction, new housing and refurbishment and improvement of existing housing), channelling investment and sustainable savings to accelerate the energy renovation of the real estate stock in the Group's areas of operation, strengthening the fight against climate change and consolidating its position as a benchmark in sustainability.	Opportunity	Financial	-	Climate Change	Energy efficiency	Customers Subsidiaries Shareholders
Environmental	Development of energy-saving programmes targeted at all employees.	Impact	Positive	Actual	Climate Change	Energy efficiency	Human resources
Social	Creation of quality employment through adequate working conditions, decent wages, as well as measures facilitating work-life balance, welfare and social benefit programmes, and freedom of association/collective bargaining.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company
Social	Increasing employee satisfaction and engagement by incorporating new measures or adapting existing ones, thereby contributing to improving service quality and enhancing the Group's reputation.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company
Social	Improve the attraction and retention of young talent by maintaining the agreements already signed with universities and broadening their scope, fostering the creation of quality jobs and taking into account the training needs and skills of staff.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company
Social	Difficulty in attracting young talent due to the fact that the working conditions offered are not attractive to the younger generation.	Risk	Market	-	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Shortage of skilled or affordable labour, which may increase business costs, weaken borrowers' financial position and reduce their ability to repay.	Risk	Acute	-	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company
Social	Loss of productivity from poor motivation and commitment among the workforce caused by poor working conditions in respect of working hours, pay, health and safety at work, diversity, inclusion, etc.	Risk	Acute	-	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources
Social	Decline in quality of service due to difficulties attracting and retaining talent and a failure to bring on new generations in the workforce.	Risk	Acute	-	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources
Social	Deteriorating labour markets resulting from technological, regulatory or structural changes that may affect borrowers' employment and income, impacting their economic stability and the value of subsidiaries.	Risk	Acute	-	Management of talent and working conditions for own workers	Commitment, job satisfaction and attracting talent.	Human resources Company
Social	Poor labour relations practices (working hours, remuneration conditions, health and safety in the workplace, diversity, inclusion, etc.), reducing the efficiency and productivity of the workforce, and resulting in high absenteeism.	Risk	Acute	-	Management of talent and working conditions for own workers	Health and workplace	Human resources
Social	Develop actions to reduce or eliminate the pay gap, through Employee Remuneration Policies, fostering an inclusive and equitable working environment.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Diversity, equality and inclusion	Human resources

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Promoting diversity, equity and inclusion in the organisation through the implementation of equal opportunity policies, initiatives for the integration of vulnerable groups and people with functional diversity, as well as strategies for attracting diverse talent that reinforce the corporate culture.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Diversity, equality and inclusion	Human resources
Social	Risk of reputational damage and legal consequences arising from possible cases of employment discrimination.	Risk	Reputational Regulatory and legal		Management of talent and working conditions for own workers	Diversity, equality and inclusion	Human resources Subsidiaries Company
Social	Alliances with educational institutions, through which the Entity collaborates in the design and development of specialised training programmes aimed at boosting the training and employability of students and young professionals	Impact	Positive	Actual	Management of talent and working conditions for own workers	Training	Company
Social	Facilitating access to training opportunities for the Group's employees through the development of e-learning platforms that promote continuous learning and ensure accessible training for the entire workforce, as well as through collaboration with educational institutions to design specialised training programmes.	Impact	Positive	Actual	Management of talent and working conditions for own workers	Training	Human resources
Social	Improved talent attraction and retention through personalised career plans and training programmes, tailored to staff training needs and required competencies, contributing to the creation of quality employment.	Opportunity	Reputational resilience	-	Management of talent and working conditions for own workers	Training	Human resources
Social	Promote respect for human rights in the activities carried out by the Group's employees, ensuring compliance with internal policies, due diligence processes and the fundamental provisions of the International Labour Organisation relating to freedom of association and collective bargaining.	Impact	Positive	Actual	Workers in the value chain	Protect and guarantee human rights in value chain activities	Human resources Subsidiaries Suppliers

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Encouragement of corporate volunteering in the communities where it operates, mainly aimed at vulnerable groups.	Impact	Positive	Actual	Social engagement and community relations	Socially responsible engagement and communication with the community and affected communities	Human resources Suppliers Company
Social	Agreements with public sector bodies to prevent financial/insurance exclusion in certain areas where the Bank is active.	Impact	Positive	Actual	Social engagement and community relations	Socially responsible engagement and communication with the community and affected communities	Company Customers Human resources
Social	Strengthening the relationship with the community through dialogue and active listening initiatives, as well as through strategic collaborations with social organisations, local entities and projects that generate a positive impact on the territory.	Impact	Positive	Actual	Social engagement and community relations	Socially responsible engagement and communication with the community and affected communities	Human resources Suppliers Company
Social	New business opportunities through financing / investment in projects that address social challenges or help the social and financial inclusion of vulnerable groups, adapted to new social trends.	Opportunity	Financial	-	Social engagement and community relations	Socially responsible engagement and communication with the community and affected communities	Company Customers

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Encourage responsible marketing communications, providing access to transparent information on the financial products and services offered by the Entity.	Impact	Positive	Actual	Customer satisfaction and security	Responsible marketing	Customers Company
Social	Mitigate exposure to greenwashing practices by strengthening internal controls and using robust and verifiable criteria in the classification of sustainable products.	Impact	Positive	Actual	Customer satisfaction and security	Responsible marketing	Customers
Social	Facilitate accessibility and customer service through a range of communication channels (digital, physical, telephone, etc.), and by providing high-quality and secure financial products and services.	Impact	Positive	Actual	Customer satisfaction and security	Financial accessibility	Customers Company
Social	Develop entrepreneurship facilitation programmes for customers and non-customers in vulnerable areas of financial exclusion for the social inclusion of individuals and communities.	Impact	Positive	Actual	Customer satisfaction and security	Financial accessibility	Customers Company
Social	Increase the number of customers and boost customer loyalty by opening new branches and ATMs in rural areas.	Impact	Positive	Actual	Customer satisfaction and security	Financial accessibility	Customers Company
Social	Contribute to access to quality and secure financial products and services, adapting them to the needs and preferences of different customer profiles. This includes strengthening digital channels for younger customers, improving physical and digital accessibility in the face of branch closures, and offering financial solutions aligned with customer needs by incorporating their ESG preferences in investment advice.	Impact	Positive	Actual	Customer satisfaction and security	Quality and security of products and services	Customers

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Raising customer awareness of sustainability issues through ESG education and awareness-raising initiatives and programmes.	Impact	Positive	Actual	Customer satisfaction and security	Quality and security of products and services	Customers Human resources
Social	Inappropriate conduct during the granting of loans resulting in damage to the reputation of the Entity and the application of sanctioning measures.	Risk	Reputational Regulatory and legal	-	Customer satisfaction and security	Quality and security of products and services	Customers
Social	Encouragement of regular communications of the results and impacts of marketed products and services categorised as sustainable, enhancing the reputation of the Entity.	Opportunity	Reputational	-	Customer satisfaction and security	Quality and security of products and services	Customers
Social	Customer discontent with the way customer services deal with incidents.	Impact	Negative	Potential	Customer satisfaction and security	Customer relations	Customers
Social	Improving the services provided by the Bank by listening to and engaging with customers via recurrent surveys and other channels, resulting in personalised attention and effective resolution of incidents.	Impact	Positive	Actual	Customer satisfaction and security	Customer relations	Customers
Social	Optimal and efficient management in resolving complaints and claims to improve customer experience in relation to the end-to-end service received.	Impact	Positive	Actual	Customer satisfaction and security	Customer relations	Customers

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Social	Increase in the number of complaints arising from non-transparent, confusing or untruthful communication, negatively affecting reputation.	Risk	Reputational Regulatory and legal		Customer satisfaction and security	Customer relations	Customers
Governance	Strengthen integrity, corporate reputation and whistleblower protection through effective whistleblowing channels, strict compliance with the Code of Conduct and ensuring an environment free from corrupt or bribery practices.	Impact	Positive	Actual	Ethics and transparency	Ethics and transparency	Suppliers Shareholders Institutional investors Government bodies Partners Subsidiaries
Governance	Lack of adequate oversight, which may result in inadequate or absent regulations, procedures or controls to prevent crime and fraud, which may facilitate legal breaches, result in penalties and sanctions, impair the Group's reputation and funding capacity, and lead to impairment of debt and equity instruments.	Risk	Regulatory and legal Reputational	-	Ethics and transparency	Ethics and transparency	Company Government bodies Human resources
Governance	Foster a corporate culture of integrity and reduce exposure to unethical practices through preventive measures, such as regular audits, annual training on the Code of Conduct and other awareness-raising initiatives aimed at Group employees and suppliers.	Opportunity	Market Regulatory and legal Reputational	-	Ethics and transparency	Ethics and transparency	Suppliers Shareholders Institutional investors Customers Human resources

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Governance	Strengthen the resilience of the Group's supply chain through the implementation of transparent and fair policies and strict compliance with payment deadlines with local suppliers.	Impact	Positive	Actual	Ethics and transparency	Stakeholder relations	Suppliers
Governance	Ensure good corporate governance by implementing standards and best practice when making investments, making sure these activities are conducted in an ethical and responsible manner.	Impact	Positive	Actual	Corporate Governance	Governance bodies and responsible leadership	Government bodies Human resources Customers Suppliers
Governance	Promote best practice in corporate governance and responsible leadership through annual training programmes for members of the Governing Board.	Impact	Positive	Actual	Corporate Governance	Governance bodies and responsible leadership	Government bodies Human resources
Governance	Provide specialised sustainability training for senior management and key Group teams - such as the commercial network or risk areas - to strengthen their capabilities and ensure effective integration of ESG criteria in their daily activities.	Impact	Positive	Actual	Corporate Governance	Governance bodies and responsible leadership	Government bodies Human resources
Governance	Lack of control and oversight, which may result in inadequacies in clear authority, diversity, appropriate remuneration or training at senior management level, which may result in ineffective decisions, breaches of governance frameworks and sanctions, impair the Group's reputation and funding capacity, and lead to impairment of debt and equity instruments.	Risk	Regulatory and legal Reputational	-	Corporate Governance	Governance bodies and responsible leadership	Company Human resources

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Governance	Promote an ethical business culture of trust and transparency, through appropriate training and information for all the Entity's employees, facilitating the early detection of possible breaches, the protection of those who comply with and observe the standard and fostering values of excellence, respect and closeness, thus contributing to responsible economic and social growth.	Impact	Positive	Actual	Corporate Governance	Corporate culture	Government bodies Human resources
Governance	Risk arising from an insufficiently integrated organisational culture and value system, which may result in behaviour that is not aligned with the Entity's ESG policies, affect the performance and satisfaction of employees and generate a negative reputational impact for the Group.	Risk	Reputational	-	Corporate Governance	Corporate culture	Government bodies Shareholders Human resources Subsidiaries
Cross-cutting	Promote relationships of trust with all taxation authorities based on transparent and ongoing communications to promote voluntary compliance with tax obligations.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Responsible tax	Company
Cross-cutting	Contribution to the improvement of the economic development of society through the Group's fiscal contribution via own taxes borne, taxes collected and non-tax fees/contributions paid.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Responsible tax	Company

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Cross-cutting	Exposure to legal disputes over tax as a result of poor tax management, endangering the trust of customers, suppliers and commercial partners.	Risk	Regulatory and legal Reputational	-	Issues specific to Caja Rural de Navarra	Responsible tax	Suppliers Shareholders Partners Subsidiaries Institutional investors Government bodies Customers
Cross-cutting	Strengthening stakeholder confidence through secure, responsible and continuously improving management of information and personal data, guaranteeing its protection, confidentiality and integrity, as well as the prevention and mitigation of cyber-attacks and the absence of security breaches.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Data privacy and security	Suppliers Human resources Customers
Cross-cutting	Awareness programmes aimed at staff on the use and protection of their personal data in digital channels, with the purpose of preventing and reducing risks such as cyber-attacks, fraudulent operations or identity theft attempts.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Data privacy and security	Human resources
Cross-cutting	Lack of protection, detection and response mechanisms that may allow cyber-attacks that interrupt critical services or compromise data of the Group and its customers, which may generate fraud, economic and regulatory losses, deteriorate the reputation and confidence of customers and investors, affect business continuity, increase recovery costs and cause losses in the value of debt and capital instruments, as well as deteriorate the results of subsidiaries.	Risk	Regulatory and legal Reputational	-	Issues specific to Caja Rural de Navarra	Data privacy and security	Customers Shareholders Subsidiaries Partners Government bodies
Cross-cutting	Reducing the Bank's environmental footprint through digitization, less use of paper and minimising customers' travel by making functionalities available through their digital personal manager.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Innovation and digitization of processes and more responsible services	Nature Customers

Block	Description	IRO	Type	Sub-type	Topic	Sub-topic	Value chain
Cross-cutting	Promoting digitalisation through smart and secure channels - such as mobile, online and automated banking - that elevate the customer experience, improve operational efficiency and strengthen the accessibility and sustainability of the service.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Innovation and digitization of processes and more responsible services	Customers
Cross-cutting	Promote innovation and digitalisation initiatives to contribute to the financial education of society, facilitating access to information and education, helping to bridge the digital divide and promoting social inclusion.	Impact	Positive	Actual	Issues specific to Caja Rural de Navarra	Innovation and digitization of processes and more responsible services	Customers Company Employees
Cross-cutting	Inadequate budgeting for innovation, preventing the company identifying and seizing new business opportunities.	Risk	Technological	-	Issues specific to Caja Rural de Navarra	Innovation and digitization of processes and more responsible services	Shareholders Subsidiaries Customers

Annex II

Corporate Policies and identified IROs

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	The promotion of operationally safe and stable infrastructures, particularly in sectors such as mobility and sustainable transport, by providing financial solutions that encourage investment in infrastructure that is resilient to climate change and developing innovative financial products to manage the risks associated with climate events.	Environmental Policy	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.
Environmental	Systematic integration of climate factors into credit and investment risk assessment processes, in line with the comprehensive application of the Sustainable Finance and ESG Risks Policy, to quantify and manage the financial impacts of climate change.	ESG Risk Policy	• Establish a framework to manage the risks associated with ESG factors within the Bank's operations and strategic decisions. This policy's principal goal is to identify, assess and mitigate risks deriving from climate-related regulatory changes, the physical risks from extreme weather events and opportunities arising from the transition to clean energy and sustainable project finance. The policy also enshrines a commitment to integrate ESG criteria into all the Bank's investment decisions and activities, ensuring mitigation and adaptation strategies are aligned with the goals of sustainability and the transition to a low carbon economy.
Environmental	Promote more sustainable habits in people, especially in relation to climate change, through dissemination and awareness programmes, strengthening greater social awareness of climate change, contributing to a transition towards more sustainable consumption and behaviour patterns.	Environmental Policy	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Risk associated with the introduction of new regulations on investment products with environmental or climate requirements that require changes to financial advisory and customer communication procedures, non-compliance with which may result in sanctions or unfavourable resolutions and negatively affect the Group's reputation.	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Risk arising from the application of policies, taxonomies and new regulations on investment products with environmental or climate criteria, which may reduce the attractiveness of certain activities classified as having a greater environmental impact, make access to financing more expensive and generate losses in the financial markets, as well as lead to penalties or unfavourable resolutions for non-compliance and damage the Group's reputation.	ESG Risk Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Increased credit/market loss risk due to a failure to integrate environmental risks when assessing finance and/or seeking investment opportunities.	Risk Appetite Framework	• Defines a set of sustainability indicators under its MAR system (Sustainability Indicators Framework), to measure how far it is meeting its climate commitments and sustainability targets. These indicators make it possible to quantify the impact of environmental policies and fulfilment of the climate goals set, as well as providing a basis for informed decision-making on future projects and alignment with long-term sustainability targets.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Application of sanctions arising from greenwashing or green-hushing practices, which may result in financial losses, compensation obligations and regulatory penalties with a direct impact on the Group's results.	Environmental Policy	• Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Emergence of negative news or loss of reputation due to insufficient performance in the fight against climate change or environmental protection, which may erode the confidence of customers and investors, generate business flight, lead to losses in the financial markets and reduce the value and results of subsidiaries.	Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.
Environmental	Lack of accurate and reliable data that hampers the development of robust statistical models capable of measuring the potential impacts of climate and environmental risk factors.	ESG Risk Policy Risk Appetite Framework	• Establish a framework to manage the risks associated with ESG factors within the Bank's operations and strategic decisions. This policy's principal goal is to identify, assess and mitigate risks deriving from climate-related regulatory changes, the physical risks from extreme weather events and opportunities arising from the transition to clean energy and sustainable project finance. The policy also enshrines a commitment to integrate ESG criteria into all the Bank's investment decisions and activities, ensuring mitigation and adaptation strategies are aligned with the goals of sustainability and the transition to a low carbon economy. • Defines a set of sustainability indicators under its MAR system (Sustainability Indicators Framework), to measure how far it is meeting its climate commitments and sustainability targets. These indicators make it possible to quantify the impact of environmental policies and fulfilment of the climate goals set, as well as providing a basis for informed decision-making on future projects and alignment with long-term sustainability targets.
Environmental	Optimisation of operating costs by improving the resilience of the Bank's physical infrastructure to extreme weather events.	Environmental Policy	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Increased greenhouse gas emissions and deterioration of the natural environment associated with the exposure of the Group's portfolio to carbon-intensive sectors, monitored through specific RAF indicators.	ESG Risk Policy Risk Appetite Framework	• Establish a framework to manage the risks associated with ESG factors within the Bank's operations and strategic decisions. This policy’s principal goal is to identify, assess and mitigate risks deriving from climate-related regulatory changes, the physical risks from extreme weather events and opportunities arising from the transition to clean energy and sustainable project finance. The policy also enshrines a commitment to integrate ESG criteria into all the Bank's investment decisions and activities, ensuring mitigation and adaptation strategies are aligned with the goals of sustainability and the transition to a low carbon economy. • Defines a set of sustainability indicators under its MAR system (Sustainability Indicators Framework), to measure how far it is meeting its climate commitments and sustainability targets. These indicators make it possible to quantify the impact of environmental policies and fulfilment of the climate goals set, as well as providing a basis for informed decision-making on future projects and alignment with long-term sustainability targets.
Environmental	Implementation of decarbonisation strategies to reduce the carbon footprint of portfolios (Scope 3).	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Failure to meet GHG targets set by the Bank.	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Improved efficiency in the use of resources, enabling a reduction in the Entity's operating costs.	Environmental Policy	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Supporting clients' and subsidiaries' adaptation to the effects of climate change and supporting their decarbonisation processes by increasing green finance products and providing ESG advisory services to strengthen their resilience.	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Advance in decarbonisation by drawing up the Group's own Transition Plan, aimed at orienting its investment activity towards more sustainable models aligned with the European Union's climate objectives.	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Environmental	Expansion of the range of green financial products aimed at boosting the energy transition in key sectors (such as construction, new housing and refurbishment and improvement of existing housing), channelling investment and sustainable savings to accelerate the energy renovation of the real estate stock in the Group's areas of operation, strengthening the fight against climate change and consolidating its position as a benchmark in sustainability.	Environmental Policy Sustainable finance framework	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals. • Set a clear focus for issuing sustainable finance instruments such as green bonds and sustainability-linked loans to finance projects that support the transition to a sustainable economy. The framework defines what types of projects are eligible and the criteria for assessing and selecting projects that help mitigate climate change or adapt to its effects. With the framework, the Bank is seeking to mobilise capital for projects that make a positive impact, by reducing carbon emissions, improving energy efficiency or promoting renewable energy. The Second Party Opinion by an independent external body, Sustainalytics, provides assurance that the framework aligns with best international practice, the ICMA Green Bond Principles and Green Loan Principles.
Environmental	Development of energy-saving programmes targeted at all employees.	Environmental Policy	• Set clear guidelines for management and reduction of environmental impacts of the Bank's operations. The policy puts in place responsible corporate practices that reduce the Bank's environmental footprint, through efficient use of resources and appropriate waste management, and seeks to mitigate the potential problems of a drier climate for domestic cereal cultivation. It also sets out a climate change commitment, promoting the adaptation of its operations to the potential impacts of climate change and supporting mitigation efforts. The policy is an integrated part of the wider sustainability strategy and is aligned with the 2030 Agenda for Sustainable Development and the international climate goals.
Social	Creation of quality employment through adequate working conditions, decent wages, as well as measures facilitating work-life balance, welfare and social benefit programmes, and freedom of association/collective bargaining.	Remuneration policy Health and safety policy Equality and non-discrimination policies Social protection policies	• Establish a fair and equitable remuneration policy which recognises the performance and contribution of every employee. It also ensures compliance with labour regulations and transparent salary management. • Prevent labour risks and provide a safe and healthy working environment for all employees. This includes preventative measures, safety training and a focus on health at work. • Ban any form of discrimination for reasons of gender, ethnic origin, incapacity, sexual orientation or any other characteristic. Policies and practices are reviewed regularly to make sure they are compliant and effective. • Guarantee protection for staff in vulnerable situations, whether due to sickness, unemployment, retirement or maternity/paternity. Its target is to ensure the continuity income and access to benefits.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Increasing employee satisfaction and engagement by incorporating new measures or adapting existing ones, thereby contributing to improving service quality and enhancing the Group's reputation.	Training plan Code of Conduct	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce. • Includes the right to digital disconnection, which seeks to ensure the right of employees to disconnect from work outside working hours, promoting work-life balance. This includes measures to avoid work overload and stress related to the use of digital technologies.
Social	Improve the attraction and retention of young talent by maintaining the agreements already signed with universities and broadening their scope, fostering the creation of quality jobs and taking into account the training needs and skills of staff.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.
Social	Difficulty in attracting young talent due to the fact that the working conditions offered are not attractive to the younger generation.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.
Social	Shortage of skilled or affordable labour, which may increase business costs, weaken borrowers' financial position and reduce their ability to repay.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Loss of productivity from poor motivation and commitment among the workforce caused by poor working conditions in respect of working hours, pay, health and safety at work, diversity, inclusion, etc.	Remuneration policy Health and safety policy Social protection policies Functional diversity plan Code of Conduct Equality plan	• Establish a fair and equitable remuneration policy which recognises the performance and contribution of every employee. It also ensures compliance with labour regulations and transparent salary management. • Prevent labour risks and provide a safe and healthy working environment for all employees. This includes preventative measures, safety training and a focus on health at work. • Guarantee protection for staff in vulnerable situations, whether due to sickness, unemployment, retirement or maternity/paternity. Its target is to ensure the continuity income and access to benefits. • Seeks to promote the integration of people with disabilities into work, guaranteeing equal opportunities and non-discrimination on access to employment, training and professional development. • Includes the right to digital disconnection, which seeks to ensure the right of employees to disconnect from work outside working hours, promoting work-life balance. This includes measures to avoid work overload and stress related to the use of digital technologies. • Promotes equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measure to eliminate the pay gap, promote work-life balance and prevent sexual and gender-based harassment.
Social	Decline in quality of service due to difficulties attracting and retaining talent and a failure to bring on new generations in the workforce.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.
Social	Deteriorating labour markets resulting from technological, regulatory or structural changes that may affect borrowers' employment and income, impacting their economic stability and the value of subsidiaries.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Poor labour relations practices (working hours, remuneration conditions, health and safety in the workplace, diversity, inclusion, etc.), reducing the efficiency and productivity of the workforce, and resulting in high absenteeism.	Remuneration policy Health and safety policy Social protection policies Functional diversity plan Code of Conduct Equality plan	• Establish a fair and equitable remuneration policy which recognises the performance and contribution of every employee. It also ensures compliance with labour regulations and transparent salary management. • Prevent labour risks and provide a safe and healthy working environment for all employees. This includes preventative measures, safety training and a focus on health at work. • Guarantee protection for staff in vulnerable situations, whether due to sickness, unemployment, retirement or maternity/paternity. Its target is to ensure the continuity income and access to benefits. • Seeks to promote the integration of people with disabilities into work, guaranteeing equal opportunities and non-discrimination on access to employment, training and professional development. • Includes the right to digital disconnection, which seeks to ensure the right of employees to disconnect from work outside working hours, promoting work-life balance. This includes measures to avoid work overload and stress related to the use of digital technologies. • Promotes equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measure to eliminate the pay gap, promote work-life balance and prevent sexual and gender-based harassment.
Social	Develop actions to reduce or eliminate the pay gap, through Employee Remuneration Policies, fostering an inclusive and equitable working environment.	Equality and non-discrimination policies Equality plan	• Ban any form of discrimination for reasons of gender, ethnic origin, incapacity, sexual orientation or any other characteristic. Policies and practices are reviewed regularly to make sure they are compliant and effective. • Promotes equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measure to eliminate the pay gap, promote work-life balance and prevent sexual and gender-based harassment.
Social	Promoting diversity, equity and inclusion in the organisation through the implementation of equal opportunity policies, initiatives for the integration of vulnerable groups and people with functional diversity, as well as strategies for attracting diverse talent that reinforce the corporate culture.	Functional diversity plan Equality and non-discrimination policies Equality plan	• Promote the integration of people with disabilities into work, guaranteeing equal opportunities and non-discrimination on access to employment, training and professional development. • Ban any form of discrimination for reasons of gender, ethnic origin, incapacity, sexual orientation or any other characteristic. Policies and practices are reviewed regularly to make sure they are compliant and effective. • Promotes equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measure to eliminate the pay gap, promote work-life balance and prevent sexual and gender-based harassment.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Risk of reputational damage and legal consequences arising from possible cases of employment discrimination.	Functional diversity plan Equality and non-discrimination policies Equality plan Protocol on Prevention of workplace harassment, sexual harassment and gender-based harassment	• Promote the integration of people with disabilities into work, guaranteeing equal opportunities and non-discrimination on access to employment, training and professional development. • Ban any form of discrimination for reasons of gender, ethnic origin, incapacity, sexual orientation or any other characteristic. Policies and practices are reviewed regularly to make sure they are compliant and effective. • Promote equal opportunities and non-discrimination on grounds of gender in the workplace. This includes measure to eliminate the pay gap, promote work-life balance and prevent sexual and gender-based harassment. • Prevent and address situations of workplace harassment, guaranteeing a respectful and non-violent working environment.
Social	Alliances with educational institutions, through which the Entity collaborates in the design and development of specialised training programmes aimed at boosting the training and employability of students and young professionals	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.
Social	Facilitating access to training opportunities for the Group's employees through the development of e-learning platforms that promote continuous learning and ensure accessible training for the entire workforce, as well as through collaboration with educational institutions to design specialised training programmes.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.
Social	Improved talent attraction and retention through personalised career plans and training programmes, tailored to staff training needs and required competencies, contributing to the creation of quality employment.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations. Its aim is to improve the skills and employability of the Bank's own workforce.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Promote respect for human rights in the activities carried out by the Group's employees, ensuring compliance with internal policies, due diligence processes and the fundamental provisions of the International Labour Organisation relating to freedom of association and collective bargaining.	Code of Conduct	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility.
Social	Encouragement of corporate volunteering in the communities where it operates, mainly aimed at vulnerable groups.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	Agreements with public sector bodies to prevent financial/insurance exclusion in certain areas where the Bank is active.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	Strengthening the relationship with the community through dialogue and active listening initiatives, as well as through strategic collaborations with social organisations, local entities and projects that generate a positive impact on the region.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	New business opportunities through financing / investment in projects that address social challenges or help the social and financial inclusion of vulnerable groups, adapted to new social trends.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	Encourage responsible marketing communications, providing access to transparent information on the financial products and services offered by the Entity.	Commercial communications policy Product and Service Governance Manual Services	• It sets general guidance criteria for the marketing of Caja Rural de Navarra's banking and investment products and services. • Detail the principles that underpin the Bank's procedures for creating/issuing or distributing products or providing services to its customers and reviewing existing products and services, guaranteeing compliance with applicable law and codes of best banking practice.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Mitigate exposure to greenwashing practices by strengthening internal controls and using robust and verifiable criteria in the classification of sustainable products.	Commercial communications policy Product and Service Governance Manual Services	• It sets general guidance criteria for the marketing of Caja Rural de Navarra's banking and investment products and services. • Detail the principles that underpin the Bank's procedures for creating/issuing or distributing products or providing services to its customers and reviewing existing products and services, guaranteeing compliance with applicable law and codes of best banking practice.
Social	Facilitate accessibility and customer service through a range of communication channels (digital, physical, telephone, etc.), and by providing high-quality and secure financial products and services.	Product Committee Manual Sustainability Policy	• Sets out the fundamental working principles for the Product Committee, whose function is to approve all the sales processes for the products and services marketed by the Bank. • Its aim is to define and detail how sustainability considerations are integrated into the processes for granting different types of financing to the corresponding customers. The Policy is also designed to satisfy the demands of its stakeholders, and the requirements of EU and Spanish Supervisory and Regulatory Bodies.
Social	Develop entrepreneurship facilitation programmes for customers and non-customers in vulnerable areas of financial exclusion for the social inclusion of individuals and communities.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	Increase the number of customers and boost customer loyalty by opening new branches and ATMs in rural areas.	Sustainability Policy	• Among its principles are to defend human rights, combat poverty and create policies to promote equality and financial inclusion.
Social	Contribute to access to quality and secure financial products and services, adapting them to the needs and preferences of different customer profiles. This includes strengthening digital channels for younger customers, improving physical and digital accessibility in the face of branch closures, and offering financial solutions aligned with customer needs by incorporating their ESG preferences in investment advice.	Product Committee Manual Sustainability Policy	• Sets out the fundamental working principles for the Product Committee, whose function is to approve all the sales processes for the products and services marketed by the Bank. • Its aim is to define and detail how sustainability considerations are integrated into the processes for granting different types of financing to the corresponding customers. The Policy is also designed to satisfy the demands of its stakeholders, and the requirements of EU and Spanish Supervisory and Regulatory Bodies.
Social	Raising customer awareness of sustainability issues through ESG education and awareness-raising initiatives and programmes.	Sustainability Policy	• Its principles include defending human rights, combating poverty and creating policies to promote equality and financial inclusion.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Inappropriate conduct during the granting of loans resulting in damage to the reputation of the Entity and the application of sanctioning measures.	Commercial communications policy Product and Service Governance Manual Services Product Committee Manual Code of Best Practice for mortgage borrowers at risk of vulnerability	• It sets general guidance criteria for the marketing of Caja Rural de Navarra's banking and investment products and services. • Detail the principles that underpin the Bank's procedures for creating/issuing or distributing products or providing services to its customers and reviewing existing products and services, guaranteeing compliance with applicable law and codes of best banking practice. • Sets out the fundamental working principles for the Product Committee, whose function is to approve all the sales processes for the products and services marketed by the Bank. • Applicable to cases in which customers have difficulties in repaying their home
Social	Encouragement of regular communications of the results and impacts of marketed products and services categorised as sustainable, enhancing the reputation of the Entity.	Commercial communications policy	• It sets general guidance criteria for the marketing of Caja Rural de Navarra's banking and investment products and services.
Social	Customer discontent with the way customer services deal with incidents.	Customer Data Protection Policy Regulation that regulates the Customer Services Department	• Ensures transparency in the processing of personal data and reinforces customer trust in the Group • Created by Law 44/2002 of 22 November, on Measures to Reform the Financial System, and Ministerial Order ECO/734/2004 of 11 March, on customer services departments or services of financial institutions and other applicable rules.
Social	Improving the services provided by the Bank by listening to and engaging with customers via recurrent surveys and other channels, resulting in personalised attention and effective resolution of incidents.	Customer Data Protection Policy Regulation that regulates the Customer Services Department	• Ensures transparency in the processing of personal data and reinforces customer trust in the Group • Created by Law 44/2002 of 22 November, on Measures to Reform the Financial System, and Ministerial Order ECO/734/2004 of 11 March, on customer services departments or services of financial institutions and other applicable rules.
Social	Optimal and efficient management in resolving complaints and claims to improve customer experience in relation to the end-to-end service received.	Customer Data Protection Policy Regulation that regulates the Customer Services Department	• Ensures transparency in the processing of personal data and reinforces customer trust in the Group • Created by Law 44/2002 of 22 November, on Measures to Reform the Financial System, and Ministerial Order ECO/734/2004 of 11 March, on customer services departments or services of financial institutions and other applicable rules.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Social	Increase in the number of complaints arising from non-transparent, confusing or untruthful communication, negatively affecting reputation.	Customer Data Protection Policy Regulation that regulates the Customer Services Department	• Ensures transparency in the processing of personal data and reinforces customer trust in the Group • Created by Law 44/2002 of 22 November, on Measures to Reform the Financial System, and Ministerial Order ECO/734/2004 of 11 March, on customer services departments or services of financial institutions and other applicable rules.
Governance	Strengthen integrity, corporate reputation and whistleblower protection through effective whistleblowing channels, strict compliance with the Code of Conduct and ensuring an environment free from corrupt or bribery practices.	Code of Conduct Whistleblowing and Whistleblower Protection Policy Anti-corruption policy	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility. • It sets an Internal Reporting System (IRS) for all people, establishing effective internal communication channels for people who wish to report irregularities or failures of compliance. • Establishes a robust and comprehensive framework to prevent, detect, investigate and sanction any form of corruption in the Bank and its relations with third parties.
Governance	Lack of adequate oversight, which may result in inadequate or absent regulations, procedures or controls to prevent crime and fraud, which may facilitate legal breaches, result in penalties and sanctions, impair the Group's reputation and funding capacity, and lead to impairment of debt and equity instruments.	Code of Conduct Anti-corruption policy	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility. • Establishes a robust and comprehensive framework to prevent, detect, investigate and sanction any form of corruption in the Bank and its relations with third parties.
Governance	Foster a corporate culture of integrity and reduce exposure to unethical practices through preventive measures, such as regular audits, annual training on the Code of Conduct and other awareness-raising initiatives aimed at Group employees and suppliers.	Code of Conduct	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility.
Governance	Ensure good corporate governance by implementing standards and best practice when making investments, making sure these activities are conducted in an ethical and responsible manner.	Sustainable Finance and ESG Risks Policy Code of Conduct Sustainability Master Plan	• Define and detail the Bank's approach to managing environmental, social and governance (ESG) risks as part of its risk management process and define and detail its integration and consideration to the processes for granting various types of finance to the relevant customers. • Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility. • One of the action areas (Disclosure and Sustainable Finance) promotes transparent, comparable and comprehensive information, key to a sustainable and resilient economy.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Governance	Strengthen the resilience of the Group's supply chain through the implementation of transparent and fair policies and strict compliance with payment deadlines with local suppliers.	Code of Conduct	• Implies a commitment by the Bank to all its stakeholders: customers, employees, suppliers, business partners, supervisors and society in general.
Governance	Promote best practice in corporate governance and responsible leadership through annual training programmes for members of the Governing Board.	Code of Conduct	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility.
Governance	Provide specialised sustainability training for senior management and key Group teams - such as the commercial network or risk areas - to strengthen their capabilities and ensure effective integration of ESG criteria in their daily activities.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations.
Governance	Lack of control and oversight, which may result in inadequacies in clear authority, diversity, appropriate remuneration or training at senior management level, which may result in ineffective decisions, breaches of governance frameworks and sanctions, impair the Group's reputation and funding capacity, and lead to impairment of debt and equity instruments.	Criminal Compliance Management System (CCMS)	• Includes procedures, policies and measures to assess the Group's criminal risk and to prevent, detect and manage it at an early stage.
Governance	Promote an ethical business culture of trust and transparency, through appropriate training and information for all the Entity's employees, facilitating the early detection of possible breaches, the protection of those who comply with and observe the standard and fostering values of excellence, respect and closeness, thus contributing to responsible economic and social growth.	Code of Conduct Policy on whistle-blowing and protection of whistle-blowers	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility. • It sets an Internal Reporting System (IRS) for all people, establishing effective internal communication channels for people who wish to report irregularities or failures of compliance.
Governance	Risk arising from an insufficiently integrated organisational culture and value system, which may result in behaviour that is not aligned with the Entity's ESG policies, affect the performance and satisfaction of employees and generate a negative reputational impact for the Group	Code of Conduct Policy on whistle-blowing and protection of whistle-blowers	• Establishes the ethical principles and rules of conduct to guide the behaviour of all Bank employees. It aims to promote a culture of integrity, transparency and responsibility. • It sets an Internal Reporting System (IRS) for all people, establishing effective internal communication channels for people who wish to report irregularities or failures of compliance.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Cross-cutting	Promote relationships of trust with all taxation authorities based on transparent and ongoing communications to promote voluntary compliance with tax obligations.	Management Control Procedures Handbook Criminal Compliance Management System (CCMS)	• Oversee compliance with applicable regulations on accounting, tax, solvency and liquidity, resolution, etc. • Includes procedures, policies and measures to assess the Group's criminal risk and to prevent, detect and manage it at an early stage.
Cross-cutting	Contribution to the improvement of the economic development of society through the Group's fiscal contribution via own taxes borne, taxes collected and non-tax fees/contributions paid.	Management Control Procedures Handbook Criminal Compliance Management System (CCMS)	• Oversee compliance with applicable regulations on accounting, tax, solvency and liquidity, resolution, etc. • Includes procedures, policies and measures to assess the Group's criminal risk and to prevent, detect and manage it at an early stage.
Cross-cutting	Exposure to legal disputes over tax as a result of poor tax management, endangering the trust of customers, suppliers and commercial partners.	Management Control Procedures Handbook Criminal Compliance Management System (CCMS) Ethics Channel	• Oversee compliance with applicable regulations on accounting, tax, solvency and liquidity, resolution, etc. • Includes procedures, policies and measures to assess the Group's criminal risk and to prevent, detect and manage it at an early stage. • Forms part of the Internal Reporting System, detailed in the "Governance Information" section, which ensures that all reports are handled appropriately, guaranteeing the protection of those who report possible misconduct.
Cross-cutting	Strengthening stakeholder confidence through secure, responsible and continuously improving management of information and personal data, guaranteeing its protection, confidentiality and integrity, as well as the prevention and mitigation of cyber-attacks and the absence of security breaches.	ICT Risk and Information Security Management Policy GDPR Supervisory Report ICT Operations Management and Security Procedure	• Establishes an internal procedure for the identification of threats and vulnerabilities of information assets, business processes and the Group's own activities that allows it to make the adjustments needed to maintain the level of risk at acceptable levels. • Specifies the most relevant aspects that have been developed during the financial year in question and which are aimed at ensuring that the Group has an adequate level of compliance, in accordance with the GDPR and the LOPDGDD • Establishes controls and measures to ensure the correct execution and protection of the entity's technological operations.
Cross-cutting	Awareness programmes aimed at staff on the use and protection of their personal data in digital channels, with the purpose of preventing and reducing risks such as cyber-attacks, fraudulent operations or identity theft attempts.	Training plan	• Promote employees professional and personal development by offering training and upskilling programmes tailored to their needs and aspirations.

Block	Description of IRO	Associated policy	Policy contribution to mitigating or achieving IROs
Cross-cutting	Lack of protection, detection and response mechanisms that may allow cyber-attacks that interrupt critical services or compromise data of the Group and its customers, which may generate fraud, economic and regulatory losses, deteriorate the reputation and confidence of customers and investors, affect business continuity, increase recovery costs and cause losses in the value of debt and capital instruments, as well as deteriorate the results of subsidiaries.	ICT Risk and Information Security Management Policy ICT Operations Management and Security Procedure	• Establishes an internal procedure for the identification of threats and vulnerabilities of information assets, business processes and the Group's own activities that allows it to make the adjustments needed to maintain the level of risk at acceptable levels. • Establishes controls and measures to ensure the correct execution and protection of the entity's technological operations.
Cross-cutting	Reducing the Bank's environmental footprint through digitization, less use of paper and minimising customers' travel by making functionalities available through their digital personal manager.	Environmental Policy Sustainability Master Plan	• Sets clear guidelines for management and reduction of environmental impacts of the Bank's operations. • Action lines include the environment, which includes regulations and initiatives aimed at driving the energy transition and meeting the challenges of climate change, promoting practices to reduce impacts and efficient use of resources
Cross-cutting	Promoting digitalisation through smart and secure channels - such as mobile, online and automated banking - that elevate the customer experience, improve operational efficiency and strengthen the accessibility and sustainability of the service.	Sustainability Master Plan Línea Inicia	• Establishes a wide range of strategic lines and action plans, combining cross-cutting initiatives for all the Group's entities with specific actions adapted to the operational reality of the Entity. • Entrepreneurial finance model that combines financing with a network of technical and professional support, capable of accompanying entrepreneurs in the different stages of the process.
Cross-cutting	Promote innovation and digitalisation initiatives to contribute to the financial education of society, facilitating access to information and education, helping to bridge the digital divide and promoting social inclusion.	Sustainability Master Plan Línea Inicia	• Establishes a wide range of strategic lines and action plans, combining cross-cutting initiatives for all the Group's entities with specific actions adapted to the operational reality of the Entity. • Entrepreneurial finance model that combines financing with a network of technical and professional support, capable of accompanying entrepreneurs in the different stages of the process.
Cross-cutting	Inadequate budgeting for innovation, preventing the company identifying and seizing new business opportunities.	Sustainability Master Plan Línea Inicia	• Establishes a wide range of strategic lines and action plans, combining cross-cutting initiatives for all the Group's entities with specific actions adapted to the operational reality of the Entity. • Entrepreneurial finance model that combines financing with a network of technical and professional support, capable of accompanying entrepreneurs in the different stages of the process.

CAJA RURAL DE NAVARRA

Annex III

Cross-reference table: Law 11/2018 and CSRD

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Business model	Description of the business model including its corporate environment, its organisation and structure	NEIS 2 GOV-1 NEIS 2 GOV-2 NEIS 2 GOV-3 NEIS 2 SBM-1 NEIS 2 SBM-2 NEIS 2 SBM-3 NEIS E1-GOV-3	• General Information [ESRS 2]/Governance/ The role of the administrative, management, and supervisory bodies [GOV-1]; Information provided to administrative, management and supervisory bodies and sustainability issues addressed by them [GOV-2]; Integration of sustainability-related performance in incentive schemes [GOV-3] • General Information [ESRS 2]/ Strategy/ Strategy, business model and value chain [SBM-1]; Interests and views of stakeholders [SBM-2]; Material IROs and their interaction with strategy and business model [SBM-3]
	Markets where the Bank operates	NEIS 2 SBM-1	• General Information [ESRS 2]/ Strategy/ Strategy, business model and value chain [SBM-1]
	Targets and strategy of the organization	NEIS 2 SBM-1 NEIS 2 MDR-T	• General Information [ESRS 2]/ Strategy/ Strategy, business model and value chain [SBM-1]
	Key factors and trends affecting future performance	NEIS 2 SBM-1 NEIS 2 SBM-2 NEIS 2 SBM-3	• General Information [ESRS 2]/ Strategy/ Strategy, business model and value chain [SBM-1]; Interests and views of stakeholders [SBM-2]; Material IROs and their interaction with strategy and business model [SBM-3]
	Reporting framework used	NEIS 2 BP-1 NEIS 2 BP-2	• General Information [ESRS 2]/ Basis for the preparation of the Report [BP-1]; Cross-cutting considerations for the preparation of the report [BP-2]
	Materiality principle	NEIS 2 SBM-3 NEIS 2 IRO-1 NESI 2 IRO-2 NEIS S1-SBM-3	• General Information [ESRS 2]/Material IROs and their interaction with strategy and business model[SBM-3] • General Information [ESRS 2]/ Management of impacts, risks and opportunities/ Description of the processes for identifying and assessing material impacts, risks and opportunities [IRO-1]; Requirements in ESRS covered by the undertaking's sustainability statement [IRO-2] • Own Workforce [S1]/Strategy/ Material IROs and their interaction with strategy and business model [SBM-3]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Key risks and incidents	Management approach: policy and risks	NEIS 2 GOV-5 NEIS 2 SBM-3 NEIS 2 IRO-1 NEIS 2 IRO-2 NEIS 2 MDR-P	• General Information [ESRS 2]/ Governance/ Risk management and internal controls over sustainability reporting [GOV-5] • General Information [ESRS 2]/Material IROs and their interaction with strategy and business model[SBM-3] • General Information [ESRS 2]/ Management of impacts, risks and opportunities/ Description of the processes for identifying and assessing material impacts, risks and opportunities [IRO-1]; Requirements in ESRS covered by the undertaking's sustainability statement [IRO-2]
Environmental information			
Environmental management	Management approach: Policies and risks	NEIS E1-2 NEIS 2 MDR-P NEIS 2 MDR-T GRI 3-3	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Policies related to climate change mitigation and adaptation [E1-2]
	Current and foreseeable impacts of activities of the company and the environment and, where applicable, health and safety	NEIS E1-SBM-3 NEIS E1-1 GRI 3-3	• Environmental Information/ Climate Change [ESRS E1]/ Strategy/ Material IROs and their interaction with strategy and business model [SBM-3] • Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Transition Plan [E1-1]
	Environmental assessment or certification procedures	NEIS E1-IRO-1 NEIS E2-IRO-1 NEIS E3-IRO-1 NEIS E4-IRO-1 NEIS E5-IRO-1 GRI 3-3	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]
	Resources dedicated to prevent environmental risks	NEIS E1-3 NEIS E1-8 NEIS E1-4 NEIS 2-MDR-A GRI 3-3	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/Climate change mitigation actions [E1-3] • Environmental Information/ Climate change [ESRS E1]/ Metrics and targets/ Objectives related to climate change mitigation and adaptation [E1-4] [MDR-T]; Internal carbon price [E1-8]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Environmental management	Application of precautionary principle	NEIS 2-MDR-P NEIS 2-MDR-A NEIS 2-MDR-M NEIS 2-MDR-T	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities • Environmental Information/ Climate Change [ESRS E1]/ Metrics and targets
	Provisions and guarantees for environmental risks	NEIS E1-1 NEIS E1-3 NEIS E1-7 NEIS 2-MDR-A NEIS 2-MDR-M	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Transition Plan [E1-1]; Climate change mitigation actions [E1-3] • Environmental Information/ Climate Change [ESRS E1]/ Metrics and targets/ Greenhouse gas removals and greenhouse gas mitigation projects financed by carbon credits [E1-7]
Pollution	Measures to prevent, reduce or remediate emissions that severely impact the environment; including any type of atmospheric pollution specific to an activity, including noise and light pollution.	Non-material	• Climate Change ESRS E1/ Other environmental issues: Pollution [E2], Water and marine resources [E3], Biodiversity and ecosystems [E4], Circular economy [E5].
Circular economy and waste prevention	Measures of prevention, recycling, reuse, other forms of waste recovery and elimination	Non-material	• Climate Change ESRS E1/ Other environmental issues: Pollution [E2], Water and marine resources [E3], Biodiversity and ecosystems [E4], Circular economy [E5]
	Actions to prevent food waste	Immaterial	• N/A
Sustainable resource use	Water consumption and water supply in line with local limits	Immaterial	• Climate Change ESRS E1/ Other environmental issues: Pollution [E2], Water and marine resources [E3], Biodiversity and ecosystems [E4], Circular economy [E5]
	Consumption of raw materials and measures to use them more efficiently		
	Direct and indirect energy consumption		
	Measures to improve energy efficiency		
	Use of renewable energy		
Climate Change	Key factors in greenhouse gas emissions generated as a result of the company's activities, including use of the goods and services it produces	NEIS E1-6 NEIS E1-7 NEIS 2-MDR-M	• Environmental Information/ Climate Change [ESRS E1]/ Metrics and targets/ Carbon Footprint [E1-6] [MDR-M]; Greenhouse gas removals and greenhouse gas mitigation projects financed by carbon credits [E1-7]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Climate Change	Climate change adaptation measures	NEIS E1-4 NEIS 2-MDR-A	• Environmental Information/ Climate change [ESRS E1]/ Metrics and targets/ Objectives related to climate change mitigation and adaptation [E1-4] [MDR-T]
	Voluntary medium- and long-term targets to reduce greenhouse gas emissions and measures taken to achieve this	NEIS E1-4 NEIS 2-MDR-T	• Environmental Information/ Climate change [ESRS E1]/ Metrics and targets/ Objectives related to climate change mitigation and adaptation [E1-4] [MDR-T]
Biodiversity	Measures to preserve or restore biodiversity	Non-material	• Climate Change ESRS E1/ Other environmental issues: Pollution [E2], Water and marine resources [E3], Biodiversity and ecosystems [E4], Circular economy [E5]
	Incidents caused by activities or operations in protected areas	N/A	• N/A
Information on the company and workforce			
Employment	Management approach: Policies and risks	NEIS S1-1+C73:D158 NEIS 2-MDR-P	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]
	Headcount and breakdown by diversity criteria (gender, age, country, etc.)	NEIS S1-6 NEIS S1-7 NEIS S1-9 NEIS 2-MDR-M GRI 2-7, 405-1	• Social information/ Own workforce [S1]/ Metrics and targets/ characteristics of the company's employees [S1-6] [MDR-M]; Characteristics of non-salaried employees in the company's own workforce [S1-7][MDR-M]; Diversity metrics [S1-9][MDR-M]
	Total number and breakdown of types of employment contract, annual average permanent, temporary and part-time contracts by gender, age and professional classification	NEIS S1-6 NEIS 2-MDR-M GRI 2-7, 405-1	• Social information/ Own workforce [S1]/ Metrics and targets/ Characteristics of the company's employees [S1-6] [MDR-M]
	Departures by gender, age, country and professional classification	NEIS S1-6 NEIS 2-MDR-M GRI 401-1	• Social information/ Own workforce [S1]/ Metrics and targets/ Characteristics of the company's employees [S1-6] [MDR-M]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Employment	Average remuneration and change by gender, age and professional classification or equal value	NEIS S1-10 NEIS 2-MDR-M NEIS S1-16 GRI 405-2	• Social information/ Own workforce [S1]/ Metrics and targets/ Adequate Wages [S1-10][MDR-M]; Remuneration metrics (pay gap and total remuneration) [S1-16][MDR-M]
	Pay gap, remuneration for equivalent jobs or company average	NEIS 2-MDR-M NEIS S1-16	• Social information/ Own workforce [S1]/ Metrics and targets/ Remuneration metrics (pay gap and total remuneration) [S1-16][MDR-M]
	Average remuneration of directors and managers, including variable remuneration, directors' fees, compensation and payments to long-term prudential arrangements and any other payments broken down by gender	NEIS-2-MDR-M NEIS 2-GOV-3 NEIS-E1-GOV-3	• Social information/ Own workforce [S1]/ Metrics and targets
	Introduction of right to disconnect policies	NEIS S1-1 NEIS 2-MDR-P	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]
	Employees with disabilities	NEIS S1-12	• Social information/ Own workforce [S1]/ Metrics and targets/ Percentage of employees with a disability [S1-12] [MDR-M]
	Organisation of working time	NEIS 2-MDR-A NEIS 2-MDR-T NEIS S1-4 NEIS S1-5	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A] • Social information/ Own workforce [S1]/ Metrics and targets/ Goals related to the management of impacts, risks and opportunities [S1-5] [MDR-T]
	Hours of absenteeism	NEIS S1-14 NEIS-2-MDR-M GRI 403-9 GRI 403-10	• Social information/ Own workforce [S1]/ Metrics and targets/ Health and safety [S1-14][MDR-M]
	Measures to promote work-life balance and promote shared responsibility by both parents	NEIS S1-15 NEIS 2-MDR-A NEIS S1-4	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A] • Social information/ Own workforce [S1]/ Metrics and targets/ Work-life balance [S1-15][MDR-M]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Health and safety	Conditions for health and safety at work	NEIS S1-14	• Social information/ Own workforce [S1]/ Metrics and targets/ Health and safety [S1-14][MDR-M]
	Workplace accidents, including frequency and severity and professional illnesses, broken down by gender	NEIS S1-14 NEIS-2-MDR-M	• Social information/ Own workforce [S1]/ Metrics and targets/ Health and safety [S1-14][MDR-M]
Employee relations	Organisation of social dialogue with employees, including procedures to inform and consult and negotiate with employees	NEIS S1-2 NEIS S1-8	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Processes for engaging with employees and their representatives on impacts [S1-2] • Social information/ Own workforce [S1]/ Metrics and targets/ Coverage of collective bargaining and social dialogue [S1-8][MDR-M]
	Percentage of employees covered by collective agreement, by country	NEIS S1-8	• Social information/ Own workforce [S1]/ Metrics and targets/ Coverage of collective bargaining and social dialogue [S1-8][MDR-M]
	Summary of collective agreements, particularly health and safety at work	NEIS S1-8	• Social information/ Own workforce [S1]/ Metrics and targets/ Coverage of collective bargaining and social dialogue [S1-8][MDR-M]
	Mechanism and procedure to promote employee involvement in management, including information, consultation and participation	NEIS S1-SBM-2 NEIS S1-2 NEIS S1-3 NEIS S1-8	• Social information/ Own workforce [S1]/ Strategy/ Interests and views of stakeholders [SBM-2] • Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities / Processes for engaging with employees and their representatives on impacts [S1-2]; Processes to remediate negative impacts and channels for own workforce to raise concerns [S1-3] • Social information/ Own workforce [S1]/ Metrics and targets/ Coverage of collective bargaining and social dialogue [S1-8][MDR-M]
Training	Policies implemented in the field of training	NEIS S1-1 NEIS 2-MDR-P NEIS S1-13	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P] • Social information/ Own workforce [S1]/ Metrics and targets/ Training and skills development [S1-13][MDR-M]
	Total number of training hours by professional category	NEIS S1-13 NEIS-2-MDR-M GRI 404-1	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P] • Social information/ Own workforce [S1]/ Metrics and targets/ Training and skills development [S1-13][MDR-M]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Universal access	Universal access for people with disabilities	NEIS 2-MDR-A NEIS S1-4 NEIS S1-12	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A] • Social information/ Own workforce [S1]/ Metrics and targets/ Percentage of employees with a disability [S1-12] [MDR-M]
Equality	Measures to promote equal treatment and opportunities between genders	NEIS 2-MDR-A NEIS S1-4 NEIS S1-9	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A] • Social information/ Own workforce [S1]/ Metrics and targets/ Diversity metrics [S1-9] [MDR-M]
	Equality plans (Chapter III of Organic Law 3/2007, of 22 March, on effective equality between women and men), measures to promote employment, protocols against sexual and gender-based harassment, inclusion and universal access for people with disabilities	NEIS 2-MDR-A NEIS S1-4 NEIS S1-9	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A] • Social information/ Own workforce [S1]/ Metrics and targets/ Diversity metrics [S1-9] [MDR-M]
	Policy against all forms of discrimination and, where applicable, diversity management	NEIS S1-1 NEIS 2-MDR-P	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]
Human rights	Management approach: Policies and risks	NEIS S1-1 NEIS 2-MDR-P	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Human rights	Application of human rights due diligence procedures; measures to prevent risks of human rights violations and, where appropriate, measures to mitigate, manage and remedy any abuses	ESRS 2 GOV-4	• General Information [ESRS 2]/ Governance/ Due diligence statement [GOV-4]
	Complaints of human rights violations	NEIS S1-17	• Social information/ Own workforce [S1]/ Metrics and targets/ Human Rights Information [S1-17][MDR-M]
	Promotion and compliance with the fundamental Conventions of the International Labour Organisation on Freedom of Association and Protection of the Right to Organise and Collective Bargaining; freedom from discrimination at work; elimination of forced or compulsory labour; the effective abolition of child labour	NEIS S1-1 NEIS 2-MDR-P NEIS S1-17	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P] • Social information/ Own workforce [S1]/ Metrics and targets/ Human Rights Information [S1-17][MDR-M]
Corruption and bribery	Management approach: Policies and risks	NEIS MDR-P NEIS G1-1	• Information on governance/ Business conduct [G1]/ Policies related to business conduct and corporate culture [G1-1] [MDR-P]
	Measures taken to prevent corruption and bribery	NEIS MDR-P NEIS MDR-A NEIS MDR-M NEIS MDR-T NEIS G1-1 NEIS G1-3 NEIS G1-4	• Information on governance/ Business conduct [G1]/ Policies related to business conduct and corporate culture [G1-1] [MDR-P] • Information on governance/ Business conduct [G1]/ Governance/ Management of impacts, risks and opportunities/ Prevention and detection of corruption and bribery [G1-3] [MDR-A] • Information on governance/ Business conduct [G1]/ Metrics and targets/ Corruption and bribery-related metrics [G1-4] [MDR-M]
	Measures to combat money laundering	NEIS G1-3 NEIS MDR-A NEIS G1-4 NEIS MDR-M	• Information on governance/ Business conduct [G1]/ Governance/ Management of impacts, risks and opportunities/ Prevention and detection of corruption and bribery [G1-3] [MDR-A] • Information on governance/ Business conduct [G1]/ Metrics and targets/ Corruption and bribery-related metrics [G1-4] [MDR-M]
	Contributions to foundations and non-profit organisations	NEIS MDR-M GRI 413.1	• Information on governance/ Business conduct [G1]/ Metrics and targets

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Information on company			
Corporate commitment to sustainable development	Management approach: Policies and risks	NEIS S3-1 NEIS 2-MDR-P	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Policies related to affected communities [S3-1] [MDR-P]
	The impact of the company's activity on employment and local development	NEIS S3-SBM2 NEIS S3-SBM3 NEIS S3-2 NEIS S3-3 NEIS S3-4 NEIS S3-5	• Social information/ Affected communities [S3]/ Strategy/ Interests and views of stakeholders [SBM-2]; Interaction of impacts, risks and opportunities with the strategy and the business model [SBM-3] • Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Collaboration with affected communities in terms of impacts [S3-2]; Processes for remediating negative impacts and channels for affected communities to raise concerns [S3-3]; Preventive and strategic actions related to affected communities and effectiveness of these actions and approaches [S3-4] [MDR-A] • Social information/ Affected communities [S3]/ Metrics and targets/ Metrics and targets related to affected communities [S3-5] [MDR-T] [MDR-M]
	The impact of the company's activity on local communities and the territory	NEIS S3-SBM2 NEIS S3-SBM3 NEIS S3-2 NEIS S3-3 NEIS S3-4 NEIS S3-5	• Social information/ Affected communities [S3]/ Strategy/ Interests and views of stakeholders [SBM-2]; Interaction of impacts, risks and opportunities with the strategy and the business model [SBM-3] • Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Collaboration with affected communities in terms of impacts [S3-2]; Processes for remediating negative impacts and channels for affected communities to raise concerns [S3-3]; Preventive and strategic actions related to affected communities and effectiveness of these actions and approaches [S3-4] [MDR-A] • Social information/ Affected communities [S3]/ Metrics and targets/ Metrics and targets related to affected communities [S3-5] [MDR-T] [MDR-M]
	Relations with local community stakeholders and the nature of dialogue with them	NEIS S3-2	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Collaboration with affected groups in terms of impacts [S3-2]
	Philanthropy and sponsorship	N/A	• N/A

Area	Law 11/2018 disclosure requirements	ESRS and GRI disclosure requirements	Report section
Subcontracting and suppliers	Inclusive purchasing policy for social, gender equality and environmental issues	NEIS G1-1 NEIS S1-1 NEIS 2-MDR-P	• Information on governance/ Business conduct [G1]/ Policies related to business conduct and corporate culture [G1-1] [MDR-P] • Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]
	Consideration of social and environmental responsibility in relations with suppliers and subcontractors	NEIS G1-1 NEIS 2-MDR-P	• Information on governance/ Business conduct [G1]/ Policies related to business conduct and corporate culture [G1-1] [MDR-P]
	Oversight and audit systems and results	N/A	• N/A
Consumers	Consumer health and safety measures	NEIS 2-MDR-A NEIS S4-4	• Social information/ Consumers and end users [S4]/ Management of impacts, risks and opportunities/ Actions to mitigate impacts and risks and take advantage of opportunities [S4-4] [MDR-A]
	Claims systems, complaints received and resolved	NEIS S3-3	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Processes for remediating negative impacts and channels for affected communities to raise their concerns [S3-3]
Tax information	Profits by country	GRI 201-1	• Group-specific disclosures/ T1. Responsible tax
	Income tax paid	GRI 201-1 GRI 207-4	• Group-specific disclosures/ T1. Responsible tax
	Public subsidies received	GRI 201-4	• Group-specific disclosures/ T1. Responsible tax • ANNEX VII – Law 11/2018 disclosures not covered by the CSRD – 6)

CAJA RURAL DE NAVARRA

Annex IV

Cross-reference table: ESRS with other regulations

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	Indicador nº 13 del cuadro 1 del anexo 1		Commission Delegated Regulation (EU) 2020/1816, Annex II	
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)			Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS 2 GOV-4 Statement on due diligence paragraph 30	Indicator number 10 Table #3 of Annex 1			
ESRS 2 SBM-1 Involvement in activities related to fossil fuel activities paragraph 40 (d) i	Indicators number 4 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Table 1: Qualitative information on Environmental risk and Table 2: Qualitative information on Social risk	Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS 2 SBM-1 Involvement in activities related to chemical production paragraph 40 (d) ii	Indicator number 9 Table #2 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	Indicator number 14 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II	
ESRS 2 SBM-1 Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II	
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14				Regulation (EU) 2021/1119, Article 2(1)

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article12.1 (d) to (g), and Article 12.2	
ESRS E1-4 GHG emission reduction targets paragraph 34	Indicator number 4 Table #2 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6	
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	Indicator number 5 Table #1 and Indicator n. 5 Table #2 of Annex 1			
ESRS E1-5 Energy consumption and mix paragraph 37	Indicator number 5 Table #1 of Annex 1			
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	Indicator number 6 Table #1 of Annex 1			
ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	Indicators number 1 and 2 Table #1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)	
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	Indicators number 3 Table #1 of Annex 1	Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 8(1)	

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS E1-7 GHG removals and carbon credits paragraph 56				Regulation (EU) 2021/1119, Article 2(1)
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II	
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Template 5: Banking book. - Climate change physical risk: Exposures subject to physical risk.		
ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c)				
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).		Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, paragraph 34; Template 2: Banking book -Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral		
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69			Delegated Regulation (EU) 2020/1818, Annex II	
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, paragraph 28	Indicator number 8 Table #1 of Annex 1 Indicator number 2 Table #2 of Annex 1 Indicator number 1 Table #2 of Annex 1 Indicator number 3 Table #2 of Annex 1			
ESRS E3-1 Water and marine resources paragraph 9	Indicator number 7 Table #2 of Annex 1			

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS E3-1 Dedicated policy paragraph 13	Indicator number 8 Table 2 of Annex 1			
ESRS E3-1 Sustainable oceans and seas paragraph 14	Indicator number 12 Table #2 of Annex 1			
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	Indicator number 6.2 Table #2 of Annex 1			
ESRS E3-4 Total water consumption in m^3 per net revenue on own operations paragraph 29	Indicator number 6.1 Table #2 of Annex 1			
ESRS 2 - IRO 1 - E4 paragraph 16 (a) i	Indicator number 7 Table #1 of Annex 1			
ESRS 2 - IRO 1 - E4 paragraph 16 (b)	Indicator number 10 Table #2 of Annex 1			
ESRS 2 - IRO 1 - E4 paragraph 16 (c)	Indicator number 14 Table #2 of Annex 1			
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	Indicator number 11 Table #2 of Annex 1			
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	Indicator number 12 Table #2 of Annex 1			
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	Indicator number 15 Table #2 of Annex 1			

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS E5-5 Non-recycled waste paragraph 37 (d)	Indicator number 13 Table #2 of Annex 1			
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	Indicator number 9 Table #1 of Annex 1			
ESRS 2 - SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	Indicator number 13 Table #3 of Annex I			
ESRS 2 - SBM3 - S1 Risk of incidents of child labour paragraph 14 (g)	Indicator number 12 Table #3 of Annex I			
ESRS S1-1 Human rights policy commitments paragraph 20	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex I			
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21			Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS S1-1 Processes and measures for preventing trafficking in human beings paragraph 22	Indicator number 11 Table #3 of Annex I			
ESRS S1-1 Workplace accident prevention policy or management system paragraph 23	Indicator number 1 Table #3 of Annex I			
ESRS S1-3 Grievance/complaints handling mechanisms paragraph 32 (c)	Indicator number 5 Table #3 of Annex I			

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	Indicator number 2 Table #3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	Indicator number 3 Table #3 of Annex I			
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	Indicator number 12 Table #1 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	Indicator number 8 Table #3 of Annex I			
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	Indicator number 7 Table #3 of Annex I			
ESRS S1-17. ESRS Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 104 (a)	Indicator number 10 Table #1 and Indicator number 14 Table #3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	
ESRS 2 - SBM3 - S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	Indicators number 12 and n. 13 Table #3 of Annex I			
ESRS S2-1 Human rights policy commitments paragraph 17	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1			
ESRS S2-1 Policies related to value chain workers paragraph 18	Indicator number 11 and n. 4 Table #3 of Annex 1			

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS S1-1. Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 19			Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	Indicator number 14 Table #3 of Annex 1			
ESRS S3-1 Human rights policy commitments paragraph 16	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1			
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles or and OECD guidelines paragraph 17	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	
ESRS S3-4 Human rights issues and incidents paragraph 36	Indicator number 14 Table #3 of Annex 1			
ESRS S4-1 Policies related to consumers and end-users paragraph 16	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1			
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	Indicator number 10 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	

Disclosure requirement and related datapoint	SFDR reference	Pillar III reference	Benchmark Regulation reference	EU Climate Law reference
ESRS S4-4 Human rights issues and incidents paragraph 35	Indicator number 14 Table #3 of Annex 1			
ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	Indicator number 15 Table #3 of Annex 1			
ESRS G1-1 Protection of whistleblowers paragraph 10 (d)	Indicator number 6 Table #3 of Annex 1			
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws paragraph 24 (a)	Indicator number 17 Table #3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II)	
ESRS G1-4 Standards of anti- corruption and anti- bribery paragraph 24 (b)	Indicator number 16 Table #3 of Annex 1			

Annex V

Disclosure requirements covered by the Sustainability Report [IRO-2]

Standard	Disclosure requirement	ESRS description	Report section
ESRS 2	BP-1	General basis for preparation of the sustainability statement	• General Information [ESRS 2]/ Basis for the preparation of the Report [BP-1]
ESRS 2	BP-2	Disclosures in relation to specific circumstances	• General Information [ESRS 2]/ Cross-cutting issues in preparing the Report [BP- 2]
ESRS 2	GOV-1	The role of the administrative, management, and supervisory bodies	• General Information [ESRS 2]/ Governance/ The role of the administrative, management and supervisory bodies [GOV-1]
ESRS 2	GOV-2	Information provided to administrative, management and supervisory bodies and sustainability issues addressed by them	• General Information [ESRS 2]/ Governance/ Information provided to administrative, management and supervisory bodies and sustainability issues addressed by them[GOV-2]
ESRS 2	GOV-3	Integration of sustainability-related performance in incentive schemes	• General Information [ESRS 2]/ Governance/ Integration of sustainability-related performance in incentive schemes [GOV-3]
ESRS 2	GOV-4	Statement on due diligence	• General Information [ESRS 2]/ Governance/ Due diligence statement [GOV-4]
ESRS 2	GOV-5	Risk management and internal controls over sustainability reporting	• General Information [ESRS 2]/ Governance/ Risk management and internal controls over sustainability reporting [GOV-5]
ESRS 2	SBM-1	Strategy, business model and value chain	• General Information [ESRS 2]/ Strategy/ Strategy, business model and value chain [SBM-1]
ESRS 2	SBM-2	Interests and views of stakeholders	• General Information [ESRS 2]/ Strategy/ Interests and views of stakeholders [SBM-2]
ESRS 2	SBM-3	Material IROs and their interaction with strategy and business model	• General Information [ESRS 2]/Material IROs and their interaction with strategy and business model[SBM-3]
ESRS 2	IRO-1	Description of the process to identify and assess material IROS	• General Information [ESRS 2]/ Management of impacts, risks and opportunities/ Description of the processes for identifying and assessing material impacts, risks and opportunities [IRO-1]
ESRS 2	IRO-2	Disclosure Requirements in ESRS covered by the undertaking's sustainability statement	• General Information [ESRS 2]/ Management of impacts, risks and opportunities/ Disclosure Requirements in ESRS covered by the undertaking's sustainability statement [IRO-2]
ESRS E1	E1-GOV 3	Integration of sustainability-related performance in incentive schemes	• General Information [ESRS 2]/ Governance/ Integration of sustainability-related performance in incentive schemes [GOV-3]
ESRS E1	E1-SBM 3	Material IROs and their interaction with strategy and business model.	• Environmental Information/ Climate Change [ESRS E1]/ Strategy/Material IROs and their interaction with strategy and business model [SBM-3]

Standard	Disclosure requirement	ESRS description	Report section
ESRS E1	E1-IRO 1	Description of the process to identify and assess material impacts, risks and opportunities related to the climate.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]
ESRS E1	E1-1	Transition plan for climate change mitigation.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Transition Plan [E1-1]
ESRS E1	E1-2	Policies related to climate change mitigation and adaptation.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Policies related to climate change mitigation and adaptation [E1-2]
ESRS E1	E1-3	Actions and resources in relation to climate change policies.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/Climate change mitigation actions [E1-3]
ESRS E1	E1-4	Targets related to climate change mitigation and adaptation.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Objectives related to climate change mitigation and adaptation [E1- 4]
ESRS E1	E1-5	Energy consumption and mix	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Energy consumption [E1-5] [MDR-M]
ESRS E1	E1-6	Gross Scopes 1, 2, 3 and Total GHG emissions.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Carbon Footprint [E1-6] [MDR-M]
ESRS E1	E1-7	GHG removals and GHG mitigation projects financed through carbon credits	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Greenhouse gas removals and greenhouse gas mitigation projects financed by carbon credits [E1-7]
ESRS E1	E1-8	Internal carbon pricing	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Internal carbon price [E1-8]
ESRS E1	E1-9	Financial effects related to climate change	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/Climate change mitigation actions [E1- 9]
ESRS E2	E2-IRO 1	Description of the process to identify and assess material IROs related to pollution.	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]

Standard	Disclosure requirement	ESRS description	Report section
ESRS E3	E3-IRO 1	Description of the process to identify and assess material IROs related to water and marine resources	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]
ESRS E4	E4-IRO 1	Description of the process to identify and assess material IROs and dependencies related to biodiversity and ecosystems	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]
ESRS E5	E5-IRO 1	Description of the process to identify and assess material IROs and dependencies related to the circular economy	• Environmental Information/ Climate Change [ESRS E1]/ Management of impacts, risks and opportunities/ Description of the process to identify and assess material impacts, risks and opportunities related to the climate [IRO-1]
ESRS E1, E2, E3, E4 and E5	E1, E2, E3, E4 and E5	Description of the main indicators and metrics available related to these topics in compliance with Spanish regulations in force, Law 11/2018	• Environmental Information/ Climate Change ESRS E1]/ Other environmental issues: Pollution [E2], Water and marine resources [E3], Biodiversity and ecosystems [E4], Circular economy [E5].
ESRS S1	S1-SBM-2	Interests and views of stakeholders	• Social information/ Own workforce [S1]/ Strategy/ Interests and views of stakeholders [SBM-2]
ESRS S1	S1-SBM-3	Material IROs and their interaction with strategy and business model	• Social information/ Own Workforce [S1]/Strategy/ Material IROs and their interaction with strategy and business model [SBM-3]
ESRS S1	S1-1	Policies related to own workforce	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Policies related to own workforce [S1-1] [MDR-P]
ESRS S1	S1-2	Processes for engaging with own workforce and workers' representatives about impacts	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Processes for engaging with employees and their representatives on impacts [S1-2]
ESRS S1	S1-3	Processes to remediate negative impacts and channels for own workforce to raise concerns	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Processes for remediating negative impacts and channels for own workers to raise concerns [S1-3]
ESRS S1	S1-4	Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	• Social information/ Own workforce [S1]/ Management of impacts, risks and opportunities/ Adoption of measures to mitigate and exploit material impacts, risks and opportunities related to own workforce [S1-4] [MDR-A]
ESRS S1	S1-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	• Social information/ Own workforce [S1]/ Metrics and targets/ Goals related to the management of impacts, risks and opportunities [S1-5] [MDR-T]

Standard	Disclosure requirement	ESRS description	Report section
ESRS S1	S1-6	Characteristics of the undertaking's employees	• Social information/ Own workforce [S1]/ Metrics and targets/ Characteristics of the company's employees [S1-6] [MDR-M]
ESRS S1	S1-7	Characteristics of non-employees in the undertaking's own workforce	• Social information/ Own workforce [S1]/ Metrics and targets/ Characteristics of non-salaried employees in the company's own workforce [S1-7][MDR-M]
ESRS S1	S1-8	Collective bargaining coverage and social dialogue	• Social information/ Own workforce [S1]/ Metrics and targets/ Coverage of collective bargaining and social dialogue [S1-8][MDR-M]
ESRS S1	S1-9	Diversity metrics	• Social information/ Own workforce [S1]/ Metrics and targets/ Diversity metrics [S1-9] [MDR-M]
ESRS S1	S1-10	Adequate wages	• Social information/ Own workforce [S1]/ Metrics and targets/ Adequate Wages [S1-10][MDR-M]
ESRS S1	S1-11	Social protection	• Social information/ Own workforce [S1]/ Metrics and targets/ Social protection [S1-11][MDR-M]
ESRS S1	S1-12	Percentage of employees with disabilities	• Social information/ Own workforce [S1]/ Metrics and targets/ Percentage of employees with a disability [S1-12] [MDR-M]
ESRS S1	S1-13	Training and skills development	• Social information/ Own workforce [S1]/ Metrics and targets/ Training and skills development [S1-13][MDR-M]
ESRS S1	S1-14	Health and safety	• Social information/ Own workforce [S1]/ Metrics and targets/ Health and safety [S1-14][MDR-M]
ESRS S1	S1-15	Work-life balance	• Social information/ Own workforce [S1]/ Metrics and targets/ Work-life balance [S1-15][MDR-M]
ESRS S1	S1-16	Remuneration metrics (pay gap and total remuneration)	• Social information/ Own workforce [S1]/ Metrics and targets/ Remuneration metrics (pay gap and total remuneration) [S1-16][MDR-M]
ESRS S3	S3-SBM-2	Interests and views of stakeholders	• Social information/ Own workforce [S3]/ Strategy/ Interests and views of stakeholders [SBM-2]
ESRS S3	S3-SBM-3	Material IROs and their interaction with strategy and business model	• Social information/ Affected communities [S3]/ Strategy/ Interaction of impacts, risks and opportunities with the strategy and the business model [SBM-3]
ESRS S3	S3-1	Policies related to affected communities	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Policies related to affected communities [S3-1] [MDR-P]

Standard	Disclosure requirement	ESRS description	Report section
ESRS S3	S3-2	Processes for engaging with affected communities about impacts	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Collaboration with affected groups in terms of impacts [S3-2]
ESRS S3	S3-3	Processes to remediate negative impacts and channels for affected communities to raise concerns	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Processes for remediating negative impacts and channels for affected communities to raise their concerns [S3-3];
ESRS S3	S3-4	Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to affected communities, and effectiveness of those actions	• Social information/ Affected communities [S3]/ Management of impacts, risks and opportunities/ Preventive and strategic actions related to affected groups and effectiveness of these actions and approaches [S3-4] [MDR-A]
ESRS S3	S3-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	• Social information/ Affected communities [S3]/ Metrics and targets/ Metrics and targets related to affected communities [S3-5] [MDR-T] [MDR-M]
ESRS S4	S4-SBM-2	Interests and views of stakeholders	• Social information/ Consumers and end users [S4]/ Strategy/ Interests and views of stakeholders [SBM-2]
ESRS S4	S4-SBM-3	Material IROs and their interaction with strategy and business model	• Social information/ Consumers and end users [S4]/ Strategy/ Interaction of impacts, risks and opportunities with the strategy and the business model [SBM-3]
ESRS S4	S4-1	Policies related to consumers and end-users	• Social information/ Consumers and end-users [S4]/ Management of impacts, risks and opportunities/ Policies related to consumers and end-users [S4-1] [MDR-P]
ESRS S4	S4-2	Processes for engaging with consumers and end-users about impacts	• Social information/ Consumers and end-users [S4]/ Management of impacts, risks and opportunities/ Collaboration with consumers and end-users on impacts [S4-2]
ESRS S4	S4-3	Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	• Social information/ Consumers and end users [S4]/ Management of impacts, risks and opportunities/ Processes for remediating negative impacts and channels for consumers and end-users to raise concerns [S4-3]
ESRS S4	S4-4	Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions	• Social information/ Consumers and end users [S4]/ Management of impacts, risks and opportunities/ Actions to mitigate impacts and risks and take advantage of opportunities [S4-4] [MDR-A]
ESRS S4	S4-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	• Social information/ Consumers and end users [S4]/ Metrics and targets/ Goals related to the management of impacts, risks and opportunities [S4-5] [MDR-T]
ESRS G1	G1-GOV-1	The role of the administrative, management, and supervisory bodies	• Information on governance/ Business conduct [G1]/ Governance/ The role of the administrative, management and supervisory bodies [GOV-1]

Standard	Disclosure requirement	ESRS description	Report section
ESRS G1	G1-IRO-1	Description of the process to identify and assess material IROS	• Information on governance/ Business conduct [G1]/Management of impacts, risks and opportunities/Processes for identifying and assessing governance-related impacts, risks and opportunities [IRO-1].
ESRS G1	G1-1	Business conduct policies and corporate culture	• Information on governance/ Business conduct [G1]/ Policies related to business conduct and corporate culture [G1-1] [MDR-P]
ESRS G1	G1-3	Prevention and detection of corruption and bribery	• Information on governance/ Business conduct [G1]/ Governance/ Management of impacts, risks and opportunities/ Prevention and detection of corruption and bribery [G1-3] [MDR-A]
ESRS G1	G1-4	Incidents of corruption or bribery	• Information on governance/ Business conduct [G1]/ Metrics and targets/ Corruption and bribery-related metrics [G1-4] [MDR-M]
ESRS G1	G1-5	Political influence and lobbying activities	• Information on governance/ Business conduct [G1]/ Metrics and targets/ Political influence and lobbying [G1-5] [MDR-M] [MDR-A]

Annex VI

Revenue by sector

Sector/Subsector	Carrying amount (€)					
	Total	Medium-sized company	Large company	Small company	Micro-enterprise	Self-employed
	100%	28%	34%	16%	15%	7%
A) BY CNAE CODE (010)						
Agricultura, ganadería, silvicultura y pesca (020)	300,855.00	65,825.00	50,400.00	34,343.00	42,305.00	107,982.00
Industrias extractivas (050)	6,068.00	3,758.00	17.00	1,470.00	687.00	136.00
Industrias manufactureras (060)	1,206,256.00	312,944.00	581,729.00	212,328.00	80,874.00	18,381.00
Suministro de energía eléctrica, gas, vapor y aire acondicionado (140)	153,435.00	26,399.00	80,856.00	18,379.00	26,905.00	896.00
Suministro de agua (150)	21,748.00	4,810.00	11,190.00	4,490.00	1,138.00	120.00
Construcción (160)	607,276.00	234,519.00	149,220.00	64,753.00	146,818.00	11,966.00
Comercio al por mayor y al por menor y reparación de vehículos (240)	515,061.00	113,108.00	171,235.00	107,632.00	77,259.00	45,828.00
Transporte y almacenamiento (250)	235,394.00	71,092.00	70,168.00	51,823.00	19,821.00	22,490.00
Hostelería (260)	173,194.00	37,071.00	10,424.00	42,944.00	50,779.00	31,975.00
Información y comunicación (270)	29,120.00	8,748.00	7,253.00	7,410.00	4,129.00	1,580.00
Actividades inmobiliarias (280)	289,584.00	133,405.00	37,134.00	26,480.00	90,501.00	2,065.00
Actividades profesionales, científicas y técnicas (i) (290)	327,692.00	70,850.00	158,755.00	27,907.00	59,872.00	10,309.00
Administración y servicios auxiliares (300)	95,350.00	34,280.00	33,789.00	16,701.00	8,504.00	2,076.00
Administración Pública y Defensa; Seguridad Social obligatoria (310)	1,436.00	-	-	7.00	1,362.00	67.00
Educación (320)	31,916.00	19,085.00	42.00	6,253.00	3,123.00	3,414.00
Actividades sanitarias y de servicios sociales (330)	46,687.00	12,889.00	9,723.00	10,523.00	5,274.00	8,278.00
Actividades artísticas, recreativas y de entretenimiento (340)	38,328.00	5,602.00	12,009.00	5,905.00	11,729.00	3,083.00
Otros servicios (350)	21,740.00	4,637.00	189.00	2,118.00	6,077.00	8,720.00
Sin clasificar (j) (360)	16,087.00	222.00	100.00	383.00	458.00	14,924.00
B) BY PURPOSE (370)						
Construcción y promoción inmobiliaria (incluido suelo) (380)	214,086.00	95,204.00	15,745.00	14,551.00	88,307.00	279.00
Construcción de obra civil (410)	25,938.00	4,611.00	14,744.00	3,037.00	3,545.00	1.00
Producción de energía renovable (440)	-	-	-	-	-	-
Resto de finalidades (450)	3,877,204.00	1,059,427.00	1,353,744.00	624,262.00	545,762.00	294,010.00
TOTAL (460)	**4.117.228,00**	**1.159.242,00**	**1.384.233,00**	**641.850,00**	**637.614,00**	**294.289,00**

Annex VII

Specific data required by Law 11/2018

OWN WORKFORCE DATA

As the Caja Rural de Navarra Group operates in a wide range of sectors, with different collective agreements, the tables below contains aggregate (Group-wide) or sector data for 2024 2025, using the calculation parameters stated in each table, with year-end data.

1. Annual headcount by contract type and gender

No. of contracts by gender	2025								
	Caja Rural de Navarra			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Permanent	488	514	1002	168	430	598	656	944	1600
Temporary	45	54	99	18	117	146	63	182	222
Full-time	533	568	1101	167	529	712	716	1097	1813
Part-time	0	0	0	3	29	32	3	29	32
Total	**533**	**568**	**1101**	**186**	**558**	**744**	**719**	**1126**	**1845**

No. of contracts by gender	2024								
	Caja Rural de Navarra			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Permanent	461	492	953	159	342	501	620	834	1,454
Temporary	48	52	100	28	166	194	76	218	294
Full-time	509	544	1,053	160	416	591	684	960	1,644
Part-time	0	0	0	12	92	104	12	92	104
Total	**509**	**544**	**1,053**	**187**	**508**	**695**	**696**	**1,052**	**1,748**

2. Annual headcount by age

	2025				2024			
	CRN (matriz)	Subsidiaries	Consolidated group	%	CRN (matriz)	Subsidiaries	Consolidated group	%
Over 50	165	200	365	19,78%	148	288	436	20.61%
30 to 50	589	365	954	51,70%	575	511	1,086	51,35%
Under 30	347	179	526	28,50%	330	263	593	28.04%
Total	**1,101**	**744**	**1,845**	**100%**	**1,053**	**695**	**1,748**	**100%**

3. Types of contract, age pyramid and category

3.1. CAJA RURAL DE NAVARRA

arent company figures are at year-end:

Breakdown of no. of contracts	2025				
	Permanent	Temporary	Full-time	Part-time	Total
Group I	1	0	1	0	1
Over 50	1	0	1	0	1
Group II Grade 1	3	0	3	0	3
Over 50	3	0	3	0	3
Group II Grade 2	5	0	5	0	5
Over 50	4	0	4	0	4
30 to 50	1	0	1	0	1
Group II Grade 3	1	0	1	0	1
Over 50	1	0	1	0	1
Group II Grade 4	10	0	10	0	10
Over 50	10	0	10	0	10
Group II Grade 5	16	0	16	0	16
Over 50	14	0	14	0	14
30 to 50	2	0	2	0	2
Group II Grade 6	267	0	267	0	267
Over 50	75	0	75	0	75
30 to 50	192	0	192	0	192
Group II Grade 7	271	0	271	0	271
Over 50	54	0	54	0	54
30 to 50	217	0	217	0	217
Group II Grade 8	88	0	88	0	88
Over 50	1	0	1	0	1
30 to 50	73	0	73	0	73
Under 30	5	0	5	0	5
Group II Grade 9	107	0	107	0	107
30 to 50	57	0	57	0	57
Under 30	50	0	50	0	50
Group II Grade 10	139	3	142	0	142
30 to 50	31	0	31	0	31
Under 30	108	3	111	0	111
Group II Grade 11	92	96	188	0	188
30 to 50	6	1	7	0	7
Under 30	86	95	181	0	181
Group III Assistants	2	0	2	0	2
Over 50	2	0	2	0	2
TOTAL	**1,002**	**99**	**1,101**	**0**	**1,101**

Breakdown of no. of contracts	2024						
	Perma-nent	Tempo-rary	Intern-ship	Fixed-term work or services	Other	Part-time	Total
Branch management and Central Services and JZ	252	0	0	0	0	0	252
Over 50	63	0	0	0	0	0	63
30 to 50	181	0	0	0	0	0	181
Under 30	8	0	0	0	0	0	8
Central Services engineers	119	0	0	0	0	0	119
Over 50	23	0	0	0	0	0	23
30 to 50	87	0	0	0	0	0	87
Under 30	9	0	0	0	0	0	9
Sales managers and CS administrative staff	579	18	76	0	6	0	679
Over 50	60	0	0	0	0	0	60
30 to 50	304	0	0	0	2	0	306
Under 30	215	18	76	0	4	0	313
Messengers and telephonists	3	0	0	0	0	0	3
Over 50	2	0	0	0	0	0	2
30 to 50	1	0	0	0	0	0	1
Under 30	0	0	0	0	0	0	0
Total	**953**	**18**	**76**	**0**	**6**	**0**	**1,053**

3.2. Subsidiaries

Including year-end data for financial year 2025 and prior year data for comparison, covering all people who worked in the companies over the year, not just those present at year-end, as follows:

However, turnover at some Group companies is significant. It is therefore material to include metrics for all people who have worked in the company in the course of the year, even if it was on a short temporary contract. This group of companies is the one considered in calculating wages in each segment. For this reason, all people who have worked for the group are included, excluding only those who while nominally being on the payroll have done no work during the year and/or have been on extended leave.

A) WORKFORCE BY AGE AND GENDER

Total workforce in subsidiaries	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	35	4.7%	144	19.35%	9	0.8%	49	4.6%
51 to 60 years	50	6.7%	123	16.53%	56	5.3%	174	16.4%
41 to 50	50	6.7%	142	19.09%	55	5.2%	204	19.2%
31 to 40	42	5.7%	119	16.00%	74	7.0%	178	16.8%
Under 30	9	1.2%	30	4.03%%	61	5.7%	202	19.0%
Total	**186**	**24.80%**	**558**	**75.20%**	**255**	**24.0%**	**807**	**76.0%**

	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	13	1.0%	52	3.9%	9	0.8%	49	4.6%
51 to 60 years	56	4.1%	192	14,2%	56	5.3%	174	16.4%
41 to 50	70	5.2%	257	19.0%	55	5.2%	204	19.2%
31 to 40	74	5.5%	238		74	7.0%	178	16.8%
Under 30	70	5.2%	328	24.3%	61	5.7%	202	19.0%
Total	**283**	**21.0%**	**1,067**	**79.0%**	**255**	**24.0%**	**807**	**76.0%**

B) BY PROFESSIONAL CATEGORY

	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	20	3	23	24	4	28
Engineers and graduates, reporting to head of functional area	7	6	13	6	5	11
Administrative managers, and heads of workshop and shift/Sales	25	111	136	41	107	148
Front-line staff, administrators and production or quality control staff	11	30	41	7	9	16
Grade two administrators and production or quality control staff	109	290	399	141	455	596
Administrative assistant, grade three staff, subordinates and labourers	12	118	130	33	226	259
Trainees and interns	2	0	2	3	1	4
Total	**186**	**558**	**744**	**255**	**807**	**1,062**

C) BREAKDOWN OF WORKFORCE AT GROUP SUBSIDIARIES BY AGE AND GENDER

Cereals sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	2	2.1%	0	0.0%	2	2.7%	0	0.0%
51 to 60 years	10	10.6%	2	2.1%	8	10.8%	1	1.4%
41 to 50	12	12,8%	7	7.4%	9	12.2%	4	5.4%
31 to 40	24	25.5%	12	12,8%	23	31.1%	7	9.5%
Under 30	16	17.0%	9	9.6%	15	20.3%	5	6.8%
Total	**64**	**68.1%**	**30**	**31.9%**	**57**	**77.0%**	**17**	**23.0%**

Care sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	3	0.3%	51	4.6%	2	0.2%	49	5.8%
51 to 60 years	20	1.8%	177	16.0%	20	2.4%	163	19.4%
41 to 50	24	2.2%	228	20.6%	16	1.9%	171	20.4%
31 to 40	34	3.1%	217	19.6%	33	3.9%	160	19.1%
Under 30	43	3.9%	308	27.9%	34	4.1%	191	22.8%
Total	**124**	**11.2%**	**981**	**88.8%**	**105**	**12.5%**	**734**	**87.5%**

Winery supplies sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	8	8.0%	1	1.0%	5	4.8%	0	0.0%
51 to 60 years	25	25.0%	6	6.0%	27	25.7%	5	4.8%
41 to 50	27	27.0%	9	9.0%	23	21.9%	13	12.4%
31 to 40	12	12.0%	5	5.0%	15	14.3%	7	6.7%
Under 30	7	7.0%	0	0.0%	10	9.5%	0	0.0%
Total	**79**	**79.0%**	**21**	**21.0%**	**80**	**76.2%**	**25**	**23.8%**

Sector auxiliar financiero	2025				2024			
	Men	%	Women	%	Men	%	Women	%
Over 60	0	0.0%	0	0.0%	0	0.0%	0	0.0%
51 to 60 years	1	2.0%	7	13.7%	1	2.3%	5	11.4%
41 to 50	7	13.7%	13	25.5%	7	15.9%	16	36.4%
31 to 40	4	7.8%	4	7.8%	3	6.8%	4	9.1%
Under 30	4	7.8%	11	21.6%	2	4.5%	6	13.6%
Total	**16**	**31.4%**	**35**	**68.6%**	**13**	**29.5%**	**31**	**70.5%**

D) PERSONAL POR TIPO DE CONTRATO

	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	61	64.9%	27	28.7%	55	74.3%	17	23.0%
P/T temporary or discontinuous fixed-term	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Internship, training or apprenticeship	1	1.1%	2	2.1%	0	0.0%	0	0.0%
Temporary contract (maternity leave, sick leave or leave for political activity)	0	0.0%	1	1.1%	0	0.0%	0	0.0%
F/T temporary contract for work or services	2	2.1%	0	0.0%	2	2.7%	0	0.0%
P/T temporary contract for work or services	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**64**	**68.1%**	**30**	**31.9%**	**57**	**77.0%**	**17**	**23.0%**

	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	185	13.7%	360	26.7%	174	16.4%	321	30.2%
P/T temporary or discontinuous fixed-term	21	1.6%	182	13.5%	22	2.1%	142	13.4%
Internship, training or apprenticeship	6	0.4%	25	1.9%	1	0.1%	1	0.1%
Temporary contract (maternity leave, sick leave or leave for political activity)	16	1.2%	135	10.0%	12	1.1%	54	5.1%
F/T temporary contract for work or services	41	3.0%	233	17.3%	28	2.6%	101	9.5%
P/T temporary contract for work or services	14	1.0%	132	9.8%	18	1.7%	188	17.7%
Total	**283**	**21.0%**	**1.067**	**79.0%**	**255**	**24.0%**	**807**	**76.0%**

Breakdown of workforce at Group subsidiaries:

Cereals sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	61	64.9%	27	28.7%	55	74.3%	17	23.0%
P/T temporary or discontinuous fixed-term	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Internship, training or apprenticeship	1	1.1%	2	2.1%	0	0.0%	0	0.0%
Temporary contract (maternity leave, sick leave or leave for political activity)	0	0.0%	1	1.1%	0	0.0%	0	0.0%
F/T temporary contract for work or services	2	2.1%	0	0.0%	2	2.7%	0	0.0%
P/T temporary contract for work or services	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**64**	**68.1%**	**30**	**31.9%**	**57**	**77.0%**	**17**	**23.0%**

Winery supplies sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	75	75.0%	20	20.0%	73	69.5%	22	21.0%
P/T temporary or discontinuous fixed-term	0	0.0%	1	1.0%	0	0.0%	2	1.9%
Internship, training or apprenticeship	1	1.0%	0	0.0%	1	1.0%	0	0.0%
Temporary contract (maternity leave, sick leave or leave for political activity)	0	0.0%	0	0.0%	1	1.0%	0	0.0%
F/T temporary contract for work or services	3	3.0%	0	0.0%	5	4.8%	1	1.0%
P/T temporary contract for work or services	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**79**	**79.0%**	**21**	**21.0%**	**80**	**76.2%**	**25**	**23.8%**

Care sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	36	3.3%	285	25.8%	33	3.9%	252	30.0%
P/T temporary or discontinuous fixed-term	21	1.9%	180	16.3%	22	2.6%	140	16.7%
Internship, training or apprenticeship	2	0.2%	20	1.8%	0	0.0%	0	0.0%
Temporary contract (maternity leave, sick leave or leave for political activity)	16	1.4%	134	12.1%	11	1.3%	54	6.4%
F/T temporary contract for work or services	35	3.2%	209	20.8%	21	2.5%	100	11.9%
P/T temporary contract for work or services	14	1.3%	132	11.9%	18	2.1%	188	22.4%
Total	**124**	**11.2%**	**981**	**88.8%**	**105**	**12.5%**	**734**	**87.5%**

Financial services sector	2025				2024			
	Men	%	Women	%	Men	%	Women	%
F/T permanent	13	25.5%	28	54.9%	13	29.5%	30	68.2%
P/T temporary or discontinuous fixed-term	0	0.0%	1	2.0%	0	0.0%	0	0.0%
Internship, training or apprenticeship	2	3.9%	3	5.9%	0	0.0%	1	2.3%
Temporary contract (maternity leave, sick leave or leave for political activity)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
F/T temporary contract for work or services	1	2.0%	3	5.9%	0	0.0%	0	0.0%
P/T temporary contract for work or services	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**16**	**31.4%**	**35**	**68.6%**	**13**	**29.5%**	**31**	**70.5%**

E) WORKFORCE BY CATEGORY

	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	23	4	27	24	4	28
Engineers and graduates, reporting to head of functional area	7	11	18	6	5	11
Administrative managers, and heads of workshop and shift/Sales	43	168	227	41	107	148
Front-line staff, administrators and production or quality control staff	10	11	21	7	9	16
Grade two administrators and production or quality control staff	172	579	751	141	455	596
Administrative assistant, grade three staff, subordinates and labourers	23	274	297	33	226	259
Trainees and interns	5	4	9	24	4	4
Total	**283**	**1.067**	**1.350**	**255**	**807**	**1.062**

Breakdown of workforce at Group subsidiaries:

Cereals sector	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	11	1	12	9	1	10
Engineers and graduates, reporting to head of functional area	4	2	6	4	2	6
Administrative managers, and heads of workshop and shift/Sales	0	1	1	0	0	0
Front-line staff, administrators and production or quality control staff	5	5	10	1	2	3
Grade two administrators and production or quality control staff	38	16	54	40	12	52
Administrative assistant, grade three staff, subordinates and labourers	5	3	8	3	0	3
Trainees and interns	1	2	3	0	0	0
Total	**64**	**30**	**94**	**57**	**17**	**74**

Care sector	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	2	3	5	5	2	7
Doctors, psychologists	2	8	10	1	3	4
Nurses, qualified nutritionists and physiotherapists	28	178	206	21	102	123
Nursing assistants and gerontologists	6	27	33	3	14	17
Administrators and technicians in socio-cultural activities	74	518	592	51	407	458
Administrative assistants, cleaners, security guards	12	247	259	24	206	209
Total	**124**	**981**	**1,105**	**105**	**734**	**839**

Winery supplies sector	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	8	0	8	8	1	9
Engineers and graduates, reporting to head of functional area	1	1	2	1	0	1
Administrative managers, and heads of workshop and shift/Sales	15	4	19	20	4	24
Front-line staff, administrators and production or quality control staff	2	0	2	3	0	3
Grade two administrators and production or quality control staff	49	11	60	42	13	55
Administrative assistant, grade three staff, subordinates and labourers	2	5	7	3	7	10
Trainees and interns	2	0	2	3	0	3
Total	**79**	**21**	**100**	**80**	**25**	**105**

Financial services sector	2025			2024		
	Men	Women	Total	Men	Women	Total
General and area management	2	0	2	2	0	2
Engineers and graduates, reporting to head of functional area	0	0	0	0	0	0
Administrative managers, and heads of workshop and shift/Sales	0	1	1	0	1	1
Front-line staff, administrators and production or quality control staff	3	6	9	3	7	10
Grade two administrators and production or quality control staff	5	7	12	5	9	14
Administrative assistant, grade three staff, subordinates and labourers	4	19	23	3	13	16
Trainees and interns	2	2	4	0	1	1
Total	**16**	**35**	**51**	**13**	**31**	**44**

F) WORKFORCE BY QUALIFICATIONS

	2025			2024		
	Men	Women	Total	Men	Women	Total
PhD	0	1	1	56	150	0
Graduate	68	208	276	112	422	206
Higher professional training and long professional experience	136	580	716	16	16	534
Vocational training	18	16	34	49	209	32
High school or vocational training	47	255	302	22	10	258
Unqualified	14	7	21	56	150	32
Total	**283**	**1,067**	**1,350**	**255**	**807**	**1,062**

Breakdown of workforce at Group subsidiaries:

Cereals sector	2025			2024		
	Men	Women	Total	Men	Women	Total
PhD	0	1	1	0	0	0
Graduate	17	13	30	13	5	18
Higher professional training and long professional experience	5	6	11	1	2	3
Vocational training	17	5	22	16	5	21
High school or vocational training	19	5	24	21	5	26
Unqualified	6	0	6	6	0	6
Total	**64**	**30**	**94**	**57**	**17**	**74**

Care sector	2025			2024		
	Men	Women	Total	Men	Women	Total
PhD	0	0	0	0	0	0
Graduate	28	153	195	26	118	144
Higher professional training (Voc1/2/higher) and long professional experience	84	569	653	62	415	477
Unqualified	12	222	257	17	201	218
Total	**124**	**981**	**1,105**	**105**	**734**	**839**

Winery supplies sector	2025			2024		
	Men	Women	Total	Men	Women	Total
PhD	0	0	0	0	0	0
Graduate	7	4	11	4	8	12
Higher professional training and long professional experience	47	5	52	49	5	54
Vocational training	1	1	2	0	1	1
High school or vocational training	16	4	20	11	1	12
Unqualified	8	7	15	16	10	26
Total	**79**	**21**	**100**	**80**	**25**	**105**

Financial services sector	2025			2024		
	Men	Women	Total	Men	Women	Total
PhD	0	0	0	0	0	0
Graduate	16	24	40	13	19	32
Higher professional training and long professional experience	0	0	0	0	0	0
Vocational training	0	10	10	0	10	10
High school or vocational training	0	1	1	0	2	2
Unqualified	0	0	0	0	0	0
Total	**16**	**35**	**51**	**13**	**31**	**44**

4. Retirements

4.1. CAJA RURAL DE NAVARRA

In 2025, Caja Rural de Navarra recorded no dismissals.

421. SUBSIDIARIES

	2025			2024		
	Men	Women	Total	Men	Women	Total
Total headcount at 1 January	187	508	695	171	448	619
Average headcount in the year	190.6	560.6	721.2	139.0349	436.8591	575.894
New hire contracts in the year	232	1,729	1,961	153	1,270	1,437
Contracts terminated in the year	233	1,679	1,912	136	1,204	1,340
Voluntary departures	21	105	126	26	122	148
Voluntary leave	4	4	8	2	7	9
Retirement (and early retirement)	0	2	2	2	4	6
Departures due to end of contract	188	1,526	1,714	111	1,046	1,157
Dismissals	21	42	63	8	31	39
Total headcount at 31 December	**186**	**558**	**744**	**187**	**508**	**695**

REMUNERATION

Remuneration is first listed by comparison to the average by category, gender and age. Also, in this case, the Caja Rural is differentiated from its subsidiaries.

A) CAJA RURAL DE NAVARRA: WORKFORCE AT 31 DECEMBER

Average remuneration by category, gender and age	2025						2024					
	Average fixed remuneration			Average variable remuneration			Average fixed remuneration			Average variable remuneration		
	M	W	Total	M	W	Total	M	W	Total	M	W	Total
Group I	-	-	-	-	-	-	-	-	-	-	-	-
Over 50	-	-	-	-	-	-	-	-	-	-	-	-
30 to 50	-	-	-	-	-	-	-	-	-	-	-	-
Under 30	-	-	-	-	-	-	-	-	-	-	-	-
Group II Grade 1	2.73	0.00	0.00	5.23	0.00	0.00	3.29	0.00	3.29	9.29	0.00	9.29
Over 50	2.73	0.00	0.00	5.23	0.00	0.00	3.29	0.00	3.29	9.29	0.00	9.29
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 2	2.38	0.00	0.00	3.12	0.00	0.00	2.47	0.00	2.47	3.75	0.00	3.75
Over 50	2.38	0.00	0.00	3.12	0.00	0.00	2.46	0.00	2.46	3.63	0.00	3.63
30 to 50	-	0.00	0.00	-	0.00	0.00	2.50	0.00	2.50	4.23	0.00	4.23
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 3	-	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Over 50	-	0.00	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 4	1.81	-	0.00	2	-	0.00	1.87	2.31	1.95	2.43	4.02	2.72
Over 50	1.81	-	0.00	2	-	0.00	1.87	2.31	1.95	2.43	4.02	2.72
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 5	1.92	1.96	0.00	2.50	2.60	0.00	1.90	1.70	1.88	2.80	2.84	2.80
Over 50	1.92	1.96	0.00	2.50	2.60	0.00	1.85	1.70	1.82	2.70	2.84	2.73
30 to 50	-	0.00	0.00	-	0.00	0.00	2.06	0.00	2.06	3.05	0.00	3.05
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 6	1.42	1.29	0.00	1.71	1.48	0.00	1.44	1.29	1.39	1.98	1.81	1.93
Over 50	1.52	1.43	0.00	1.72	1.77	0.00	1.56	1.45	1.53	2.07	2.02	2.06
30 to 50	1.38	1.25	0.00	1.70	1.39	0.00	1.39	1.26	1.35	1.96	1.76	1.89
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	1.20	1.06	1.13	1.51	1.89	1.70

Average remuneration by category, gender and age	2025						2024					
	Average fixed remuneration			Average variable remuneration			Average fixed remuneration			Average variable remuneration		
	M	W	Total	M	W	Total	M	W	Total	M	W	Total
Group II Grade 7	1.17	0.97	0.00	1.05	0.67	0.00	1.15	0.95	1.02	1.17	0.73	0.90
Over 50	1.15	0.99	0.00	0.80	0.63	0.00	1.16	0.99	1.08	0.98	0.60	0.80
30 to 50	1.18	0.97	0.00	1.14	0.68	0.00	1.15	0.94	1.01	1.24	0.75	0.92
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group II Grade 8	0.97	0.93	0.00	0.88	0.77	0.00	1.00	0.91	0.94	1.00	0.82	0.89
Over 50	0.00	-	0.00	0.00	-	0.00	0.00	0.95	0.95	0.00	0.84	0.84
30 to 50	0.99	0.93	0.00	0.88	0.77	0.00	1.00	0.91	0.95	1.00	0.82	0.89
Under 30	0.81	-	0.00	-	-	0.00	0.00	0.93	0.93	0.00	0.84	0.84
Group II Grade 9	0.82	0.82	0.00	0.59	0.58	0.00	0.82	0.81	0.81	0.62	0.60	0.61
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.85	0.83	0.00	0.66	0.64	0.00	0.84	0.85	0.85	0.67	0.61	0.64
Under 30	0.79	0.80	0.00	0.51	0.52	0.00	0.77	0.76	0.77	0.54	0.58	0.57
Group II Grade 10	0.72	0.69	0.00	0.39	0.32	0.00	0.67	0.67	0.67	0.33	0.31	0.31
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	0.73	0.70	0.00	0.47	0.36	0.00	0.69	0.70	0.70	0.40	0.31	0.36
Under 30	0.71	0.69	0.00	0.37	0.31	0.00	0.67	0.67	0.67	0.31	0.30	0.30
Group Professional Access Grade	0.53	0.53	0.00	0.24	0.22	0.00	0.54	0.55	0.55	0.05	0.06	0.06
Over 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30 to 50	-	0.55	0.00	0.00	-	0.00	0.55	0.58	0.57	0.00	0.05	0.04
Under 30	0.53	0.53	0.00	0.24		0.00	0.54	0.55	0.55	0.05	0.06	0.06
Group III Assistants	-	0.00	0.00	-	0.00	0.00	0.85	0.00	0.85	0.87	0.00	0.87
Over 50	-	0.00	0.00	-	0.00	0.84	0.85	0.00	0.85	0.87	0.00	0.87
30 to 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Under 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

B) SUBSIDIARIES

EThe tables below show the salaries of all those who worked for these companies during the year. In other words, not only those on the payroll at year-end but anyone who worked at any of the Group companies during the course of the year. We exclude people who were only leave all year, even if they remain on the payroll. Comparative figures are based on the average hourly wage earned by each employee. Each sector has its own annual agreements and the disparity is shown. Figures in each comparative table are weighted by the number of hours worked to give a fairer picture of average earnings.

The first table shows the remuneration of all workers at all subsidiaries, as a total figure and by gender and age compared to average earnings. Trainees are excluded from the average earnings calculation.

	2025			2024		
	Men	Women	Total	Men	Women	Total
Under 30	1.09	0.95	0.98	1.30	0.98	1.07
31 to 40	1.37	1.01	1.12	1.44	1.11	1.24
41 to 50	1.69	1.18	1.33	1.79	1.19	1.39
51 to 60 years	1.98	1.09	1.36	1.78	1.03	1.30
Over 60	1.53	1.21	1.29	1.46	1.18	1.26
Total	**1.54**	**1.07**	**1.20**	**1.59**	**1.10**	**1.27**

Breaking down this same ratio by contract type:

Average earnings data	Subsidiaries (2025)			Subsidiaries (2024)		
	Men	Women	Total	Men	Women	Total
F/T permanent	1.64	1.15	1.31	1.64	1.13	1.33
P/T temporary or discontinuous fixed-term	0.93	1.01	1.00	1.11	1.07	1.07
Internship, training or apprenticeship	0.80	0.84	0.83	0.47	0.66	0.61
Temporary contract (maternity leave, sick leave or leave for political activity)	0.87	0.91	0.91	0.98	0.96	0.96
F/T temporary contract for work or services	0.88	0.82	0.83	1.30	0.99	1.15
P/T temporary contract for work or services	0.97	0.89	0.90	0.88	0.84	0.84
Total	**1.54**	**1.07**	**1.20**	**1.59**	**1.10**	**1.27**

And by professional category:

Average earnings data	Subsidiaries (2025)			Subsidiaries (2024)		
	Men	Women	Total	Men	Women	Total
General and area management	3.57	1.96	3.35	3.10	1.86	2.88
Engineers and graduates	1.73	1.40	1.56	1.84	1.91	1.88
Administrative managers, and heads of workshop and shift/Sales	1.32	1.24	1.25	1.38	1.28	1.31
Front-line staff, administrators and production or quality control staff	1.44	1.32	1.35	1.31	1.30	1.31
Grade two administrators and production or quality control staff	1.23	0.96	1.04	1.31	1.00	1.11
Administrative assistant, grade three staff, subordinates and labourers	1.24	0.97	1.01	1.21	0.95	0.98
Trainees and interns	0.76	0.60	0.71	0.91	0.70	0.84
Total	**1.54**	**1.07**	**1.20**	**1.59**	**1.10**	**1.27**

And by qualifications:

Average earnings data	Subsidiaries (2025)			Subsidiaries (2024)		
	Men	Women	Total	Men	Women	Total
PhD	-	N/I	N/I	2.09	1.33	1.55
Graduate	2.31	1.27	1.54	1.55	1.39	1.52
Higher professional training and long professional experience	1.24	1.27	1.25	1.53	1.18	1.35
Vocational training	1.30	0.96	1.00	1.29	0.99	1.07
High school or vocational training	1.28	1.42	1.31	1.57	0.93	1.05
Unqualified	1.38	0.95	1.04	1.79	1.37	1.71
Total	**1.54**	**1.07**	**1.20**	**2.09**	**1.33**	**1.55**

SOCIAL PROTECTION

Below, in accordance with Law 11/2018, we list metrics on accidents and social protection. Figures for subsidiaries in 2024 and 2025 are not broken down by gender as the detailed data was not available by the time of publication. Procedures are in place to report this breakdown as from next year.

For the analysis of workplace accident rate the following main preventive indicators were used:

- **The incidence rate** measures the number of workplace accidents resulting in time off work during the period per 1,000 workers in the average headcount for the period.
- **The frequency rate** measures the number of accidents resulting in time off work as a proportion of total hours worked, which gives the probability of an accident happening per million hours worked.
- The severity rate measures the severity of accidents as the total number of hours lost due to workplace accidents as a proportion of total hours worked, which reflects the actual impact of workplace accidents on the organisation.

Grupo Caja Rural de Navarra (2025)	CRN			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Accidents without time off	3	2	5	N/A	N/A	3,836	-	-	41
Accidents with time off	1	5	6	N/A	N/A	772	-	-	78
Total	**4**	**7**	**11**	**N/A**	**N/A**	**108**	**-**	**-**	**119**

Grupo Caja Rural de Navarra (2025)	CRN			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Frequency rate	4.70	7.71	6.25	N/A	N/A	0.0679	-	-	0.0698
Severity rate	3.69	3.46	1.78	N/D	N/D	10.308	-	-	10.309
Incidence rate	7.51	12.32	9.99	N/D	N/D	0.0998	-	-	0.0998

Grupo Caja Rural de Navarra (2024)	CRN			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Accidents without time off	1	5	**6**	N/A	N/A	**21**	-	-	**27**
Accidents with time off	2	2	**4**	18	48	**66**	-	-	**70**
Total	**3**	**7**	**10**	**N/A**	**N/A**	**87**	**-**	**-**	**97**

Grupo Caja Rural de Navarra (2024)	CRN			Subsidiaries			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Frequency rate	3.47	7.66	**5.62**	N/A	N/A	**0.078**	-	-	**5.698**
Severity rate	0.01	0.02	**0.03**	N/A	N/A	**16.90**	-	-	**16.93**
Incidence rate	5.89	12.86	**18.76**	N/A	N/A	**4.97**	-	-	**23.73**

Also, in 2025 there were a total of 11 workplace accidents at Caja Rural de Navarra, of which 6 required time off work. There are no recognized occupational illnesses for the industry.

The 2025 metrics for Caja Rural de Navarra Group are as follows:

- **Frequency rate:** 6.25%
- **Severity rate:** 1.78%

In the subsidiaries there were 21 accidents without time off and 66 with time off in 2024, with a frequency rate of 7.8% (7.25% in 2023) and a severity rate of 16.9% (10.6% in 2023).

Absenteeism	2025			2024		
	Caja Rural de Navarra	Subsidiaries	Total	Caja Rural de Navarra	Subsidiaries	Total
Total hours	70,478.65	126,088.87	**196,567.52**	74,380.88	101,831.46	**176,212.34**

The absenteeism figures for subsidiaries are as follows (in no. of hours):

Absenteeism at subsidiaries	2025			2024		
	Men	Women	Total	Men	Women	Total
Accident	6,465.63	10,860	**17,305.63**	5,313.45	10.760,75	**16.074,20**
Common illness	9,834.51	68,364.35	**78,198.86.0.00**	10,994.57	70,692.19	**81.686,76**
Covid illness	0.00	0.00	**0.00**	0.00	74.00	**74.00**
Maternity	0.00	8,873.00	**8,873.00**	0.00	1,228.00	**1,228.00**
Paternity	3,007.88	0.00	**3,007.88**	2,038.00	0.00	**2,038.00**
Child care	330.79	1,790.00	**2,120.79**	49.50	54.00	**103.50**
Illness care	194.25	225.64	**419.89**	96.75	230.00	**326.75**
Other personal reasons	1,138.50	12,772.32	**13,910.82**	97.00	203.25	**300.25**
Jury, union leave, etc.	0.00	2,252.00	**2,252.00**	0.00	0.00	**0.00**
Total hours off work	20,951.16	105,137.31	**126,088.87**	18,589.27	83,242.19	**101,831.46**
Total working hours	303,330.338	709,410,01	**1,012,740.69**	284,279.83	666,739.02	**951,018.85**
Total time off work	**20,951,27**	**105,137,31**	**126,088.87**	**18,589.27**	**83,242.19**	**101,831.46**

Annex VIII

Loan Portfolio Allocation and Impact Report

Caja Rural de Navarra, as a cooperative, retail and regional institution, has always had close ties with the primary sector and supported its responsible development. Over the years, the Bank's business has changed with the increasing industrialization of the regions where it operates, but it has always remained true to its culture of transparency, responsibility and sustainability and commitment to the environment.

The Bank is committed to Environmental, Social and Governance (ESG) standards that shape the focus, goals and policies of the Bank regarding different aspects of sustainability.

01.

Sustainable finance framework

As part of its focus on ESG issues Caja Rural de Navarra created a **Sustainable Finance Framework** (the "Framework[1]") for its loan portfolio in order to promote those financing lines that have the greatest social and environmental impact in the regions where the Bank is active in line with the priorities of its Social Work.

The Framework is **aligned** with the Green Bond Principles (GBP 2021), Social Bond Principles (SBP) 2023 and the ICMA Sustainable Bond Guidelines (SBG) 2021, to provide transparency and engagement with the green, social and sustainable bond markets.

Caja Rural de Navarra's Framework adopts not only the use of proceeds, disclosure and reporting practices recommended by the ICMA, but also the definitions of the nine financing lines as eligible for the GBP and SBP.

The Framework is also aligned with the European Union Taxonomy, and the APLMA, LMA and LSTA Green Bond and Social Bond Principles.

Funds raised by Caja Rural de Navarra through sustainable bonds and loans issued under this Framework are used to promote green and social projects and support, among others, the Paris Climate Agreement and the Sustainable Development Goals (SDGs) of the United Nations.

The Framework is regularly **reviewed and updated** as necessary, since the categories it addresses tend to change, evolving and developing to keep pace with responsible social and environmental practices. It was last updated in 2024.

The Framework is **supervised** by Sustainalytics[2], which issues a "Second-Party Opinion"[3] report (last report as of December 2024) in which it ratifies that the Bank's Framework is credible and impactful and aligns with the aforementioned principles, guidelines and objectives.

Caja Rural de Navarra's CSR Report, which contains this assignment and impact report, is **verified** annually by a third party (AENOR).

02.

Sustainable finance (assets)

In 2025, the funds from the sustainable bonds issued by Caja Rural de Navarra were allocated to existing or new lending projects or activities corresponding to the 9 eligible funding lines under the Framework:

Sustainable finance line	Sustainable financing
Sustainable farming	24,978,015
Renewable energy	97,172,567
Energy efficiency	1,776,868,912
Sustainable forestry	9,868,688
Waste management	16,701,462
Social housing	374,191,189
Social inclusion	20,380,032
Education	23,420,606
Economic inclusion	1,914,604,326
	4,258,185,797

EIn 2025 Caja Rural de Navarra has continued to support individuals and companies in our region by granting funding for social inclusion, educational and economic inclusion projects to reduce inequalities, enabling the preservation of jobs and a business fabric that is fundamental for social and economic development, and by financing renewable energy projects.

Below is a **breakdown of sustainable finance** aligned by each of the 9 sustainable finance strands (green and social) outlined in the Framework[4] and mapped to the United Nations Sustainable Development Goals (SDGs)[5]:

1 *https://www.cajaruraldenavarra.com/sites/default/files/info-inversores/Sostenibilidad/Marco/Sustainable%20Finance%20Framework-VFinal.pdf*

2 *https://www.sustainalytics.com/*

3 *https://www.cajaruraldenavarra.com/sites/default/files/info-inversores/Sostenibilidad/Marco/Caja%20Rural%20de%20Navarra%20Sustainable%20Finance%20Framework%20Second%20Party%20Opinion.pdf*

4 *This information has been prepared using internal data and follows generally accepted criteria, within the Sustainable Financing Framework of the loan portfolio for Caja Rural de Navarra's issuance of sustainable bonds, and applicable European regulations and recommendations. That said, detailed information on each credit exposure is not always available and, therefore, the actual sustainable portfolio (defined as loans that meet the requirements of the aforementioned Framework) may be significantly larger, as the figures used exclude any loans where sufficient information is not available.*

5 *https://www.un.org/sustainabledevelopment/es/objetivos-de-desarrollo-sostenible/*

1. SUSTAINABLE FARMING

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

12.2
“By 2030, achieve sustainable management and efficient use of natural resources”

12.3
“By 2030, halve global per capita food waste at retail and consumer level and reduce food losses in production and supply chains, including post-harvest losses”

This category includes loans to finance projects to create greater resource efficiency and more sustainable management of natural and man-made processes, increasing biodiversity and agricultural productivity and resilience to climate change. EU organic certification is also an eligibility criterion. The FAO’s (Food and Agriculture Organization) climate-smart agriculture approach and practices are taken into account.

The Bank has analysed the loans in this category individually to check that they were used to fulfil the purpose of the financing in line with the Sustainable Financing Framework.

This analysis shows that lending under the facility totalled EUR 25 million at 31 December 2025, spread over 180 loans.

As part of the Bank’s commitment to support the new generation that drives the primary sector and the rural environment, 22.18% of the financing granted to individuals has been earmarked for young farmers (under 40 years of age). Likewise, 21.60% of the loans were granted to Cooperatives, Agricultural Transformation Companies and other agricultural associations, maintaining the traditional line of support for collective and cooperative initiatives.

Caja Rural de Navarra’s customers in the agri-food sector are also committed to sustainability, a number of them having obtained European ecological certification for organic production.

The table below breaks down lending by purpose as a percentage of the category total:

Other management practices that increase resource efficiency (such as financing of cooperatives as well as storage, transport and waste management projects).	**83.82%**
Gravity fed irrigation (no need for motors to drive pumps)	**7.76%**
Machinery sharing (CUMA)	**6.66%**
Solar and wind power for farming	**1.32%**
Electric and hybrid vehicles	**0.44%**

2. RENEWABLE ENERGY

7 AFFORDABLE AND CLEAN ENERGY

7.2
"By 2030, significantly increase the share of renewable energy in the energy mix"

This category includes loans for the generation of electricity from renewable sources or the development of infrastructure linked to renewable energy and the manufacture of components for these industries.

The Bank has analysed the loans in this category individually to check that they were used to fulfil the purpose of the financing in line with the Sustainable Financing Framework.

The analysis found that at 31 December 2025 credit outstanding under this line totalled **EUR 97 million,** spread over 61 loans.

Loans were classified by purpose into following types:

→ **Companies generating electricity from the following technologies: solar, wind, hydro, geothermal, hydrogen and bioenergy.**

BALANCE
EUR 47 millions

NUMBER OF LOANS
32

→ **Companies developing, constructing, equipping, operating and maintaining new or additional networks for the transmission and distribution of energy (electricity only) from renewable sources**

BALANCE
EUR 48 millions

NUMBER OF LOANS
17

→ **Renewable energy technology manufacturing companies**

BALANCE
EUR 2 million

NUMBER OF LOANS
12

3. ENERGY EFFICIENCY

7 AFFORDABLE AND CLEAN ENERGY

7.2
"By 2030, significantly increase the share of renewable energy in the energy mix"

This category includes loans to develop products and technologies designed to save energy, to manufacture components for such products and to improve the energy efficiency of buildings.

Analysis of the Bank's information shows that, in 2025, this line totalled EUR 1,776 million, spread across 13,906 loans.

The Bank analysed loans in this category individually, classifying them into the following types based on their purpose as follows:

→ **Development, construction or acquisition of products, technologies or equipment that reduce the energy consumption of the underlying asset/system**

BALANCE
EUR 175 million

NUMBER OF TRANSACTIONS
1,154

→ **Energy efficient buildings: construction, acquisition and renovation**

BALANCE
EUR 1,601 million

NUMBER OF TRANSACTIONS
12,752

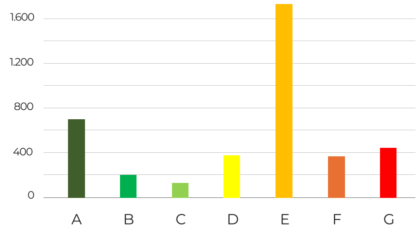
Since 2019 the Bank's IT systems have recorded data on the energy efficiency of all new mortgages for home **purchases** (built or under construction).

Also, between 2021 and 2022, the Bank conducted a global analysis of its portfolio with the help of a third-party specialist appraiser (Sociedad de Tasación). This was updated in subsequent years to include newly issued energy performance certificates —or estimates where direct information is unavailable. Thanks to this process, the Bank now has additional data covering a high percentage of the mortgage book labelled with the corresponding energy efficiency rating.

To qualify for classification under "Energy efficient buildings: construction, acquisition and renovation" buildings built before 1 January 2021 need to have an A, B, C or D rating while more recent buildings need to be rated A, in line with European Delegated Regulation (EU) 2021/2139[6].

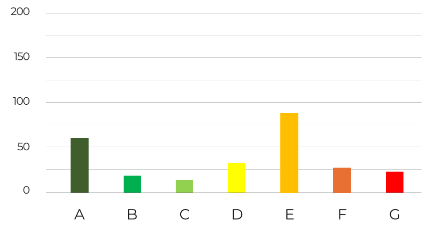
The table below shows the distribution of energy efficiency ratings for the full mortgage portfolio — sustainable and non-sustainable— at 31 December 2025:

EPC - Residential portfolio



Millions of euros
Energy performance information unavailable for 18% of mortgages.

EPC - Commercial portfolio



Millions of euros
Energy performance information unavailable for 75% of mortgages.

By funding home-owner communities to refurbish and **renovate** buildings, Caja Rural de Navarra makes an active contribution to meeting the Agenda 2030 targets for Sustainable Development.

The main financing lines, earmarked to promote sustainable homes, focus on improving energy efficiency —through better insulation or new windows— and the incorporation of alternative energies, such as by installing renewable energy sources to cut consumption of fossil fuels and greenhouse gas emissions.

Thanks to this financing line, **103 home-owner communities**, with **3,080 homes**, have been able to carry out works to achieve these objectives. These actions have helped generate **financial savings for the owners** by cutting energy use, improved the health and comfort of their homes and boosted the value of the buildings.

6 Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives

4. SUSTAINABLE FOREST MANAGEMENT

15.2
"By 2030, promote sustainable management of all types of forests, halt deforestation, restore degraded forests and increase afforestation and reforestation globally"

This category covers loans whose purpose is forestation, reforestation and the development of forestry plantations.

Analysis of the Bank's information shows that this line totalled EUR 9.9 million in 2025, and included 11 loans.

All loans in this category were for sustainably managed woodlands certified either by the PEFC (Programme for the Endorsement of Forest Certification)[7] which verifies that forests around the world are being sustainably and responsibly managed and that their many functions are being safeguarded for current and future generations, or by the FSC (Forest Stewardship Council), which guarantees that products are sourced from well-managed woodland that provides environmental, social and economic benefits.

7 *https://www.pefc.org/*

5. WASTE MANAGEMENT

12.5
"By 2030, significantly reduce waste generation through prevention, reduction, recycling and reuse"

This category includes loans to develop equipment and technology that make more efficient use of resources and/or reduce waste generation.

Analysis of the Bank's information shows that, as of 31 December 2025, the line totalled EUR 16.7 million, across 55 loans.

The Bank has carried out an individual analysis of the loans included in this category, classifying them according to their purpose:

- **Building, developing or using technologies/equipment and processes that increase resource efficiency or reduce waste production**

BALANCE
EUR 3.6 million

NUMBER OF LOANS
20

- **Undertake projects that generate inputs from used materials, such as recycling and circular economy processes**

BALANCE
EUR 13.1 million

NUMBER OF LOANS
35

6. SOCIAL HOUSING AND PUBLIC HOUSING

11 SUSTAINABLE CITIES AND COMMUNITIES

11.1
"By 2030, ensure access to adequate, safe and affordable housing and basic services for all people and improve slums"

This category includes loans to help vulnerable groups, who qualify for the requirements of the competent Autonomous Communities[8], to access housing. These requirements can relate, among other criteria, to household income, household composition, presence of older people or people with disabilities, migrants, people experiencing gender violence and single-parent families.

Analysis of the Bank's information shows that, in 2025, this line totalled **EUR 374 million**, across 4,867 loans.

Only 0.5% of the value of these loans is over 90 days past due, a very similar ratio to that seen in the rest of the Bank's residential purchase portfolio. This behaviour makes clear that although most of these loans are going to low-income households, the compliance rate is comparable to that of the wider mortgage book, suggesting that the beneficiary families find these loans affordable.

Below is a table showing the **average income per person** in the family unit holding the loan.

AVERAGE INCOME PER PERSON	
Less than EUR 12,000	2.8%
EUR 12,000 to 25,000	38.6%
EUR 25,000 to 50,000	39.1%
More than EUR 50,000	5.5%
N/A	14.0%

As for the distribution of these loans, 89% were granted to natural persons and 11% to legal entities.

Of the loans to natural persons, 15% were to customers aged under 35, suggesting that this financing line is helping young people buy their first home.

Likewise, 24% of the loans went to people over 50 who, due to various life circumstances, need access to housing at a later stage of their lives.

8 Navarre: http://www.navarra.es/home_es/Temas/Vivienda/Ciudadanos/Censo+of+housing/What+is+the+census/
La Rioja: https://www.larioja.org/vivienda/es
Basque Country: https://www.etxebide.euskadi.eus/webetxe00-content/es/contenidos/informacion/presentacion_etxebide/es_etxecont/presentacion.html

7. 7. SOCIAL INCLUSION

10 REDUCED INEQUALITIES

10.2
"By 2030, enhance and promote the social, economic and political inclusion of all people, irrespective of age, gender, disability, race, ethnicity, origin, religion or economic or other status"

Caja Rural de Navarra works in a special way with those entities seeking to promote for social integration and the social and economic development of the regions where the Bank is present. Caja Rural's involvement with these bodies takes a variety of forms, not limited to financing their social projects, and in some cases involving the Bank meeting part of the costs of the activities it is promoting.

Analysis of the Bank's information shows that the present line totals EUR 20.4 million across 169 loans. These figures have been classified into the following categories:

→ **Building cultural facilities, such as community centres, for socially or economically marginalised groups**

BALANCE
EUR 2.2 million

NUMBER OF LOANS
16

Caja Rural de Navarra has for many years supported organisations that bring together people with a disability. These organisations run training and rehabilitation centres as well as special employment centres to support people into work. Altogether they offer training and rehabilitation to over 7,000 people and employ more than 6,000. In this way they support a substantial proportion of those with disabilities in Navarre, the Basque Country and La Rioja.

Caja Rural de Navarra is also clearly committed to people of all ages, origins and social classes. This is why it strongly supports organisations that work to help and to integrate these groups at risk of social exclusion into society: immigrants, the gypsy community, minors, drug addicts and the elderly unemployed.

→ **Providing employment training programmes or facilities for young people, the unemployed, the physically or mentally disabled, or any other socially or economically marginalised group**

BALANCE
EUR 5.6 million

NUMBER OF LOANS
26

The social and economic fabric in which Caja Rural de Navarra is present is strongly developed through associations and professional associations and research centres. Caja Rural de Navarra firmly supports this social fabric by financing the essential infrastructure such groups rely on. These associations help ensure that small businesses and the self-employed are kept permanently informed on tax, employment, legal and financial matters. They also have representative bodies speaking to the government and different private organisations.

→ **Providing affordable housing/care for the elderly, whether in the form of nursing homes or day centres or similar facilities/services**

BALANCE
EUR 12.5 million

NUMBER OF LOANS
127

Bearing in mind that we have an increasingly ageing population, Caja Rural de Navarra supports the construction of infrastructures and the equipment needed to deliver the health care and social and health inclusion of seniors and young people with some degree of dependency.

8. EDUCATION

4.a
"By 2030, build and adapt education facilities that are child-, disability- and gender-sensitive, and that provide safe, non-violent, inclusive and effective learning environments for all"

Caja Rural de Navarra is clearly committed to basic, intermediate and advanced training. It is in direct contact with public and private training providers. The Bank's involvement with each of them takes different forms, not limited to the financing of these educational projects, but in some cases also involves the Caja meeting part of the costs of these educational initiatives.

The balance financed in this category is broken down below:

→ **Build new school and vocational training facilities such as laboratories, libraries, computer rooms, gymnasiums, etc. in public schools**

BALANCE
EUR 23.4 million

NUMBER OF LOANS
101

Caja Rural de Navarra is currently financing the investments made by 73 training centres, which currently have more than 35,000 students.

International scholarships: for university students and professional training. This provides financial support for students wanting to study for some time in educational institutions or companies abroad so that none is prevented from doing so through lack of money. These grants have reached a total of 815 students (560 UPNA, 46 Deusto, 68 Erasmus Plus FP Navarra, 86 Erasmus Plus FP Basque Country and 55 Global Scholarships by Caja Rural).

9. ECONOMIC INCLUSION

8 DECENT WORK AND ECONOMIC GROWTH

8.3

"Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro, small and medium-sized enterprises, including through access to financial services"

This category includes loans for the purpose of lending to small and medium-sized enterprises, borrowers in remote areas and entrepreneurs.

The Bank's local roots and neighbourhood presence in the region's population centres, large and small, have meant that companies, particularly small and mid-sized enterprises, were able to get agile access to the various lines of finance.

The Covid-19 pandemic and invasion of Ukraine took a heavy toll on the economic fabric of the regions where Caja Rural de Navarra operates in recent years. A key economic policy measure taken by regional governments and the Spanish national government was to work with lending institutions to offer companies, particularly SMEs, financing lines that would avoid a tightening of access to credit and consequent destruction of employment and the business fabric.

Overall, this category encompasses 16,091 loans for a combined total of EUR 1,915 million.

This category includes loans that meet the following requirements:

- Loans to support financial inclusion, made to individuals through Caja Rural de Navarra's branches in remote areas.[9]
- Loans granted to entrepreneurs or micro-enterprises.[10]
- Loans to SMEs.[11]
- Loans from Covid-19 and Ukraine lines

Each of the above categories is covered in detail below:

1. Remote areas

From the analysis of the available data, we can conclude that this line consists of EUR 102 million split between 2,712 loans. It is a highly diversified line, with special emphasis on rural areas and small population centres.

2. Financing for entrepreneurs

In 2025, Caja Rural de Navarra has reinforced its commitment to promoting entrepreneurship through Línea Inicia, a programme created in 2007 with the aim of facilitating the start-up of new businesses and contributing to the economic and social development of the regions where the Bank is present. This initiative combines specialised financing with strategic actions aimed at promoting the creation, consolidation and sustainability of entrepreneurial projects.

Since its launch, Línea Inicia has financially supported 3,042 business initiatives, involving a total of 5,238 promoter partners. During 2025 alone, the programme has contributed to the start-up of 157 new projects, led by 246 entrepreneurs, with a total of EUR 10.5 million lent.

The majority profile of the people accessing this line is a man of around 40 years of age, with a university education or higher vocational training, mainly in the service sector. The average investment per project is EUR 104,000, while the average financing requested is around EUR 66,000. It is particularly

9 Population of less than 3,000 and average income less than 80% of the regional average.

10 Organisation with fewer than 10 employees with less than EUR 2 million on the balance sheet or revenue under EUR 2 million.

11 Commission Regulation (EU) 651/2014

significant that the majority of entrepreneurs come from a situation of previous employment, which suggests that entrepreneurship arises, in many cases, as a natural evolution of their professional career and not as an alternative to unemployment.

At Caja Rural de Navarra we understand that the success of a business project does not depend solely on access to capital. For this reason, Línea Inicia has consolidated a holistic model that combines financing with a network of technical and professional support, capable of accompanying entrepreneurs in the different stages of the process. Through strategic alliances with specialised entities and agents in the entrepreneurial ecosystem, beneficiaries receive specific training, personalised advice and support in the first steps of the business.

This commitment was reflected in 2025 in a 40% increase in the resources allocated to these non-financial support activities. Also, during the year, the Bank has continued to expand the programmes and services aimed at strengthening the viability and sustainability of the projects supported.

In this way, Caja Rural de Navarra reaffirms its commitment to the entrepreneurial fabric and the positive impact it has on the local economy, contributing to the social and economic development of our environment.

As well as Línea Inicia, Caja Rural de Navarra actively participates in various initiatives and programmes to strengthen the entrepreneurial ecosystem:

- **Driving trade entrepreneurship with CECOBI[12]:** a collaboration with the Confederación Empresarial de Comercio de Bizkaia (Cecobi) in the CB113 Emprende programme, supporting the development of local trading businesses.
- **Collaboration with BerriUp[13]:** participation in its new entrepreneurial initiative, including a 16-week accelerator programme and access to specialised finance.
- **CEIN Startup Day 2025[14]:** awards in the framework of the Navarre Business Ideas Accelerator (Ruta 31), recognising talent and innovation of local firms.
- **Deusto Emprende Week 2025[15]:** supporting students and innovative projects, nurturing young talent and economic and social development of the environment.
- **Impulso Emprendedor 2025[16]:** participation as a mentor, backing innovative start-ups and strengthening Navarre's business ecosystem.

12 https://www.cajaruraldenavarra.com/es/impulsa-con-cecobi
13 https://www.cajaruraldenavarra.com/en/information-investors
14 https://www.cajaruraldenavarra.com/es/Reconocemos-la-innovaci%C3%B3n-de-las-startups-navarras
15 https://www.cajaruraldenavarra.com/es/Semana-Deusto-Emprende-2025
16 https://www.cajaruraldenavarra.com/es/Impulso-Emprendedor-202-%20innovaci%C3%B3n-y-talento

	Finance Data		
	Total	Per project	%
Investment	16,378,259	104,320	100%
Finance	10,664,445	66,843	64%
Equity Contribution (EUR)	5,743,813	37,477	36%

PROFILE OF ENTREPRENEURS/COMPANIES CREATED

PROJECTS SUPPORTED

		PARTNERS (JOBS CREATED)			
		T	M	W	LE
NAVARRE	80	130	86	42	2
LA RIOJA	11	15	8	7	0
GUIPÚZCOA	23	40	22	17	1
ÁLAVA	8	11	7	4	0
VIZCAYA	35	58	41	17	0
TOTAL (EUR)	157	254	164	87	3

T: Total / M: Men / W: Women / LE: Legal entities

PARTNERS

MEN	64%
WOMEN	34%
LEGAL ENTITIES	1%

REGION

	TOTAL INVESTMENT (EUR)	EQUITY (EUR)	%	FINANCE (EUR)	%
NAVARRE	10,347,134	3,775,191	36%	6,571,943	64%
LA RIOJA	1,256,840	400,040	31%	856,800	68%
GUIPÚZCOA	2,615,606	826,225	32%	1,789,381	68%
ÁLAVA	359,686	86,940	25%	272,746	75%
VIZCAYA	1,798,993	698,417	38%	1,100,576	62%
TOTAL (EUR)	16,378,259	5,786,813	36%	10,591,446	64%

AVERAGE AGE

35,29 years

BUSINESS FRANCHISE

26 franchises
(16.5% of total)

REASON FOR STARTING COMPANY

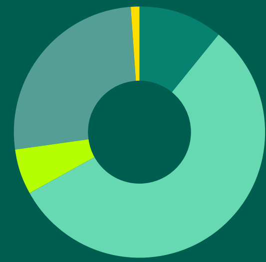
UNEMPLOYMENT	10%
DIVERSIFY	25%
BETTER JOB	65%

CAJA RURAL DE NAVARRA CUSTOMERS?

NON-CUSTOMERS	60%
CUSTOMERS	40%

SECTOR OF ACTIVITY

INDUSTRY	11%
SERVICES	56%
COMMERCE	6%
HEALTH/SPORT	26%
CULTURAL	1%



SOURCE OF PROJECTS

OWN INITIATIVE	37%
RECOMMENDATION	63%

LEGAL FORM

LIMITED COMPANY	43%
SELF-EMPLOYED	46%
COOPERATIVE	10%

TYPICAL PROFILE BY REGION

REGION	GENDER	AGE	QUALIFICATIONS	EMPLOYMENT STATUS	LEGAL FORM	SECTOR OF ACTIVITY
NAVARRE	Men	38.8 years	University	Better job	Ltd./Self employed	Services
BASQUE COUNTRY	Men	37.9 years	Professional training	Better job	Self employed	Services
LA RIOJA	Men	37.9 years	University/Basic	Better job	Ltd./Self employed	Services
SUB-ZONES						
GUIPÚZCOA	Men	37.5 years	Professional training	Better job/Diversification	Ltd./Self employed	Services
ÁLAVA	Men	40.5 years	Professional training	Better job	Ltd./Self employed	Services
VIZCAYA	Men	37.5 years	University/Professional training	Better job	Ltd./Self employed	Services

There is a rebalancing in the profiles of entrepreneurs backed by the INICIA line in 2025 compared to 2024 away from higher or university education and towards professional or technical training. The trend is most evident in the Basque Country. Within Services, the health/sport segment is becoming increasingly important.

Word-of-mouth remains a key source of new projects and a major way for the branches to recruit new customers.

FINANCING SMES

At 31 December 2025, financing to SMEs totalled **EUR 635 million**, across 3,636 loans of which 99% are up-to-date.

This lending goes deep into the social fabric: 83% by value is lent to micro-enterprises (64%) and small companies (19%), underlining the Bank's support for the local business environment.

COMPANY SIZE[17]

MICRO	64%
SMALL	19%
MEDIUM	18%

	Number of employees	Sales	Total assets
Micro	Less than 10	Less than EUR 2 million	Less than EUR 2 million
Small	10 to 49	Less than EUR 10 million	Less than EUR 10 million
Medium-sized	50 to 249	Less than EUR 50 million	Less than EUR 43 million

17 https://www.boe.es/doue/2014/187/L00001-00078.pdf

Caja Rural de Navarra has a **historic commitment to SMEs**, helping build up the productive fabric required to support the development and competitiveness of the regions where it is active.

The Bank's involvement in **rural development** is evidenced by the fact that 30% by value of its business loans go to locations with fewer than 10,000 residents, helping support both the economic vitality and social roots of rural areas.

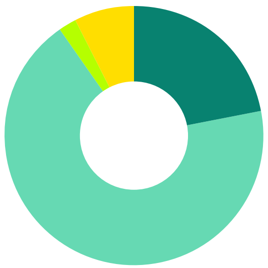
POP. PER TOWN/VILLAGE

less than 5,000	18%
5,000 to 10,000	11%
10,000 to 25,000	18%
25,000 to 50,000	8%
50,000 to 100,000	1%
100,000 to 150,000	1%
150,000 to 200,000	10%
More than 200,000	34%

By **legal structure,** looking at the amounts lent, it is clear that most goes to Limited Companies.

TYPE OF COMPANY

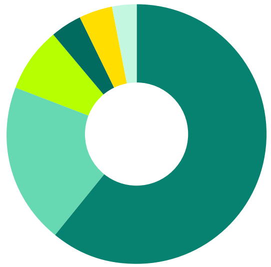
PUBLIC LIMITED COMPANIES	22,2%
LIMITED COMPANIES	68,2%
COOPERATIVES	2,1%
OTHER	7,5%



For a more granular view, breaking down the loan book by the **turnover** and **headcounts** of borrowers.

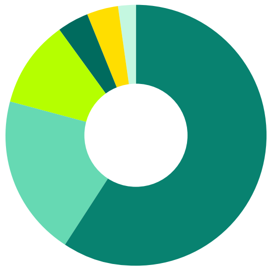
SALES

Less than 1 million	61%
1 to 10 million	20%
10 to 20 million	8%
20 to 30 million	4%
30 to 45 million	4%
45 million or more	3%



NUMBER OF EMPLOYEES

Less than 10	60%
10 to 50	20%
50 to 100	11%
100 to 150	4%
150 to 200	4%
More than 200	2%

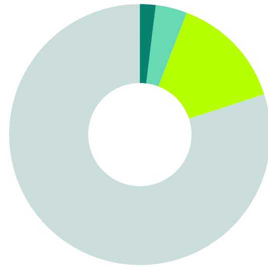


Note the small scale of most companies financed by this line. 81% of funds went to firms with annual sales of less than EUR 10 million and 80% to firms with less than 50 employees. Our financing, therefore, contributes to maintaining a **key business fabric** and the employment it generates.

Despite the size of the businesses, the Bank is operating in one of the most industrialised regions of Spain, reflected in considerable **international trade**, with **20%** of companies being exporters and/or importers.

EXPORT/IMPORT

IMPORTING	2%
EXPORTING	4%
BOTH	14%
NEITHER	80%



Finally, analysing **diversification** of the loan book, we break down lending to each sector in value terms.

SECTORS OF ACTIVITY

Agriculture, livestock, forestry and fisheries	2.0%
Manufacturing	29.7%
Construction	8.9%
Wholesale and retail commerce	9.8%
Transport and warehousing	9.3%
Hospitality	7.1%
Financial and insurance business	4.4%
Property	5.8%
Professionals, scientific and technical	3.4%
Administration and auxiliary services	10.1%
Health and social services	2.5%
Artistic creation, sports and entertainment	1.4%
Other/N/A	5.6%

COVID-19 AND UKRAINE FINANCING

Through its different financing lines, working in collaboration the central and regional governments, Caja Rural de Navarra has provided substantial funds, keeping many companies of all sizes in business and supporting self-employed workers, so helping maintain employment throughout the crisis period brought on by the Covid-19 pandemic and Russia's invasion of Ukraine.

This finance had a massive positive impact in mitigating the effects of the two crises and sustaining jobs in our regions, particularly in small and medium-sized enterprises.

These items have gradually reduced suggesting an improvement in the situation.

At end-2025, financing in this line totalled EUR 293 million via 3,863 transactions.

Through its various financing lines, in concert with the Central and Autonomous Regional Governments, Caja Rural de Navarra has channelled a significant volume of financing to support the activity of companies of all sizes and the self-employed.

These actions have helped mitigate the economic impacts of Covid-19 and the Russian invasion of Ukraine, helping sustain employment at times of greatest uncertainty, especially in the community of small and medium-sized companies in the regions where the Bank is active.

The steady reduction in these financing schemes over recent years reflects a gradually improving economic picture.

03.

Sustainable finance instruments (liabilities)

Caja Rural de Navarra maintains a **recurrent presence in wholesale markets** issuing **sustainable financial instruments** either in the form of bonds or loans under its **Sustainable Financing Framework.**

Over recent years the Bank has carried out the following transactions, among others, to raise sustainable financing on the financial markets:

- EUR 90 million of European Investment Bank (EIB) loans maturing in 2026 and 2027 to fund lending to SMEs and intended to combat climate change through energy efficiency projects.
- A EUR 500 million Green mortgage-backed covered bond (European covered bond (Premium)) maturing in 2027.
- A EUR 500 million Green mortgage-backed covered bond (European covered bond (Premium)) maturing in 2029.
- A EUR 500 million Sustainable mortgage-backed covered bond (European covered bond (Premium)) maturing in 2033.

Sustainable financing raised (EUR)	
Mortgage covered bond CRUNAV 3.00 26/04/2027	500,000,000
Mortgage covered bond CRUNAV 0.750 16/02/2029	500,000,000
Mortgage covered bond CRUNAV 3.00 23/04/2033	500,000,000
EIB loan to SMEs (2018)	40,000,000
EIB loan for SMEs and climate change (2018)	10,000,000
EIB loan to SMEs (2019)	40,000,000
TOTAL	**EUR 1,590,000,000**

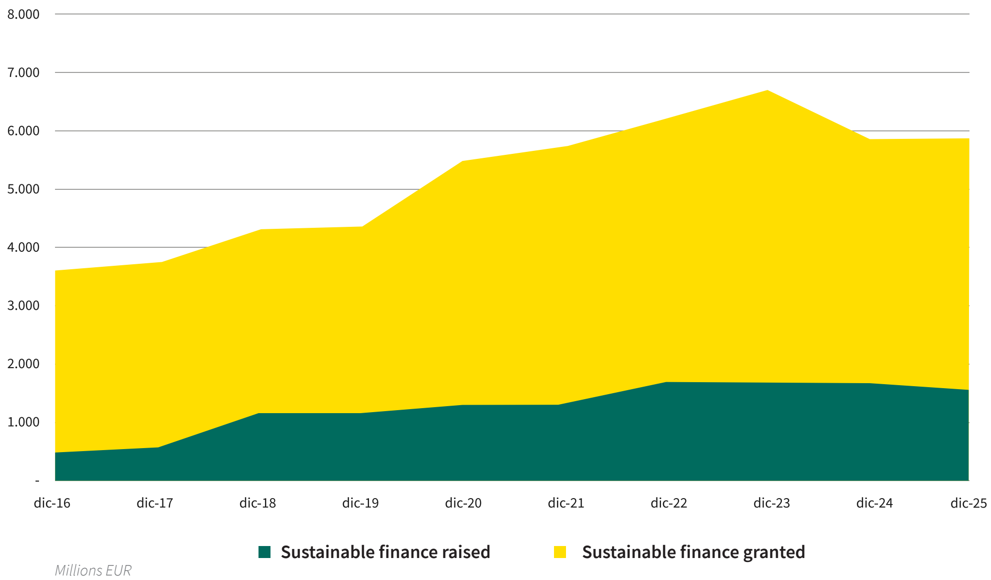
04.

Allocation of sustainable finance granted

At 31 December 2025, the sustainable credit portfolio totalled over EUR 4,258 million and was allocated between 9 eligible financing lines under the Framework as detailed below[18]:

Sustainable financing granted (EUR)	
Sustainable farming	24,978,015
Renewable energy	97,172,567
Energy efficiency	1,776,868,912
Sustainable forestry	9,868,688
Waste management	16,701,462
Social housing	374,191,189
Social inclusion	20,380,032
Education	23,420,606
Economic inclusion	1,914,604,326
TOTAL	**4,258,185,797**

Caja Rural de Navarra is committed to growing its sustainable finance lines. It has therefore set a target that outstanding sustainable finance granted since the launch of the Sustainable Financing Framework will be higher than the value of sustainable bonds issued as follows:



18 Figures are for sustainable lending granted by Caja Rural de Navarra and outstanding at 31 December 2025.

05.

Ratings, labels and certifications

Sustainalytics[19], the leading **ESG** rating company, has given **Caja Rural de Navarra** an ESG rating ever since its first **sustainable mortgage covered bonds** were issued in 2018.

At the start of **2025**, Sustainalytics gave Caja Rural de Navarra an **ESG risk rating of Low;** among the best in the financial sector.

ESG Risk Rating

Low risk

11.4

Last Full Update Jan 6, 2025

In addition, Caja Rural de Navarra publishes quarterly analyses of the loan portfolio guaranteeing its mortgage covered bond issues, in accordance with the standards set by the Covered Bond Label . This framework ensures a high degree of transparency for investors and facilitates comparability with other issuers with the same certification.

Outstanding mortgage covered bonds issued by the Bank are identified by the **European Mortgage Federation – European Covered Bond Council (EMF ECBC)** with the distinctive **European Covered Bond Premium** mark (yellow star on blue background), recognising that they meet the requirements of the **European Covered Bond Directive.**

Issues qualifying as green or sustainable also carry the **green leaf logo** attesting their environmental nature.

Besides these certifications and standards, Caja Rural de Navarra plays an active role in various **international initiatives and working groups** focused on developing green finance, with the aim of promoting energy efficient homes and helping meet the environmental and social goals set by the UN Paris Agreement, including mobilising investment and creating employment. Notable initiatives include:

- **EeMAP-EEMI**[21] ("Energy Efficient Mortgage Action Plan-Energy Efficient Mortgage Initiative")
- **Energy efficient mortgage label**[22]

19 https://www.sustainalytics.com/esg-rating/caja-rural-de-navarra-scc/1013721989
20 https://www.coveredbondlabel.com/issuer/118-caja-rural-de-navarra-sociedad-coop-de-credito
21 https://energyefficientmortgages.eu/
22 https://www.energy-efficient-mortgage-label.org/#

Annex IX

Information relating to the European Union Taxonomy

The taxonomy relates only to financial information, in accordance with the CSRD Regulation's distinction between financial and non-financial fields, although the financial dimension is of most relevance to the Group's business activities.

GAR000 - Key performance indicators (KPIs)

		Total environmentally sustainable assets (Turnover)		Total environmentally sustainable assets (Capex)		Key performance indicator (Turnover)		Key performance indicator (Capex)		% coverage (over total assets)		% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)		% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)	
Main key performance indicator	Green asset ratio (GAR) stock	1A	729,488,229.41	1AA	757,898,445.12	1B		1C		1D	74.14	1E	41.27	1F	25.86
		Total environmentally sustainable assets (Turnover)		Total environmentally sustainable assets (Capex)		Key performance indicator (Turnover)		Key performance indicator (Capex)		% coverage (over total assets)		% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)		% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)	
Additional KPIs	**GAR (flujo)**	3A	210,986,983.84	3AA	211,888,552.37	3B		3C		3D	62.72	3E	40.28	3F	37.28
	Trading book	4A	0.00	4AA	0.00	4B	0.00	4C	0.00						
	Financial guarantees	5A	0.00	5AA	0.00	5B	0.00	5C	0.00						
	Assets under management (stock)	6A	0.00	6AA	0.00	6B	0.00	6C	0.00						
	Financial guarantees (flow)	5A_F	0.00	5AA_F	0.00	5B_F	0.00	5C_F	0.00						
	Assets under management (flow)	6A_F	0.00	6AA_F	0.00	6B_F	0.00	6C_F	0.00						
	Fees and commission income	7A	0.00	7AA	0.00	7B	0.00	7C	0.00						

GAR001 - Capex

	EUR m	Total (net) carrying amount		Total (gross) carrying amount		Disclosure reference date T									
						Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
	GAR - Assets included in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1XA	6,014,518,104.31	1A	6,065,869,149.75	1B	5,376,203,675.26	1C	794,501,002.15	1D	691,574,005.65	1E	9,098,555.35	1F	63,022,491.16
2	Financial undertakings	2XA	107,308,098.19	2A	107,260,294.34	2B	25,908,247.18	2C	2,170,630.52	2D	0.00	2E	633,868.94	2F	142,777.89
3	Credit institutions	3XA	103,194,520.65	3A	103,136,735.81	3B	25,775,056.24	3C	2,037,439.58	3D	0.00	3E	629,333.03	3F	96,181.68
4	Loans and advances	4XA	0.00	4A	0.00	4B	0.00	4C	0.00	4D	0.00	4E	0.00	4F	0.00
5	Debt securities, including UoP	5XA	101,165,577.49	5A	101,107,792.65	5B	24,883,274.75	5C	1,943,639.29	5D	0.00	5E	628,915.55	5F	87,525.64
6	Equity instruments	6XA	2,028,943.16	6A	2,028,943.16	6B	891,781.49	6C	93,800.29			6E	417.47	6F	8,656.04
7	Other financial corporations	7XA	4,113,577.54	7A	4,123,558.53	7B	133,190.94	7C	133,190.94	7D	0.00	7E	4,535.91	7F	46,596.21
8	Of which: investment firms	8XA	0.00	8A	0.00	8B	0.00	8C	0.00	8D	0.00	8E	0.00	8F	0.00
9	Loans and advances	9XA	0.00	9A	0.00	9B	0.00	9C	0.00	9D	0.00	9E	0.00	9F	0.00
10	Debt securities, including UoP	10XA	0.00	10A	0.00	10B	0.00	10C	0.00	10D	0.00	10E	0.00	10F	0.00
11	Equity instruments	11XA	0.00	11A	0.00	11B	0.00	11C	0.00			11E	0.00	11F	0.00
12	Of which: management companies	12XA	0.00	12A	0.00	12B	0.00	12C	0.00	12D	0.00	12E	0.00	12F	0.00
13	Loans and advances	13XA	0.00	13A	0.00	13B	0.00	13C	0.00	13D	0.00	13E	0.00	13F	0.00
14	Debt securities, including UoP	14XA	0.00	14A	0.00	14B	0.00	14C	0.00	14D	0.00	14E	0.00	14F	0.00
15	Equity instruments	15XA	0.00	15A	0.00	15B	0.00	15C	0.00			15E	0.00	15F	0.00
16	Of which: insurance undertakings	16XA	4,113,577.54	16A	4,123,558.53	16B	133,190.94	16C	133,190.94	16D	0.00	16E	4,535.91	16F	46,596.21
17	Loans and advances	17XA	0.00	17A	0.00	17B	0.00	17C	0.00	17D	0.00	17E	0.00	17F	0.00

GAR001 - Capex

Disclosure reference date T															
EUR m		Total (net) carrying amount		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
18	Debt securities, including UoP	18XA	4,113,577.54	18A	4,123,558.53	18B	133,190.94	18C	133,190.94	18D	0.00	18E	4,535.91	18F	46,596.21
19	Equity instruments	19XA	0.00	19A	0.00	19B	0.00	19C	0.00			19E	0.00	19F	0.00
20	Non-financial undertakings	20XA	753,239,367.36	20A	768,362,002.17	20B	160,048,574.83	20C	100,756,365.97	20D	0.00	20E	8,464,686.41	20F	62,879,713.27
21	Loans and advances	21XA	531,768,922.11	21A	546,072,474.23	21B	96,398,708.86	21C	60,229,300.39	21D	0.00	21E	2,918,301.67	21F	39,267,495.48
22	Debt securities, including UoP	22XA	183,063,237.64	22A	183,882,320.33	22B	56,467,579.64	22C	38,064,741.02	22D	0.00	22E	5,501,379.76	22F	21,949,779.03
23	Equity instruments	23XA	38,407,207.61	23A	38,407,207.61	23B	7,182,286.33	23C	2,462,324.56			23E	45,004.98	23F	1,662,438.77
24	Households	24XA	5,153,970,638.76	24A	5,190,246,853.24	24B	5,190,246,853.24	24C	691,574,005.65	24D	691,574,005.65	24E	0.00	24F	0.00
25	Of which: loans collateralised by residential immovable property	25XA	4,904,157,616.90	25A	4,934,815,785.06	25B	4,934,815,785.06	25C	683,479,297.21	25D	683,479,297.21	25E	0.00	25F	0.00
26	Of which: building renovation loans	26XA	198,181,693.05	26A	202,410,298.97	26B	202,410,298.97	26C	8,094,708.44	26D	8,094,708.44	26E	0.00	26F	0.00
27	Of which: motor vehicle loans	27XA	51,631,328.81	27A	53,020,769.21	27B	53,020,769.21	27C	0.00	27D	0.00	27E	0.00	27F	0.00
28	Local governments financing	28XA	0.00	28A	0.00	28B	0.00	28C	0.00	28D	0.00	28E	0.00	28F	0.00
29	Housing financing	29XA	0.00	29A	0.00	29B	0.00	29C	0.00	29D	0.00	29E	0.00	29F	0.00
30	Local governments financing	30XA	0.00	30A	0.00	30B	0.00	30C	0.00	30D	0.00	30E	0.00	30F	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31XA	8,515,785.11	31A	10,393,793.92	31B	10,393,793.92	31C	0.00	31D	0.00	31E	0.00	31F	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32XA	7,376,916,098.33	32A	7,627,992,024.61	32B	0.00	32C	0.00	32D	0.00	32E	0.00	32F	0.00
33	Financial and Non-financial undertakings	33XA	5,125,803,828.67	33A	5,284,845,547.89										

GAR001 - Capex

	EUR m	Total (net) carrying amount		Total (gross) carrying amount		Disclosure reference date T									
						Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34XA	4,942,279,842.47	34A	5,096,698,602.73										
35	Loans and advances	35XA	3,622,097,474.03	35A	3,774,976,323.80										
36	Of which: loans collateralised by commercial immovable property	36XA	812,500,609.81	36A	831,745,460.38										
37	Of which, building renovation loans	37XA	12,132,481.92	37A	12,611,054.05										
38	Debt securities	38XA	898,032,519.58	38A	899,572,430.07										
39	Equity instruments	39XA	422,149,848.86	39A	422,149,848.86										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40XA	183,523,986.20	40A	188,146,945.16										
41	Loans and advances	41XA	19,322,839.61	41A	23,499,982.77										
42	Debt securities	42XA	163,749,388.31	42A	164,195,204.11										
43	Equity instruments	43XA	451,758.28	43A	451,758.28										
44	Derivatives	44XA	1,508,081.28	44A	1,508,081.28										
45	On demand interbank loans	45XA	435,304,422.62	45A	435,304,422.62										
46	Cash and cash-related assets	46XA	99,678,338.25	46A	99,678,338.25										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47XA	1,714,621,427.51	47A	1,806,655,634.57										
48	Total GAR assets	48XA	13,399,949,987.75	48A	13,704,254,968.28	48B	5,386,597,469.18	48C	794,501,002.15	48D	691,574,005.65	48E	9,098,555.35	48F	63,022,491.16
49	Assets not covered for GAR calculation	49XA	4,781,426,297.35	49A	4,780,441,304.61										
50	Central government and Supranational issuers	50XA	2,678,808,068.95	50A	2,677,824,495.09										

GAR001 - Capex

		Disclosure reference date T													
EUR m		Total (net) carrying amount		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
51	Central banks exposure	51XA	2,100,118,082.30	51A	2,100,116,663.42										
52	Trading book	52XA	2,500,146.10	52A	2,500,146.10										
53	Activos totales	53XA	18,181,376,285.10	53A	18,484,696,272.89	53B	5,386,597,469.18	53C	794,501,002.15	53D	691,574,005.65	53E	9,098,555.35	53F	63,022,491.16
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations														
54	Financial guarantees	55XA	62,073,768.34	55A	62,073,768.34	55B	0.00	55C	0.00	55D	0.00	55E	0.00	55F	0.00
55	Assets under management	56XA	0.00	56A	0.00	56B	0.00	56C	0.00	56D	0.00	56E	0.00	56F	0.00
56	Of which: debt securities	57XA	0.00	57A	0.00	57B	0.00	57C	0.00	57D	0.00	57E	0.00	57F	0.00
57	Of which: equity instruments	58XA	0.00	58A	0.00	58B	0.00	58C	0.00	58D	0.00	58E	0.00	58F	0.00

GAR001 - Capex

	EUR m	Disclosure reference date T							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1G	476,769.34	1H	288,197.19	1I	0.00	1J	287,173.66
2	Financial undertakings	2G	181,552.38	2H	108,016.12	2I	0.00	2J	107,299.72
3	Credit institutions	3G	128,358.47	3H	54,822.22	3I	0.00	3J	54,105.82
4	Loans and advances	4G	0.00	4H	0.00	4I	0.00	4J	0.00
5	Debt securities, including UoP	5G	125,970.48	5H	54,105.82	5I	0.00	5J	54,105.82
6	Equity instruments	6G	2,387.99	6H	716.40			6J	0.00
7	Other financial corporations	7G	53,193.91	7H	53,193.91	7I	0.00	7J	53,193.91
8	Of which: investment firms	8G	0.00	8H	0.00	8I	0.00	8J	0.00
9	Loans and advances	9G	0.00	9H	0.00	9I	0.00	9J	0.00
10	Debt securities, including UoP	10G	0.00	10H	0.00	10I	0.00	10J	0.00
11	Equity instruments	11G	0.00	11H	0.00			11J	0.00
12	Of which: management companies	12G	0.00	12H	0.00	12I	0.00	12J	0.00
13	Loans and advances	13G	0.00	13H	0.00	13I	0.00	13J	0.00
14	Debt securities, including UoP	14G	0.00	14H	0.00	14I	0.00	14J	0.00
15	Equity instruments	15G	0.00	15H	0.00			15J	0.00
16	Of which: insurance undertakings	16G	53,193.91	16H	53,193.91	16I	0.00	16J	53,193.91
17	Loans and advances	17G	0.00	17H	0.00	17I	0.00	17J	0.00

GAR001 - Capex

Disclosure reference date T									
Climate Change Adaptation (CCA)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
18	Debt securities, including UoP	18G	53,193.91	18H	53,193.91	18I	0.00	18J	53,193.91
19	Equity instruments	19G	0.00	19H	0.00			19J	0.00
20	Non-financial undertakings	20G	295,216.96	20H	180,181.07	20I	0.00	20J	179,873.94
21	Loans and advances	21G	273,291.43	21H	180,181.07	21I	0.00	21J	179,873.94
22	Debt securities, including UoP	22G	13,371.44	22H	0.00	22I	0.00	22J	0.00
23	Equity instruments	23G	8,554.10	23H	0.00			23J	0.00
24	Households	24G	0.00	24H	0.00	24I	0.00	24J	0.00
25	Of which: loans collateralised by residential immovable property	25G	0.00	25H	0.00	25I	0.00	25J	0.00
26	Of which: building renovation loans	26G	0.00	26H	0.00	26I	0.00	26J	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28G	0.00	28H	0.00	28I	0.00	28J	0.00
29	Housing financing	29G	0.00	29H	0.00	29I	0.00	29J	0.00
30	Local governments financing	30G	0.00	30H	0.00	30I	0.00	30J	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31G	0.00	31H	0.00	31I	0.00	31J	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32G	0.00	32H	0.00	32I	0.00	32J	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								

GAR001 - Capex

	EUR m	Disclosure reference date T — Climate Change Adaptation (CCA) — Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48G	476,769.34	48H	288,197.19	48I	0.00	48J	287,173.66
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53G	476,769.34	53H	288,197.19	53I	0.00	53J	287,173.66
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								

GAR001 - Capex

		Disclosure reference date T							
		Climate Change Adaptation (CCA)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
54	Financial guarantees	55G	0.00	55H	0.00	55I	0.00	55J	0.00
55	Assets under management	56G	0.00	56H	0.00	56I	0.00	56J	0.00
56	Of which: debt securities	57G	0.00	57H	0.00	57I	0.00	57J	0.00
57	Of which: equity instruments	58G	0.00	58H	0.00	58I	0.00	58J	0.00

GAR001 - Capex

	EUR m	Disclosure reference date T							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1K	1,676,170.94	1L	1,193,544.55	1M	0.00	1N	0.00
2	Financial undertakings	2K	0.00	2L	0.00	2M	0.00	2N	0.00
3	Credit institutions	3K	0.00	3L	0.00	3M	0.00	3N	0.00
4	Loans and advances	4K	0.00	4L	0.00	4M	0.00	4N	0.00
5	Debt securities, including UoP	5K	0.00	5L	0.00	5M	0.00	5N	0.00
6	Equity instruments	6K	0.00	6L	0.00			6N	0.00
7	Other financial corporations	7K	0.00	7L	0.00	7M	0.00	7N	0.00
8	Of which: investment firms	8K	0.00	8L	0.00	8M	0.00	8N	0.00
9	Loans and advances	9K	0.00	9L	0.00	9M	0.00	9N	0.00
10	Debt securities, including UoP	10K	0.00	10L	0.00	10M	0.00	10N	0.00
11	Equity instruments	11K	0.00	11L	0.00			11N	0.00
12	Of which: management companies	12K	0.00	12L	0.00	12M	0.00	12N	0.00
13	Loans and advances	13K	0.00	13L	0.00	13M	0.00	13N	0.00
14	Debt securities, including UoP	14K	0.00	14L	0.00	14M	0.00	14N	0.00
15	Equity instruments	15K	0.00	15L	0.00			15N	0.00
16	Of which: insurance undertakings	16K	0.00	16L	0.00	16M	0.00	16N	0.00
17	Loans and advances	17K	0.00	17L	0.00	17M	0.00	17N	0.00
18	Debt securities, including UoP	18K	0.00	18L	0.00	18M	0.00	18N	0.00

GAR001 - Capex

Disclosure reference date T									
Water and Marine Resources (WTR)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
19	Equity instruments	19K	0.00	19L	0.00			19N	0.00
20	Non-financial undertakings	20K	1,676,170.94	20L	1,193,544.55	20M	0.00	20N	0.00
21	Loans and advances	21K	181,417.21	21L	5,618.81	21M	0.00	21N	0.00
22	Debt securities, including UoP	22K	1,490,987.81	22L	1,187,925.75	22M	0.00	22N	0.00
23	Equity instruments	23K	3,765.92	23L	0.00			23N	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28K	0.00	28L	0.00	28M	0.00	28N	0.00
29	Housing financing	29K	0.00	29L	0.00	29M	0.00	29N	0.00
30	Local governments financing	30K	0.00	30L	0.00	30M	0.00	30N	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31K	0.00	31L	0.00	31M	0.00	31N	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32K	0.00	32L	0.00	32M	0.00	32N	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								

GAR001 - Capex

		Disclosure reference date T							
		Water and Marine Resources (WTR)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48K	1,676,170.94	48L	1,193,544.55	48M	0.00	48N	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53K	1,676,170.94	53L	1,193,544.55	53M	0.00	53N	0.00
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55K	0.00	55L	0.00	55M	0.00	55N	0.00
55	Assets under management	56K	0.00	56L	0.00	56M	0.00	56N	0.00

GAR001 - Capex

		Disclosure reference date T							
		Water and Marine Resources (WTR)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
56	Of which: debt securities	57K	0.00	57L	0.00	57M	0.00	57N	0.00
57	Of which: equity instruments	58K	0.00	58L	0.00	58M	0.00	58N	0.00

GAR001 - Capex

	EUR m	Disclosure reference date T – Circular Economy (CE) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1O	8,626,487.34	1P	4,612,239.95	1Q	0.00	1R	62,878.62
2	Financial undertakings	2O	0.00	2P	0.00	2Q	0.00	2R	0.00
3	Credit institutions	3O	0.00	3P	0.00	3Q	0.00	3R	0.00
4	Loans and advances	4O	0.00	4P	0.00	4Q	0.00	4R	0.00
5	Debt securities, including UoP	5O	0.00	5P	0.00	5Q	0.00	5R	0.00
6	Equity instruments	6O	0.00	6P	0.00			6R	0.00
7	Other financial corporations	7O	0.00	7P	0.00	7Q	0.00	7R	0.00
8	Of which: investment firms	8O	0.00	8P	0.00	8Q	0.00	8R	0.00
9	Loans and advances	9O	0.00	9P	0.00	9Q	0.00	9R	0.00
10	Debt securities, including UoP	10O	0.00	10P	0.00	10Q	0.00	10R	0.00
11	Equity instruments	11O	0.00	11P	0.00			11R	0.00
12	Of which: management companies	12O	0.00	12P	0.00	12Q	0.00	12R	0.00
13	Loans and advances	13O	0.00	13P	0.00	13Q	0.00	13R	0.00
14	Debt securities, including UoP	14O	0.00	14P	0.00	14Q	0.00	14R	0.00
15	Equity instruments	15O	0.00	15P	0.00			15R	0.00
16	Of which: insurance undertakings	16O	0.00	16P	0.00	16Q	0.00	16R	0.00
17	Loans and advances	17O	0.00	17P	0.00	17Q	0.00	17R	0.00
18	Debt securities, including UoP	18O	0.00	18P	0.00	18Q	0.00	18R	0.00

GAR001 - Capex

		Disclosure reference date T							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
19	Equity instruments	19O	0.00	19P	0.00			19R	0.00
20	Non-financial undertakings	20O	8,626,487.34	20P	4,612,239.95	20Q	0.00	20R	62,878.62
21	Loans and advances	21O	5,616,468.99	21P	4,542,344.67	21Q	0.00	21R	0.00
22	Debt securities, including UoP	22O	1,315,915.05	22P	26,910.84	22Q	0.00	22R	21,777.14
23	Equity instruments	23O	1,694,103.30	23P	42,984.45			23R	41,101.49
24	Households	24O	0.00	24P	0.00	24Q	0.00	24R	0.00
25	Of which: loans collateralised by residential immovable property	25O	0.00	25P	0.00	25Q	0.00	25R	0.00
26	Of which: building renovation loans	26O	0.00	26P	0.00	26Q	0.00	26R	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28O	0.00	28P	0.00	28Q	0.00	28R	0.00
29	Housing financing	29O	0.00	29P	0.00	29Q	0.00	29R	0.00
30	Local governments financing	30O	0.00	30P	0.00	30Q	0.00	30R	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31O	0.00	31P	0.00	31Q	0.00	31R	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32O	0.00	32P	0.00	32Q	0.00	32R	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								

GAR001 - Capex

	EUR m	Disclosure reference date T – Circular Economy (CE) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48O	8,626,487.34	48P	4,612,239.95	48Q	0.00	48R	62,878.62
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53O	8,626,487.34	53P	4,612,239.95	53Q	0.00	53R	62,878.62
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55O	0.00	55P	0.00	55Q	0.00	55R	0.00
55	Assets under management	56O	0.00	56P	0.00	56Q	0.00	56R	0.00

GAR001 - Capex

Disclosure reference date T									
Circular Economy (CE)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
56	Of which: debt securities	57O	0.00	57P	0.00	57Q	0.00	57R	0.00
57	Of which: equity instruments	58O	0.00	58P	0.00	58Q	0.00	58R	0.00

GAR001 - Capex

EUR m		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1S	597,518.39	1T	82,007.12	1U	0.00	1V	0.00
2	Financial undertakings	2S	0.00	2T	0.00	2U	0.00	2V	0.00
3	Credit institutions	3S	0.00	3T	0.00	3U	0.00	3V	0.00
4	Loans and advances	4S	0.00	4T	0.00	4U	0.00	4V	0.00
5	Debt securities, including UoP	5S	0.00	5T	0.00	5U	0.00	5V	0.00
6	Equity instruments	6S	0.00	6T	0.00			6V	0.00
7	Other financial corporations	7S	0.00	7T	0.00	7U	0.00	7V	0.00
8	Of which: investment firms	8S	0.00	8T	0.00	8U	0.00	8V	0.00
9	Loans and advances	9S	0.00	9T	0.00	9U	0.00	9V	0.00
10	Debt securities, including UoP	10S	0.00	10T	0.00	10U	0.00	10V	0.00
11	Equity instruments	11S	0.00	11T	0.00			11V	0.00
12	Of which: management companies	12S	0.00	12T	0.00	12U	0.00	12V	0.00
13	Loans and advances	13S	0.00	13T	0.00	13U	0.00	13V	0.00
14	Debt securities, including UoP	14S	0.00	14T	0.00	14U	0.00	14V	0.00
15	Equity instruments	15S	0.00	15T	0.00			15V	0.00
16	Of which: insurance undertakings	16S	0.00	16T	0.00	16U	0.00	16V	0.00
17	Loans and advances	17S	0.00	17T	0.00	17U	0.00	17V	0.00
18	Debt securities, including UoP	18S	0.00	18T	0.00	18U	0.00	18V	0.00

GAR001 - Capex

		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
19	Equity instruments	19S	0.00	19T	0.00			19V	0.00
20	Non-financial undertakings	20S	597,518.39	20T	82,007.12	20U	0.00	20V	0.00
21	Loans and advances	21S	82,116.77	21T	82,007.12	21U	0.00	21V	0.00
22	Debt securities, including UoP	22S	382,941.70	22T	0.00	22U	0.00	22V	0.00
23	Equity instruments	23S	132,459.91	23T	0.00			23V	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28S	0.00	28T	0.00	28U	0.00	28V	0.00
29	Housing financing	29S	0.00	29T	0.00	29U	0.00	29V	0.00
30	Local governments financing	30S	0.00	30T	0.00	30U	0.00	30V	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31S	0.00	31T	0.00	31U	0.00	31V	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32S	0.00	32T	0.00	32U	0.00	32V	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								

GAR001 - Capex

		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48S	597,518.39	48T	82,007.12	48U	0.00	48V	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53S	597,518.39	53T	82,007.12	53U	0.00	53V	0.00
53	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								

GAR001 - Capex

Disclosure reference date T									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	Financial guarantees	55S	0.00	55T	0.00	55U	0.00	55V	0.00
54	Assets under management	56S	0.00	56T	0.00	56U	0.00	56V	0.00
55	Of which: debt securities	57S	0.00	57T	0.00	57U	0.00	57V	0.00
56	Of which: equity instruments	58S	0.00	58T	0.00	58U	0.00	58V	0.00
57	De los cuales: instrumentos de capital	58T	807,404.18	53T	0.00	58U	0.00	58V	0.00

GAR001 - Capex

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1W	50,766.21	1X	0.00	1Y	0.00	1Z	0.00
2	Financial undertakings	2W	0.00	2X	0.00	2Y	0.00	2Z	0.00
3	Credit institutions	3W	0.00	3X	0.00	3Y	0.00	3Z	0.00
4	Loans and advances	4W	0.00	4X	0.00	4Y	0.00	4Z	0.00
5	Debt securities, including UoP	5W	0.00	5X	0.00	5Y	0.00	5Z	0.00
6	Equity instruments	6W	0.00	6X	0.00			6Z	0.00
7	Other financial corporations	7W	0.00	7X	0.00	7Y	0.00	7Z	0.00
8	Of which: investment firms	8W	0.00	8X	0.00	8Y	0.00	8Z	0.00
9	Loans and advances	9W	0.00	9X	0.00	9Y	0.00	9Z	0.00
10	Debt securities, including UoP	10W	0.00	10X	0.00	10Y	0.00	10Z	0.00
11	Equity instruments	11W	0.00	11X	0.00			11Z	0.00
12	Of which: management companies	12W	0.00	12X	0.00	12Y	0.00	12Z	0.00
13	Loans and advances	13W	0.00	13X	0.00	13Y	0.00	13Z	0.00
14	Debt securities, including UoP	14W	0.00	14X	0.00	14Y	0.00	14Z	0.00
15	Equity instruments	15W	0.00	15X	0.00			15Z	0.00
16	Of which: insurance undertakings	16W	0.00	16X	0.00	16Y	0.00	16Z	0.00
17	Loans and advances	17W	0.00	17X	0.00	17Y	0.00	17Z	0.00
18	Debt securities, including UoP	18W	0.00	18X	0.00	18Y	0.00	18Z	0.00

GAR001 - Capex

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
19	Equity instruments	19W	0.00	19X	0.00			19Z	0.00
20	Non-financial undertakings	20W	50,766.21	20X	0.00	20Y	0.00	20Z	0.00
21	Loans and advances	21W	1,299.43	21X	0.00	21Y	0.00	21Z	0.00
22	Debt securities, including UoP	22W	34,664.68	22X	0.00	22Y	0.00	22Z	0.00
23	Equity instruments	23W	14,802.11	23X	0.00			23Z	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28W	0.00	28X	0.00	28Y	0.00	28Z	0.00
29	Housing financing	29W	0.00	29X	0.00	29Y	0.00	29Z	0.00
30	Local governments financing	30W	0.00	30X	0.00	30Y	0.00	30Z	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31W	0.00	31X	0.00	31Y	0.00	31Z	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32W	0.00	32X	0.00	32Y	0.00	32Z	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								

GAR001 - Capex

Disclosure reference date T									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48W	50,766.21	48X	0.00	48Y	0.00	48Z	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53W	50,766.21	53X	0.00	53Y	0.00	53Z	0.00
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								

GAR001 - Capex

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
54	Financial guarantees	55W	0.00	55X	0.00	55Y	0.00	55Z	0.00
55	Assets under management	56W	0.00	56X	0.00	56Y	0.00	56Z	0.00
56	Of which: debt securities	57W	0.00	57X	0.00	57Y	0.00	57Z	0.00
57	Of which: equity instruments	58W	0.00	58X	0.00	58Y	0.00	58Z	0.00

GAR001 - Capex

	EUR m	Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)+BF7:BO10									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AA	5,387,631,387.47	1AB	800,676,990.95	1AC	691,574,005.65	1AD	9,098,555.35	1AE	63,372,543.45
2	Financial undertakings	2AA	26,089,799.56	2AB	2,278,646.64	2AC	0.00	2AD	633,868.94	2AE	250,077.62
3	Credit institutions	3AA	25,903,414.71	3AB	2,092,261.80	3AC	0.00	3AD	629,333.03	3AE	150,287.50
4	Loans and advances	4AA	0.00	4AB	0.00	4AC	0.00	4AD	0.00	4AE	0.00
5	Debt securities, including UoP	5AA	25,009,245.23	5AB	1,997,745.11	5AC	0.00	5AD	628,915.55	5AE	141,631.46
6	Equity instruments	6AA	894,169.48	6AB	94,516.69			6AD	417.47	6AE	8,656.04
7	Other financial corporations	7AA	186,384.85	7AB	186,384.85	7AC	0.00	7AD	4,535.91	7AE	99,790.12
8	Of which: investment firms	8AA	0.00	8AB	0.00	8AC	0.00	8AD	0.00	8AE	0.00
9	Loans and advances	9AA	0.00	9AB	0.00	9AC	0.00	9AD	0.00	9AE	0.00
10	Debt securities, including UoP	10AA	0.00	10AB	0.00	10AC	0.00	10AD	0.00	10AE	0.00
11	Equity instruments	11AA	0.00	11AB	0.00			11AD	0.00	11AE	0.00
12	Of which: management companies	12AA	0.00	12AB	0.00	12AC	0.00	12AD	0.00	12AE	0.00
13	Loans and advances	13AA	0.00	13AB	0.00	13AC	0.00	13AD	0.00	13AE	0.00
14	Debt securities, including UoP	14AA	0.00	14AB	0.00	14AC	0.00	14AD	0.00	14AE	0.00
15	Equity instruments	15AA	0.00	15AB	0.00			15AD	0.00	15AE	0.00
16	Of which: insurance undertakings	16AA	186,384.85	16AB	186,384.85	16AC	0.00	16AD	4,535.91	16AE	99,790.12
17	Loans and advances	17AA	0.00	17AB	0.00	17AC	0.00	17AD	0.00	17AE	0.00
18	Debt securities, including UoP	18AA	186,384.85	18AB	186,384.85	18AC	0.00	18AD	4,535.91	18AE	99,790.12

GAR001 - Capex

	EUR m										
		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)+BF7:BO10									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
19	Equity instruments	19AA	0.00	19AB	0.00			19AD	0.00	19AE	0.00
20	Non-financial undertakings	20AA	171,294,734.68	20AB	106,824,338.66	20AC	0.00	20AD	8,464,686.41	20AE	63,122,465.84
21	Loans and advances	21AA	102,553,302.69	21AB	65,039,452.05	21AC	0.00	21AD	2,918,301.67	21AE	39,447,369.42
22	Debt securities, including UoP	22AA	59,705,460.32	22AB	39,279,577.60	22AC	0.00	22AD	5,501,379.76	22AE	21,971,556.16
23	Equity instruments	23AA	9,035,971.67	23AB	2,505,309.01			23AD	45,004.98	23AE	1,703,540.26
24	Households	24AA	5,190,246,853.24	24AB	691,574,005.65	24AC	691,574,005.65	24AD	0.00	24AE	0.00
25	Of which: loans collateralised by residential immovable property	25AA	4,934,815,785.06	25AB	683,479,297.21	25AC	683,479,297.21	25AD	0.00	25AE	0.00
26	Of which: building renovation loans	26AA	202,410,298.97	26AB	8,094,708.44	26AC	8,094,708.44	26AD	0.00	26AE	0.00
27	Of which: motor vehicle loans	27AA	53,020,769.21	27AB	0.00	27AC	0.00	27AD	0.00	27AE	0.00
28	Local governments financing	28AA	0.00	28AB	0.00	28AC	0.00	28AD	0.00	28AE	0.00
29	Housing financing	29AA	0.00	29AB	0.00	29AC	0.00	29AD	0.00	29AE	0.00
30	Local governments financing	30AA	0.00	30AB	0.00	30AC	0.00	30AD	0.00	30AE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AA	10,393,793.92	31AB	0.00	31AC	0.00	31AD	0.00	31AE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AA	0.00	32AB	0.00	32AC	0.00	32AD	0.00	32AE	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	Of which: loans collateralised by commercial immovable property										

GAR001 - Capex

Disclosure reference date T											
TOTAL (CCM + CCA + WMR + CE + PPC + BIO)											
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)+BF7:BO10									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48AA	5,398,025,181.39	48AB	800,676,990.95	48AC	691,574,005.65	48AD	9,098,555.35	48AE	63,372,543.45
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53AA	5,398,025,181.39	53AB	800,676,990.95	53AC	691,574,005.65	53AD	9,098,555.35	53AE	63,372,543.45
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										
54	Financial guarantees	55AA	0.00	55AB	0.00	55AC	0.00	55AD	0.00	55AE	0.00

GAR001 - Capex

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)+BF7:BO10									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
55	Assets under management	56AA	0.00	56AB	0.00	56AC	0.00	56AD	0.00	56AE	0.00
56	Of which: debt securities	57AA	0.00	57AB	0.00	57AC	0.00	57AD	0.00	57AE	0.00
57	Of which: equity instruments	58AA	0.00	58AB	0.00	58AC	0.00	58AD	0.00	58AE	0.00

GAR001 - Turnover

		Disclosure reference date T													
	EUR m	Total (net) carrying amount		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
	GAR - Assets included in both numerator and denominator														
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1XA	6,014,518,104.31	1A	6,065,869,149.75	1B	5,356,529,158.61	1C	767,224,444.31	1D	691,574,005.65	1E	10,394,548.80	1F	51,348,161.62
2	Financial undertakings	2XA	107,308,098.19	2A	107,260,294.34	2B	32,265,005.85	2C	3,469,686.68	2D	0.00	2E	625,157.06	2F	84,144.13
3	Credit institutions	3XA	103,194,520.65	3A	103,136,735.81	3B	32,162,329.24	3C	3,367,010.07	3D	0.00	3E	620,621.14	3F	56,103.93
4	Loans and advances	4XA	0.00	4A	0.00	4B	0.00	4C	0.00	4D	0.00	4E	0.00	4F	0.00
5	Debt securities, including UoP	5XA	101,165,577.49	5A	101,107,792.65	5B	31,297,840.95	5C	3,292,420.57	5D	0.00	5E	620,287.16	5F	51,160.96
6	Equity instruments	6XA	2,028,943.16	6A	2,028,943.16	6B	864,488.29	6C	74,589.50			6E	333.98	6F	4,942.97
7	Other financial corporations	7XA	4,113,577.54	7A	4,123,558.53	7B	102,676.61	7C	102,676.61	7D	0.00	7E	4,535.91	7F	28,040.20
8	Of which: investment firms	8XA	0.00	8A	0.00	8B	0.00	8C	0.00	8D	0.00	8E	0.00	8F	0.00
9	Loans and advances	9XA	0.00	9A	0.00	9B	0.00	9C	0.00	9D	0.00	9E	0.00	9F	0.00
10	Debt securities, including UoP	10XA	0.00	10A	0.00	10B	0.00	10C	0.00	10D	0.00	10E	0.00	10F	0.00
11	Equity instruments	11XA	0.00	11A	0.00	11B	0.00	11C	0.00			11E	0.00	11F	0.00
12	Of which: management companies	12XA	0.00	12A	0.00	12B	0.00	12C	0.00	12D	0.00	12E	0.00	12F	0.00
13	Loans and advances	13XA	0.00	13A	0.00	13B	0.00	13C	0.00	13D	0.00	13E	0.00	13F	0.00
14	Debt securities, including UoP	14XA	0.00	14A	0.00	14B	0.00	14C	0.00	14D	0.00	14E	0.00	14F	0.00
15	Equity instruments	15XA	0.00	15A	0.00	15B	0.00	15C	0.00			15E	0.00	15F	0.00
16	Of which: insurance undertakings	16XA	4,113,577.54	16A	4,123,558.53	16B	102,676.61	16C	102,676.61	16D	0.00	16E	4,535.91	16F	28,040.20
17	Loans and advances	17XA	0.00	17A	0.00	17B	0.00	17C	0.00	17D	0.00	17E	0.00	17F	0.00
18	Debt securities, including UoP	18XA	4,113,577.54	18A	4,123,558.53	18B	102,676.61	18C	102,676.61	18D	0.00	18E	4,535.91	18F	28,040.20

GAR001 - Turnover

Disclosure reference date T															
EUR m		Total (net) carrying amount		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
19	Equity instruments	19XA	0.00	19A	0.00	19B	0.00	19C	0.00			19E	0.00	19F	0.00
20	Non-financial undertakings	20XA	753,239,367.36	20A	768,362,002.17	20B	134,017,299.53	20C	72,180,751.98	20D	0.00	20E	9,769,391.74	20F	51,264,017.49
21	Loans and advances	21XA	531,768,922.11	21A	546,072,474.23	21B	92,906,009.30	21C	45,806,500.00	21D	0.00	21E	4,263,037.85	21F	35,001,774.15
22	Debt securities, including UoP	22XA	183,063,237.64	22A	183,882,320.33	22B	36,543,681.59	22C	25,420,645.67	22D	0.00	22E	5,503,903.35	22F	15,465,153.81
23	Equity instruments	23XA	38,407,207.61	23A	38,407,207.61	23B	4,567,608.63	23C	953,606.31			23E	2,450.54	23F	797,089.53
24	Households	24XA	5,153,970,638.76	24A	5,190,246,853.24	24B	5,190,246,853.24	24C	691,574,005.65	24D	691,574,005.65	24E	0.00	24F	0.00
25	Of which: loans collateralised by residential immovable property	25XA	4,904,157,616.90	25A	4,934,815,785.06	25B	4,934,815,785.06	25C	683,479,297.21	25D	683,479,297.21	25E	0.00	25F	0.00
26	Of which: building renovation loans	26XA	198,181,693.05	26A	202,410,298.97	26B	202,410,298.97	26C	8,094,708.44	26D	8,094,708.44	26E	0.00	26F	0.00
27	Of which: motor vehicle loans	27XA	51,631,328.81	27A	53,020,769.21	27B	53,020,769.21	27C	0.00	27D	0.00	27E	0.00	27F	0.00
28	Local governments financing	28XA	0.00	28A	0.00	28B	0.00	28C	0.00	28D	0.00	28E	0.00	28F	0.00
29	Housing financing	29XA	0.00	29A	0.00	29B	0.00	29C	0.00	29D	0.00	29E	0.00	29F	0.00
30	Local governments financing	30XA	0.00	30A	0.00	30B	0.00	30C	0.00	30D	0.00	30E	0.00	30F	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31XA	8,515,785.11	31A	10,393,793.92	31B	10,393,793.92	31C	0.00	31D	0.00	31E	0.00	31F	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32XA	7,376,916,098.33	32A	7,627,992,024.61	32B	0.00	32C	0.00	32D	0.00	32E	0.00	32F	0.00
33	Financial and Non-financial undertakings	33XA	5,125,803,828.67	33A	5,284,845,547.89										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34XA	4,942,279,842.47	34A	5,096,698,602.73										
35	Loans and advances	35XA	3,622,097,474.03	35A	3,774,976,323.80										

GAR001 - Turnover

		Disclosure reference date T													
	EUR m	Total (net) carrying amount		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
						Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
								Of which environmentally sustainable (Taxonomy-aligned)							
										Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
36	Of which: loans collateralised by commercial immovable property	36XA	812,500,609.81	36A	831,745,460.38										
37	Of which, building renovation loans	37XA	12,132,481.92	37A	12,611,054.05										
38	Debt securities	38XA	898,032,519.58	38A	899,572,430.07										
39	Equity instruments	39XA	422,149,848.86	39A	422,149,848.86										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40XA	183,523,986.20	40A	188,146,945.16										
41	Loans and advances	41XA	19,322,839.61	41A	23,499,982.77										
42	Debt securities	42XA	163,749,388.31	42A	164,195,204.11										
43	Equity instruments	43XA	451,758.28	43A	451,758.28										
44	Derivatives	44XA	1,508,081.28	44A	1,508,081.28										
45	On demand interbank loans	45XA	435,304,422.62	45A	435,304,422.62										
46	Cash and cash-related assets	46XA	99,678,338.25	46A	99,678,338.25										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47XA	1,714,621,427.51	47A	1,806,655,634.57										
48	Total GAR assets	48XA	13,399,949,987.75	48A	13,704,254,968.28	48B	5,366,922,952.53	48C	767,224,444.31	48D	691,574,005.65	48E	10,394,548.80	48F	51,348,161.62
49	Assets not covered for GAR calculation	49XA	4,781,426,297.35	49A	4,780,441,304.61										
50	Central government and Supranational issuers	50XA	2,678,808,068.95	50A	2,677,824,495.09										
51	Central banks exposure	51XA	2,100,118,082.30	51A	2,100,116,663.42										
52	Trading book	52XA	2,500,146.10	52A	2,500,146.10										

GAR001 - Turnover

	EUR m	Total (net) carrying amount		Total (gross) carrying amount		Disclosure reference date T — Climate Change Mitigation (CCM) — Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: transitional		Of which: enabling	
		Additional column (non-official)		a		b		c		d		e		f	
53	Activos totales	53XA	18,181,376,285.10	53A	18,484,696,272.89	53B	5,366,922,952.53	53C	767,224,444.31	53D	691,574,005.65	53E	10,394,548.80	53F	51,348,161.62
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations														
54	Financial guarantees	55XA	62,073,768.34	55A	62,073,768.34	55B	0.00	55C	0.00	55D	0.00	55E	0.00	55F	0.00
55	Assets under management	56XA	0.00	56A	0.00	56B	0.00	56C	0.00	56D	0.00	56E	0.00	56F	0.00
56	Of which: debt securities	57XA	0.00	57A	0.00	57B	0.00	57C	0.00	57D	0.00	57E	0.00	57F	0.00
57	Of which: equity instruments	58XA	0.00	58A	0.00	58B	0.00	58C	0.00	58D	0.00	58E	0.00	58F	0.00

GAR001 - Turnover

	EUR m		g		h		i		j
		Disclosure reference date T							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1G	804,913.19	1H	368,304.94	1I	0.00	1J	365,240.96
2	Financial undertakings	2G	196,875.24	2H	110,363.70	2I	0.00	2J	107,299.72
3	Credit institutions	3G	143,681.33	3H	57,169.80	3I	0.00	3J	54,105.82
4	Loans and advances	4G	0.00	4H	0.00	4I	0.00	4J	0.00
5	Debt securities, including UoP	5G	142,606.74	5H	56,931.00	5I	0.00	5J	54,105.82
6	Equity instruments	6G	1,074.60	6H	238.80			6J	0.00
7	Other financial corporations	7G	53,193.91	7H	53,193.91	7I	0.00	7J	53,193.91
8	Of which: investment firms	8G	0.00	8H	0.00	8I	0.00	8J	0.00
9	Loans and advances	9G	0.00	9H	0.00	9I	0.00	9J	0.00
10	Debt securities, including UoP	10G	0.00	10H	0.00	10I	0.00	10J	0.00
11	Equity instruments	11G	0.00	11H	0.00			11J	0.00
12	Of which: management companies	12G	0.00	12H	0.00	12I	0.00	12J	0.00
13	Loans and advances	13G	0.00	13H	0.00	13I	0.00	13J	0.00
14	Debt securities, including UoP	14G	0.00	14H	0.00	14I	0.00	14J	0.00
15	Equity instruments	15G	0.00	15H	0.00			15J	0.00
16	Of which: insurance undertakings	16G	53,193.91	16H	53,193.91	16I	0.00	16J	53,193.91
17	Loans and advances	17G	0.00	17H	0.00	17I	0.00	17J	0.00
18	Debt securities, including UoP	18G	53,193.91	18H	53,193.91	18I	0.00	18J	53,193.91

GAR001 - Turnover

	Disclosure reference date T								
	Climate Change Adaptation (CCA)								
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
19	Equity instruments	19G	0.00	19H	0.00			19J	0.00
20	Non-financial undertakings	20G	608,037.96	20H	257,941.23	20I	0.00	20J	257,941.23
21	Loans and advances	21G	581,633.41	21H	257,941.23	21I	0.00	21J	257,941.23
22	Debt securities, including UoP	22G	26,404.54	22H	0.00	22I	0.00	22J	0.00
23	Equity instruments	23G	0.00	23H	0.00			23J	0.00
24	Households	24G	0.00	24H	0.00	24I	0.00	24J	0.00
25	Of which: loans collateralised by residential immovable property	25G	0.00	25H	0.00	25I	0.00	25J	0.00
26	Of which: building renovation loans	26G	0.00	26H	0.00	26I	0.00	26J	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28G	0.00	28H	0.00	28I	0.00	28J	0.00
29	Housing financing	29G	0.00	29H	0.00	29I	0.00	29J	0.00
30	Local governments financing	30G	0.00	30H	0.00	30I	0.00	30J	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31G	0.00	31H	0.00	31I	0.00	31J	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32G	0.00	32H	0.00	32I	0.00	32J	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								

GAR001 - Turnover

		Disclosure reference date T							
		Climate Change Adaptation (CCA)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48G	804,913.19	48H	368,304.94	48I	0.00	48J	365,240.96
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53G	804,913.19	53H	368,304.94	53I	0.00	53J	365,240.96
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55G	0.00	55H	0.00	55I	0.00	55J	0.00
55	Assets under management	56G	0.00	56H	0.00	56I	0.00	56J	0.00

GAR001 - Turnover

EUR m		Disclosure reference date T							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
56	Of which: debt securities	57G	0.00	57H	0.00	57I	0.00	57J	0.00
57	Of which: equity instruments	58G	0.00	58H	0.00	58I	0.00	58J	0.00

GAR001 - Turnover

	EUR m	Disclosure reference date T							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	GAR - Assets included in both numerator and denominator								
	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation								
1	Financial undertakings	1K	1,001,648.91	1L	736,649.12	1M	0.00	1N	6,400.39
2	Credit institutions	2K	0.00	2L	0.00	2M	0.00	2N	0.00
3	Loans and advances	3K	0.00	3L	0.00	3M	0.00	3N	0.00
4	Debt securities, including UoP	4K	0.00	4L	0.00	4M	0.00	4N	0.00
5	Equity instruments	5K	0.00	5L	0.00	5M	0.00	5N	0.00
6	Other financial corporations	6K	0.00	6L	0.00			6N	0.00
7	Of which: investment firms	7K	0.00	7L	0.00	7M	0.00	7N	0.00
8	Loans and advances	8K	0.00	8L	0.00	8M	0.00	8N	0.00
9	Debt securities, including UoP	9K	0.00	9L	0.00	9M	0.00	9N	0.00
10	Equity instruments	10K	0.00	10L	0.00	10M	0.00	10N	0.00
11	Of which: management companies	11K	0.00	11L	0.00			11N	0.00
12	Loans and advances	12K	0.00	12L	0.00	12M	0.00	12N	0.00
13	Debt securities, including UoP	13K	0.00	13L	0.00	13M	0.00	13N	0.00
14	Equity instruments	14K	0.00	14L	0.00	14M	0.00	14N	0.00
15	Of which: insurance undertakings	15K	0.00	15L	0.00			15N	0.00
16	Loans and advances	16K	0.00	16L	0.00	16M	0.00	16N	0.00
17	Debt securities, including UoP	17K	0.00	17L	0.00	17M	0.00	17N	0.00
18	Equity instruments	18K	0.00	18L	0.00	18M	0.00	18N	0.00

GAR001 - Turnover

	EUR m	Disclosure reference date T – Water and Marine Resources (WTR) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
19	Non-financial undertakings	19K	0.00	19L	0.00			19N	0.00
20	Loans and advances	20K	1,001,648.91	20L	736,649.12	20M	0.00	20N	6,400.39
21	Debt securities, including UoP	21K	174,808.77	21L	75,969.44	21M	0.00	21N	5,554.45
22	Equity instruments	22K	820,092.87	22L	660,444.31	22M	0.00	22N	610.57
23	Households	23K	6,747.27	23L	235.37			23N	235.37
24	Of which: loans collateralised by residential immovable property								
25	Of which: building renovation loans								
26	Of which: motor vehicle loans								
27	Local governments financing								
28	Housing financing	28K	0.00	28L	0.00	28M	0.00	28N	0.00
29	Local governments financing	29K	0.00	29L	0.00	29M	0.00	29N	0.00
30	Collateral obtained by taking possession: residential and commercial immovable properties	30K	0.00	30L	0.00	30M	0.00	30N	0.00
31	Assets excluded from the numerator for GAR calculation (covered in the denominator)	31K	0.00	31L	0.00	31M	0.00	31N	0.00
32	Financial and Non-financial undertakings	32K	0.00	32L	0.00	32M	0.00	32N	0.00
33	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
34	Loans and advances								
35	Of which: loans collateralised by commercial immovable property								
36	Of which, building renovation loans								

GAR001 - Turnover

Disclosure reference date T								
Water and Marine Resources (WTR)								
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
				Of which environmentally sustainable (Taxonomy-aligned)				
					Of which: use of proceeds		Of which: enabling	
		k		l	m		n	
37	Debt securities							
38	Equity instruments							
39	Non-EU country counterparties not subject to NFRD disclosure obligations							
40	Loans and advances							
41	Debt securities							
42	Equity instruments							
43	Derivatives							
44	On demand interbank loans							
45	Cash and cash-related assets							
46	Other categories of assets (e.g. goodwill, commodities etc.)							
47	Total GAR assets							
48	Assets not covered for GAR calculation	48K	1,001,648.91	48L	736,649.12	48M	0.00	48N	6,400.39
49	Central government and Supranational issuers							
50	Central banks exposure							
51	Trading book							
52	Activos totales							
53	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations	53K	1,001,648.91	53L	736,649.12	53M	0.00	53N	6,400.39
	Financial guarantees							

GAR001 - Turnover

Disclosure reference date T									
Water and Marine Resources (WTR)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
54	Assets under management	55K	0.00	55L	0.00	55M	0.00	55N	0.00
55	Of which: debt securities	56K	0.00	56L	0.00	56M	0.00	56N	0.00
56	Of which: equity instruments	57K	0.00	57L	0.00	57M	0.00	57N	0.00
57	De los cuales: instrumentos de capital	58K	0.00	58L	0.00	58M	0.00	58N	0.00

GAR001 - Turnover

		Disclosure reference date T							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1O	6,416,780.60	1P	3,729,299.12	1Q	0.00	1R	208,771.46
2	Financial undertakings	2O	0.00	2P	0.00	2Q	0.00	2R	0.00
3	Credit institutions	3O	0.00	3P	0.00	3Q	0.00	3R	0.00
4	Loans and advances	4O	0.00	4P	0.00	4Q	0.00	4R	0.00
5	Debt securities, including UoP	5O	0.00	5P	0.00	5Q	0.00	5R	0.00
6	Equity instruments	6O	0.00	6P	0.00			6R	0.00
7	Other financial corporations	7O	0.00	7P	0.00	7Q	0.00	7R	0.00
8	Of which: investment firms	8O	0.00	8P	0.00	8Q	0.00	8R	0.00
9	Loans and advances	9O	0.00	9P	0.00	9Q	0.00	9R	0.00
10	Debt securities, including UoP	10O	0.00	10P	0.00	10Q	0.00	10R	0.00
11	Equity instruments	11O	0.00	11P	0.00			11R	0.00
12	Of which: management companies	12O	0.00	12P	0.00	12Q	0.00	12R	0.00
13	Loans and advances	13O	0.00	13P	0.00	13Q	0.00	13R	0.00
14	Debt securities, including UoP	14O	0.00	14P	0.00	14Q	0.00	14R	0.00
15	Equity instruments	15O	0.00	15P	0.00			15R	0.00
16	Of which: insurance undertakings	16O	0.00	16P	0.00	16Q	0.00	16R	0.00
17	Loans and advances	17O	0.00	17P	0.00	17Q	0.00	17R	0.00

GAR001 - Turnover

		Disclosure reference date T							
		Circular Economy (CE)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
18	Debt securities, including UoP	18O	0.00	18P	0.00	18Q	0.00	18R	0.00
19	Equity instruments	19O	0.00	19P	0.00			19R	0.00
20	Non-financial undertakings	20O	6,416,780.60	20P	3,729,299.12	20Q	0.00	20R	208,771.46
21	Loans and advances	21O	4,860,452.97	21P	3,558,642.08	21Q	0.00	21R	59,263.01
22	Debt securities, including UoP	22O	951,586.09	22P	72,047.72	22Q	0.00	22R	56,783.37
23	Equity instruments	23O	604,741.55	23P	98,609.32			23R	92,725.07
24	Households	24O	0.00	24P	0.00	24Q	0.00	24R	0.00
25	Of which: loans collateralised by residential immovable property	25O	0.00	25P	0.00	25Q	0.00	25R	0.00
26	Of which: building renovation loans	26O	0.00	26P	0.00	26Q	0.00	26R	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28O	0.00	28P	0.00	28Q	0.00	28R	0.00
29	Housing financing	29O	0.00	29P	0.00	29Q	0.00	29R	0.00
30	Local governments financing	30O	0.00	30P	0.00	30Q	0.00	30R	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31O	0.00	31P	0.00	31Q	0.00	31R	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32O	0.00	32P	0.00	32Q	0.00	32R	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - Turnover

	EUR m	Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48O	6,416,780.60	48P	3,729,299.12	48Q	0.00	48R	208,771.46
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53O	6,416,780.60	53P	3,729,299.12	53Q	0.00	53R	208,771.46

GAR001 - Turnover

EUR m		Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55O	0.00	55P	0.00	55Q	0.00	55R	0.00
55	Assets under management	56O	0.00	56P	0.00	56Q	0.00	56R	0.00
56	Of which: debt securities	57O	0.00	57P	0.00	57Q	0.00	57R	0.00
57	Of which: equity instruments	58O	0.00	58P	0.00	58Q	0.00	58R	0.00

GAR001 - Turnover

EUR m		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1S	249,176.97	1T	208,077.76	1U	0.00	1V	0.00
2	Financial undertakings	2S	0.00	2T	0.00	2U	0.00	2V	0.00
3	Credit institutions	3S	0.00	3T	0.00	3U	0.00	3V	0.00
4	Loans and advances	4S	0.00	4T	0.00	4U	0.00	4V	0.00
5	Debt securities, including UoP	5S	0.00	5T	0.00	5U	0.00	5V	0.00
6	Equity instruments	6S	0.00	6T	0.00			6V	0.00
7	Other financial corporations	7S	0.00	7T	0.00	7U	0.00	7V	0.00
8	Of which: investment firms	8S	0.00	8T	0.00	8U	0.00	8V	0.00
9	Loans and advances	9S	0.00	9T	0.00	9U	0.00	9V	0.00
10	Debt securities, including UoP	10S	0.00	10T	0.00	10U	0.00	10V	0.00
11	Equity instruments	11S	0.00	11T	0.00			11V	0.00
12	Of which: management companies	12S	0.00	12T	0.00	12U	0.00	12V	0.00
13	Loans and advances	13S	0.00	13T	0.00	13U	0.00	13V	0.00
14	Debt securities, including UoP	14S	0.00	14T	0.00	14U	0.00	14V	0.00
15	Equity instruments	15S	0.00	15T	0.00			15V	0.00
16	Of which: insurance undertakings	16S	0.00	16T	0.00	16U	0.00	16V	0.00
17	Loans and advances	17S	0.00	17T	0.00	17U	0.00	17V	0.00
18	Debt securities, including UoP	18S	0.00	18T	0.00	18U	0.00	18V	0.00

GAR001 - Turnover

Disclosure reference date T									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
19	Equity instruments	19S	0.00	19T	0.00			19V	0.00
20	Non-financial undertakings	20S	249,176.97	20T	208,077.76	20U	0.00	20V	0.00
21	Loans and advances	21S	212,301.21	21T	208,077.76	21U	0.00	21V	0.00
22	Debt securities, including UoP	22S	30,188.76	22T	0.00	22U	0.00	22V	0.00
23	Equity instruments	23S	6,687.00	23T	0.00			23V	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28S	0.00	28T	0.00	28U	0.00	28V	0.00
29	Housing financing	29S	0.00	29T	0.00	29U	0.00	29V	0.00
30	Local governments financing	30S	0.00	30T	0.00	30U	0.00	30V	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31S	0.00	31T	0.00	31U	0.00	31V	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32S	0.00	32T	0.00	32U	0.00	32V	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								

GAR001 - Turnover

		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48S	249,176.97	48T	208,077.76	48U	0.00	48V	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53S	249,176.97	53T	208,077.76	53U	0.00	53V	0.00
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								

GAR001 - Turnover

Disclosure reference date T									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
54	Financial guarantees	55S	0.00	55T	0.00	55U	0.00	55V	0.00
55	Assets under management	56S	0.00	56T	0.00	56U	0.00	56V	0.00
56	Of which: debt securities	57S	0.00	57T	0.00	57U	0.00	57V	0.00
57	Of which: equity instruments	58S	0.00	58T	0.00	58U	0.00	58V	0.00

GAR001 - Turnover

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1W	1,456.98	1X	0.00	1Y	0.00	1Z	0.00
2	Financial undertakings	2W	0.00	2X	0.00	2Y	0.00	2Z	0.00
3	Credit institutions	3W	0.00	3X	0.00	3Y	0.00	3Z	0.00
4	Loans and advances	4W	0.00	4X	0.00	4Y	0.00	4Z	0.00
5	Debt securities, including UoP	5W	0.00	5X	0.00	5Y	0.00	5Z	0.00
6	Equity instruments	6W	0.00	6X	0.00			6Z	0.00
7	Other financial corporations	7W	0.00	7X	0.00	7Y	0.00	7Z	0.00
8	Of which: investment firms	8W	0.00	8X	0.00	8Y	0.00	8Z	0.00
9	Loans and advances	9W	0.00	9X	0.00	9Y	0.00	9Z	0.00
10	Debt securities, including UoP	10W	0.00	10X	0.00	10Y	0.00	10Z	0.00
11	Equity instruments	11W	0.00	11X	0.00			11Z	0.00
12	Of which: management companies	12W	0.00	12X	0.00	12Y	0.00	12Z	0.00
13	Loans and advances	13W	0.00	13X	0.00	13Y	0.00	13Z	0.00
14	Debt securities, including UoP	14W	0.00	14X	0.00	14Y	0.00	14Z	0.00
15	Equity instruments	15W	0.00	15X	0.00			15Z	0.00
16	Of which: insurance undertakings	16W	0.00	16X	0.00	16Y	0.00	16Z	0.00
17	Loans and advances	17W	0.00	17X	0.00	17Y	0.00	17Z	0.00
18	Debt securities, including UoP	18W	0.00	18X	0.00	18Y	0.00	18Z	0.00

GAR001 - Turnover

	EUR m	Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
19	Equity instruments	19W	0.00	19X	0.00			19Z	0.00
20	Non-financial undertakings	20W	1,456.98	20X	0.00	20Y	0.00	20Z	0.00
21	Loans and advances	21W	1,456.98	21X	0.00	21Y	0.00	21Z	0.00
22	Debt securities, including UoP	22W	0.00	22X	0.00	22Y	0.00	22Z	0.00
23	Equity instruments	23W	0.00	23X	0.00			23Z	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28W	0.00	28X	0.00	28Y	0.00	28Z	0.00
29	Housing financing	29W	0.00	29X	0.00	29Y	0.00	29Z	0.00
30	Local governments financing	30W	0.00	30X	0.00	30Y	0.00	30Z	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31W	0.00	31X	0.00	31Y	0.00	31Z	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32W	0.00	32X	0.00	32Y	0.00	32Z	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								

GAR001 - Turnover

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48W	1,456.98	48X	0.00	48Y	0.00	48Z	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53W	1,456.98	53X	0.00	53Y	0.00	53Z	0.00
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								

GAR001 - Turnover

EUR m		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
54	Financial guarantees	55W	0.00	55X	0.00	55Y	0.00	55Z	0.00
55	Assets under management	56W	0.00	56X	0.00	56Y	0.00	56Z	0.00
56	Of which: debt securities	57W	0.00	57X	0.00	57Y	0.00	57Z	0.00
57	Of which: equity instruments	58W	0.00	58X	0.00	58Y	0.00	58Z	0.00

GAR001 - Turnover

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
		Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AA	5,365,003,135.26	1AB	772,266,775.24	1AC	691,574,005.65	1AD	10,394,548.80	1AE	51,928,574.43
2	Financial undertakings	2AA	32,461,881.08	2AB	3,580,050.38	2AC	0.00	2AD	625,157.06	2AE	191,443.85
3	Credit institutions	3AA	32,306,010.57	3AB	3,424,179.87	3AC	0.00	3AD	620,621.14	3AE	110,209.75
4	Loans and advances	4AA	0.00	4AB	0.00	4AC	0.00	4AD	0.00	4AE	0.00
5	Debt securities, including UoP	5AA	31,440,447.69	5AB	3,349,351.57	5AC	0.00	5AD	620,287.16	5AE	105,266.78
6	Equity instruments	6AA	865,562.88	6AB	74,828.30			6AD	333.98	6AE	4,942.97
7	Other financial corporations	7AA	155,870.51	7AB	155,870.51	7AC	0.00	7AD	4,535.91	7AE	81,234.10
8	Of which: investment firms	8AA	0.00	8AB	0.00	8AC	0.00	8AD	0.00	8AE	0.00
9	Loans and advances	9AA	0.00	9AB	0.00	9AC	0.00	9AD	0.00	9AE	0.00
10	Debt securities, including UoP	10AA	0.00	10AB	0.00	10AC	0.00	10AD	0.00	10AE	0.00
11	Equity instruments	11AA	0.00	11AB	0.00			11AD	0.00	11AE	0.00
12	Of which: management companies	12AA	0.00	12AB	0.00	12AC	0.00	12AD	0.00	12AE	0.00
13	Loans and advances	13AA	0.00	13AB	0.00	13AC	0.00	13AD	0.00	13AE	0.00
14	Debt securities, including UoP	14AA	0.00	14AB	0.00	14AC	0.00	14AD	0.00	14AE	0.00
15	Equity instruments	15AA	0.00	15AB	0.00			15AD	0.00	15AE	0.00
16	Of which: insurance undertakings	16AA	155,870.51	16AB	155,870.51	16AC	0.00	16AD	4,535.91	16AE	81,234.10
17	Loans and advances	17AA	0.00	17AB	0.00	17AC	0.00	17AD	0.00	17AE	0.00
18	Debt securities, including UoP	18AA	155,870.51	18AB	155,870.51	18AC	0.00	18AD	4,535.91	18AE	81,234.10

CAJA RURAL DE NAVARRA

GAR001 - Turnover

	EUR m	Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
19	Equity instruments	19AA	0.00	19AB	0.00			19AD	0.00	19AE	0.00
20	Non-financial undertakings	20AA	142,294,400.93	20AB	77,112,719.21	20AC	0.00	20AD	9,769,391.74	20AE	51,737,130.58
21	Loans and advances	21AA	98,736,662.63	21AB	49,907,130.52	21AC	0.00	21AD	4,263,037.85	21AE	35,324,532.84
22	Debt securities, including UoP	22AA	38,371,953.86	22AB	26,153,137.70	22AC	0.00	22AD	5,503,903.35	22AE	15,522,547.76
23	Equity instruments	23AA	5,185,784.45	23AB	1,052,451.00			23AD	2,450.54	23AE	890,049.97
24	Households	24AA	5,190,246,853.24	24AB	691,574,005.65	24AC	691,574,005.65	24AD	0.00	24AE	0.00
25	Of which: loans collateralised by residential immovable property	25AA	4,934,815,785.06	25AB	683,479,297.21	25AC	683,479,297.21	25AD	0.00	25AE	0.00
26	Of which: building renovation loans	26AA	202,410,298.97	26AB	8,094,708.44	26AC	8,094,708.44	26AD	0.00	26AE	0.00
27	Of which: motor vehicle loans	27AA	53,020,769.21	27AB	0.00	27AC	0.00	27AD	0.00	27AE	0.00
28	Local governments financing	28AA	0.00	28AB	0.00	28AC	0.00	28AD	0.00	28AE	0.00
29	Housing financing	29AA	0.00	29AB	0.00	29AC	0.00	29AD	0.00	29AE	0.00
30	Local governments financing	30AA	0.00	30AB	0.00	30AC	0.00	30AD	0.00	30AE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AA	10,393,793.92	31AB	0.00	31AC	0.00	31AD	0.00	31AE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AA	0.00	32AB	0.00	32AC	0.00	32AD	0.00	32AE	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	Of which: loans collateralised by commercial immovable property										

GAR001 - Turnover

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
		Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48AA	5,375,396,929.18	48AB	772,266,775.24	48AC	691,574,005.65	48AD	10,394,548.80	48AE	51,928,574.43
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53AA	5,375,396,929.18	53AB	772,266,775.24	53AC	691,574,005.65	53AD	10,394,548.80	53AE	51,928,574.43
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										

GAR001 - Turnover

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
		Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
54	Financial guarantees	55AA	0.00	55AB	0.00	55AC	0.00	55AD	0.00	55AE	0.00
55	Assets under management	56AA	0.00	56AB	0.00	56AC	0.00	56AD	0.00	56AE	0.00
56	Of which: debt securities	57AA	0.00	57AB	0.00	57AC	0.00	57AD	0.00	57AE	0.00
57	Of which: equity instruments	58AA	0.00	58AB	0.00	58AC	0.00	58AD	0.00	58AE	0.00

GAR001 – T-1 Capex

		Disclosure reference date T-1											
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
	GAR - Assets included in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AF	5,537,783,673.95	1AG	4,944,689,553.24	1AH	601,866,166.58	1AI	538,062,606.12	1AJ	6,036,102.84	1AK	37,360,371.55
2	Financial undertakings	2AF	171,580,570.79	2AG	41,552,997.52	2AH	4,152,522.55	2AI	0.00	2AJ	1,902,600.80	2AK	167,985.43
3	Credit institutions	3AF	167,456,875.72	3AG	41,531,966.68	3AH	4,131,491.71	3AI	0.00	3AJ	1,902,188.43	3AK	162,212.25
4	Loans and advances	4AF	0.00	4AG	0.00	4AH	0.00	4AI	0.00	4AJ	0.00	4AK	0.00
5	Debt securities, including UoP	5AF	166,055,517.59	5AG	40,915,896.26	5AH	4,068,772.42	5AI	0.00	5AJ	1,901,925.36	5AK	155,910.22
6	Equity instruments	6AF	1,401,358.13	6AG	616,070.41	6AH	62,719.29			6AJ	263.07	6AK	6,302.04
7	Other financial corporations	7AF	4,123,695.07	7AG	21,030.84	7AH	21,030.84	7AI	0.00	7AJ	412.37	7AK	5,773.17
8	Of which: investment firms	8AF	0.00	8AG	0.00	8AH	0.00	8AI	0.00	8AJ	0.00	8AK	0.00
9	Loans and advances	9AF	0.00	9AG	0.00	9AH	0.00	9AI	0.00	9AJ	0.00	9AK	0.00
10	Debt securities, including UoP	10AF	0.00	10AG	0.00	10AH	0.00	10AI	0.00	10AJ	0.00	10AK	0.00
11	Equity instruments	11AF	0.00	11AG	0.00	11AH	0.00			11AJ	0.00	11AK	0.00
12	Of which: management companies	12AF	0.00	12AG	0.00	12AH	0.00	12AI	0.00	12AJ	0.00	12AK	0.00
13	Loans and advances	13AF	0.00	13AG	0.00	13AH	0.00	13AI	0.00	13AJ	0.00	13AK	0.00
14	Debt securities, including UoP	14AF	0.00	14AG	0.00	14AH	0.00	14AI	0.00	14AJ	0.00	14AK	0.00
15	Equity instruments	15AF	0.00	15AG	0.00	15AH	0.00			15AJ	0.00	15AK	0.00
16	Of which: insurance undertakings	16AF	4,123,695.07	16AG	21,030.84	16AH	21,030.84	16AI	0.00	16AJ	412.37	16AK	5,773.17
17	Loans and advances	17AF	0.00	17AG	0.00	17AH	**0.00**	17AI	0.00	17AJ	0.00	17AK	0.00
18	Debt securities, including UoP	18AF	4,123,695.07	18AG	21,030.84	18AH	21,030.84	18AI	0.00	18AJ	412.37	18AK	5,773.17

GAR001 - T-1 Capex

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
19	Equity instruments	19AF	0.00	19AG	0.00	19AH	0.00			19AJ	0.00	19AK	0.00
20	Non-financial undertakings	20AF	568,591,599.53	20AG	105,525,052.09	20AH	59,651,037.91	20AI	0.00	20AJ	4,133,502.04	20AK	37,192,386.12
21	Loans and advances	21AF	494,381,735.48	21AG	65,849,732.31	21AH	38,708,577.90	21AI	0.00	21AJ	2,625,180.96	21AK	26,534,620.55
22	Debt securities, including UoP	22AF	62,204,891.87	22AG	34,342,331.06	22AH	19,263,334.10	22AI	0.00	22AJ	1,490,815.25	22AK	9,497,639.12
23	Equity instruments	23AF	12,004,972.18	23AG	5,332,988.71	23AH	1,679,125.91			23AJ	17,505.84	23AK	1,160,126.46
24	Households	24AF	4,797,611,503.63	24AG	4,797,611,503.63	24AH	538,062,606.12	24AI	538,062,606.12	24AJ	0.00	24AK	0.00
25	Of which: loans collateralised by residential immovable property	25AF	4,555,747,209.73	25AG	4,555,747,209.73	25AH	530,343,351.31	25AI	530,343,351.31	25AJ	0.00	25AK	0.00
26	Of which: building renovation loans	26AF	196,094,395.55	26AG	196,094,395.55	26AH	7,719,254.81	26AI	7,719,254.81	26AJ	0.00	26AK	0.00
27	Of which: motor vehicle loans	27AF	45,769,898.35	27AG	45,769,898.35	27AH	0.00	27AI	0.00	27AJ	0.00	27AK	0.00
28	Local governments financing	28AF	0.00	28AG	0.00	28AH	0.00	28AI	0.00	28AJ	0.00	28AK	0.00
29	Housing financing	29AF	0.00	29AG	0.00	29AH	0.00	29AI	0.00	29AJ	0.00	29AK	0.00
30	Local governments financing	30AF	0.00	30AG	0.00	30AH	0.00	30AI	0.00	30AJ	0.00	30AK	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AF	10,977,803.98	31AG	10,977,803.98	31AH	0.00	31AI	0.00	31AJ	0.00	31AK	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AF	7,945,684,346.93	32AG	0.00	32AH	0.00	32AI	0.00	32AJ	0.00	32AK	0.00
33	Financial and Non-financial undertakings	33AF	5,107,993,496.98										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34AF	4,943,953,558.40										
35	Loans and advances	35AF	3,717,775,407.19										
36	Of which: loans collateralised by commercial immovable property	36AF	806,895,830.21										

GAR001 - T-1 Capex

	EUR m	Total (gross) carrying amount											
		Disclosure reference date T-1											
				Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
37	Of which, building renovation loans	37AF	13,916,704.00										
38	Debt securities	38AF	818,773,011.60										
39	Equity instruments	39AF	407,405,139.61										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40AF	164,039,938.58										
41	Loans and advances	41AF	25,427,057.61										
42	Debt securities	42AF	137,825,164.65										
43	Equity instruments	43AF	787,716.32										
44	Derivatives	44AF	2,517,192.25										
45	On demand interbank loans	45AF	1,176,077,809.49										
46	Cash and cash-related assets	46AF	91,987,150.14										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47AF	1,567,108,698.08										
48	Total GAR assets	48AF	13,494,445,824.86	48AG	4,955,667,357.22	48AH	601,866,166.58	48AI	538,062,606.12	48AJ	6,036,102.84	48AK	37,360,371.55
49	Assets not covered for GAR calculation	49AF	4,121,765,619.89										
50	Central government and Supranational issuers	50AF	2,615,799,406.99										
51	Central banks exposure	51AF	1,500,126,756.45										
52	Trading book	52AF	5,839,456.45										
53	Activos totales	53AF	17,616,211,444.75	53AG	4,955,667,357.22	53AH	601,866,166.58	53AI	538,062,606.12	53AJ	6,036,102.84	53AK	37,360,371.55
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations												

GAR001 - T-1 Capex

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
54	Financial guarantees	55AF	78,230,063.35	55AG	0.00	55AH	0.00	55AI	0.00	55AJ	0.00	55AK	0.00
55	Assets under management	56AF	0.00	56AG	0.00	56AH	0.00	56AI	0.00	56AJ	0.00	56AK	0.00
56	Of which: debt securities	57AF	0.00	57AG	0.00	57AH	0.00	57AI	0.00	57AJ	0.00	57AK	0.00
57	Of which: equity instruments	58AF	0.00	58AG	0.00	58AH	0.00	58AI	0.00	58AJ	0.00	58AK	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Disclosure reference date T- 1							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AL	2,090,974.05	1AM	177,730.54	1AN	0.00	1AO	164,195.16
2	Financial undertakings	2AL	1,741,413.02	2AM	167,143.05	2AN	0.00	2AO	164,195.16
3	Credit institutions	3AL	154,202.79	3AM	56,628.03	3AN	0.00	3AO	54,092.50
4	Loans and advances	4AL	0.00	4AM	0.00	4AN	0.00	4AO	0.00
5	Debt securities, including UoP	5AL	152,452.36	5AM	56,102.90	5AN	0.00	5AO	54,092.50
6	Equity instruments	6AL	1,750.42	6AM	525.13			6AO	0.00
7	Other financial corporations	7AL	1,587,210.23	7AM	110,515.03	7AN	0.00	7AO	110,102.66
8	Of which: investment firms	8AL	0.00	8AM	0.00	8AN	0.00	8AO	0.00
9	Loans and advances	9AL	0.00	9AM	0.00	9AN	0.00	9AO	0.00
10	Debt securities, including UoP	10AL	0.00	10AM	0.00	10AN	0.00	10AO	0.00
11	Equity instruments	11AL	0.00	11AM	0.00			11AO	0.00
12	Of which: management companies	12AL	0.00	12AM	0.00	12AN	0.00	12AO	0.00
13	Loans and advances	13AL	0.00	13AM	0.00	13AN	0.00	13AO	0.00
14	Debt securities, including UoP	14AL	0.00	14AM	0.00	14AN	0.00	14AO	0.00
15	Equity instruments	15AL	0.00	15AM	0.00			15AO	0.00
16	Of which: insurance undertakings	16AL	1,587,210.23	16AM	110,515.03	16AN	0.00	16AO	110,102.66
17	Loans and advances	17AL	0.00	17AM	0.00	17AN	0.00	17AO	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Disclosure reference date T- 1							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
18	Debt securities, including UoP	18AL	1,587,210.23	18AM	110,515.03	18AN	0.00	18AO	110,102.66
19	Equity instruments	19AL	0.00	19AM	0.00			19AO	0.00
20	Non-financial undertakings	20AL	349,561.02	20AM	10,587.49	20AN	0.00	20AO	0.00
21	Loans and advances	21AL	6,078.18	21AM	0.00	21AN	0.00	21AO	0.00
22	Debt securities, including UoP	22AL	342,082.94	22AM	10,587.49	22AN	0.00	22AO	0.00
23	Equity instruments	23AL	1,399.91	23AM	0.00			23AO	0.00
24	Households	24AL	0.00	24AM	0.00	24AN	0.00	24AO	0.00
25	Of which: loans collateralised by residential immovable property	25AL	0.00	25AM	0.00	25AN	0.00	25AO	0.00
26	Of which: building renovation loans	26AL	0.00	26AM	0.00	26AN	0.00	26AO	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28AL	0.00	28AM	0.00	28AN	0.00	28AO	0.00
29	Housing financing	29AL	0.00	29AM	0.00	29AN	0.00	29AO	0.00
30	Local governments financing	30AL	0.00	30AM	0.00	30AN	0.00	30AO	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AL	0.00	31AM	0.00	31AN	0.00	31AO	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AL	0.00	32AM	0.00	32AN	0.00	32AO	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - T-1 Capex

Disclosure reference date T-1									
Disclosure reference date T- 1									
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AL	2,090,974.05	48AM	177,730.54	48AN	0.00	48AO	164,195.16
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AL	2,090,974.05	53AM	177,730.54	53AN	0.00	53AO	164,195.16

GAR001 - T-1 Capex

		Disclosure reference date T-1							
		Disclosure reference date T- 1							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AL	0.00	55AM	0.00	55AN	0.00	55AO	0.00
55	Assets under management	56AL	0.00	56AM	0.00	56AN	0.00	56AO	0.00
56	Of which: debt securities	57AL	0.00	57AM	0.00	57AN	0.00	57AO	0.00
57	Of which: equity instruments	58AL	0.00	58AM	0.00	58AN	0.00	58AO	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AP	1,690,239.39	1AQ	1,178,002.78	1AR	0.00	1AS	0.00
2	Financial undertakings	2AP	0.00	2AQ	0.00	2AR	0.00	2AS	0.00
3	Credit institutions	3AP	0.00	3AQ	0.00	3AR	0.00	3AS	0.00
4	Loans and advances	4AP	0.00	4AQ	0.00	4AR	0.00	4AS	0.00
5	Debt securities, including UoP	5AP	0.00	5AQ	0.00	5AR	0.00	5AS	0.00
6	Equity instruments	6AP	0.00	6AQ	0.00			6AS	0.00
7	Other financial corporations	7AP	0.00	7AQ	0.00	7AR	0.00	7AS	0.00
8	Of which: investment firms	8AP	0.00	8AQ	0.00	8AR	0.00	8AS	0.00
9	Loans and advances	9AP	0.00	9AQ	0.00	9AR	0.00	9AS	0.00
10	Debt securities, including UoP	10AP	0.00	10AQ	0.00	10AR	0.00	10AS	0.00
11	Equity instruments	11AP	0.00	11AQ	0.00			11AS	0.00
12	Of which: management companies	12AP	0.00	12AQ	0.00	12AR	0.00	12AS	0.00
13	Loans and advances	13AP	0.00	13AQ	0.00	13AR	0.00	13AS	0.00
14	Debt securities, including UoP	14AP	0.00	14AQ	0.00	14AR	0.00	14AS	0.00
15	Equity instruments	15AP	0.00	15AQ	0.00			15AS	0.00
16	Of which: insurance undertakings	16AP	0.00	16AQ	0.00	16AR	0.00	16AS	0.00
17	Loans and advances	17AP	0.00	17AQ	0.00	17AR	0.00	17AS	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
18	Debt securities, including UoP	18AP	0.00	18AQ	0.00	18AR	0.00	18AS	0.00
19	Equity instruments	19AP	0.00	19AQ	0.00			19AS	0.00
20	Non-financial undertakings	20AP	1,690,239.39	20AQ	1,178,002.78	20AR	0.00	20AS	0.00
21	Loans and advances	21AP	213,401.48	21AQ	0.00	21AR	0.00	21AS	0.00
22	Debt securities, including UoP	22AP	1,476,837.90	22AQ	1,178,002.78	22AR	0.00	22AS	0.00
23	Equity instruments	23AP	0.00	23AQ	0.00			23AS	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28AP	0.00	28AQ	0.00	28AR	0.00	28AS	0.00
29	Housing financing	29AP	0.00	29AQ	0.00	29AR	0.00	29AS	0.00
30	Local governments financing	30AP	0.00	30AQ	0.00	30AR	0.00	30AS	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AP	0.00	31AQ	0.00	31AR	0.00	31AS	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AP	0.00	32AQ	0.00	32AR	0.00	32AS	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - T-1 Capex

Disclosure reference date T-1									
Water and Marine Resources (WTR)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AP	1,690,239.39	48AQ	1,178,002.78	48AR	0.00	48AS	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AP	1,690,239.39	53AQ	1,178,002.78	53AR	0.00	53AS	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AP	0.00	55AQ	0.00	55AR	0.00	55AS	0.00
55	Assets under management	56AP	0.00	56AQ	0.00	56AR	0.00	56AS	0.00
56	Of which: debt securities	57AP	0.00	57AQ	0.00	57AR	0.00	57AS	0.00
57	Of which: equity instruments	58AP	0.00	58AQ	0.00	58AR	0.00	58AS	0.00

GAR001 - T-1 Capex

		Disclosure reference date T-1							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AT	1,488,534.30	1AU	20,400.82	1AV	0.00	1AW	16,461.48
2	Financial undertakings	2AT	0.00	2AU	0.00	2AV	0.00	2AW	0.00
3	Credit institutions	3AT	0.00	3AU	0.00	3AV	0.00	3AW	0.00
4	Loans and advances	4AT	0.00	4AU	0.00	4AV	0.00	4AW	0.00
5	Debt securities, including UoP	5AT	0.00	5AU	0.00	5AV	0.00	5AW	0.00
6	Equity instruments	6AT	0.00	6AU	0.00			6AW	0.00
7	Other financial corporations	7AT	0.00	7AU	0.00	7AV	0.00	7AW	0.00
8	Of which: investment firms	8AT	0.00	8AU	0.00	8AV	0.00	8AW	0.00
9	Loans and advances	9AT	0.00	9AU	0.00	9AV	0.00	9AW	0.00
10	Debt securities, including UoP	10AT	0.00	10AU	0.00	10AV	0.00	10AW	0.00
11	Equity instruments	11AT	0.00	11AU	0.00			11AW	0.00
12	Of which: management companies	12AT	0.00	12AU	0.00	12AV	0.00	12AW	0.00
13	Loans and advances	13AT	0.00	13AU	0.00	13AV	0.00	13AW	0.00
14	Debt securities, including UoP	14AT	0.00	14AU	0.00	14AV	0.00	14AW	0.00
15	Equity instruments	15AT	0.00	15AU	0.00			15AW	0.00
16	Of which: insurance undertakings	16AT	0.00	16AU	0.00	16AV	0.00	16AW	0.00
17	Loans and advances	17AT	0.00	17AU	0.00	17AV	0.00	17AW	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
18	Debt securities, including UoP	18AT	0.00	18AU	0.00	18AV	0.00	18AW	0.00
19	Equity instruments	19AT	0.00	19AU	0.00			19AW	0.00
20	Non-financial undertakings	20AT	1,488,534.30	20AU	20,400.82	20AV	0.00	20AW	16,461.48
21	Loans and advances	21AT	613,161.43	21AU	0.00	21AV	0.00	21AW	0.00
22	Debt securities, including UoP	22AT	365,482.86	22AU	20,400.82	22AV	0.00	22AW	16,461.48
23	Equity instruments	23AT	509,890.00	23AU	0.00			23AW	0.00
24	Households	24AT	0.00	24AU	0.00	24AV	0.00	24AW	0.00
25	Of which: loans collateralised by residential immovable property	25AT	0.00	25AU	0.00	25AV	0.00	25AW	0.00
26	Of which: building renovation loans	26AT	0.00	26AU	0.00	26AV	0.00	26AW	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28AT	0.00	28AU	0.00	28AV	0.00	28AW	0.00
29	Housing financing	29AT	0.00	29AU	0.00	29AV	0.00	29AW	0.00
30	Local governments financing	30AT	0.00	30AU	0.00	30AV	0.00	30AW	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AT	0.00	31AU	0.00	31AV	0.00	31AW	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AT	0.00	32AU	0.00	32AV	0.00	32AW	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AT	1,488,534.30	48AU	20,400.82	48AV	0.00	48AW	16,461.48
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AT	1,488,534.30	53AU	20,400.82	53AV	0.00	53AW	16,461.48

GAR001 - T-1 Capex

		Disclosure reference date T-1							
		Circular Economy (CE)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AT	0.00	55AU	0.00	55AV	0.00	55AW	0.00
55	Assets under management	56AT	0.00	56AU	0.00	56AV	0.00	56AW	0.00
56	Of which: debt securities	57AT	0.00	57AU	0.00	57AV	0.00	57AW	0.00
57	Of which: equity instruments	58AT	0.00	58AU	0.00	58AV	0.00	58AW	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AX	807,404.18	1AY	0.00	1AZ	0.00	1BA	0.00
2	Financial undertakings	2AX	0.00	2AY	0.00	2AZ	0.00	2BA	0.00
3	Credit institutions	3AX	0.00	3AY	0.00	3AZ	0.00	3BA	0.00
4	Loans and advances	4AX	0.00	4AY	0.00	4AZ	0.00	4BA	0.00
5	Debt securities, including UoP	5AX	0.00	5AY	0.00	5AZ	0.00	5BA	0.00
6	Equity instruments	6AX	0.00	6AY	0.00			6BA	0.00
7	Other financial corporations	7AX	0.00	7AY	0.00	7AZ	0.00	7BA	0.00
8	Of which: investment firms	8AX	0.00	8AY	0.00	8AZ	0.00	8BA	0.00
9	Loans and advances	9AX	0.00	9AY	0.00	9AZ	0.00	9BA	0.00
10	Debt securities, including UoP	10AX	0.00	10AY	0.00	10AZ	0.00	10BA	0.00
11	Equity instruments	11AX	0.00	11AY	0.00			11BA	0.00
12	Of which: management companies	12AX	0.00	12AY	0.00	12AZ	0.00	12BA	0.00
13	Loans and advances	13AX	0.00	13AY	0.00	13AZ	0.00	13BA	0.00
14	Debt securities, including UoP	14AX	0.00	14AY	0.00	14AZ	0.00	14BA	0.00
15	Equity instruments	15AX	0.00	15AY	0.00			15BA	0.00
16	Of which: insurance undertakings	16AX	0.00	16AY	0.00	16AZ	0.00	16BA	0.00
17	Loans and advances	17AX	0.00	17AY	0.00	17AZ	0.00	17BA	0.00

GAR001 - T-1 Capex

Disclosure reference date T-1									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
18	Debt securities, including UoP	18AX	0.00	18AY	0.00	18AZ	0.00	18BA	0.00
19	Equity instruments	19AX	0.00	19AY	0.00			19BA	0.00
20	Non-financial undertakings	20AX	807,404.18	20AY	0.00	20AZ	0.00	20BA	0.00
21	Loans and advances	21AX	14.63	21AY	0.00	21AZ	0.00	21BA	0.00
22	Debt securities, including UoP	22AX	729,299.16	22AY	0.00	22AZ	0.00	22BA	0.00
23	Equity instruments	23AX	78,090.39	23AY	0.00			23BA	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28AX	0.00	28AY	0.00	28AZ	0.00	28BA	0.00
29	Housing financing	29AX	0.00	29AY	0.00	29AZ	0.00	29BA	0.00
30	Local governments financing	30AX	0.00	30AY	0.00	30AZ	0.00	30BA	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AX	0.00	31AY	0.00	31AZ	0.00	31BA	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AX	0.00	32AY	0.00	32AZ	0.00	32BA	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - T-1 Capex

Disclosure reference date T-1									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AX	807,404.18	48AY	0.00	48AZ	0.00	48BA	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AX	807,404.18	53AY	0.00	53AZ	0.00	53BA	0.00

GAR001 - T-1 Capex

EUR m		Disclosure reference date T-1							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AX	0.00	55AY	0.00	55AZ	0.00	55BA	0.00
55	Assets under management	56AX	0.00	56AY	0.00	56AZ	0.00	56BA	0.00
56	Of which: debt securities	57AX	0.00	57AY	0.00	57AZ	0.00	57BA	0.00
57	Of which: equity instruments	58AX	0.00	58AY	0.00	58AZ	0.00	58BA	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1 — Biodiversity and ecosystems (BIO): Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BB	26,914.16	1BC	0.00	1BD	0.00	1BE	0.00
2	Financial undertakings	2BB	0.00	2BC	0.00	2BD	0.00	2BE	0.00
3	Credit institutions	3BB	0.00	3BC	0.00	3BD	0.00	3BE	0.00
4	Loans and advances	4BB	0.00	4BC	0.00	4BD	0.00	4BE	0.00
5	Debt securities, including UoP	5BB	0.00	5BC	0.00	5BD	0.00	5BE	0.00
6	Equity instruments	6BB	0.00	6BC	0.00			6BE	0.00
7	Other financial corporations	7BB	0.00	7BC	0.00	7BD	0.00	7BE	0.00
8	Of which: investment firms	8BB	0.00	8BC	0.00	8BD	0.00	8BE	0.00
9	Loans and advances	9BB	0.00	9BC	0.00	9BD	0.00	9BE	0.00
10	Debt securities, including UoP	10BB	0.00	10BC	0.00	10BD	0.00	10BE	0.00
11	Equity instruments	11BB	0.00	11BC	0.00			11BE	0.00
12	Of which: management companies	12BB	0.00	12BC	0.00	12BD	0.00	12BE	0.00
13	Loans and advances	13BB	0.00	13BC	0.00	13BD	0.00	13BE	0.00
14	Debt securities, including UoP	14BB	0.00	14BC	0.00	14BD	0.00	14BE	0.00
15	Equity instruments	15BB	0.00	15BC	0.00			15BE	0.00
16	Of which: insurance undertakings	16BB	0.00	16BC	0.00	16BD	0.00	16BE	0.00
17	Loans and advances	17BB	0.00	17BC	0.00	17BD	0.00	17BE	0.00

GAR001 - T-1 Capex

		Disclosure reference date T-1							
		Biodiversity and ecosystems (BIO)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
18	Debt securities, including UoP	18BB	0.00	18BC	0.00	18BD	0.00	18BE	0.00
19	Equity instruments	19BB	0.00	19BC	0.00			19BE	0.00
20	Non-financial undertakings	20BB	26,914.16	20BC	0.00	20BD	0.00	20BE	0.00
21	Loans and advances	21BB	427.16	21BC	0.00	21BD	0.00	21BE	0.00
22	Debt securities, including UoP	22BB	13,932.77	22BC	0.00	22BD	0.00	22BE	0.00
23	Equity instruments	23BB	12,554.22	23BC	0.00			23BE	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28BB	0.00	28BC	0.00	28BD	0.00	28BE	0.00
29	Housing financing	29BB	0.00	29BC	0.00	29BD	0.00	29BE	0.00
30	Local governments financing	30BB	0.00	30BC	0.00	30BD	0.00	30BE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BB	0.00	31BC	0.00	31BD	0.00	31BE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32BB	0.00	32BC	0.00	32BD	0.00	32BE	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 - T-1 Capex

Disclosure reference date T-1									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48BB	26,914.16	48BC	0.00	48BD	0.00	48BE	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53BB	26,914.16	53BC	0.00	53BD	0.00	53BE	0.00

GAR001 - T-1 Capex

		Disclosure reference date T-1							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55BB	0.00	55BC	0.00	55BD	0.00	55BE	0.00
55	Assets under management	56BB	0.00	56BC	0.00	56BD	0.00	56BE	0.00
56	Of which: debt securities	57BB	0.00	57BC	0.00	57BD	0.00	57BE	0.00
57	Of which: equity instruments	58BB	0.00	58BC	0.00	58BD	0.00	58BE	0.00

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1									
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BF	4,950,793,619.30	1BG	603,242,300.73	1BH	538,062,606.12	1BI	6,036,102.84	1BJ	37,541,028.19
2	Financial undertakings	2BF	43,294,410.54	2BG	4,319,665.60	2BH	0.00	2BI	1,902,600.80	2BJ	332,180.59
3	Credit institutions	3BF	41,686,169.46	3BG	4,188,119.73	3BH	0.00	3BI	1,902,188.43	3BJ	216,304.76
4	Loans and advances	4BF	0.00	4BG	0.00	4BH	0.00	4BI	0.00	4BJ	0.00
5	Debt securities, including UoP	5BF	41,068,348.63	5BG	4,124,875.31	5BH	0.00	5BI	1,901,925.36	5BJ	210,002.72
6	Equity instruments	6BF	617,820.84	6BG	63,244.42			6BI	263.07	6BJ	6,302.04
7	Other financial corporations	7BF	1,608,241.08	7BG	131,545.87	7BH	0.00	7BI	412.37	7BJ	115,875.83
8	Of which: investment firms	8BF	0.00	8BG	0.00	8BH	0.00	8BI	0.00	8BJ	0.00
9	Loans and advances	9BF	0.00	9BG	0.00	9BH	0.00	9BI	0.00	9BJ	0.00
10	Debt securities, including UoP	10BF	0.00	10BG	0.00	10BH	0.00	10BI	0.00	10BJ	0.00
11	Equity instruments	11BF	0.00	11BG	0.00			11BI	0.00	11BJ	0.00
12	Of which: management companies	12BF	0.00	12BG	0.00	12BH	0.00	12BI	0.00	12BJ	0.00
13	Loans and advances	13BF	0.00	13BG	0.00	13BH	0.00	13BI	0.00	13BJ	0.00
14	Debt securities, including UoP	14BF	0.00	14BG	0.00	14BH	0.00	14BI	0.00	14BJ	0.00
15	Equity instruments	15BF	0.00	15BG	0.00			15BI	0.00	15BJ	0.00
16	Of which: insurance undertakings	16BF	1,608,241.08	16BG	131,545.87	16BH	0.00	16BI	412.37	16BJ	115,875.83
17	Loans and advances	17BF	0.00	17BG	0.00	17BH	0.00	17BI	0.00	17BJ	0.00

GAR001 - T-1 Capex

		Disclosure reference date T-1									
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
18	Debt securities, including UoP	18BF	1,608,241.08	18BG	131,545.87	18BH	0.00	18BI	412.37	18BJ	115,875.83
19	Equity instruments	19BF	0.00	19BG	0.00			19BI	0.00	19BJ	0.00
20	Non-financial undertakings	20BF	109,887,705.13	20BG	60,860,029.00	20BH	0.00	20BI	4,133,502.04	20BJ	37,208,847.60
21	Loans and advances	21BF	66,682,815.20	21BG	38,708,577.90	21BH	0.00	21BI	2,625,180.96	21BJ	26,534,620.55
22	Debt securities, including UoP	22BF	37,269,966.70	22BG	20,472,325.19	22BH	0.00	22BI	1,490,815.25	22BJ	9,514,100.60
23	Equity instruments	23BF	5,934,923.23	23BG	1,679,125.91			23BI	17,505.84	23BJ	1,160,126.46
24	Households	24BF	4,797,611,503.63	24BG	538,062,606.12	24BH	538,062,606.12	24BI	0.00	24BJ	0.00
25	Of which: loans collateralised by residential immovable property	25BF	4,555,747,209.73	25BG	530,343,351.31	25BH	530,343,351.31	25BI	0.00	25BJ	0.00
26	Of which: building renovation loans	26BF	196,094,395.55	26BG	7,719,254.81	26BH	7,719,254.81	26BI	0.00	26BJ	0.00
27	Of which: motor vehicle loans	27BF	45,769,898.35	27BG	0.00	27BH	0.00	27BI	0.00	27BJ	0.00
28	Local governments financing	28BF	0.00	28BG	0.00	28BH	0.00	28BI	0.00	28BJ	0.00
29	Housing financing	29BF	0.00	29BG	0.00	29BH	0.00	29BI	0.00	29BJ	0.00
30	Local governments financing	30BF	0.00	30BG	0.00	30BH	0.00	30BI	0.00	30BJ	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BF	10,977,803.98	31BG	0.00	31BH	0.00	31BI	0.00	31BJ	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32BF	0.00	32BG	0.00	32BH	0.00	32BI	0.00	32BJ	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										

GAR001 - T-1 Capex

		Disclosure reference date T-1									
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
36	Of which: loans collateralised by commercial immovable property										
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48BF	4,961,771,423.28	48BG	603,242,300.73	48BH	538,062,606.12	48BI	6,036,102.84	48BJ	37,541,028.19
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53BF	4,961,771,423.28	53BG	603,242,300.73	53BH	538,062,606.12	53BI	6,036,102.84	53BJ	37,541,028.19

GAR001 - T-1 Capex

	EUR m	Disclosure reference date T-1									
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										
54	Financial guarantees	55BF	0.00	55BG	0.00	55BH	0.00	55BI	0.00	55BJ	0.00
55	Assets under management	56BF	0.00	56BG	0.00	56BH	0.00	56BI	0.00	56BJ	0.00
56	Of which: debt securities	57BF	0.00	57BG	0.00	57BH	0.00	57BI	0.00	57BJ	0.00
57	Of which: equity instruments	58BF	0.00	58BG	0.00	58BH	0.00	58BI	0.00	58BJ	0.00

GAR001 – T-1 Turnover

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
	GAR - Assets included in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AF	5,537,783,673.95	1AG	4,932,861,672.84	1AH	580,727,208.86	1AI	538,062,606.12	1AJ	7,167,336.39	1AK	27,030,443.51
2	Financial undertakings	2AF	171,580,570.79	2AG	50,506,420.29	2AH	5,748,053.17	2AI	0.00	2AJ	1,904,846.30	2AK	92,927.28
3	Credit institutions	3AF	167,456,875.72	3AG	50,490,750.24	3AH	5,732,383.12	3AI	0.00	3AJ	1,904,846.30	3AK	90,040.70
4	Loans and advances	4AF	0.00	4AG	0.00	4AH	0.00	4AI	0.00	4AJ	0.00	4AK	0.00
5	Debt securities, including UoP	5AF	166,055,517.59	5AG	49,894,531.48	5AH	5,683,685.45	5AI	0.00	5AJ	1,904,635.84	5AK	86,434.62
6	Equity instruments	6AF	1,401,358.13	6AG	596,218.76	6AH	48,697.68			6AJ	210.46	6AK	3,606.08
7	Other financial corporations	7AF	4,123,695.07	7AG	15,670.04	7AH	15,670.04	7AI	0.00	7AJ	0.00	7AK	2,886.59
8	Of which: investment firms	8AF	0.00	8AG	0.00	8AH	0.00	8AI	0.00	8AJ	0.00	8AK	0.00
9	Loans and advances	9AF	0.00	9AG	0.00	9AH	0.00	9AI	0.00	9AJ	0.00	9AK	0.00
10	Debt securities, including UoP	10AF	0.00	10AG	0.00	10AH	0.00	10AI	0.00	10AJ	0.00	10AK	0.00
11	Equity instruments	11AF	0.00	11AG	0.00	11AH	0.00			11AJ	0.00	11AK	0.00
12	Of which: management companies	12AF	0.00	12AG	0.00	12AH	0.00	12AI	0.00	12AJ	0.00	12AK	0.00
13	Loans and advances	13AF	0.00	13AG	0.00	13AH	0.00	13AI	0.00	13AJ	0.00	13AK	0.00
14	Debt securities, including UoP	14AF	0.00	14AG	0.00	14AH	0.00	14AI	0.00	14AJ	0.00	14AK	0.00
15	Equity instruments	15AF	0.00	15AG	0.00	15AH	0.00			15AJ	0.00	15AK	0.00

GAR001 – T-1 Turnover

Disclosure reference date T-1													
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
16	Of which: insurance undertakings	16AF	4,123,695.07	16AG	15,670.04	16AH	15,670.04	16AI	0.00	16AJ	0.00	16AK	2,886.59
17	Loans and advances	17AF	0.00	17AG	0.00	17AH	0.00	17AI	0.00	17AJ	0.00	17AK	0.00
18	Debt securities, including UoP	18AF	4,123,695.07	18AG	15,670.04	18AH	15,670.04	18AI	0.00	18AJ	0.00	18AK	2,886.59
19	Equity instruments	19AF	0.00	19AG	0.00	19AH	0.00			19AJ	0.00	19AK	0.00
20	Non-financial undertakings	20AF	568,591,599.53	20AG	84,743,748.93	20AH	36,916,549.57	20AI	0.00	20AJ	5,262,490.09	20AK	26,937,516.23
21	Loans and advances	21AF	494,381,735.48	21AG	57,737,622.47	21AH	27,052,299.22	21AI	0.00	21AJ	3,724,542.11	21AK	21,054,327.63
22	Debt securities, including UoP	22AF	62,204,891.87	22AG	23,018,429.06	22AH	8,839,867.88	22AI	0.00	22AJ	1,533,027.89	22AK	5,048,463.97
23	Equity instruments	23AF	12,004,972.18	23AG	3,987,697.39	23AH	1,024,382.48			23AJ	4,920.09	23AK	834,724.63
24	Households	24AF	4,797,611,503.63	24AG	4,797,611,503.63	24AH	538,062,606.12	24AI	538,062,606.12	24AJ	0.00	24AK	0.00
25	Of which: loans collateralised by residential immovable property	25AF	4,555,747,209.73	25AG	4,555,747,209.73	25AH	530,343,351.31	25AI	530,343,351.31	25AJ	0.00	25AK	0.00
26	Of which: building renovation loans	26AF	196,094,395.55	26AG	196,094,395.55	26AH	7,719,254.81	26AI	7,719,254.81	26AJ	0.00	26AK	0.00
27	Of which: motor vehicle loans	27AF	45,769,898.35	27AG	45,769,898.35	27AH	0.00	27AI	0.00	27AJ	0.00	27AK	0.00
28	Local governments financing	28AF	0.00	28AG	0.00	28AH	0.00	28AI	0.00	28AJ	0.00	28AK	0.00
29	Housing financing	29AF	0.00	29AG	0.00	29AH	0.00	29AI	0.00	29AJ	0.00	29AK	0.00
30	Local governments financing	30AF	0.00	30AG	0.00	30AH	0.00	30AI	0.00	30AJ	0.00	30AK	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AF	10,977,803.98	31AG	10,977,803.98	31AH	0.00	31AI	0.00	31AJ	0.00	31AK	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AF	7,945,684,346.93	32AG	0.00	32AH	0.00	32AI	0.00	32AJ	0.00	32AK	0.00

GAR001 – T-1 Turnover

		Disclosure reference date T-1											
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
33	Financial and Non-financial undertakings	33AF	5,107,993,496.98										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34AF	4,943,953,558.40										
35	Loans and advances	35AF	3,717,775,407.19										
36	Of which: loans collateralised by commercial immovable property	36AF	806,895,830.21										
37	Of which, building renovation loans	37AF	13,916,704.00										
38	Debt securities	38AF	818,773,011.60										
39	Equity instruments	39AF	407,405,139.61										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40AF	164,039,938.58										
41	Loans and advances	41AF	25,427,057.61										
42	Debt securities	42AF	137,825,164.65										
43	Equity instruments	43AF	787,716.32										
44	Derivatives	44AF	2,517,192.25										
45	On demand interbank loans	45AF	1,176,077,809.49										
46	Cash and cash-related assets	46AF	91,987,150.14										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47AF	1,567,108,698.08										
48	Total GAR assets	48AF	13,494,445,824.86	48AG	4,943,839,476.82	48AH	580,727,208.86	48AI	538,062,606.12	48AJ	7,167,336.39	48AK	27,030,443.51
49	Assets not covered for GAR calculation	49AF	4,121,765,619.89										
50	Central government and Supranational issuers	50AF	2,615,799,406.99										

GAR001 – T-1 Turnover

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ag		ah		ai		aj		ak		al	
51	Central banks exposure	51AF	1,500,126,756.45										
52	Trading book	52AF	5,839,456.45										
53	Activos totales	53AF	17,616,211,444.75	53AG	4,943,839,476.82	53AH	580,727,208.86	53AI	538,062,606.12	53AJ	7,167,336.39	53AK	27,030,443.51
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations												
54	Financial guarantees	55AF	78,230,063.35	55AG	0.00	55AH	0.00	55AI	0.00	55AJ	0.00	55AK	0.00
55	Assets under management	56AF	0.00	56AG	0.00	56AH	0.00	56AI	0.00	56AJ	0.00	56AK	0.00
56	Of which: debt securities	57AF	0.00	57AG	0.00	57AH	0.00	57AI	0.00	57AJ	0.00	57AK	0.00
57	Of which: equity instruments	58AF	0.00	58AG	0.00	58AH	0.00	58AI	0.00	58AJ	0.00	58AK	0.00

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AL	2,238,779.29	1AM	181,756.00	1AN	0.00	1AO	172,104.24
2	Financial undertakings	2AL	1,741,039.57	2AM	169,193.40	2AN	0.00	2AO	165,591.62
3	Credit institutions	3AL	154,241.71	3AM	59,090.74	3AN	0.00	3AO	55,488.97
4	Loans and advances	4AL	0.00	4AM	0.00	4AN	0.00	4AO	0.00
5	Debt securities, including UoP	5AL	153,454.02	5AM	58,915.70	5AN	0.00	5AO	55,488.97
6	Equity instruments	6AL	787.69	6AM	175.04			6AO	0.00
7	Other financial corporations	7AL	1,586,797.86	7AM	110,102.66	7AN	0.00	7AO	110,102.66
8	Of which: investment firms	8AL	0.00	8AM	0.00	8AN	0.00	8AO	0.00
9	Loans and advances	9AL	0.00	9AM	0.00	9AN	0.00	9AO	0.00
10	Debt securities, including UoP	10AL	0.00	10AM	0.00	10AN	0.00	10AO	0.00
11	Equity instruments	11AL	0.00	11AM	0.00			11AO	0.00
12	Of which: management companies	12AL	0.00	12AM	0.00	12AN	0.00	12AO	0.00
13	Loans and advances	13AL	0.00	13AM	0.00	13AN	0.00	13AO	0.00
14	Debt securities, including UoP	14AL	0.00	14AM	0.00	14AN	0.00	14AO	0.00
15	Equity instruments	15AL	0.00	15AM	0.00			15AO	0.00
16	Of which: insurance undertakings	16AL	1,586,797.86	16AM	110,102.66	16AN	0.00	16AO	110,102.66
17	Loans and advances	17AL	0.00	17AM	0.00	17AN	0.00	17AO	0.00
18	Debt securities, including UoP	18AL	1,586,797.86	18AM	110,102.66	18AN	0.00	18AO	110,102.66

GAR001 – T-1 Turnover

		Disclosure reference date T-1							
	EUR m	Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
19	Equity instruments	19AL	0.00	19AM	0.00			19AO	0.00
20	Non-financial undertakings	20AL	497,739.72	20AM	12,562.61	20AN	0.00	20AO	6,512.61
21	Loans and advances	21AL	285,152.16	21AM	5,000.12	21AN	0.00	21AO	5,000.12
22	Debt securities, including UoP	22AL	211,749.73	22AM	7,562.49	22AN	0.00	22AO	1,512.50
23	Equity instruments	23AL	837.82	23AM	0.00			23AO	0.00
24	Households	24AL	0.00	24AM	0.00	24AN	0.00	24AO	0.00
25	Of which: loans collateralised by residential immovable property	25AL	0.00	25AM	0.00	25AN	0.00	25AO	0.00
26	Of which: building renovation loans	26AL	0.00	26AM	0.00	26AN	0.00	26AO	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28AL	0.00	28AM	0.00	28AN	0.00	28AO	0.00
29	Housing financing	29AL	0.00	29AM	0.00	29AN	0.00	29AO	0.00
30	Local governments financing	30AL	0.00	30AM	0.00	30AN	0.00	30AO	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AL	0.00	31AM	0.00	31AN	0.00	31AO	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AL	0.00	32AM	0.00	32AN	0.00	32AO	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								

GAR001 – T-1 Turnover

Disclosure reference date T-1									
EUR m		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AL	2,238,779.29	48AM	181,756.00	48AN	0.00	48AO	172,104.24
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AL	2,238,779.29	53AM	181,756.00	53AN	0.00	53AO	172,104.24
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AL	0.00	55AM	0.00	55AN	0.00	55AO	0.00

GAR001 – T-1 Turnover

Disclosure reference date T-1									
EUR m		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		am		an		ao		ap	
55	Assets under management	56AL	0.00	56AM	0.00	56AN	0.00	56AO	0.00
56	Of which: debt securities	57AL	0.00	57AM	0.00	57AN	0.00	57AO	0.00
57	Of which: equity instruments	58AL	0.00	58AM	0.00	58AN	0.00	58AO	0.00

GAR001 – T-1 Turnover

		Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AP	902,509.59	1AQ	654,828.68	1AR	0.00	1AS	461.54
2	Financial undertakings	2AP	0.00	2AQ	0.00	2AR	0.00	2AS	0.00
3	Credit institutions	3AP	0.00	3AQ	0.00	3AR	0.00	3AS	0.00
4	Loans and advances	4AP	0.00	4AQ	0.00	4AR	0.00	4AS	0.00
5	Debt securities, including UoP	5AP	0.00	5AQ	0.00	5AR	0.00	5AS	0.00
6	Equity instruments	6AP	0.00	6AQ	0.00			6AS	0.00
7	Other financial corporations	7AP	0.00	7AQ	0.00	7AR	0.00	7AS	0.00
8	Of which: investment firms	8AP	0.00	8AQ	0.00	8AR	0.00	8AS	0.00
9	Loans and advances	9AP	0.00	9AQ	0.00	9AR	0.00	9AS	0.00
10	Debt securities, including UoP	10AP	0.00	10AQ	0.00	10AR	0.00	10AS	0.00
11	Equity instruments	11AP	0.00	11AQ	0.00			11AS	0.00
12	Of which: management companies	12AP	0.00	12AQ	0.00	12AR	0.00	12AS	0.00
13	Loans and advances	13AP	0.00	13AQ	0.00	13AR	0.00	13AS	0.00
14	Debt securities, including UoP	14AP	0.00	14AQ	0.00	14AR	0.00	14AS	0.00
15	Equity instruments	15AP	0.00	15AQ	0.00			15AS	0.00
16	Of which: insurance undertakings	16AP	0.00	16AQ	0.00	16AR	0.00	16AS	0.00
17	Loans and advances	17AP	0.00	17AQ	0.00	17AR	0.00	17AS	0.00

GAR001 – T-1 Turnover

Disclosure reference date T-1									
Water and Marine Resources (WTR)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
18	Debt securities, including UoP	18AP	0.00	18AQ	0.00	18AR	0.00	18AS	0.00
19	Equity instruments	19AP	0.00	19AQ	0.00			19AS	0.00
20	Non-financial undertakings	20AP	902,509.59	20AQ	654,828.68	20AR	0.00	20AS	461.54
21	Loans and advances	21AP	93,198.71	21AQ	0.00	21AR	0.00	21AS	0.00
22	Debt securities, including UoP	22AP	809,310.88	22AQ	654,828.68	22AR	0.00	22AS	461.54
23	Equity instruments	23AP	0.00	23AQ	0.00			23AS	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28AP	0.00	28AQ	0.00	28AR	0.00	28AS	0.00
29	Housing financing	29AP	0.00	29AQ	0.00	29AR	0.00	29AS	0.00
30	Local governments financing	30AP	0.00	30AQ	0.00	30AR	0.00	30AS	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AP	0.00	31AQ	0.00	31AR	0.00	31AS	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AP	0.00	32AQ	0.00	32AR	0.00	32AS	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – T-1 Turnover

		Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AP	902,509.59	48AQ	654,828.68	48AR	0.00	48AS	461.54
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AP	902,509.59	53AQ	654,828.68	53AR	0.00	53AS	461.54

GAR001 – T-1 Turnover

	Disclosure reference date T-1								
	Water and Marine Resources (WTR)								
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		aq		ar		as		at	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AP	0.00	55AQ	0.00	55AR	0.00	55AS	0.00
55	Assets under management	56AP	0.00	56AQ	0.00	56AR	0.00	56AS	0.00
56	Of which: debt securities	57AP	0.00	57AQ	0.00	57AR	0.00	57AS	0.00
57	Of which: equity instruments	58AP	0.00	58AQ	0.00	58AR	0.00	58AS	0.00

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AT	822,192.32	1AU	54,461.34	1AV	0.00	1AW	42,922.92
2	Financial undertakings	2AT	0.00	2AU	0.00	2AV	0.00	2AW	0.00
3	Credit institutions	3AT	0.00	3AU	0.00	3AV	0.00	3AW	0.00
4	Loans and advances	4AT	0.00	4AU	0.00	4AV	0.00	4AW	0.00
5	Debt securities, including UoP	5AT	0.00	5AU	0.00	5AV	0.00	5AW	0.00
6	Equity instruments	6AT	0.00	6AU	0.00			6AW	0.00
7	Other financial corporations	7AT	0.00	7AU	0.00	7AV	0.00	7AW	0.00
8	Of which: investment firms	8AT	0.00	8AU	0.00	8AV	0.00	8AW	0.00
9	Loans and advances	9AT	0.00	9AU	0.00	9AV	0.00	9AW	0.00
10	Debt securities, including UoP	10AT	0.00	10AU	0.00	10AV	0.00	10AW	0.00
11	Equity instruments	11AT	0.00	11AU	0.00			11AW	0.00
12	Of which: management companies	12AT	0.00	12AU	0.00	12AV	0.00	12AW	0.00
13	Loans and advances	13AT	0.00	13AU	0.00	13AV	0.00	13AW	0.00
14	Debt securities, including UoP	14AT	0.00	14AU	0.00	14AV	0.00	14AW	0.00
15	Equity instruments	15AT	0.00	15AU	0.00			15AW	0.00
16	Of which: insurance undertakings	16AT	0.00	16AU	0.00	16AV	0.00	16AW	0.00
17	Loans and advances	17AT	0.00	17AU	0.00	17AV	0.00	17AW	0.00

GAR001 – T-1 Turnover

		Disclosure reference date T-1							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
18	Debt securities, including UoP	18AT	0.00	18AU	0.00	18AV	0.00	18AW	0.00
19	Equity instruments	19AT	0.00	19AU	0.00			19AW	0.00
20	Non-financial undertakings	20AT	822,192.32	20AU	54,461.34	20AV	0.00	20AW	42,922.92
21	Loans and advances	21AT	30,544.75	21AU	0.00	21AV	0.00	21AW	0.00
22	Debt securities, including UoP	22AT	682,379.97	22AU	54,461.34	22AV	0.00	22AW	42,922.92
23	Equity instruments	23AT	109,267.60	23AU	0.00			23AW	0.00
24	Households	24AT	0.00	24AU	0.00	24AV	0.00	24AW	0.00
25	Of which: loans collateralised by residential immovable property	25AT	0.00	25AU	0.00	25AV	0.00	25AW	0.00
26	Of which: building renovation loans	26AT	0.00	26AU	0.00	26AV	0.00	26AW	0.00
27	Of which: motor vehicle loans								
28	Local governments financing	28AT	0.00	28AU	0.00	28AV	0.00	28AW	0.00
29	Housing financing	29AT	0.00	29AU	0.00	29AV	0.00	29AW	0.00
30	Local governments financing	30AT	0.00	30AU	0.00	30AV	0.00	30AW	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AT	0.00	31AU	0.00	31AV	0.00	31AW	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AT	0.00	32AU	0.00	32AV	0.00	32AW	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

CAJA RURAL DE NAVARRA

GAR001 – T-1 Turnover

Disclosure reference date T-1									
Circular Economy (CE)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AT	822,192.32	48AU	54,461.34	48AV	0.00	48AW	42,922.92
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AT	822,192.32	53AU	54,461.34	53AV	0.00	53AW	42,922.92

GAR001 – T-1 Turnover

EUR m		Disclosure reference date T-1							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		au		av		aw		ax	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AT	0.00	55AU	0.00	55AV	0.00	55AW	0.00
55	Assets under management	56AT	0.00	56AU	0.00	56AV	0.00	56AW	0.00
56	Of which: debt securities	57AT	0.00	57AU	0.00	57AV	0.00	57AW	0.00
57	Of which: equity instruments	58AT	0.00	58AU	0.00	58AV	0.00	58AW	0.00

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AX	6,781.75	1AY	0.00	1AZ	0.00	1BA	0.00
2	Financial undertakings	2AX	0.00	2AY	0.00	2AZ	0.00	2BA	0.00
3	Credit institutions	3AX	0.00	3AY	0.00	3AZ	0.00	3BA	0.00
4	Loans and advances	4AX	0.00	4AY	0.00	4AZ	0.00	4BA	0.00
5	Debt securities, including UoP	5AX	0.00	5AY	0.00	5AZ	0.00	5BA	0.00
6	Equity instruments	6AX	0.00	6AY	0.00			6BA	0.00
7	Other financial corporations	7AX	0.00	7AY	0.00	7AZ	0.00	7BA	0.00
8	Of which: investment firms	8AX	0.00	8AY	0.00	8AZ	0.00	8BA	0.00
9	Loans and advances	9AX	0.00	9AY	0.00	9AZ	0.00	9BA	0.00
10	Debt securities, including UoP	10AX	0.00	10AY	0.00	10AZ	0.00	10BA	0.00
11	Equity instruments	11AX	0.00	11AY	0.00			11BA	0.00
12	Of which: management companies	12AX	0.00	12AY	0.00	12AZ	0.00	12BA	0.00
13	Loans and advances	13AX	0.00	13AY	0.00	13AZ	0.00	13BA	0.00
14	Debt securities, including UoP	14AX	0.00	14AY	0.00	14AZ	0.00	14BA	0.00
15	Equity instruments	15AX	0.00	15AY	0.00			15BA	0.00
16	Of which: insurance undertakings	16AX	0.00	16AY	0.00	16AZ	0.00	16BA	0.00
17	Loans and advances	17AX	0.00	17AY	0.00	17AZ	0.00	17BA	0.00

GAR001 – T-1 Turnover

Disclosure reference date T-1									
Pollution Prevention and Control (PPC)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
18	Debt securities, including UoP	18AX	0.00	18AY	0.00	18AZ	0.00	18BA	0.00
19	Equity instruments	19AX	0.00	19AY	0.00			19BA	0.00
20	Non-financial undertakings	20AX	6,781.75	20AY	0.00	20AZ	0.00	20BA	0.00
21	Loans and advances	21AX	15.00	21AY	0.00	21AZ	0.00	21BA	0.00
22	Debt securities, including UoP	22AX	5,320.18	22AY	0.00	22AZ	0.00	22BA	0.00
23	Equity instruments	23AX	1,446.57	23AY	0.00			23BA	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28AX	0.00	28AY	0.00	28AZ	0.00	28BA	0.00
29	Housing financing	29AX	0.00	29AY	0.00	29AZ	0.00	29BA	0.00
30	Local governments financing	30AX	0.00	30AY	0.00	30AZ	0.00	30BA	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AX	0.00	31AY	0.00	31AZ	0.00	31BA	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AX	0.00	32AY	0.00	32AZ	0.00	32BA	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48AX	6,781.75	48AY	0.00	48AZ	0.00	48BA	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53AX	6,781.75	53AY	0.00	53AZ	0.00	53BA	0.00

GAR001 – T-1 Turnover

EUR m									
		Disclosure reference date T-1							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		ay		az		ba		bb	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55AX	0.00	55AY	0.00	55AZ	0.00	55BA	0.00
55	Assets under management	56AX	0.00	56AY	0.00	56AZ	0.00	56BA	0.00
56	Of which: debt securities	57AX	0.00	57AY	0.00	57AZ	0.00	57BA	0.00
57	Of which: equity instruments	58AX	0.00	58AY	0.00	58AZ	0.00	58BA	0.00

GAR001 – T-1 Turnover

	Disclosure reference date T-1								
	Biodiversity and ecosystems (BIO)								
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BB	0.00	1BC	0.00	1BD	0.00	1BE	0.00
2	Financial undertakings	2BB	0.00	2BC	0.00	2BD	0.00	2BE	0.00
3	Credit institutions	3BB	0.00	3BC	0.00	3BD	0.00	3BE	0.00
4	Loans and advances	4BB	0.00	4BC	0.00	4BD	0.00	4BE	0.00
5	Debt securities, including UoP	5BB	0.00	5BC	0.00	5BD	0.00	5BE	0.00
6	Equity instruments	6BB	0.00	6BC	0.00			6BE	0.00
7	Other financial corporations	7BB	0.00	7BC	0.00	7BD	0.00	7BE	0.00
8	Of which: investment firms	8BB	0.00	8BC	0.00	8BD	0.00	8BE	0.00
9	Loans and advances	9BB	0.00	9BC	0.00	9BD	0.00	9BE	0.00
10	Debt securities, including UoP	10BB	0.00	10BC	0.00	10BD	0.00	10BE	0.00
11	Equity instruments	11BB	0.00	11BC	0.00			11BE	0.00
12	Of which: management companies	12BB	0.00	12BC	0.00	12BD	0.00	12BE	0.00
13	Loans and advances	13BB	0.00	13BC	0.00	13BD	0.00	13BE	0.00
14	Debt securities, including UoP	14BB	0.00	14BC	0.00	14BD	0.00	14BE	0.00
15	Equity instruments	15BB	0.00	15BC	0.00			15BE	0.00
16	Of which: insurance undertakings	16BB	0.00	16BC	0.00	16BD	0.00	16BE	0.00
17	Loans and advances	17BB	0.00	17BC	0.00	17BD	0.00	17BE	0.00

CAJA RURAL DE NAVARRA

GAR001 – T-1 Turnover

		Disclosure reference date T-1							
		Biodiversity and ecosystems (BIO)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
18	Debt securities, including UoP	18BB	0.00	18BC	0.00	18BD	0.00	18BE	0.00
19	Equity instruments	19BB	0.00	19BC	0.00			19BE	0.00
20	Non-financial undertakings	20BB	0.00	20BC	0.00	20BD	0.00	20BE	0.00
21	Loans and advances	21BB	0.00	21BC	0.00	21BD	0.00	21BE	0.00
22	Debt securities, including UoP	22BB	0.00	22BC	0.00	22BD	0.00	22BE	0.00
23	Equity instruments	23BB	0.00	23BC	0.00			23BE	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28BB	0.00	28BC	0.00	28BD	0.00	28BE	0.00
29	Housing financing	29BB	0.00	29BC	0.00	29BD	0.00	29BE	0.00
30	Local governments financing	30BB	0.00	30BC	0.00	30BD	0.00	30BE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BB	0.00	31BC	0.00	31BD	0.00	31BE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32BB	0.00	32BC	0.00	32BD	0.00	32BE	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1							
		Biodiversity and ecosystems (BIO)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48BB	0.00	48BC	0.00	48BD	0.00	48BE	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53BB	0.00	53BC	0.00	53BD	0.00	53BE	0.00

GAR001 – T-1 Turnover

Disclosure reference date T-1									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		bc		bd		be		bf	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55BB	0.00	55BC	0.00	55BD	0.00	55BE	0.00
55	Assets under management	56BB	0.00	56BC	0.00	56BD	0.00	56BE	0.00
56	Of which: debt securities	57BB	0.00	57BC	0.00	57BD	0.00	57BE	0.00
57	Of which: equity instruments	58BB	0.00	58BC	0.00	58BD	0.00	58BE	0.00

CAJA RURAL DE NAVARRA

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BF	4,936,831,935.79	1BG	581,618,254.89	1BH	538,062,606.12	1BI	7,167,336.39	1BJ	27,245,932.21
2	Financial undertakings	2BF	52,247,459.86	2BG	5,917,246.56	2BH	0.00	2BI	1,904,846.30	2BJ	258,518.91
3	Credit institutions	3BF	50,644,991.96	3BG	5,791,473.86	3BH	0.00	3BI	1,904,846.30	3BJ	145,529.66
4	Loans and advances	4BF	0.00	4BG	0.00	4BH	0.00	4BI	0.00	4BJ	0.00
5	Debt securities, including UoP	5BF	50,047,985.50	5BG	5,742,601.15	5BH	0.00	5BI	1,904,635.84	5BJ	141,923.58
6	Equity instruments	6BF	597,006.45	6BG	48,872.72			6BI	210.46	6BJ	3,606.08
7	Other financial corporations	7BF	1,602,467.90	7BG	125,772.70	7BH	0.00	7BI	0.00	7BJ	112,989.24
8	Of which: investment firms	8BF	0.00	8BG	0.00	8BH	0.00	8BI	0.00	8BJ	0.00
9	Loans and advances	9BF	0.00	9BG	0.00	9BH	0.00	9BI	0.00	9BJ	0.00
10	Debt securities, including UoP	10BF	0.00	10BG	0.00	10BH	0.00	10BI	0.00	10BJ	0.00
11	Equity instruments	11BF	0.00	11BG	0.00			11BI	0.00	11BJ	0.00
12	Of which: management companies	12BF	0.00	12BG	0.00	12BH	0.00	12BI	0.00	12BJ	0.00
13	Loans and advances	13BF	0.00	13BG	0.00	13BH	0.00	13BI	0.00	13BJ	0.00
14	Debt securities, including UoP	14BF	0.00	14BG	0.00	14BH	0.00	14BI	0.00	14BJ	0.00
15	Equity instruments	15BF	0.00	15BG	0.00			15BI	0.00	15BJ	0.00
16	Of which: insurance undertakings	16BF	1,602,467.90	16BG	125,772.70	16BH	0.00	16BI	0.00	16BJ	112,989.24
17	Loans and advances	17BF	0.00	17BG	0.00	17BH	0.00	17BI	0.00	17BJ	0.00

GAR001 – T-1 Turnover

	EUR m	Disclosure reference date T-1 – TOTAL (CCM + CCA + WMR + CE + PPC + BIO) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
18	Debt securities, including UoP	18BF	1,602,467.90	18BG	125,772.70	18BH	0.00	18BI	0.00	18BJ	112,989.24
19	Equity instruments	19BF	0.00	19BG	0.00			19BI	0.00	19BJ	0.00
20	Non-financial undertakings	20BF	86,972,972.30	20BG	37,638,402.21	20BH	0.00	20BI	5,262,490.09	20BJ	26,987,413.30
21	Loans and advances	21BF	58,146,533.09	21BG	27,057,299.33	21BH	0.00	21BI	3,724,542.11	21BJ	21,059,327.74
22	Debt securities, including UoP	22BF	24,727,189.83	22BG	9,556,720.39	22BH	0.00	22BI	1,533,027.89	22BJ	5,093,360.93
23	Equity instruments	23BF	4,099,249.38	23BG	1,024,382.48			23BI	4,920.09	23BJ	834,724.63
24	Households	24BF	4,797,611,503.63	24BG	538,062,606.12	24BH	538,062,606.12	24BI	0.00	24BJ	0.00
25	Of which: loans collateralised by residential immovable property	25BF	4,555,747,209.73	25BG	530,343,351.31	25BH	530,343,351.31	25BI	0.00	25BJ	0.00
26	Of which: building renovation loans	26BF	196,094,395.55	26BG	7,719,254.81	26BH	7,719,254.81	26BI	0.00	26BJ	0.00
27	Of which: motor vehicle loans	27BF	45,769,898.35	27BG	0.00	27BH	0.00	27BI	0.00	27BJ	0.00
28	Local governments financing	28BF	0.00	28BG	0.00	28BH	0.00	28BI	0.00	28BJ	0.00
29	Housing financing	29BF	0.00	29BG	0.00	29BH	0.00	29BI	0.00	29BJ	0.00
30	Local governments financing	30BF	0.00	30BG	0.00	30BH	0.00	30BI	0.00	30BJ	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BF	10,977,803.98	31BG	0.00	31BH	0.00	31BI	0.00	31BJ	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32BF	0.00	32BG	0.00	32BH	0.00	32BI	0.00	32BJ	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										

GAR001 – T-1 Turnover

		Disclosure reference date T-1									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
36	Of which: loans collateralised by commercial immovable property										
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48BF	4,947,809,739.77	48BG	581,618,254.89	48BH	538,062,606.12	48BI	7,167,336.39	48BJ	27,245,932.21
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53BF	4,947,809,739.77	53BG	581,618,254.89	53BH	538,062,606.12	53BI	7,167,336.39	53BJ	27,245,932.21

GAR001 – T-1 Turnover

Disclosure reference date T-1											
TOTAL (CCM + CCA + WMR + CE + PPC + BIO)											
Of which towards taxonomy relevant sectors (Taxonomy-eligible)											
EUR m				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		bg		bh		bi		bj		bk	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										
54	Financial guarantees	55BF	0.00	55BG	0.00	55BH	0.00	55BI	0.00	55BJ	0.00
55	Assets under management	56BF	0.00	56BG	0.00	56BH	0.00	56BI	0.00	56BJ	0.00
56	Of which: debt securities	57BF	0.00	57BG	0.00	57BH	0.00	57BI	0.00	57BJ	0.00
57	Of which: equity instruments	58BF	0.00	58BG	0.00	58BH	0.00	58BI	0.00	58BJ	0.00

GAR001 – Flow Capex

EUR m		Disclosure reference date T-1											
		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
	GAR - Assets included in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1,270,433,015.72	1B	1,011,574,768.22	1C	209,946,261.81	1D	199,231,363.66	1E	426,124.29	1F	2,950,189.46
2	Financial undertakings	2A	0.00	2B	0.00	2C	0.00	2D	0.00	2E	0.00	2F	0.00
3	Credit institutions	3A	0.00	3B	0.00	3C	0.00	3D	0.00	3E	0.00	3F	0.00
4	Loans and advances	4A	0.00	4B	0.00	4C	0.00	4D	0.00	4E	0.00	4F	0.00
5	Debt securities, including UoP	5A	0.00	5B	0.00	5C	0.00	5D	0.00	5E	0.00	5F	0.00
6	Equity instruments	6A	0.00	6B	0.00	6C	0.00			6E	0.00	6F	0.00
7	Other financial corporations	7A	0.00	7B	0.00	7C	0.00	7D	0.00	7E	0.00	7F	0.00
8	Of which: investment firms	8A	0.00	8B	0.00	8C	0.00	8D	0.00	8E	0.00	8F	0.00
9	Loans and advances	9A	0.00	9B	0.00	9C	0.00	9D	0.00	9E	0.00	9F	0.00
10	Debt securities, including UoP	10A	0.00	10B	0.00	10C	0.00	10D	0.00	10E	0.00	10F	0.00
11	Equity instruments	11A	0.00	11B	0.00	11C	0.00			11E	0.00	11F	0.00
12	Of which: management companies	12A	0.00	12B	0.00	12C	0.00	12D	0.00	12E	0.00	12F	0.00
13	Loans and advances	13A	0.00	13B	0.00	13C	0.00	13D	0.00	13E	0.00	13F	0.00
14	Debt securities, including UoP	14A	0.00	14B	0.00	14C	0.00	14D	0.00	14E	0.00	14F	0.00
15	Equity instruments	15A	0.00	15B	0.00	15C	0.00			15E	0.00	15F	0.00
16	Of which: insurance undertakings	16A	0.00	16B	0.00	16C	0.00	16D	0.00	16E	0.00	16F	0.00

GAR001 – Flow Capex

		Disclosure reference date T-1												
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)										
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)										
						Of which environmentally sustainable (Taxonomy-aligned)								
								Of which: use of proceeds		Of which: transitional		Of which: enabling		
		a		b		c		d		e		f		
17	Loans and advances	17A	0.00	17B	0.00	17C	0.00	17D	0.00	17E	0.00	17F	0.00	
18	Debt securities, including UoP	18A	0.00	18B	0.00	18C	0.00	18D	0.00	18E	0.00	18F	0.00	
19	Equity instruments	19A	0.00	19B	0.00	19C	0.00			19E	0.00	19F	0.00	
20	Non-financial undertakings	20A	277,121,129.25	20B	18,262,881.75	20C	10,714,898.15	20D	0.00	20E	426,124.29	20F	2,950,189.46	
21	Loans and advances	21A	277,121,129.25	21B	18,262,881.75	21C	10,714,898.15	21D	0.00	21E	426,124.29	21F	2,950,189.46	
22	Debt securities, including UoP	22A	0.00	22B	0.00	22C	0.00	22D	0.00	22E	0.00	22F	0.00	
23	Equity instruments	23A	0.00	23B	0.00	23C	0.00			23E	0.00	23F	0.00	
24	Households	24A	993,311,886.47	24B	993,311,886.47	24C	199,231,363.66	24D	199,231,363.66	24E	0.00	24F	0.00	
25	Of which: loans collateralised by residential immovable property	25A	902,382,667.63	25B	902,382,667.63	25C	198,738,384.70	25D	198,738,384.70	25E	0.00	25F	0.00	
26	Of which: building renovation loans	26A	63,392,554.00	26B	63,392,554.00	26C	492,978.96	26D	492,978.96	26E	0.00	26F	0.00	
27	Of which: motor vehicle loans	27A	27,536,664.84	27B	27,536,664.84	27C	0.00	27D	0.00	27E	0.00	27F	0.00	
28	Local governments financing	28A	0.00	28B	0.00	28C	0.00	28D	0.00	28E	0.00	28F	0.00	
29	Housing financing	29A	0.00	29B	0.00	29C	0.00	29D	0.00	29E	0.00	29F	0.00	
30	Local governments financing	30A	0.00	30B	0.00	30C	0.00	30D	0.00	30E	0.00	30F	0.00	
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	0.00	31B	0.00	31C	0.00	31D	0.00	31E	0.00	31F	0.00	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32A	2,279,839,146.56	32B	0.00	32C	0.00	32D	0.00	32E	0.00	32F	0.00	
33	Financial and Non-financial undertakings	33A	1,906,387,486.91											

GAR001 – Flow Capex

	Disclosure reference date T-1												
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34A	1,904,309,827.79										
35	Loans and advances	35A	1,904,309,827.79										
36	Of which: loans collateralised by commercial immovable property	36A	409,567,245.39										
37	Of which, building renovation loans	37A	1,219,209.03										
38	Debt securities	38A	0.00										
39	Equity instruments	39A	0.00										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40A	2,077,659.13										
41	Loans and advances	41A	2,077,659.13										
42	Debt securities	42A	0.00										
43	Equity instruments	43A	0.00										
44	Derivatives	44A	0.00										
45	On demand interbank loans	45A	0.00										
46	Cash and cash-related assets	46A	200,614.91										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47A	373,251,044.73										
48	Total GAR assets	48A	3,550,272,162.28	48B	1,011,574,768.22	48C	209,946,261.81	48D	199,231,363.66	48E	426,124.29	48F	2,950,189.46
49	Assets not covered for GAR calculation	49A	2,110,000,000.00										
50	Central government and Supranational issuers	50A	10,000,000.00										
51	Central banks exposure	51A	2,100,000,000.00										

GAR001 – Flow Capex

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
52	Trading book	52A	0.00										
53	Activos totales	53A	5,660,272,162.28	53B	1,011,574,768.22	53C	209,946,261.81	53D	199,231,363.66	53E	426,124.29	53F	2,950,189.46
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations												
54	Financial guarantees	55A	34,078,335.20	55B	0.00	55C	0.00	55D	0.00	55E	0.00	55F	0.00
55	Assets under management	56A	0.00	56B	0.00	56C	0.00	56D	0.00	56E	0.00	56F	0.00
56	Of which: debt securities	57A	0.00	57B	0.00	57C	0.00	57D	0.00	57E	0.00	57F	0.00
57	Of which: equity instruments	58A	0.00	58B	0.00	58C	0.00	58D	0.00	58E	0.00	58F	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T-1							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1G	10,107.35	1H	9,090.94	1I	0.00	1J	8,835.94
2	Financial undertakings	2G	0.00	2H	0.00	2I	0.00	2J	0.00
3	Credit institutions	3G	0.00	3H	0.00	3I	0.00	3J	0.00
4	Loans and advances	4G	0.00	4H	0.00	4I	0.00	4J	0.00
5	Debt securities, including UoP	5G	0.00	5H	0.00	5I	0.00	5J	0.00
6	Equity instruments	6G	0.00	6H	0.00			6J	0.00
7	Other financial corporations	7G	0.00	7H	0.00	7I	0.00	7J	0.00
8	Of which: investment firms	8G	0.00	8H	0.00	8I	0.00	8J	0.00
9	Loans and advances	9G	0.00	9H	0.00	9I	0.00	9J	0.00
10	Debt securities, including UoP	10G	0.00	10H	0.00	10I	0.00	10J	0.00
11	Equity instruments	11G	0.00	11H	0.00			11J	0.00
12	Of which: management companies	12G	0.00	12H	0.00	12I	0.00	12J	0.00
13	Loans and advances	13G	0.00	13H	0.00	13I	0.00	13J	0.00
14	Debt securities, including UoP	14G	0.00	14H	0.00	14I	0.00	14J	0.00
15	Equity instruments	15G	0.00	15H	0.00			15J	0.00
16	Of which: insurance undertakings	16G	0.00	16H	0.00	16I	0.00	16J	0.00
17	Loans and advances	17G	0.00	17H	0.00	17I	0.00	17J	0.00

GAR001 – Flow Capex

Disclosure reference date T-1									
Climate Change Adaptation (CCA)									
EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)								
			Of which environmentally sustainable (Taxonomy-aligned)						
					Of which: use of proceeds		Of which: enabling		
	g		h		i		j		
18 Debt securities, including UoP	18G	0.00	18H	0.00	18I	0.00	18J	0.00	
19 Equity instruments	19G	0.00	19H	0.00			19J	0.00	
20 Non-financial undertakings	20G	10,107.35	20H	9,090.94	20I	0.00	20J	8,835.94	
21 Loans and advances	21G	10,107.35	21H	9,090.94	21I	0.00	21J	8,835.94	
22 Debt securities, including UoP	22G	0.00	22H	0.00	22I	0.00	22J	0.00	
23 Equity instruments	23G	0.00	23H	0.00			23J	0.00	
24 Households	24G	0.00	24H	0.00	24I	0.00	24J	0.00	
25 Of which: loans collateralised by residential immovable property	25G	0.00	25H	0.00	25I	0.00	25J	0.00	
26 Of which: building renovation loans	26G	0.00	26H	0.00	26I	0.00	26J	0.00	
27 Of which: motor vehicle loans	27G	0.00	27H	0.00	27I	0.00	27J	0.00	
28 Local governments financing	28G	0.00	28H	0.00	28I	0.00	28J	0.00	
29 Housing financing	29G	0.00	29H	0.00	29I	0.00	29J	0.00	
30 Local governments financing	30G	0.00	30H	0.00	30I	0.00	30J	0.00	
31 Collateral obtained by taking possession: residential and commercial immovable properties	31G	0.00	31H	0.00	31I	0.00	31J	0.00	
32 Assets excluded from the numerator for GAR calculation (covered in the denominator)	32G	0.00	32H	0.00	32I	0.00	32J	0.00	
33 Financial and Non-financial undertakings									
34 SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations									
35 Loans and advances									

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

	EUR m	Disclosure reference date T-1							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48G	10,107.35	48H	9,090.94	48I	0.00	48J	8,835.94
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53G	10,107.35	53H	9,090.94	53I	0.00	53J	8,835.94

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

Disclosure reference date T-1									
Climate Change Adaptation (CCA)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55G	0.00	55H	0.00	55I	0.00	55J	0.00
55	Assets under management	56G	0.00	56H	0.00	56I	0.00	56J	0.00
56	Of which: debt securities	57G	0.00	57H	0.00	57I	0.00	57J	0.00
57	Of which: equity instruments	58G	0.00	58H	0.00	58I	0.00	58J	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1K	1,718,728.17	1L	1,716,264.62	1M	0.00	1N	0.00
2	Financial undertakings	2K	0.00	2L	0.00	2M	0.00	2N	0.00
3	Credit institutions	3K	0.00	3L	0.00	3M	0.00	3N	0.00
4	Loans and advances	4K	0.00	4L	0.00	4M	0.00	4N	0.00
5	Debt securities, including UoP	5K	0.00	5L	0.00	5M	0.00	5N	0.00
6	Equity instruments	6K	0.00	6L	0.00			6N	0.00
7	Other financial corporations	7K	0.00	7L	0.00	7M	0.00	7N	0.00
8	Of which: investment firms	8K	0.00	8L	0.00	8M	0.00	8N	0.00
9	Loans and advances	9K	0.00	9L	0.00	9M	0.00	9N	0.00
10	Debt securities, including UoP	10K	0.00	10L	0.00	10M	0.00	10N	0.00
11	Equity instruments	11K	0.00	11L	0.00			11N	0.00
12	Of which: management companies	12K	0.00	12L	0.00	12M	0.00	12N	0.00
13	Loans and advances	13K	0.00	13L	0.00	13M	0.00	13N	0.00
14	Debt securities, including UoP	14K	0.00	14L	0.00	14M	0.00	14N	0.00
15	Equity instruments	15K	0.00	15L	0.00			15N	0.00
16	Of which: insurance undertakings	16K	0.00	16L	0.00	16M	0.00	16N	0.00
17	Loans and advances	17K	0.00	17L	0.00	17M	0.00	17N	0.00

GAR001 – Flow Capex

		Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
18	Debt securities, including UoP	18K	0.00	18L	0.00	18M	0.00	18N	0.00
19	Equity instruments	19K	0.00	19L	0.00			19N	0.00
20	Non-financial undertakings	20K	1,718,728.17	20L	1,716,264.62	20M	0.00	20N	0.00
21	Loans and advances	21K	1,718,728.17	21L	1,716,264.62	21M	0.00	21N	0.00
22	Debt securities, including UoP	22K	0.00	22L	0.00	22M	0.00	22N	0.00
23	Equity instruments	23K	0.00	23L	0.00			23N	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28K	0.00	28L	0.00	28M	0.00	28N	0.00
29	Housing financing	29K	0.00	29L	0.00	29M	0.00	29N	0.00
30	Local governments financing	30K	0.00	30L	0.00	30M	0.00	30N	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31K	0.00	31L	0.00	31M	0.00	31N	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32K	0.00	32L	0.00	32M	0.00	32N	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

	EUR m	Disclosure reference date T-1							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48K	1,718,728.17	48L	1,716,264.62	48M	0.00	48N	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53K	1,718,728.17	53L	1,716,264.62	53M	0.00	53N	0.00

GAR001 – Flow Capex

Disclosure reference date T-1									
Water and Marine Resources (WTR)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55K	0.00	55L	0.00	55M	0.00	55N	0.00
55	Assets under management	56K	0.00	56L	0.00	56M	0.00	56N	0.00
56	Of which: debt securities	57K	0.00	57L	0.00	57M	0.00	57N	0.00
57	Of which: equity instruments	58K	0.00	58L	0.00	58M	0.00	58N	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1O	500,477.70	1P	216,935.00	1Q	0.00	1R	0.00
2	Financial undertakings	2O	0.00	2P	0.00	2Q	0.00	2R	0.00
3	Credit institutions	3O	0.00	3P	0.00	3Q	0.00	3R	0.00
4	Loans and advances	4O	0.00	4P	0.00	4Q	0.00	4R	0.00
5	Debt securities, including UoP	5O	0.00	5P	0.00	5Q	0.00	5R	0.00
6	Equity instruments	6O	0.00	6P	0.00			6R	0.00
7	Other financial corporations	7O	0.00	7P	0.00	7Q	0.00	7R	0.00
8	Of which: investment firms	8O	0.00	8P	0.00	8Q	0.00	8R	0.00
9	Loans and advances	9O	0.00	9P	0.00	9Q	0.00	9R	0.00
10	Debt securities, including UoP	10O	0.00	10P	0.00	10Q	0.00	10R	0.00
11	Equity instruments	11O	0.00	11P	0.00			11R	0.00
12	Of which: management companies	12O	0.00	12P	0.00	12Q	0.00	12R	0.00
13	Loans and advances	13O	0.00	13P	0.00	13Q	0.00	13R	0.00
14	Debt securities, including UoP	14O	0.00	14P	0.00	14Q	0.00	14R	0.00
15	Equity instruments	15O	0.00	15P	0.00			15R	0.00
16	Of which: insurance undertakings	16O	0.00	16P	0.00	16Q	0.00	16R	0.00
17	Loans and advances	17O	0.00	17P	0.00	17Q	0.00	17R	0.00

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

Disclosure reference date T									
Circular Economy (CE)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
18	Debt securities, including UoP	18O	0.00	18P	0.00	18Q	0.00	18R	0.00
19	Equity instruments	19O	0.00	19P	0.00			19R	0.00
20	Non-financial undertakings	20O	500,477.70	20P	216,935.00	20Q	0.00	20R	0.00
21	Loans and advances	21O	500,477.70	21P	216,935.00	21Q	0.00	21R	0.00
22	Debt securities, including UoP	22O	0.00	22P	0.00	22Q	0.00	22R	0.00
23	Equity instruments	23O	0.00	23P	0.00			23R	0.00
24	Households	24O	0.00	24P	0.00	24Q	0.00	24R	0.00
25	Of which: loans collateralised by residential immovable property	25O	0.00	25P	0.00	25Q	0.00	25R	0.00
26	Of which: building renovation loans	26O	0.00	26P	0.00	26Q	0.00	26R	0.00
27	Of which: motor vehicle loans	27O	0.00	27P	0.00	27Q	0.00	27R	0.00
28	Local governments financing	28O	0.00	28P	0.00	28Q	0.00	28R	0.00
29	Housing financing	29O	0.00	29P	0.00	29Q	0.00	29R	0.00
30	Local governments financing	30O	0.00	30P	0.00	30Q	0.00	30R	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31O	0.00	31P	0.00	31Q	0.00	31R	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32O	0.00	32P	0.00	32Q	0.00	32R	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Capex

		Disclosure reference date T							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48O	500,477.70	48P	216,935.00	48Q	0.00	48R	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53O	500,477.70	53P	216,935.00	53Q	0.00	53R	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55O	0.00	55P	0.00	55Q	0.00	55R	0.00
55	Assets under management	56O	0.00	56P	0.00	56Q	0.00	56R	0.00
56	Of which: debt securities	57O	0.00	57P	0.00	57Q	0.00	57R	0.00
57	Of which: equity instruments	58O	0.00	58P	0.00	58Q	0.00	58R	0.00

GAR001 – Flow Capex

	Disclosure reference date T								
	Pollution Prevention and Control (PPC)								
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1S	0.00	1T	0.00	1U	0.00	1V	0.00
2	Financial undertakings	2S	0.00	2T	0.00	2U	0.00	2V	0.00
3	Credit institutions	3S	0.00	3T	0.00	3U	0.00	3V	0.00
4	Loans and advances	4S	0.00	4T	0.00	4U	0.00	4V	0.00
5	Debt securities, including UoP	5S	0.00	5T	0.00	5U	0.00	5V	0.00
6	Equity instruments	6S	0.00	6T	0.00			6V	0.00
7	Other financial corporations	7S	0.00	7T	0.00	7U	0.00	7V	0.00
8	Of which: investment firms	8S	0.00	8T	0.00	8U	0.00	8V	0.00
9	Loans and advances	9S	0.00	9T	0.00	9U	0.00	9V	0.00
10	Debt securities, including UoP	10S	0.00	10T	0.00	10U	0.00	10V	0.00
11	Equity instruments	11S	0.00	11T	0.00			11V	0.00
12	Of which: management companies	12S	0.00	12T	0.00	12U	0.00	12V	0.00
13	Loans and advances	13S	0.00	13T	0.00	13U	0.00	13V	0.00
14	Debt securities, including UoP	14S	0.00	14T	0.00	14U	0.00	14V	0.00
15	Equity instruments	15S	0.00	15T	0.00			15V	0.00
16	Of which: insurance undertakings	16S	0.00	16T	0.00	16U	0.00	16V	0.00
17	Loans and advances	17S	0.00	17T	0.00	17U	0.00	17V	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
18	Debt securities, including UoP	18S	0.00	18T	0.00	18U	0.00	18V	0.00
19	Equity instruments	19S	0.00	19T	0.00			19V	0.00
20	Non-financial undertakings	20S	0.00	20T	0.00	20U	0.00	20V	0.00
21	Loans and advances	21S	0.00	21T	0.00	21U	0.00	21V	0.00
22	Debt securities, including UoP	22S	0.00	22T	0.00	22U	0.00	22V	0.00
23	Equity instruments	23S	0.00	23T	0.00			23V	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28S	0.00	28T	0.00	28U	0.00	28V	0.00
29	Housing financing	29S	0.00	29T	0.00	29U	0.00	29V	0.00
30	Local governments financing	30S	0.00	30T	0.00	30U	0.00	30V	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31S	0.00	31T	0.00	31U	0.00	31V	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32S	0.00	32T	0.00	32U	0.00	32V	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48S	0.00	48T	0.00	48U	0.00	48V	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53S	0.00	53T	0.00	53U	0.00	53V	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55S	0.00	55T	0.00	55U	0.00	55V	0.00
55	Assets under management	56S	0.00	56T	0.00	56U	0.00	56V	0.00
56	Of which: debt securities	57S	0.00	57T	0.00	57U	0.00	57V	0.00
57	Of which: equity instruments	58S	0.00	58T	0.00	58U	0.00	58V	0.00

GAR001 – Flow Capex

	EUR m	Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1W	1,210.89	1X	0.00	1Y	0.00	1Z	0.00
2	Financial undertakings	2W	0.00	2X	0.00	2Y	0.00	2Z	0.00
3	Credit institutions	3W	0.00	3X	0.00	3Y	0.00	3Z	0.00
4	Loans and advances	4W	0.00	4X	0.00	4Y	0.00	4Z	0.00
5	Debt securities, including UoP	5W	0.00	5X	0.00	5Y	0.00	5Z	0.00
6	Equity instruments	6W	0.00	6X	0.00			6Z	0.00
7	Other financial corporations	7W	0.00	7X	0.00	7Y	0.00	7Z	0.00
8	Of which: investment firms	8W	0.00	8X	0.00	8Y	0.00	8Z	0.00
9	Loans and advances	9W	0.00	9X	0.00	9Y	0.00	9Z	0.00
10	Debt securities, including UoP	10W	0.00	10X	0.00	10Y	0.00	10Z	0.00
11	Equity instruments	11W	0.00	11X	0.00			11Z	0.00
12	Of which: management companies	12W	0.00	12X	0.00	12Y	0.00	12Z	0.00
13	Loans and advances	13W	0.00	13X	0.00	13Y	0.00	13Z	0.00
14	Debt securities, including UoP	14W	0.00	14X	0.00	14Y	0.00	14Z	0.00
15	Equity instruments	15W	0.00	15X	0.00			15Z	0.00
16	Of which: insurance undertakings	16W	0.00	16X	0.00	16Y	0.00	16Z	0.00
17	Loans and advances	17W	0.00	17X	0.00	17Y	0.00	17Z	0.00

GAR001 – Flow Capex

Disclosure reference date T									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
18	Debt securities, including UoP	18W	0.00	18X	0.00	18Y	0.00	18Z	0.00
19	Equity instruments	19W	0.00	19X	0.00			19Z	0.00
20	Non-financial undertakings	20W	1,210.89	20X	0.00	20Y	0.00	20Z	0.00
21	Loans and advances	21W	1,210.89	21X	0.00	21Y	0.00	21Z	0.00
22	Debt securities, including UoP	22W	0.00	22X	0.00	22Y	0.00	22Z	0.00
23	Equity instruments	23W	0.00	23X	0.00			23Z	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28W	0.00	28X	0.00	28Y	0.00	28Z	0.00
29	Housing financing	29W	0.00	29X	0.00	29Y	0.00	29Z	0.00
30	Local governments financing	30W	0.00	30X	0.00	30Y	0.00	30Z	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31W	0.00	31X	0.00	31Y	0.00	31Z	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32W	0.00	32X	0.00	32Y	0.00	32Z	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

CAJA RURAL DE NAVARRA

GAR001 – Flow Capex

		Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48W	1,210.89	48X	0.00	48Y	0.00	48Z	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53W	1,210.89	53X	0.00	53Y	0.00	53Z	0.00

GAR001 – Flow Capex

EUR m		Disclosure reference date T – Biodiversity and ecosystems (BIO) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55W	0.00	55X	0.00	55Y	0.00	55Z	0.00
55	Assets under management	56W	0.00	56X	0.00	56Y	0.00	56Z	0.00
56	Of which: debt securities	57W	0.00	57X	0.00	57Y	0.00	57Z	0.00
57	Of which: equity instruments	58W	0.00	58X	0.00	58Y	0.00	58Z	0.00

GAR001 – Flow Capex

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AA	1,013,805,292.33	1AB	211,888,552.37	1AC	199,231,363.66	1AD	426,124.29	1AE	2,959,025.40
2	Financial undertakings	2AA	0.00	2AB	0.00	2AC	0.00	2AD	0.00	2AE	0.00
3	Credit institutions	3AA	0.00	3AB	0.00	3AC	0.00	3AD	0.00	3AE	0.00
4	Loans and advances	4AA	0.00	4AB	0.00	4AC	0.00	4AD	0.00	4AE	0.00
5	Debt securities, including UoP	5AA	0.00	5AB	0.00	5AC	0.00	5AD	0.00	5AE	0.00
6	Equity instruments	6AA	0.00	6AB	0.00			6AD	0.00	6AE	0.00
7	Other financial corporations	7AA	0.00	7AB	0.00	7AC	0.00	7AD	0.00	7AE	0.00
8	Of which: investment firms	8AA	0.00	8AB	0.00	8AC	0.00	8AD	0.00	8AE	0.00
9	Loans and advances	9AA	0.00	9AB	0.00	9AC	0.00	9AD	0.00	9AE	0.00
10	Debt securities, including UoP	10AA	0.00	10AB	0.00	10AC	0.00	10AD	0.00	10AE	0.00
11	Equity instruments	11AA	0.00	11AB	0.00			11AD	0.00	11AE	0.00
12	Of which: management companies	12AA	0.00	12AB	0.00	12AC	0.00	12AD	0.00	12AE	0.00
13	Loans and advances	13AA	0.00	13AB	0.00	13AC	0.00	13AD	0.00	13AE	0.00
14	Debt securities, including UoP	14AA	0.00	14AB	0.00	14AC	0.00	14AD	0.00	14AE	0.00
15	Equity instruments	15AA	0.00	15AB	0.00			15AD	0.00	15AE	0.00
16	Of which: insurance undertakings	16AA	0.00	16AB	0.00	16AC	0.00	16AD	0.00	16AE	0.00
17	Loans and advances	17AA	0.00	17AB	0.00	17AC	0.00	17AD	0.00	17AE	0.00

GAR001 – Flow Capex

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
18	Debt securities, including UoP	18AA	0.00	18AB	0.00	18AC	0.00	18AD	0.00	18AE	0.00
19	Equity instruments	19AA	0.00	19AB	0.00			19AD	0.00	19AE	0.00
20	Non-financial undertakings	20AA	20,493,405.86	20AB	12,657,188.71	20AC	0.00	20AD	426,124.29	20AE	2,959,025.40
21	Loans and advances	21AA	20,493,405.86	21AB	12,657,188.71	21AC	0.00	21AD	426,124.29	21AE	2,959,025.40
22	Debt securities, including UoP	22AA	0.00	22AB	0.00	22AC	0.00	22AD	0.00	22AE	0.00
23	Equity instruments	23AA	0.00	23AB	0.00			23AD	0.00	23AE	0.00
24	Households	24AA	993,311,886.47	24AB	199,231,363.66	24AC	199,231,363.66	24AD	0.00	24AE	0.00
25	Of which: loans collateralised by residential immovable property	25AA	902,382,667.63	25AB	198,738,384.70	25AC	198,738,384.70	25AD	0.00	25AE	0.00
26	Of which: building renovation loans	26AA	63,392,554.00	26AB	492,978.96	26AC	492,978.96	26AD	0.00	26AE	0.00
27	Of which: motor vehicle loans	27AA	27,536,664.84	27AB	0.00	27AC	0.00	27AD	0.00	27AE	0.00
28	Local governments financing	28AA	0.00	28AB	0.00	28AC	0.00	28AD	0.00	28AE	0.00
29	Housing financing	29AA	0.00	29AB	0.00	29AC	0.00	29AD	0.00	29AE	0.00
30	Local governments financing	30AA	0.00	30AB	0.00	30AC	0.00	30AD	0.00	30AE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AA	0.00	31AB	0.00	31AC	0.00	31AD	0.00	31AE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AA	0.00	32AB	0.00	32AC	0.00	32AD	0.00	32AE	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										

GAR001 – Flow Capex

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m			Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
36	Of which: loans collateralised by commercial immovable property										
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48AA	1,013,805,292.33	48AB	211,888,552.37	48AC	199,231,363.66	48AD	426,124.29	48AE	2,959,025.40
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53AA	1,013,805,292.33	53AB	211,888,552.37	53AC	199,231,363.66	53AD	426,124.29	53AE	2,959,025.40

GAR001 – Flow Capex

	EUR m	Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
				Of which environmentally sustainable (Taxonomy-aligned)							
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										
54	Financial guarantees	55AA	0.00	55AB	0.00	55AC	0.00	55AD	0.00	55AE	0.00
55	Assets under management	56AA	0.00	56AB	0.00	56AC	0.00	56AD	0.00	56AE	0.00
56	Of which: debt securities	57AA	0.00	57AB	0.00	57AC	0.00	57AD	0.00	57AE	0.00
57	Of which: equity instruments	58AA	0.00	58AB	0.00	58AC	0.00	58AD	0.00	58AE	0.00

GAR001 – Flow Turnover

		Disclosure reference date T-1											
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
	GAR - Assets included in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1,270,433,015.72	1B	1,017,886,893.27	1C	208,977,855.07	1D	199,231,363.66	1E	1,164,381.25	1F	3,407,379.47
2	Financial undertakings	2A	0.00	2B	0.00	2C	0.00	2D	0.00	2E	0.00	2F	0.00
3	Credit institutions	3A	0.00	3B	0.00	3C	0.00	3D	0.00	3E	0.00	3F	0.00
4	Loans and advances	4A	0.00	4B	0.00	4C	0.00	4D	0.00	4E	0.00	4F	0.00
5	Debt securities, including UoP	5A	0.00	5B	0.00	5C	0.00	5D	0.00	5E	0.00	5F	0.00
6	Equity instruments	6A	0.00	6B	0.00	6C	0.00			6E	0.00	6F	0.00
7	Other financial corporations	7A	0.00	7B	0.00	7C	0.00	7D	0.00	7E	0.00	7F	0.00
8	Of which: investment firms	8A	0.00	8B	0.00	8C	0.00	8D	0.00	8E	0.00	8F	0.00
9	Loans and advances	9A	0.00	9B	0.00	9C	0.00	9D	0.00	9E	0.00	9F	0.00
10	Debt securities, including UoP	10A	0.00	10B	0.00	10C	0.00	10D	0.00	10E	0.00	10F	0.00
11	Equity instruments	11A	0.00	11B	0.00	11C	0.00			11E	0.00	11F	0.00
12	Of which: management companies	12A	0.00	12B	0.00	12C	0.00	12D	0.00	12E	0.00	12F	0.00
13	Loans and advances	13A	0.00	13B	0.00	13C	0.00	13D	0.00	13E	0.00	13F	0.00
14	Debt securities, including UoP	14A	0.00	14B	0.00	14C	0.00	14D	0.00	14E	0.00	14F	0.00
15	Equity instruments	15A	0.00	15B	0.00	15C	0.00			15E	0.00	15F	0.00

GAR001 – Flow Turnover

		Disclosure reference date T-1											
EUR m		Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
16	Of which: insurance undertakings	16A	0.00	16B	0.00	16C	0.00	16D	0.00	16E	0.00	16F	0.00
17	Loans and advances	17A	0.00	17B	0.00	17C	0.00	17D	0.00	17E	0.00	17F	0.00
18	Debt securities, including UoP	18A	0.00	18B	0.00	18C	0.00	18D	0.00	18E	0.00	18F	0.00
19	Equity instruments	19A	0.00	19B	0.00	19C	0.00			19E	0.00	19F	0.00
20	Non-financial undertakings	20A	277,121,129.25	20B	24,575,006.80	20C	9,746,491.41	20D	0.00	20E	1,164,381.25	20F	3,407,379.47
21	Loans and advances	21A	277,121,129.25	21B	24,575,006.80	21C	9,746,491.41	21D	0.00	21E	1,164,381.25	21F	3,407,379.47
22	Debt securities, including UoP	22A	0.00	22B	0.00	22C	0.00	22D	0.00	22E	0.00	22F	0.00
23	Equity instruments	23A	0.00	23B	0.00	23C	0.00			23E	0.00	23F	0.00
24	Households	24A	993,311,886.47	24B	993,311,886.47	24C	199,231,363.66	24D	199,231,363.66	24E	0.00	24F	0.00
25	Of which: loans collateralised by residential immovable property	25A	902,382,667.63	25B	902,382,667.63	25C	198,738,384.70	25D	198,738,384.70	25E	0.00	25F	0.00
26	Of which: building renovation loans	26A	63,392,554.00	26B	63,392,554.00	26C	492,978.96	26D	492,978.96	26E	0.00	26F	0.00
27	Of which: motor vehicle loans	27A	27,536,664.84	27B	27,536,664.84	27C	0.00	27D	0.00	27E	0.00	27F	0.00
28	Local governments financing	28A	0.00	28B	0.00	28C	0.00	28D	0.00	28E	0.00	28F	0.00
29	Housing financing	29A	0.00	29B	0.00	29C	0.00	29D	0.00	29E	0.00	29F	0.00
30	Local governments financing	30A	0.00	30B	0.00	30C	0.00	30D	0.00	30E	0.00	30F	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	0.00	31B	0.00	31C	0.00	31D	0.00	31E	0.00	31F	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32A	2,279,839,146.56	32B	0.00	32C	0.00	32D	0.00	32E	0.00	32F	0.00

GAR001 – Flow Turnover

	EUR m	Total (gross) carrying amount											
				Disclosure reference date T-1									
				Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
33	Financial and Non-financial undertakings	33A	1,906,387,486.91										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	34A	1,904,309,827.79										
35	Loans and advances	35A	1,904,309,827.79										
36	Of which: loans collateralised by commercial immovable property	36A	409,567,245.39										
37	Of which, building renovation loans	37A	1,219,209.03										
38	Debt securities	38A	0.00										
39	Equity instruments	39A	0.00										
40	Non-EU country counterparties not subject to NFRD disclosure obligations	40A	2,077,659.13										
41	Loans and advances	41A	2,077,659.13										
42	Debt securities	42A	0.00										
43	Equity instruments	43A	0.00										
44	Derivatives	44A	0.00										
45	On demand interbank loans	45A	0.00										
46	Cash and cash-related assets	46A	200,614.91										
47	Other categories of assets (e.g. goodwill, commodities etc.)	47A	373,251,044.73										
48	Total GAR assets	48A	3,550,272,162.28	48B	1,017,886,893.27	48C	208,977,855.07	48D	199,231,363.66	48E	1,164,381.25	48F	3,407,379.47
49	Assets not covered for GAR calculation	49A	2,110,000,000.00										
50	Central government and Supranational issuers	50A	10,000,000.00										

GAR001 – Flow Turnover

		Disclosure reference date T-1											
	EUR m	Total (gross) carrying amount		Climate Change Mitigation (CCM)									
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
						Of which environmentally sustainable (Taxonomy-aligned)							
								Of which: use of proceeds		Of which: transitional		Of which: enabling	
		a		b		c		d		e		f	
51	Central banks exposure	51A	2,100,000,000.00										
52	Trading book	52A	0.00										
53	Activos totales	53A	5,660,272,162.28	53B	1,017,886,893.27	53C	208,977,855.07	53D	199,231,363.66	53E	1,164,381.25	53F	3,407,379.47
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations												
54	Financial guarantees	55A	34,078,335.20	55B	0.00	55C	0.00	55D	0.00	55E	0.00	55F	0.00
55	Assets under management	56A	0.00	56B	0.00	56C	0.00	56D	0.00	56E	0.00	56F	0.00
56	Of which: debt securities	57A	0.00	57B	0.00	57C	0.00	57D	0.00	57E	0.00	57F	0.00
57	Of which: equity instruments	58A	0.00	58B	0.00	58C	0.00	58D	0.00	58E	0.00	58F	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1G	25,988.64	1H	16,822.46	1I	0.00	1J	16,822.46
2	Financial undertakings	2G	0.00	2H	0.00	2I	0.00	2J	0.00
3	Credit institutions	3G	0.00	3H	0.00	3I	0.00	3J	0.00
4	Loans and advances	4G	0.00	4H	0.00	4I	0.00	4J	0.00
5	Debt securities, including UoP	5G	0.00	5H	0.00	5I	0.00	5J	0.00
6	Equity instruments	6G	0.00	6H	0.00			6J	0.00
7	Other financial corporations	7G	0.00	7H	0.00	7I	0.00	7J	0.00
8	Of which: investment firms	8G	0.00	8H	0.00	8I	0.00	8J	0.00
9	Loans and advances	9G	0.00	9H	0.00	9I	0.00	9J	0.00
10	Debt securities, including UoP	10G	0.00	10H	0.00	10I	0.00	10J	0.00
11	Equity instruments	11G	0.00	11H	0.00			11J	0.00
12	Of which: management companies	12G	0.00	12H	0.00	12I	0.00	12J	0.00
13	Loans and advances	13G	0.00	13H	0.00	13I	0.00	13J	0.00
14	Debt securities, including UoP	14G	0.00	14H	0.00	14I	0.00	14J	0.00
15	Equity instruments	15G	0.00	15H	0.00			15J	0.00
16	Of which: insurance undertakings	16G	0.00	16H	0.00	16I	0.00	16J	0.00
17	Loans and advances	17G	0.00	17H	0.00	17I	0.00	17J	0.00

GAR001 – Flow Turnover

EUR m		Disclosure reference date T – Climate Change Adaptation (CCA) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
18	Debt securities, including UoP	18G	0.00	18H	0.00	18I	0.00	18J	0.00
19	Equity instruments	19G	0.00	19H	0.00			19J	0.00
20	Non-financial undertakings	20G	25,988.64	20H	16,822.46	20I	0.00	20J	16,822.46
21	Loans and advances	21G	25,988.64	21H	16,822.46	21I	0.00	21J	16,822.46
22	Debt securities, including UoP	22G	0.00	22H	0.00	22I	0.00	22J	0.00
23	Equity instruments	23G	0.00	23H	0.00			23J	0.00
24	Households	24G	0.00	24H	0.00	24I	0.00	24J	0.00
25	Of which: loans collateralised by residential immovable property	25G	0.00	25H	0.00	25I	0.00	25J	0.00
26	Of which: building renovation loans	26G	0.00	26H	0.00	26I	0.00	26J	0.00
27	Of which: motor vehicle loans	27G	0.00	27H	0.00	27I	0.00	27J	0.00
28	Local governments financing	28G	0.00	28H	0.00	28I	0.00	28J	0.00
29	Housing financing	29G	0.00	29H	0.00	29I	0.00	29J	0.00
30	Local governments financing	30G	0.00	30H	0.00	30I	0.00	30J	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31G	0.00	31H	0.00	31I	0.00	31J	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32G	0.00	32H	0.00	32I	0.00	32J	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Turnover

		Disclosure reference date T							
		Climate Change Adaptation (CCA)							
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48G	25,988.64	48H	16,822.46	48I	0.00	48J	16,822.46
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53G	25,988.64	53H	16,822.46	53I	0.00	53J	16,822.46

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Climate Change Adaptation (CCA)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		g		h		i		j	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55G	0.00	55H	0.00	55I	0.00	55J	0.00
55	Assets under management	56G	0.00	56H	0.00	56I	0.00	56J	0.00
56	Of which: debt securities	57G	0.00	57H	0.00	57I	0.00	57J	0.00
57	Of which: equity instruments	58G	0.00	58H	0.00	58I	0.00	58J	0.00

CAJA RURAL DE NAVARRA

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T – Water and Marine Resources (WTR) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1K	1,997,090.52	1L	1,972,506.30	1M	0.00	1N	264.62
2	Financial undertakings	2K	0.00	2L	0.00	2M	0.00	2N	0.00
3	Credit institutions	3K	0.00	3L	0.00	3M	0.00	3N	0.00
4	Loans and advances	4K	0.00	4L	0.00	4M	0.00	4N	0.00
5	Debt securities, including UoP	5K	0.00	5L	0.00	5M	0.00	5N	0.00
6	Equity instruments	6K	0.00	6L	0.00			6N	0.00
7	Other financial corporations	7K	0.00	7L	0.00	7M	0.00	7N	0.00
8	Of which: investment firms	8K	0.00	8L	0.00	8M	0.00	8N	0.00
9	Loans and advances	9K	0.00	9L	0.00	9M	0.00	9N	0.00
10	Debt securities, including UoP	10K	0.00	10L	0.00	10M	0.00	10N	0.00
11	Equity instruments	11K	0.00	11L	0.00			11N	0.00
12	Of which: management companies	12K	0.00	12L	0.00	12M	0.00	12N	0.00
13	Loans and advances	13K	0.00	13L	0.00	13M	0.00	13N	0.00
14	Debt securities, including UoP	14K	0.00	14L	0.00	14M	0.00	14N	0.00
15	Equity instruments	15K	0.00	15L	0.00			15N	0.00
16	Of which: insurance undertakings	16K	0.00	16L	0.00	16M	0.00	16N	0.00
17	Loans and advances	17K	0.00	17L	0.00	17M	0.00	17N	0.00

GAR001 – Flow Turnover

EUR m		Disclosure reference date T							
		Water and Marine Resources (WTR)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
18	Debt securities, including UoP	18K	0.00	18L	0.00	18M	0.00	18N	0.00
19	Equity instruments	19K	0.00	19L	0.00			19N	0.00
20	Non-financial undertakings	20K	1,997,090.52	20L	1,972,506.30	20M	0.00	20N	264.62
21	Loans and advances	21K	1,997,090.52	21L	1,972,506.30	21M	0.00	21N	264.62
22	Debt securities, including UoP	22K	0.00	22L	0.00	22M	0.00	22N	0.00
23	Equity instruments	23K	0.00	23L	0.00			23N	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28K	0.00	28L	0.00	28M	0.00	28N	0.00
29	Housing financing	29K	0.00	29L	0.00	29M	0.00	29N	0.00
30	Local governments financing	30K	0.00	30L	0.00	30M	0.00	30N	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31K	0.00	31L	0.00	31M	0.00	31N	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32K	0.00	32L	0.00	32M	0.00	32N	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Turnover

		Disclosure reference date T							
		Water and Marine Resources (WTR)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48K	1,997,090.52	48L	1,972,506.30	48M	0.00	48N	264.62
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53K	1,997,090.52	53L	1,972,506.30	53M	0.00	53N	264.62

GAR001 – Flow Turnover

		Disclosure reference date T							
		Water and Marine Resources (WTR)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		k		l		m		n	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55K	0.00	55L	0.00	55M	0.00	55N	0.00
55	Assets under management	56K	0.00	56L	0.00	56M	0.00	56N	0.00
56	Of which: debt securities	57K	0.00	57L	0.00	57M	0.00	57N	0.00
57	Of which: equity instruments	58K	0.00	58L	0.00	58M	0.00	58N	0.00

GAR001 – Flow Turnover

		Disclosure reference date T							
		Circular Economy (CE)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1O	264,626.69	1P	19,800.00	1Q	0.00	1R	0.00
2	Financial undertakings	2O	0.00	2P	0.00	2Q	0.00	2R	0.00
3	Credit institutions	3O	0.00	3P	0.00	3Q	0.00	3R	0.00
4	Loans and advances	4O	0.00	4P	0.00	4Q	0.00	4R	0.00
5	Debt securities, including UoP	5O	0.00	5P	0.00	5Q	0.00	5R	0.00
6	Equity instruments	6O	0.00	6P	0.00			6R	0.00
7	Other financial corporations	7O	0.00	7P	0.00	7Q	0.00	7R	0.00
8	Of which: investment firms	8O	0.00	8P	0.00	8Q	0.00	8R	0.00
9	Loans and advances	9O	0.00	9P	0.00	9Q	0.00	9R	0.00
10	Debt securities, including UoP	10O	0.00	10P	0.00	10Q	0.00	10R	0.00
11	Equity instruments	11O	0.00	11P	0.00			11R	0.00
12	Of which: management companies	12O	0.00	12P	0.00	12Q	0.00	12R	0.00
13	Loans and advances	13O	0.00	13P	0.00	13Q	0.00	13R	0.00
14	Debt securities, including UoP	14O	0.00	14P	0.00	14Q	0.00	14R	0.00
15	Equity instruments	15O	0.00	15P	0.00			15R	0.00
16	Of which: insurance undertakings	16O	0.00	16P	0.00	16Q	0.00	16R	0.00
17	Loans and advances	17O	0.00	17P	0.00	17Q	0.00	17R	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
18	Debt securities, including UoP	18O	0.00	18P	0.00	18Q	0.00	18R	0.00
19	Equity instruments	19O	0.00	19P	0.00			19R	0.00
20	Non-financial undertakings	20O	264,626.69	20P	19,800.00	20Q	0.00	20R	0.00
21	Loans and advances	21O	264,626.69	21P	19,800.00	21Q	0.00	21R	0.00
22	Debt securities, including UoP	22O	0.00	22P	0.00	22Q	0.00	22R	0.00
23	Equity instruments	23O	0.00	23P	0.00			23R	0.00
24	Households	24O	0.00	24P	0.00	24Q	0.00	24R	0.00
25	Of which: loans collateralised by residential immovable property	25O	0.00	25P	0.00	25Q	0.00	25R	0.00
26	Of which: building renovation loans	26O	0.00	26P	0.00	26Q	0.00	26R	0.00
27	Of which: motor vehicle loans	27O	0.00	27P	0.00	27Q	0.00	27R	0.00
28	Local governments financing	28O	0.00	28P	0.00	28Q	0.00	28R	0.00
29	Housing financing	29O	0.00	29P	0.00	29Q	0.00	29R	0.00
30	Local governments financing	30O	0.00	30P	0.00	30Q	0.00	30R	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31O	0.00	31P	0.00	31Q	0.00	31R	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32O	0.00	32P	0.00	32Q	0.00	32R	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48O	264,626.69	48P	19,800.00	48Q	0.00	48R	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53O	264,626.69	53P	19,800.00	53Q	0.00	53R	0.00

GAR001 – Flow Turnover

EUR m		Disclosure reference date T							
		Circular Economy (CE)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		o		p		q		r	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55O	0.00	55P	0.00	55Q	0.00	55R	0.00
55	Assets under management	56O	0.00	56P	0.00	56Q	0.00	56R	0.00
56	Of which: debt securities	57O	0.00	57P	0.00	57Q	0.00	57R	0.00
57	Of which: equity instruments	58O	0.00	58P	0.00	58Q	0.00	58R	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1S	4,824.40	1T	0.00	1U	0.00	1V	0.00
2	Financial undertakings	2S	0.00	2T	0.00	2U	0.00	2V	0.00
3	Credit institutions	3S	0.00	3T	0.00	3U	0.00	3V	0.00
4	Loans and advances	4S	0.00	4T	0.00	4U	0.00	4V	0.00
5	Debt securities, including UoP	5S	0.00	5T	0.00	5U	0.00	5V	0.00
6	Equity instruments	6S	0.00	6T	0.00			6V	0.00
7	Other financial corporations	7S	0.00	7T	0.00	7U	0.00	7V	0.00
8	Of which: investment firms	8S	0.00	8T	0.00	8U	0.00	8V	0.00
9	Loans and advances	9S	0.00	9T	0.00	9U	0.00	9V	0.00
10	Debt securities, including UoP	10S	0.00	10T	0.00	10U	0.00	10V	0.00
11	Equity instruments	11S	0.00	11T	0.00			11V	0.00
12	Of which: management companies	12S	0.00	12T	0.00	12U	0.00	12V	0.00
13	Loans and advances	13S	0.00	13T	0.00	13U	0.00	13V	0.00
14	Debt securities, including UoP	14S	0.00	14T	0.00	14U	0.00	14V	0.00
15	Equity instruments	15S	0.00	15T	0.00			15V	0.00
16	Of which: insurance undertakings	16S	0.00	16T	0.00	16U	0.00	16V	0.00
17	Loans and advances	17S	0.00	17T	0.00	17U	0.00	17V	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T - Pollution Prevention and Control (PPC) - Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
18	Debt securities, including UoP	18S	0.00	18T	0.00	18U	0.00	18V	0.00
19	Equity instruments	19S	0.00	19T	0.00			19V	0.00
20	Non-financial undertakings	20S	4,824.40	20T	0.00	20U	0.00	20V	0.00
21	Loans and advances	21S	4,824.40	21T	0.00	21U	0.00	21V	0.00
22	Debt securities, including UoP	22S	0.00	22T	0.00	22U	0.00	22V	0.00
23	Equity instruments	23S	0.00	23T	0.00			23V	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28S	0.00	28T	0.00	28U	0.00	28V	0.00
29	Housing financing	29S	0.00	29T	0.00	29U	0.00	29V	0.00
30	Local governments financing	30S	0.00	30T	0.00	30U	0.00	30V	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31S	0.00	31T	0.00	31U	0.00	31V	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32S	0.00	32T	0.00	32U	0.00	32V	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Turnover

	Disclosure reference date T								
	Pollution Prevention and Control (PPC)								
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48S	4,824.40	48T	0.00	48U	0.00	48V	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53S	4,824.40	53T	0.00	53U	0.00	53V	0.00

GAR001 – Flow Turnover

		Disclosure reference date T							
		Pollution Prevention and Control (PPC)							
	EUR m	Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		s		t		u		v	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55S	0.00	55T	0.00	55U	0.00	55V	0.00
55	Assets under management	56S	0.00	56T	0.00	56U	0.00	56V	0.00
56	Of which: debt securities	57S	0.00	57T	0.00	57U	0.00	57V	0.00
57	Of which: equity instruments	58S	0.00	58T	0.00	58U	0.00	58V	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T – Biodiversity and ecosystems (BIO) – Of which towards taxonomy relevant sectors (Taxonomy-eligible)		Of which environmentally sustainable (Taxonomy-aligned)		Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	GAR - Assets included in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1W	1,539.72	1X	0.00	1Y	0.00	1Z	0.00
2	Financial undertakings	2W	0.00	2X	0.00	2Y	0.00	2Z	0.00
3	Credit institutions	3W	0.00	3X	0.00	3Y	0.00	3Z	0.00
4	Loans and advances	4W	0.00	4X	0.00	4Y	0.00	4Z	0.00
5	Debt securities, including UoP	5W	0.00	5X	0.00	5Y	0.00	5Z	0.00
6	Equity instruments	6W	0.00	6X	0.00			6Z	0.00
7	Other financial corporations	7W	0.00	7X	0.00	7Y	0.00	7Z	0.00
8	Of which: investment firms	8W	0.00	8X	0.00	8Y	0.00	8Z	0.00
9	Loans and advances	9W	0.00	9X	0.00	9Y	0.00	9Z	0.00
10	Debt securities, including UoP	10W	0.00	10X	0.00	10Y	0.00	10Z	0.00
11	Equity instruments	11W	0.00	11X	0.00			11Z	0.00
12	Of which: management companies	12W	0.00	12X	0.00	12Y	0.00	12Z	0.00
13	Loans and advances	13W	0.00	13X	0.00	13Y	0.00	13Z	0.00
14	Debt securities, including UoP	14W	0.00	14X	0.00	14Y	0.00	14Z	0.00
15	Equity instruments	15W	0.00	15X	0.00			15Z	0.00
16	Of which: insurance undertakings	16W	0.00	16X	0.00	16Y	0.00	16Z	0.00
17	Loans and advances	17W	0.00	17X	0.00	17Y	0.00	17Z	0.00

GAR001 – Flow Turnover

Disclosure reference date T									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
18	Debt securities, including UoP	18W	0.00	18X	0.00	18Y	0.00	18Z	0.00
19	Equity instruments	19W	0.00	19X	0.00			19Z	0.00
20	Non-financial undertakings	20W	1,539.72	20X	0.00	20Y	0.00	20Z	0.00
21	Loans and advances	21W	1,539.72	21X	0.00	21Y	0.00	21Z	0.00
22	Debt securities, including UoP	22W	0.00	22X	0.00	22Y	0.00	22Z	0.00
23	Equity instruments	23W	0.00	23X	0.00			23Z	0.00
24	Households								
25	Of which: loans collateralised by residential immovable property								
26	Of which: building renovation loans								
27	Of which: motor vehicle loans								
28	Local governments financing	28W	0.00	28X	0.00	28Y	0.00	28Z	0.00
29	Housing financing	29W	0.00	29X	0.00	29Y	0.00	29Z	0.00
30	Local governments financing	30W	0.00	30X	0.00	30Y	0.00	30Z	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31W	0.00	31X	0.00	31Y	0.00	31Z	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32W	0.00	32X	0.00	32Y	0.00	32Z	0.00
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								

GAR001 – Flow Turnover

Disclosure reference date T									
Biodiversity and ecosystems (BIO)									
EUR m		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
36	Of which: loans collateralised by commercial immovable property								
37	Of which, building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. goodwill, commodities etc.)								
48	Total GAR assets	48W	1,539.72	48X	0.00	48Y	0.00	48Z	0.00
49	Assets not covered for GAR calculation								
50	Central government and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Activos totales	53W	1,539.72	53X	0.00	53Y	0.00	53Z	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T							
		Biodiversity and ecosystems (BIO)							
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)							
				Of which environmentally sustainable (Taxonomy-aligned)					
						Of which: use of proceeds		Of which: enabling	
		w		x		z		aa	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations								
54	Financial guarantees	55W	0.00	55X	0.00	55Y	0.00	55Z	0.00
55	Assets under management	56W	0.00	56X	0.00	56Y	0.00	56Z	0.00
56	Of which: debt securities	57W	0.00	57X	0.00	57Y	0.00	57Z	0.00
57	Of which: equity instruments	58W	0.00	58X	0.00	58Y	0.00	58Z	0.00

GAR001 – Flow Turnover

	EUR m	Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
		Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	GAR - Assets included in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AA	1,020,180,963.24	1AB	210,986,983.84	1AC	199,231,363.66	1AD	1,164,381.25	1AE	3,424,466.55
2	Financial undertakings	2AA	0.00	2AB	0.00	2AC	0.00	2AD	0.00	2AE	0.00
3	Credit institutions	3AA	0.00	3AB	0.00	3AC	0.00	3AD	0.00	3AE	0.00
4	Loans and advances	4AA	0.00	4AB	0.00	4AC	0.00	4AD	0.00	4AE	0.00
5	Debt securities, including UoP	5AA	0.00	5AB	0.00	5AC	0.00	5AD	0.00	5AE	0.00
6	Equity instruments	6AA	0.00	6AB	0.00			6AD	0.00	6AE	0.00
7	Other financial corporations	7AA	0.00	7AB	0.00	7AC	0.00	7AD	0.00	7AE	0.00
8	Of which: investment firms	8AA	0.00	8AB	0.00	8AC	0.00	8AD	0.00	8AE	0.00
9	Loans and advances	9AA	0.00	9AB	0.00	9AC	0.00	9AD	0.00	9AE	0.00
10	Debt securities, including UoP	10AA	0.00	10AB	0.00	10AC	0.00	10AD	0.00	10AE	0.00
11	Equity instruments	11AA	0.00	11AB	0.00			11AD	0.00	11AE	0.00
12	Of which: management companies	12AA	0.00	12AB	0.00	12AC	0.00	12AD	0.00	12AE	0.00
13	Loans and advances	13AA	0.00	13AB	0.00	13AC	0.00	13AD	0.00	13AE	0.00
14	Debt securities, including UoP	14AA	0.00	14AB	0.00	14AC	0.00	14AD	0.00	14AE	0.00
15	Equity instruments	15AA	0.00	15AB	0.00			15AD	0.00	15AE	0.00
16	Of which: insurance undertakings	16AA	0.00	16AB	0.00	16AC	0.00	16AD	0.00	16AE	0.00
17	Loans and advances	17AA	0.00	17AB	0.00	17AC	0.00	17AD	0.00	17AE	0.00

GAR001 – Flow Turnover

	EUR m	ab		ac		ad		ae		af	
		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
		Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
18	Debt securities, including UoP	18AA	0.00	18AB	0.00	18AC	0.00	18AD	0.00	18AE	0.00
19	Equity instruments	19AA	0.00	19AB	0.00			19AD	0.00	19AE	0.00
20	Non-financial undertakings	20AA	26,869,076.77	20AB	11,755,620.18	20AC	0.00	20AD	1,164,381.25	20AE	3,424,466.55
21	Loans and advances	21AA	26,869,076.77	21AB	11,755,620.18	21AC	0.00	21AD	1,164,381.25	21AE	3,424,466.55
22	Debt securities, including UoP	22AA	0.00	22AB	0.00	22AC	0.00	22AD	0.00	22AE	0.00
23	Equity instruments	23AA	0.00	23AB	0.00			23AD	0.00	23AE	0.00
24	Households	24AA	993,311,886.47	24AB	199,231,363.66	24AC	199,231,363.66	24AD	0.00	24AE	0.00
25	Of which: loans collateralised by residential immovable property	25AA	902,382,667.63	25AB	198,738,384.70	25AC	198,738,384.70	25AD	0.00	25AE	0.00
26	Of which: building renovation loans	26AA	63,392,554.00	26AB	492,978.96	26AC	492,978.96	26AD	0.00	26AE	0.00
27	Of which: motor vehicle loans	27AA	27,536,664.84	27AB	0.00	27AC	0.00	27AD	0.00	27AE	0.00
28	Local governments financing	28AA	0.00	28AB	0.00	28AC	0.00	28AD	0.00	28AE	0.00
29	Housing financing	29AA	0.00	29AB	0.00	29AC	0.00	29AD	0.00	29AE	0.00
30	Local governments financing	30AA	0.00	30AB	0.00	30AC	0.00	30AD	0.00	30AE	0.00
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AA	0.00	31AB	0.00	31AC	0.00	31AD	0.00	31AE	0.00
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	32AA	0.00	32AB	0.00	32AC	0.00	32AD	0.00	32AE	0.00
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										

CAJA RURAL DE NAVARRA

GAR001 – Flow Turnover

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m	Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
36	Of which: loans collateralised by commercial immovable property										
37	Of which, building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. goodwill, commodities etc.)										
48	Total GAR assets	48AA	1,020,180,963.24	48AB	210,986,983.84	48AC	199,231,363.66	48AD	1,164,381.25	48AE	3,424,466.55
49	Assets not covered for GAR calculation										
50	Central government and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Activos totales	53AA	1,020,180,963.24	53AB	210,986,983.84	53AC	199,231,363.66	53AD	1,164,381.25	53AE	3,424,466.55

GAR001 – Flow Turnover

		Disclosure reference date T									
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)									
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)									
	EUR m	Of which environmentally sustainable (Taxonomy-aligned)									
						Of which: use of proceeds		Of which: transitional		Of which: enabling	
		ab		ac		ad		ae		af	
	Off-balance sheet exposures - Undertakings not subject to NFRD disclosure obligations										
54	Financial guarantees	55AA	0.00	55AB	0.00	55AC	0.00	55AD	0.00	55AE	0.00
55	Assets under management	56AA	0.00	56AB	0.00	56AC	0.00	56AD	0.00	56AE	0.00
56	Of which: debt securities	57AA	0.00	57AB	0.00	57AC	0.00	57AD	0.00	57AE	0.00
57	Of which: equity instruments	58AA	0.00	58AB	0.00	58AC	0.00	58AD	0.00	58AE	0.00

GAR002 – Capex

	Climate Change Mitigation (CCM)									
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
			Gross carrying amount				Gross carrying amount			
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)	
			a		b		c		d	
1	1A	0210 - Silviculture and other forestry activities	1B	69,924.62	1C	69,924.62				
2	1A	1039 - Other processing and preserving of fruit and vegetables	1B	10,786,586.31	1C	0.00				
3	1A	1041 - Manufacture of oils and fats	1B	493,592.48	1C	0.00				
4	1A	1085 - Manufacture of prepared meals and dishes	1B	493,304.01	1C	0.00				
5	1A	1089 - Manufacture of other food products n,e,c,	1B	1,201,285.96	1C	0.00				
6	1A	1105 - Manufacture of beer	1B	2,187,586.51	1C	0.00				
7	1A	1107 - Manufacture of soft drinks; production of mineral waters and other bottled waters	1B	507,334.69	1C	119,980.65				
8	1A	1419 - Manufacture of other wearing apparel and accessories	1B	525,655.90	1C	244,857.77				
9	1A	1711 - Manufacture of pulp	1B	136,108.12	1C	136,108.12				
10	1A	2011 - Manufacture of industrial gases	1B	331,069.20	1C	133,313.38				
11	1A	2110 - Manufacture of basic pharmaceutical products	1B	177,571.24	1C	49.18				
12	1A	2211 - Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	1B	328,171.56	1C	0.00				
13	1A	2311 - Manufacture of flat glass	1B	707,264.71	1C	650,171.88				
14	1A	2410 - Manufacture of basic iron and steel and of ferro-alloys	1B	32,444.29	1C	13,947.76				
15	1A	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings of steel	1B	3,491,179.84	1C	2,863,960.92				
16	1A	2442 - Aluminium production	1B	494,915.65	1C	494,915.65				
17	1A	2443 - Lead, zinc and tin production	1B	2.34	1C	0.00				

GAR002 – Capex

	Climate Change Mitigation (CCM)										
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD				
			Gross carrying amount				Gross carrying amount				
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)		
			a		b		c		d		
18	1A	2511 - Manufacture of metal structures and parts of structures	1B	-5,759.16	1C	0.00					
19	1A	2550 - Forging, pressing, stamping and roll forming of metal; powder metallurgy	1B	18,386.28	1C	10,142.67					
20	1A	2611 - Manufacture of electronic components	1B	1,951,881.73	1C	0.00					
21	1A	2630 - Manufacture of communication equipment	1B	83,362.46	1C	8,674.77					
22	1A	2711 - Manufacture of electric motors, generators and transformers	1B	2,233,481.08	1C	1,083,523.07					
23	1A	2823 - Manufacture of office machinery and equipment (except computers and peripheral equipment)	1B	431,240.08	1C	33,229.37					
24	1A	2825 - Manufacture of non-domestic cooling and ventilation equipment	1B	5,001,267.55	1C	0.00					
25	1A	2829 - Manufacture of other general-purpose machinery n,e,c,	1B	0.34	1C	0.00					
26	1A	2910 - Manufacture of motor vehicles	1B	6,592,203.04	1C	2,048,079.81					
27	1A	2932 - Manufacture of other parts and accessories for motor vehicles	1B	682,548.61	1C	654,080.29					
28	1A	3020 - Manufacture of railway locomotives and rolling stock	1B	19,347,137.29	1C	16,400,714.43					
29	1A	3030 - Manufacture of air and spacecraft and related machinery	1B	851,482.17	1C	0.00					
30	1A	3250 - Manufacture of medical and dental instruments and supplies	1B	2,167,210.43	1C	27,386.48					
31	1A	3511 - Production of electricity	1B	22,058,990.95	1C	21,197,607.08					
32	1A	3512 - Transmission of electricity	1B	5,558,346.46	1C	5,553,870.24					
33	1A	3513 - Distribution of electricity	1B	20,566,845.41	1C	19,839,774.42					
34	1A	3521 - Manufacture of gas	1B	2,343,209.28	1C	1,513,549.18					
35	1A	3522 - Distribution of gaseous fuels through mains	1B	3,170,615.14	1C	2,888,544.65					

GAR002 – Capex

	Climate Change Mitigation (CCM)										
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD				
			Gross carrying amount				Gross carrying amount				
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)		
			a		b		c		d		
36	1A	3600 - Collection, purification and distribution of water	1B	151.85	1C	149.26					
37	1A	3811 - Collection of non-hazardous waste	1B	9,429.00	1C	0.00					
38	1A	4110 - Development of building projects	1B	3,047,176.16	1C	559,870.25					
39	1A	4120 - Construction of residential and non-residential buildings	1B	448,062.74	1C	380,414.62					
40	1A	4211 - Construction of roads and motorways	1B	20,159.50	1C	13,621.28					
41	1A	4212 - Construction of railways and underground railways	1B	536.20	1C	362.29					
42	1A	4222 - Construction of utility projects for electricity and telecommunications	1B	2,048,168.35	1C	1,859,103.64					
43	1A	4299 - Construction of other civil engineering projects n,e,c,	1B	369,973.44	1C	249,982.05					
44	1A	4311 - Demolition	1B	2,398,974.57	1C	0.00					
45	1A	4329 - Other construction installation	1B	6,685.47	1C	0.00					
46	1A	4399 - Other specialised construction activities n.e.c.	1B	3,327.33	1C	3,314.38					
47	1A	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	1B	42.57	1C	0.00					
48	1A	4631 - Wholesale of fruit and vegetables	1B	2,963,307.77	1C	0.00					
49	1A	4671 - Wholesale of solid, liquid and gaseous fuels and related products	1B	208,483.03	1C	0.00					
50	1A	4672 - Wholesale trade services of metals and metal ores	1B	206,158.21	1C	1.19					
51	1A	4711 - Non-specialised retail sale of predominately food, beverages or tobacco	1B	2,691,598.68	1C	80,225.27					
52	1A	4719 - Other retail sale in non-specialised stores	1B	165,277.40	1C	22,551.87					
53	1A	4764 - Retail sale of sporting equipment in specialised stores	1B	1.73	1C	0.86					

GAR002 – Capex

	Climate Change Mitigation (CCM)									
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
			Gross carrying amount				Gross carrying amount			
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)	
			a		b		c		d	
54	1A	5010 - Sea and coastal passenger water transport	1B	3,007,838.10	1C	705,302.89				
55	1A	5221 - Service activities incidental to land transportation	1B	118,616.36	1C	0.00				
56	1A	5229 - Other transportation support activities	1B	641,332.60	1C	625,421.67				
57	1A	5320 - Other postal and courier activities	1B	4,204,374.06	1C	1,208,415.54				
58	1A	6190 - Other telecommunications activities	1B	160,005.07	1C	7,603.72				
59	1A	6209 - Other information technology and computer service activities	1B	264,166.63	1C	251,840.72				
60	1A	6832 - Management of real estate on a fee or contract basis	1B	18,841.41	1C	18,768.12				
61	1A	9999 - NACEs not included in Taxonomy	1B	22,029,440.02	1C	18,783,009.91				
62	1A	TOTAL	1B	160,048,574.83	1C	100,756,365.97				

GAR002 – Capex

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
1	1F	104.24	1G	104.24				
2	1F	0.00	1G	0.00				
3	1F	0.00	1G	0.00				
4	1F	0.00	1G	0.00				
5	1F	0.00	1G	0.00				
6	1F	0.00	1G	0.00				
7	1F	13,706.05	1G	0.00				
8	1F	0.00	1G	0.00				
9	1F	202.89	1G	202.89				
10	1F	1,464.86	1G	0.00				
11	1F	0.00	1G	0.00				
12	1F	0.00	1G	0.00				
13	1F	0.00	1G	0.00				
14	1F	0.00	1G	0.00				
15	1F	0.00	1G	0.00				
16	1F	0.00	1G	0.00				
17	1F	0.00	1G	0.00				
18	1F	0.00	1G	0.00				
19	1F	0.00	1G	0.00				
20	1F	0.00	1G	0.00				
21	1F	0.00	1G	0.00				
22	1F	0.00	1G	0.00				

GAR002 – Capex

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
23	1F	0.00	1G	0.00				
24	1F	0.00	1G	0.00				
25	1F	0.00	1G	0.00				
26	1F	0.00	1G	0.00				
27	1F	0.00	1G	0.00				
28	1F	0.00	1G	0.00				
29	1F	0.00	1G	0.00				
30	1F	0.00	1G	0.00				
31	1F	0.00	1G	0.00				
32	1F	0.00	1G	0.00				
33	1F	0.00	1G	0.00				
34	1F	0.00	1G	0.00				
35	1F	0.00	1G	0.00				
36	1F	0.00	1G	0.00				
37	1F	0.00	1G	0.00				
38	1F	4,940.03	1G	0.00				
39	1F	0.00	1G	0.00				
40	1F	0.00	1G	0.00				
41	1F	0.00	1G	0.00				
42	1F	0.00	1G	0.00				
43	1F	0.00	1G	0.00				
44	1F	0.00	1G	0.00				

GAR002 – Capex

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
45	1F	0.00	1G	0.00				
46	1F	47.46	1G	46.50				
47	1F	0.00	1G	0.00				
48	1F	0.00	1G	0.00				
49	1F	0.00	1G	0.00				
50	1F	0.00	1G	0.00				
51	1F	83,626.96	1G	0.00				
52	1F	0.00	1G	0.00				
53	1F	0.00	1G	0.00				
54	1F	0.00	1G	0.00				
55	1F	0.00	1G	0.00				
56	1F	0.00	1G	0.00				
57	1F	0.00	1G	0.00				
58	1F	6,754.63	1G	0.00				
59	1F	1,120.54	1G	280.13				
60	1F	268.74	1G	263.31				
61	1F	182,980.58	1G	179,284.00				
62	1F	295,216.96	1G	180,181.07				

GAR002 – Capex

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
1	1J	0.00	1K	0.00				
2	1J	0.00	1K	0.00				
3	1J	0.00	1K	0.00				
4	1J	0.00	1K	0.00				
5	1J	0.00	1K	0.00				
6	1J	0.00	1K	0.00				
7	1J	0.00	1K	0.00				
8	1J	0.00	1K	0.00				
9	1J	0.00	1K	0.00				
10	1J	0.00	1K	0.00				
11	1J	0.00	1K	0.00				
12	1J	0.00	1K	0.00				
13	1J	0.00	1K	0.00				
14	1J	0.00	1K	0.00				
15	1J	0.00	1K	0.00				
16	1J	0.00	1K	0.00				
17	1J	0.00	1K	0.00				
18	1J	0.00	1K	0.00				
19	1J	0.00	1K	0.00				
20	1J	0.00	1K	0.00				
21	1J	0.00	1K	0.00				
22	1J	13,535.10	1K	0.00				

GAR002 – Capex

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
23	1J	0.00	1K	0.00				
24	1J	0.00	1K	0.00				
25	1J	0.00	1K	0.00				
26	1J	0.00	1K	0.00				
27	1J	0.00	1K	0.00				
28	1J	0.00	1K	0.00				
29	1J	0.00	1K	0.00				
30	1J	0.00	1K	0.00				
31	1J	1,376,002.66	1K	1,187,925.75				
32	1J	0.00	1K	0.00				
33	1J	0.00	1K	0.00				
34	1J	0.00	1K	0.00				
35	1J	0.00	1K	0.00				
36	1J	64.36	1K	64.36				
37	1J	0.00	1K	0.00				
38	1J	173,312.78	1K	0.00				
39	1J	119.26	1K	0.00				
40	1J	0.00	1K	0.00				
41	1J	0.00	1K	0.00				
42	1J	2,211.90	1K	0.00				
43	1J	0.00	1K	0.00				
44	1J	0.00	1K	0.00				

GAR002 – Capex

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
45	1J	0.00	1K	0.00				
46	1J	1.44	1K	1.44				
47	1J	0.00	1K	0.00				
48	1J	0.00	1K	0.00				
49	1J	0.00	1K	0.00				
50	1J	0.00	1K	0.00				
51	1J	0.00	1K	0.00				
52	1J	154.46	1K	0.00				
53	1J	0.00	1K	0.00				
54	1J	0.00	1K	0.00				
55	1J	0.00	1K	0.00				
56	1J	0.00	1K	0.00				
57	1J	0.00	1K	0.00				
58	1J	0.00	1K	0.00				
59	1J	0.00	1K	0.00				
60	1J	8.14	1K	8.14				
61	1J	110,760.84	1K	5,544.87				
62	1J	1,676,170.94	1K	1,193,544.55				

GAR002 – Capex

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
1	1N	45,933.09	1O	382.20				
2	1N	0.00	1O	0.00				
3	1N	0.00	1O	0.00				
4	1N	0.00	1O	0.00				
5	1N	0.00	1O	0.00				
6	1N	0.00	1O	0.00				
7	1N	11,386.56	1O	0.00				
8	1N	0.00	1O	0.00				
9	1N	89,408.67	1O	743.95				
10	1N	0.00	1O	0.00				
11	1N	20.83	1O	0.00				
12	1N	4,051.50	1O	0.00				
13	1N	0.00	1O	0.00				
14	1N	0.00	1O	0.00				
15	1N	539,979.35	1O	0.00				
16	1N	0.00	1O	0.00				
17	1N	0.00	1O	0.00				
18	1N	0.00	1O	0.00				
19	1N	0.00	1O	0.00				
20	1N	0.00	1O	0.00				
21	1N	1,282,808.58	1O	0.00				
22	1N	805,370.08	1O	69,646.17				

GAR002 – Capex

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
23	1N	840,970.07	1O	0.00				
24	1N	0.00	1O	0.00				
25	1N	0.00	1O	0.00				
26	1N	0.00	1O	0.00				
27	1N	0.00	1O	0.00				
28	1N	0.00	1O	0.00				
29	1N	0.00	1O	0.00				
30	1N	0.00	1O	0.00				
31	1N	1,494.65	1O	249.11				
32	1N	0.00	1O	0.00				
33	1N	0.00	1O	0.00				
34	1N	0.00	1O	0.00				
35	1N	0.00	1O	0.00				
36	1N	8.10	1O	8.10				
37	1N	0.00	1O	0.00				
38	1N	0.00	1O	0.00				
39	1N	0.00	1O	0.00				
40	1N	0.00	1O	0.00				
41	1N	0.00	1O	0.00				
42	1N	0.00	1O	0.00				
43	1N	0.00	1O	0.00				
44	1N	0.00	1O	0.00				

GAR002 – Capex

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
45	1N	0.00	1O	0.00				
46	1N	8.63	1O	0.00				
47	1N	0.00	1O	0.00				
48	1N	0.00	1O	0.00				
49	1N	0.00	1O	0.00				
50	1N	0.00	1O	0.00				
51	1N	9,863.68	1O	0.00				
52	1N	0.00	1O	0.00				
53	1N	0.00	1O	0.00				
54	1N	0.00	1O	0.00				
55	1N	0.00	1O	0.00				
56	1N	4,721,872.45	1O	4,540,732.70				
57	1N	0.00	1O	0.00				
58	1N	27,054.48	1O	34.60				
59	1N	170,601.78	1O	0.00				
60	1N	48.86	1O	0.00				
61	1N	75,605.98	1O	443.12				
62	1N	8,626,487.34	1O	4,612,239.95				

CAJA RURAL DE NAVARRA

GAR002 – Capex

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
1	1R	0.00	1S	0.00				
2	1R	0.00	1S	0.00				
3	1R	0.00	1S	0.00				
4	1R	0.00	1S	0.00				
5	1R	0.00	1S	0.00				
6	1R	0.00	1S	0.00				
7	1R	0.00	1S	0.00				
8	1R	0.00	1S	0.00				
9	1R	0.00	1S	0.00				
10	1R	1,464.86	1S	0.00				
11	1R	509,446.75	1S	0.00				
12	1R	0.00	1S	0.00				
13	1R	0.00	1S	0.00				
14	1R	0.00	1S	0.00				
15	1R	0.00	1S	0.00				
16	1R	0.00	1S	0.00				
17	1R	0.00	1S	0.00				
18	1R	0.00	1S	0.00				
19	1R	0.00	1S	0.00				
20	1R	0.00	1S	0.00				
21	1R	0.00	1S	0.00				
22	1R	0.00	1S	0.00				

GAR002 – Capex

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
23	1R	0.00	1S	0.00				
24	1R	0.00	1S	0.00				
25	1R	0.00	1S	0.00				
26	1R	0.00	1S	0.00				
27	1R	0.00	1S	0.00				
28	1R	0.00	1S	0.00				
29	1R	0.00	1S	0.00				
30	1R	0.00	1S	0.00				
31	1R	0.00	1S	0.00				
32	1R	0.00	1S	0.00				
33	1R	0.00	1S	0.00				
34	1R	0.00	1S	0.00				
35	1R	0.00	1S	0.00				
36	1R	0.00	1S	0.00				
37	1R	0.00	1S	0.00				
38	1R	0.00	1S	0.00				
39	1R	0.00	1S	0.00				
40	1R	0.00	1S	0.00				
41	1R	0.00	1S	0.00				
42	1R	0.00	1S	0.00				
43	1R	0.00	1S	0.00				
44	1R	0.00	1S	0.00				

GAR002 – Capex

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
45	1R	0.00	1S	0.00				
46	1R	0.00	1S	0.00				
47	1R	0.00	1S	0.00				
48	1R	0.00	1S	0.00				
49	1R	0.00	1S	0.00				
50	1R	0.00	1S	0.00				
51	1R	0.00	1S	0.00				
52	1R	0.00	1S	0.00				
53	1R	0.00	1S	0.00				
54	1R	0.00	1S	0.00				
55	1R	0.00	1S	0.00				
56	1R	82,002.45	1S	82,002.45				
57	1R	0.00	1S	0.00				
58	1R	0.62	1S	0.62				
59	1R	0.00	1S	0.00				
60	1R	0.00	1S	0.00				
61	1R	4,603.71	1S	4.04				
62	1R	597,518.39	1S	82,007.12				

GAR002 – Capex

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
1	1V	243.22	1W	0.00				
2	1V	0.00	1W	0.00				
3	1V	49,466.78	1W	0.00				
4	1V	0.00	1W	0.00				
5	1V	0.00	1W	0.00				
6	1V	0.00	1W	0.00				
7	1V	0.00	1W	0.00				
8	1V	0.00	1W	0.00				
9	1V	473.42	1W	0.00				
10	1V	0.00	1W	0.00				
11	1V	0.00	1W	0.00				
12	1V	0.00	1W	0.00				
13	1V	0.00	1W	0.00				
14	1V	0.00	1W	0.00				
15	1V	0.00	1W	0.00				
16	1V	0.00	1W	0.00				
17	1V	0.00	1W	0.00				
18	1V	0.00	1W	0.00				
19	1V	0.00	1W	0.00				
20	1V	0.00	1W	0.00				
21	1V	0.00	1W	0.00				
22	1V	0.00	1W	0.00				

CAJA RURAL DE NAVARRA

GAR002 – Capex

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
23	1V	0.00	1W	0.00				
24	1V	0.00	1W	0.00				
25	1V	0.00	1W	0.00				
26	1V	0.00	1W	0.00				
27	1V	0.00	1W	0.00				
28	1V	0.00	1W	0.00				
29	1V	0.00	1W	0.00				
30	1V	0.00	1W	0.00				
31	1V	0.00	1W	0.00				
32	1V	0.00	1W	0.00				
33	1V	0.00	1W	0.00				
34	1V	0.00	1W	0.00				
35	1V	0.00	1W	0.00				
36	1V	0.00	1W	0.00				
37	1V	0.00	1W	0.00				
38	1V	0.00	1W	0.00				
39	1V	29.81	1W	0.00				
40	1V	0.00	1W	0.00				
41	1V	0.00	1W	0.00				
42	1V	552.98	1W	0.00				
43	1V	0.00	1W	0.00				
44	1V	0.00	1W	0.00				

CAJA RURAL DE NAVARRA

GAR002 – Capex

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
45	1V	0.00	1W	0.00				
46	1V	0.00	1W	0.00				
47	1V	0.00	1W	0.00				
48	1V	0.00	1W	0.00				
49	1V	0.00	1W	0.00				
50	1V	0.00	1W	0.00				
51	1V	0.00	1W	0.00				
52	1V	0.00	1W	0.00				
53	1V	0.00	1W	0.00				
54	1V	0.00	1W	0.00				
55	1V	0.00	1W	0.00				
56	1V	0.00	1W	0.00				
57	1V	0.00	1W	0.00				
58	1V	0.00	1W	0.00				
59	1V	0.00	1W	0.00				
60	1V	0.00	1W	0.00				
61	1V	0.00	1W	0.00				
62	1V	50,766.21	1W	0.00				

GAR002 – Capex

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
1	Z	116,205.16	AA	70,411.05				
2	Z	10,786,586.31	AA	0.00				
3	Z	543,059.26	AA	0.00				
4	Z	493,304.01	AA	0.00				
5	Z	1,201,285.96	AA	0.00				
6	Z	2,187,586.51	AA	0.00				
7	Z	532,427.30	AA	119,980.65				
8	Z	525,655.90	AA	244,857.77				
9	Z	226,193.10	AA	137,054.96				
10	Z	333,998.91	AA	133,313.38				
11	Z	687,038.81	AA	49.18				
12	Z	332,223.06	AA	0.00				
13	Z	707,264.71	AA	650,171.88				
14	Z	32,444.29	AA	13,947.76				
15	Z	4,031,159.19	AA	2,863,960.92				
16	Z	494,915.65	AA	494,915.65				
17	Z	2.34	AA	0.00				
18	Z	-5,759.16	AA	0.00				
19	Z	18,386.28	AA	10,142.67				
20	Z	1,951,881.73	AA	0.00				
21	Z	1,366,171.04	AA	8,674.77				
22	Z	3,052,386.26	AA	1,153,169.25				

GAR002 – Capex

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
23	Z	1,272,210.15	AA	33,229.37				
24	Z	5,001,267.55	AA	0.00				
25	Z	0.34	AA	0.00				
26	Z	6,592,203.04	AA	2,048,079.81				
27	Z	682,548.61	AA	654,080.29				
28	Z	19,347,137.29	AA	16,400,714.43				
29	Z	851,482.17	AA	0.00				
30	Z	2,167,210.43	AA	27,386.48				
31	Z	23,436,488.25	AA	22,385,781.93				
32	Z	5,558,346.46	AA	5,553,870.24				
33	Z	20,566,845.41	AA	19,839,774.42				
34	Z	2,343,209.28	AA	1,513,549.18				
35	Z	3,170,615.14	AA	2,888,544.65				
36	Z	224.31	AA	221.72				
37	Z	9,429.00	AA	0.00				
38	Z	3,225,428.97	AA	559,870.25				
39	Z	448,211.81	AA	380,414.62				
40	Z	20,159.50	AA	13,621.28				
41	Z	536.20	AA	362.29				
42	Z	2,050,933.22	AA	1,859,103.64				
43	Z	369,973.44	AA	249,982.05				
44	Z	2,398,974.57	AA	0.00				

GAR002 – Capex

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
45	Z	6,685.47	AA	0.00				
46	Z	3,384.85	AA	3,362.32				
47	Z	42.57	AA	0.00				
48	Z	2,963,307.77	AA	0.00				
49	Z	208,483.03	AA	0.00				
50	Z	206,158.21	AA	1.19				
51	Z	2,785,089.33	AA	80,225.27				
52	Z	165,431.87	AA	22,551.87				
53	Z	1.73	AA	0.86				
54	Z	3,007,838.10	AA	705,302.89				
55	Z	118,616.36	AA	0.00				
56	Z	5,445,207.49	AA	5,248,156.83				
57	Z	4,204,374.06	AA	1,208,415.54				
58	Z	193,814.80	AA	7,638.94				
59	Z	435,888.95	AA	252,120.86				
60	Z	19,167.16	AA	19,039.57				
61	Z	22,403,391.13	AA	18,968,285.94				
62	Z	171,294,734.68	AA	106,824,338.66				

GAR002 – Turnover

	Climate Change Mitigation (CCM)									
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
			Gross carrying amount				Gross carrying amount			
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)	
			a		b		c		d	
1	1A	0210 - Silviculture and other forestry activities+D10:D62	1B	44,925.48	1C	44,925.48				
2	1A	1039 - Other processing and preserving of fruit and vegetables	1B	10,786,586.31	1C	0.00				
3	1A	1085 - Manufacture of prepared meals and dishes	1B	493,304.01	1C	0.00				
4	1A	1089 - Manufacture of other food products n,e,c,	1B	1,201,285.96	1C	0.00				
5	1A	1711 - Manufacture of pulp	1B	87,447.36	1C	87,447.36				
6	1A	2011 - Manufacture of industrial gases	1B	244,558.59	1C	16,453.97				
7	1A	2211 - Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres	1B	313,235.43	1C	0.00				
8	1A	2311 - Manufacture of flat glass	1B	541,601.92	1C	502,604.08				
9	1A	2410 - Manufacture of basic iron and steel and of ferro-alloys	1B	55,878.48	1C	31,912.26				
10	1A	2420 - Manufacture of tubes, pipes, hollow profiles and related fittings of steel	1B	5,014,579.57	1C	4,012,917.20				
11	1A	2442 - Aluminium production	1B	187,462.03	1C	187,462.03				
12	1A	2443 - Lead, zinc and tin production	1B	8.00	1C	0.00				
13	1A	2511 - Manufacture of metal structures and parts of structures	1B	-5,759.16	1C	0.00				
14	1A	2550 - Forging, pressing, stamping and roll forming of metal; powder metallurgy	1B	10,142.67	1C	6,240.98				
15	1A	2611 - Manufacture of electronic components	1B	1,621,359.03	1C	0.00				
16	1A	2711 - Manufacture of electric motors, generators and transformers	1B	1,624,096.42	1C	929,716.31				
17	1A	2825 - Manufacture of non-domestic cooling and ventilation equipment	1B	5,001,267.55	1C	0.00				
18	1A	2910 - Manufacture of motor vehicles	1B	6,506,882.33	1C	628,096.97				
19	1A	2932 - Manufacture of other parts and accessories for motor vehicles	1B	269,509.03	1C	256,035.02				

GAR002 – Turnover

	Climate Change Mitigation (CCM)										
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD				
			Gross carrying amount				Gross carrying amount				
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)		
			a		b		c		d		
20	1A	3020 - Manufacture of railway locomotives and rolling stock	1B	19,674,714.40	1C	16,601,069.75					
21	1A	3030 - Manufacture of air and spacecraft and related machinery	1B	985,204.44	1C	0.00					
22	1A	3511 - Production of electricity	1B	16,589,770.29	1C	15,256,785.08					
23	1A	3512 - Transmission of electricity	1B	4,978,675.94	1C	4,726,888.56					
24	1A	3513 - Distribution of electricity	1B	9,336,100.69	1C	5,715,817.30					
25	1A	3521 - Manufacture of gas	1B	1,069,353.82	1C	935,460.68					
26	1A	3522 - Distribution of gaseous fuels through mains	1B	1,415,351.17	1C	1,415,351.17					
27	1A	3600 - Collection, purification and distribution of water	1B	147.53	1C	134.88					
28	1A	3811 - Collection of non-hazardous waste	1B	9,429.00	1C	0.00					
29	1A	4110 - Development of building projects	1B	3,585,227.93	1C	1,385,678.86					
30	1A	4120 - Construction of residential and non-residential buildings	1B	906,915.59	1C	653,794.14					
31	1A	4211 - Construction of roads and motorways	1B	369,736.10	1C	59,388.79					
32	1A	4212 - Construction of railways and underground railways	1B	9,834.11	1C	1,579.60					
33	1A	4222 - Construction of utility projects for electricity and telecommunications	1B	1,919,325.06	1C	1,525,935.90					
34	1A	4299 - Construction of other civil engineering projects n,e,c,	1B	6,785,512.88	1C	1,089,921.76					
35	1A	4311 - Demolition	1B	2,398,974.57	1C	0.00					
36	1A	4329 - Other construction installation	1B	6,685.47	1C	0.00					
37	1A	4399 - Other specialised construction activities n.e.c.	1B	3,176.33	1C	2,882.95					
38	1A	4621 - Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	1B	42.57	1C	0.00					
39	1A	4631 - Wholesale of fruit and vegetables	1B	2,963,307.77	1C	0.00					
40	1A	4671 - Wholesale of solid, liquid and gaseous fuels and related products	1B	208,483.03	1C	0.00					

GAR002 – Turnover

	Climate Change Mitigation (CCM)									
	Breakdown by sector - NACE 4 digits level (code and label)		Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
			Gross carrying amount				Gross carrying amount			
			EUR m		Of which environmentally sustainable (CCM)		EUR m		Of which environmentally sustainable (CCM)	
			a		b		c		d	
41	1A	4672 - Wholesale trade services of metals and metal ores	1B	2.97	1C	2.97				
42	1A	4711 - Non-specialised retail sale of predominately food, beverages or tobacco	1B	9,863.68	1C	2,630.32				
43	1A	4719 - Other retail sale in non-specialised stores	1B	2,780.37	1C	617.86				
44	1A	5010 - Sea and coastal passenger water transport	1B	3,234,859.99	1C	158,753.74				
45	1A	5221 - Service activities incidental to land transportation	1B	681,139.82	1C	374.18				
46	1A	5229 - Other transportation support activities	1B	1,594,764.07	1C	1,592,316.24				
47	1A	5320 - Other postal and courier activities	1B	3,269,562.04	1C	630,200.10				
48	1A	6190 - Other telecommunications activities	1B	57,848.63	1C	856.46				
49	1A	6209 - Other information technology and computer service activities	1B	230,596.30	1C	182,969.41				
50	1A	6832 - Management of real estate on a fee or contract basis	1B	17,986.34	1C	16,325.06				
51	1A	7112 - Engineering activities and related technical consultancy	1B	690,079.42	1C	185,682.41				
52	1A	9999 - NACEs not included in Taxonomy	1B	17,013,476.21	1C	13,335,522.14				
53	1A	TOTAL	1B	134,017,299.53	1C	72,180,751.98				

GAR002 – Turnover

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
1	1F	0.00	1G	0.00				
2	1F	0.00	1G	0.00				
3	1F	0.00	1G	0.00				
4	1F	0.00	1G	0.00				
5	1F	0.00	1G	0.00				
6	1F	0.00	1G	0.00				
7	1F	0.00	1G	0.00				
8	1F	0.00	1G	0.00				
9	1F	0.00	1G	0.00				
10	1F	0.00	1G	0.00				
11	1F	0.00	1G	0.00				
12	1F	0.00	1G	0.00				
13	1F	0.00	1G	0.00				
14	1F	0.00	1G	0.00				
15	1F	0.00	1G	0.00				
16	1F	0.00	1G	0.00				
17	1F	0.00	1G	0.00				
18	1F	0.00	1G	0.00				
19	1F	0.00	1G	0.00				
20	1F	0.00	1G	0.00				
21	1F	0.00	1G	0.00				
22	1F	0.00	1G	0.00				

GAR002 – Turnover

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
23	1F	0.00	1G	0.00				
24	1F	0.00	1G	0.00				
25	1F	0.00	1G	0.00				
26	1F	0.00	1G	0.00				
27	1F	0.00	1G	0.00				
28	1F	0.00	1G	0.00				
29	1F	109,504.03	1G	0.00				
30	1F	1,919.02	1G	0.00				
31	1F	163.46	1G	163.46				
32	1F	4.35	1G	4.35				
33	1F	0.00	1G	0.00				
34	1F	2,999.78	1G	2,999.78				
35	1F	0.00	1G	0.00				
36	1F	0.00	1G	0.00				
37	1F	98.75	1G	65.67				
38	1F	0.00	1G	0.00				
39	1F	0.00	1G	0.00				
40	1F	0.00	1G	0.00				
41	1F	0.00	1G	0.00				
42	1F	0.00	1G	0.00				
43	1F	0.00	1G	0.00				
44	1F	0.00	1G	0.00				

GAR002 – Turnover

	Climate Change Adaptation (CCA)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCA)		EUR m		Of which environmentally sustainable (CCA)	
	e		f		g		h	
45	1F	0.00	1G	0.00				
46	1F	0.00	1G	0.00				
47	1F	0.00	1G	0.00				
48	1F	24,485.52	1G	0.00				
49	1F	4,202.01	1G	1,120.54				
50	1F	559.19	1G	371.89				
51	1F	0.00	1G	0.00				
52	1F	464,101.84	1G	253,215.55				
53	1F	608,037.96	1G	257,941.23				

GAR002 – Turnover

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
1	1J	0.00	1K	0.00				
2	1J	0.00	1K	0.00				
3	1J	0.00	1K	0.00				
4	1J	0.00	1K	0.00				
5	1J	0.00	1K	0.00				
6	1J	0.00	1K	0.00				
7	1J	0.00	1K	0.00				
8	1J	0.00	1K	0.00				
9	1J	0.00	1K	0.00				
10	1J	0.00	1K	0.00				
11	1J	0.00	1K	0.00				
12	1J	0.00	1K	0.00				
13	1J	0.00	1K	0.00				
14	1J	0.00	1K	0.00				
15	1J	0.00	1K	0.00				
16	1J	24,250.39	1K	845.94				
17	1J	0.00	1K	0.00				
18	1J	0.00	1K	0.00				
19	1J	0.00	1K	0.00				
20	1J	0.00	1K	0.00				
21	1J	0.00	1K	0.00				
22	1J	772,157.44	1K	659,833.73				

GAR002 – Turnover

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
23	1J	0.00	1K	0.00				
24	1J	0.00	1K	0.00				
25	1J	0.00	1K	0.00				
26	1J	0.00	1K	0.00				
27	1J	73.54	1K	73.54				
28	1J	0.00	1K	0.00				
29	1J	75,747.15	1K	0.00				
30	1J	1,073.33	1K	0.00				
31	1J	490.37	1K	381.40				
32	1J	13.04	1K	10.14				
33	1J	19,907.12	1K	0.00				
34	1J	8,999.35	1K	6,999.50				
35	1J	0.00	1K	0.00				
36	1J	0.00	1K	0.00				
37	1J	17.74	1K	17.74				
38	1J	0.00	1K	0.00				
39	1J	0.00	1K	0.00				
40	1J	0.00	1K	0.00				
41	1J	0.00	1K	0.00				
42	1J	0.00	1K	0.00				
43	1J	0.00	1K	0.00				
44	1J	0.00	1K	0.00				

GAR002 – Turnover

	Water and Marine Resources (WTR)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (WTR)		EUR m		Of which environmentally sustainable (WTR)	
	i		j		k		l	
45	1J	0.00	1K	0.00				
46	1J	0.00	1K	0.00				
47	1J	0.00	1K	0.00				
48	1J	0.00	1K	0.00				
49	1J	0.00	1K	0.00				
50	1J	100.44	1K	100.44				
51	1J	0.00	1K	0.00				
52	1J	98,819.00	1K	68,386.69				
53	1J	1,001,648.91	1K	736,649.12				

GAR002 – Turnover

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
1	1N	0.00	1O	0.00				
2	1N	0.00	1O	0.00				
3	1N	0.00	1O	0.00				
4	1N	0.00	1O	0.00				
5	1N	0.00	1O	0.00				
6	1N	0.00	1O	0.00				
7	1N	8,103.00	1O	0.00				
8	1N	0.00	1O	0.00				
9	1N	0.00	1O	0.00				
10	1N	0.00	1O	0.00				
11	1N	0.00	1O	0.00				
12	1N	0.00	1O	0.00				
13	1N	0.00	1O	0.00				
14	1N	0.00	1O	0.00				
15	1N	0.00	1O	0.00				
16	1N	1,453,882.81	1O	170,657.04				
17	1N	0.00	1O	0.00				
18	1N	74,233.75	1O	58,870.51				
19	1N	0.00	1O	0.00				
20	1N	0.00	1O	0.00				
21	1N	0.00	1O	0.00				
22	1N	2,989.30	1O	0.00				

GAR002 – Turnover

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
23	1N	0.00	1O	0.00				
24	1N	0.00	1O	0.00				
25	1N	0.00	1O	0.00				
26	1N	0.00	1O	0.00				
27	1N	0.74	1O	0.74				
28	1N	0.00	1O	0.00				
29	1N	0.00	1O	0.00				
30	1N	0.00	1O	0.00				
31	1N	0.00	1O	0.00				
32	1N	0.00	1O	0.00				
33	1N	0.00	1O	0.00				
34	1N	0.00	1O	0.00				
35	1N	0.00	1O	0.00				
36	1N	0.00	1O	0.00				
37	1N	24.93	1O	0.00				
38	1N	0.00	1O	0.00				
39	1N	0.00	1O	0.00				
40	1N	0.00	1O	0.00				
41	1N	0.00	1O	0.00				
42	1N	1,315.16	1O	0.00				
43	1N	0.00	1O	0.00				
44	1N	0.00	1O	0.00				

GAR002 – Turnover

	Circular Economy (CE)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CE)		EUR m		Of which environmentally sustainable (CE)	
	m		n		o		p	
45	1N	0.00	1O	0.00				
46	1N	4,231,081.66	1O	3,499,179.19				
47	1N	0.00	1O	0.00				
48	1N	58,290.88	1O	26.66				
49	1N	246,628.36	1O	0.00				
50	1N	141.15	1O	0.00				
51	1N	209,797.00	1O	0.00				
52	1N	130,291.84	1O	564.97				
53	1N	6,416,780.60	1O	3,729,299.12				

GAR002 – Turnover

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
1	1R	0.00	1S	0.00				
2	1R	0.00	1S	0.00				
3	1R	0.00	1S	0.00				
4	1R	0.00	1S	0.00				
5	1R	0.00	1S	0.00				
6	1R	1,953.14	1S	0.00				
7	1R	0.00	1S	0.00				
8	1R	0.00	1S	0.00				
9	1R	0.00	1S	0.00				
10	1R	0.00	1S	0.00				
11	1R	0.00	1S	0.00				
12	1R	0.00	1S	0.00				
13	1R	0.00	1S	0.00				
14	1R	0.00	1S	0.00				
15	1R	0.00	1S	0.00				
16	1R	4,733.85	1S	0.00				
17	1R	0.00	1S	0.00				
18	1R	0.00	1S	0.00				
19	1R	0.00	1S	0.00				
20	1R	0.00	1S	0.00				
21	1R	0.00	1S	0.00				
22	1R	498.22	1S	0.00				

GAR002 – Turnover

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
23	1R	0.00	1S	0.00				
24	1R	0.00	1S	0.00				
25	1R	0.00	1S	0.00				
26	1R	0.00	1S	0.00				
27	1R	0.00	1S	0.00				
28	1R	0.00	1S	0.00				
29	1R	0.00	1S	0.00				
30	1R	0.00	1S	0.00				
31	1R	217.94	1S	0.00				
32	1R	5.80	1S	0.00				
33	1R	0.00	1S	0.00				
34	1R	3,999.71	1S	0.00				
35	1R	0.00	1S	0.00				
36	1R	0.00	1S	0.00				
37	1R	0.00	1S	0.00				
38	1R	0.00	1S	0.00				
39	1R	0.00	1S	0.00				
40	1R	0.00	1S	0.00				
41	1R	0.00	1S	0.00				
42	1R	0.00	1S	0.00				
43	1R	0.00	1S	0.00				
44	1R	0.00	1S	0.00				

GAR002 – Turnover

	Pollution Prevention and Control (PPC)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (PPC)		EUR m		Of which environmentally sustainable (PPC)	
	q		r		s		t	
45	1R	0.00	1S	0.00				
46	1R	208,065.92	1S	208,065.92				
47	1R	0.00	1S	0.00				
48	1R	1.59	1S	1.59				
49	1R	24,851.31	1S	0.00				
50	1R	0.00	1S	0.00				
51	1R	0.00	1S	0.00				
52	1R	4,849.50	1S	10.26				
53	1R	249,176.97	1S	208,077.76				

GAR002 – Turnover

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
1	1V	0.00	1W	0.00				
2	1V	0.00	1W	0.00				
3	1V	0.00	1W	0.00				
4	1V	0.00	1W	0.00				
5	1V	0.00	1W	0.00				
6	1V	0.00	1W	0.00				
7	1V	0.00	1W	0.00				
8	1V	0.00	1W	0.00				
9	1V	0.00	1W	0.00				
10	1V	0.00	1W	0.00				
11	1V	0.00	1W	0.00				
12	1V	0.00	1W	0.00				
13	1V	0.00	1W	0.00				
14	1V	0.00	1W	0.00				
15	1V	0.00	1W	0.00				
16	1V	0.00	1W	0.00				
17	1V	0.00	1W	0.00				
18	1V	0.00	1W	0.00				
19	1V	0.00	1W	0.00				
20	1V	0.00	1W	0.00				
21	1V	0.00	1W	0.00				
22	1V	0.00	1W	0.00				

GAR002 – Turnover

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
23	1V	0.00	1W	0.00				
24	1V	0.00	1W	0.00				
25	1V	0.00	1W	0.00				
26	1V	0.00	1W	0.00				
27	1V	0.00	1W	0.00				
28	1V	0.00	1W	0.00				
29	1V	0.00	1W	0.00				
30	1V	74.54	1W	0.00				
31	1V	0.00	1W	0.00				
32	1V	0.00	1W	0.00				
33	1V	1,382.44	1W	0.00				
34	1V	0.00	1W	0.00				
35	1V	0.00	1W	0.00				
36	1V	0.00	1W	0.00				
37	1V	0.00	1W	0.00				
38	1V	0.00	1W	0.00				
39	1V	0.00	1W	0.00				
40	1V	0.00	1W	0.00				
41	1V	0.00	1W	0.00				
42	1V	0.00	1W	0.00				
43	1V	0.00	1W	0.00				
44	1V	0.00	1W	0.00				

GAR002 – Turnover

	Biodiversity and ecosystems (BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (BIO)		EUR m		Of which environmentally sustainable (BIO)	
	u		v		w		x	
45	1V	0.00	1W	0.00				
46	1V	0.00	1W	0.00				
47	1V	0.00	1W	0.00				
48	1V	0.00	1W	0.00				
49	1V	0.00	1W	0.00				
50	1V	0.00	1W	0.00				
51	1V	0.00	1W	0.00				
52	1V	0.00	1W	0.00				
53	1V	1,456.98	1W	0.00				

GAR002 – Turnover

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
1	Z	44,925.48	AA	44,925.48				
2	Z	10,786,586.31	AA	0.00				
3	Z	493,304.01	AA	0.00				
4	Z	1,201,285.96	AA	0.00				
5	Z	87,447.36	AA	87,447.36				
6	Z	246,511.73	AA	16,453.97				
7	Z	321,338.43	AA	0.00				
8	Z	541,601.92	AA	502,604.08				
9	Z	55,878.48	AA	31,912.26				
10	Z	5,014,579.57	AA	4,012,917.20				
11	Z	187,462.03	AA	187,462.03				
12	Z	8.00	AA	0.00				
13	Z	-5,759.16	AA	0.00				
14	Z	10,142.67	AA	6,240.98				
15	Z	1,621,359.03	AA	0.00				
16	Z	3,106,963.47	AA	1,101,219.29				
17	Z	5,001,267.55	AA	0.00				
18	Z	6,581,116.08	AA	686,967.48				
19	Z	269,509.03	AA	256,035.02				
20	Z	19,674,714.40	AA	16,601,069.75				
21	Z	985,204.44	AA	0.00				
22	Z	17,365,415.26	AA	15,916,618.81				

GAR002 – Turnover

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
23	Z	4,978,675.94	AA	4,726,888.56				
24	Z	9,336,100.69	AA	5,715,817.30				
25	Z	1,069,353.82	AA	935,460.68				
26	Z	1,415,351.17	AA	1,415,351.17				
27	Z	221.81	AA	209.17				
28	Z	9,429.00	AA	0.00				
29	Z	3,770,479.12	AA	1,385,678.86				
30	Z	909,982.48	AA	653,794.14				
31	Z	370,607.86	AA	59,933.64				
32	Z	9,857.30	AA	1,594.09				
33	Z	1,940,614.61	AA	1,525,935.90				
34	Z	6,801,511.73	AA	1,099,921.04				
35	Z	2,398,974.57	AA	0.00				
36	Z	6,685.47	AA	0.00				
37	Z	3,317.74	AA	2,966.36				
38	Z	42.57	AA	0.00				
39	Z	2,963,307.77	AA	0.00				
40	Z	208,483.03	AA	0.00				
41	Z	2.97	AA	2.97				
42	Z	11,178.84	AA	2,630.32				
43	Z	2,780.37	AA	617.86				
44	Z	3,234,859.99	AA	158,753.74				

CAJA RURAL DE NAVARRA

GAR002 – Turnover

	TOTAL (CCM + CCA + WMR + CE + PPC + BIO)							
	Non-Financial corporates (Subject to NFRD)				SMEs and other NFCs not subject to NFRD			
	Gross carrying amount				Gross carrying amount			
	EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)		EUR m		Of which environmentally sustainable (CCM + CCA + WTR + CE + P + BIO)	
	y		z		aa		ab	
45	Z	681,139.82	AA	374.18				
46	Z	6,033,911.65	AA	5,299,561.35				
47	Z	3,269,562.04	AA	630,200.10				
48	Z	140,626.61	AA	884.71				
49	Z	506,277.98	AA	184,089.95				
50	Z	18,787.12	AA	16,797.39				
51	Z	899,876.42	AA	185,682.41				
52	Z	17,711,538.39	AA	13,657,699.60				
53	Z	142,294,400.93	AA	77,112,719.21				

GAR003 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1B	1C	1D	1E
2	Financial undertakings	2A	2B	2C	2D	2E
3	Credit institutions	3A	3B	3C	3D	3E
4	Loans and advances	4A	4B	4C	4D	4E
5	Debt securities, including UoP	5A	5B	5C	5D	5E
6	Equity instruments	6A	6B		6D	6E
7	Other financial corporations	7A	7B	7C	7D	7E
8	Of which: investment firms	8A	8B	8C	8D	8E
9	Loans and advances	9A	9B	9C	9D	9E
10	Debt securities, including UoP	10A	10B	10C	10D	10E
11	Equity instruments	11A	11B		11D	11E
12	Of which: management companies	12A	12B	12C	12D	12E
13	Loans and advances	13A	13B	13C	13D	13E
14	Debt securities, including UoP	14A	14B	14C	14D	14E
15	Equity instruments	15A	15B		15D	15E
16	Of which: insurance undertakings	16A	16B	16C	16D	16E

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
17	Loans and advances	17A	17B	17C	17D	17E
18	Debt securities, including UoP	18A	18B	18C	18D	18E
19	Equity instruments	19A	19B		19D	19E
20	Non-financial undertakings	20A	20B	20C	20D	20E
21	Loans and advances	21A	21B	21C	21D	21E
22	Debt securities, including UoP	22A	22B	22C	22D	22E
23	Equity instruments	23A	23B		23D	23E
24	Households	24A	24B	24C	24D	24E
25	Of which: loans collateralised by residential immovable property	25A	25B	25C	25D	25E
26	Of which: building renovation loans	26A	26B	26C	26D	26E
27	Of which: motor vehicle loans	27A	27B	27C	27D	27E
28	Local governments financing	28A	28B	28C	28D	28E
29	Housing financing	29A	29B	29C	29D	29E
30	Local governments financing	30A	30B	30C	30D	30E
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	31B	31C	31D	31E
32	Total GAR assets	32A	32B	32C	32D	32E

CAJA RURAL DE NAVARRA

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1F	1G	1H	1I
2	Financial undertakings	2F	2G	2H	2I
3	Credit institutions	3F	3G	3H	3I
4	Loans and advances	4F	4G	4H	4I
5	Debt securities, including UoP	5F	5G	5H	5I
6	Equity instruments	6F	6G		6I
7	Other financial corporations	7F	7G	7H	7I
8	Of which: investment firms	8F	8G	8H	8I
9	Loans and advances	9F	9G	9H	9I
10	Debt securities, including UoP	10F	10G	10H	10I
11	Equity instruments	11F	11G		11I
12	Of which: management companies	12F	12G	12H	12I
13	Loans and advances	13F	13G	13H	13I
14	Debt securities, including UoP	14F	14G	14H	14I
15	Equity instruments	15F	15G		15I
16	Of which: insurance undertakings	16F	16G	16H	16I
17	Loans and advances	17F	17G	17H	17I
18	Debt securities, including UoP	18F	18G	18H	18I
19	Equity instruments	19F	19G		19I

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
20	Non-financial undertakings	20F	20G	20H	20I
21	Loans and advances	21F	21G	21H	21I
22	Debt securities, including UoP	22F	22G	22H	22I
23	Equity instruments	23F	23G		23I
24	Households	24F	24G	24H	24I
25	Of which: loans collateralised by residential immovable property	25F	25G	25H	25I
26	Of which: building renovation loans	26F	26G	26H	26I
27	Of which: motor vehicle loans				
28	Local governments financing	28F	28G	28H	28I
29	Housing financing	29F	29G	29H	29I
30	Local governments financing	30F	30G	30H	30I
31	Collateral obtained by taking possession: residential and commercial immovable properties	31F	31G	31H	31I
32	Total GAR assets	32F	32G	32H	32I

GAR003 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1J	1K	1L	1M
2	Financial undertakings	2J	2K	2L	2M
3	Credit institutions	3J	3K	3L	3M
4	Loans and advances	4J	4K	4L	4M
5	Debt securities, including UoP	5J	5K	5L	5M
6	Equity instruments	6J	6K		6M
7	Other financial corporations	7J	7K	7L	7M
8	Of which: investment firms	8J	8K	8L	8M
9	Loans and advances	9J	9K	9L	9M
10	Debt securities, including UoP	10J	10K	10L	10M
11	Equity instruments	11J	11K		11M
12	Of which: management companies	12J	12K	12L	12M
13	Loans and advances	13J	13K	13L	13M
14	Debt securities, including UoP	14J	14K	14L	14M
15	Equity instruments	15J	15K		15M
16	Of which: insurance undertakings	16J	16K	16L	16M
17	Loans and advances	17J	17K	17L	17M
18	Debt securities, including UoP	18J	18K	18L	18M
19	Equity instruments	19J	19K		19M

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
20	Non-financial undertakings	20J	20K	20L	20M
21	Loans and advances	21J	21K	21L	21M
22	Debt securities, including UoP	22J	22K	22L	22M
23	Equity instruments	23J	23K		23M
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28J	28K	28L	28M
29	Housing financing	29J	29K	29L	29M
30	Local governments financing	30J	30K	30L	30M
31	Collateral obtained by taking possession: residential and commercial immovable properties	31J	31K	31L	31M
32	Total GAR assets	32J	32K	32L	32M

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1N	1O	1P	1Q
2	Financial undertakings	2N	2O	2P	2Q
3	Credit institutions	3N	3O	3P	3Q
4	Loans and advances	4N	4O	4P	4Q
5	Debt securities, including UoP	5N	5O	5P	5Q
6	Equity instruments	6N	6O		6Q
7	Other financial corporations	7N	7O	7P	7Q
8	Of which: investment firms	8N	8O	8P	8Q
9	Loans and advances	9N	9O	9P	9Q
10	Debt securities, including UoP	10N	10O	10P	10Q
11	Equity instruments	11N	11O		11Q
12	Of which: management companies	12N	12O	12P	12Q
13	Loans and advances	13N	13O	13P	13Q
14	Debt securities, including UoP	14N	14O	14P	14Q
15	Equity instruments	15N	15O		15Q
16	Of which: insurance undertakings	16N	16O	16P	16Q
17	Loans and advances	17N	17O	17P	17Q
18	Debt securities, including UoP	18N	18O	18P	18Q
19	Equity instruments	19N	19O		19Q

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
20	Non-financial undertakings	20N	20O	20P	20Q
21	Loans and advances	21N	21O	21P	21Q
22	Debt securities, including UoP	22N	22O	22P	22Q
23	Equity instruments	23N	23O		23Q
24	Households	24N	24O	24P	24Q
25	Of which: loans collateralised by residential immovable property	25N	25O	25P	25Q
26	Of which: building renovation loans	26N	26O	26P	26Q
27	Of which: motor vehicle loans				
28	Local governments financing	28N	28O	28P	28Q
29	Housing financing	29N	29O	29P	29Q
30	Local governments financing	30N	30O	30P	30Q
31	Collateral obtained by taking possession: residential and commercial immovable properties	31N	31O	31P	31Q
32	Total GAR assets	32N	32O	32P	32Q

GAR003 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1R	1S	1T	1U
2	Financial undertakings	2R	2S	2T	2U
3	Credit institutions	3R	3S	3T	3U
4	Loans and advances	4R	4S	4T	4U
5	Debt securities, including UoP	5R	5S	5T	5U
6	Equity instruments	6R	6S		6U
7	Other financial corporations	7R	7S	7T	7U
8	Of which: investment firms	8R	8S	8T	8U
9	Loans and advances	9R	9S	9T	9U
10	Debt securities, including UoP	10R	10S	10T	10U
11	Equity instruments	11R	11S		11U
12	Of which: management companies	12R	12S	12T	12U
13	Loans and advances	13R	13S	13T	13U
14	Debt securities, including UoP	14R	14S	14T	14U
15	Equity instruments	15R	15S		15U
16	Of which: insurance undertakings	16R	16S	16T	16U
17	Loans and advances	17R	17S	17T	17U
18	Debt securities, including UoP	18R	18S	18T	18U
19	Equity instruments	19R	19S		19U

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
20	Non-financial undertakings	20R	20S	20T	20U
21	Loans and advances	21R	21S	21T	21U
22	Debt securities, including UoP	22R	22S	22T	22U
23	Equity instruments	23R	23S		23U
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28R	28S	28T	28U
29	Housing financing	29R	29S	29T	29U
30	Local governments financing	30R	30S	30T	30U
31	Collateral obtained by taking possession: residential and commercial immovable properties	31R	31S	31T	31U
32	Total GAR assets	32R	32S	32T	32U

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1V	1W	1X	1Y
2	Financial undertakings	2V	2W	2X	2Y
3	Credit institutions	3V	3W	3X	3Y
4	Loans and advances	4V	4W	4X	4Y
5	Debt securities, including UoP	5V	5W	5X	5Y
6	Equity instruments	6V	6W		6Y
7	Other financial corporations	7V	7W	7X	7Y
8	Of which: investment firms	8V	8W	8X	8Y
9	Loans and advances	9V	9W	9X	9Y
10	Debt securities, including UoP	10V	10W	10X	10Y
11	Equity instruments	11V	11W		11Y
12	Of which: management companies	12V	12W	12X	12Y
13	Loans and advances	13V	13W	13X	13Y
14	Debt securities, including UoP	14V	14W	14X	14Y
15	Equity instruments	15V	15W		15Y
16	Of which: insurance undertakings	16V	16W	16X	16Y
17	Loans and advances	17V	17W	17X	17Y
18	Debt securities, including UoP	18V	18W	18X	18Y
19	Equity instruments	19V	19W		19Y

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
20	Non-financial undertakings	20V	20W	20X	20Y
21	Loans and advances	21V	21W	21X	21Y
22	Debt securities, including UoP	22V	22W	22X	22Y
23	Equity instruments	23V	23W		23Y
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28V	28W	28X	28Y
29	Housing financing	29V	29W	29X	29Y
30	Local governments financing	30V	30W	30X	30Y
31	Collateral obtained by taking possession: residential and commercial immovable properties	31V	31W	31X	31Y
32	Total GAR assets	32V	32W	32X	32Y

GAR003 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1Z	1AA	1AB	1AC	1AD	1AE
2	Financial undertakings	2Z	2AA	2AB	2AC	2AD	2AE
3	Credit institutions	3Z	3AA	3AB	3AC	3AD	3AE
4	Loans and advances	4Z	4AA	4AB	4AC	4AD	4AE
5	Debt securities, including UoP	5Z	5AA	5AB	5AC	5AD	5AE
6	Equity instruments	6Z	6AA		6AC	6AD	6AE
7	Other financial corporations	7Z	7AA	7AB	7AC	7AD	7AE
8	Of which: investment firms	8Z	8AA	8AB	8AC	8AD	8AE
9	Loans and advances	9Z	9AA	9AB	9AC	9AD	9AE
10	Debt securities, including UoP	10Z	10AA	10AB	10AC	10AD	10AE
11	Equity instruments	11Z	11AA		11AC	11AD	11AE
12	Of which: management companies	12Z	12AA	12AB	12AC	12AD	12AE
13	Loans and advances	13Z	13AA	13AB	13AC	13AD	13AE
14	Debt securities, including UoP	14Z	14AA	14AB	14AC	14AD	14AE
15	Equity instruments	15Z	15AA		15AC	15AD	15AE
16	Of which: insurance undertakings	16Z	16AA	16AB	16AC	16AD	16AE
17	Loans and advances	17Z	17AA	17AB	17AC	17AD	17AE
18	Debt securities, including UoP	18Z	18AA	18AB	18AC	18AD	18AE
19	Equity instruments	19Z	19AA		19AC	19AD	19AE

GAR003 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
20	Non-financial undertakings	20Z	20AA	20AB	20AC	20AD	20AE
21	Loans and advances	21Z	21AA	21AB	21AC	21AD	21AE
22	Debt securities, including UoP	22Z	22AA	22AB	22AC	22AD	22AE
23	Equity instruments	23Z	23AA		23AC	23AD	23AE
24	Households	24Z	24AA	24AB	24AC	24AD	24AE
25	Of which: loans collateralised by residential immovable property	25Z	25AA	25AB	25AC	25AD	25AE
26	Of which: building renovation loans	26Z	26AA	26AB	26AC	26AD	26AE
27	Of which: motor vehicle loans						
28	Local governments financing	28Z	28AA	28AB	28AC	28AD	28AE
29	Housing financing	29Z	29AA	29AB	29AC	29AD	29AE
30	Local governments financing	30Z	30AA	30AB	30AC	30AD	30AE
31	Collateral obtained by taking possession: residential and commercial immovable properties	31Z	31AA	31AB	31AC	31AD	31AE
32	Total GAR assets	32Z	32AA	32AB	32AC	32AD	32AE

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1B	1C	1D	1E
2	Financial undertakings	2A	2B	2C	2D	2E
3	Credit institutions	3A	3B	3C	3D	3E
4	Loans and advances	4A	4B	4C	4D	4E
5	Debt securities, including UoP	5A	5B	5C	5D	5E
6	Equity instruments	6A	6B		6D	6E
7	Other financial corporations	7A	7B	7C	7D	7E
8	Of which: investment firms	8A	8B	8C	8D	8E
9	Loans and advances	9A	9B	9C	9D	9E
10	Debt securities, including UoP	10A	10B	10C	10D	10E
11	Equity instruments	11A	11B		11D	11E
12	Of which: management companies	12A	12B	12C	12D	12E
13	Loans and advances	13A	13B	13C	13D	13E
14	Debt securities, including UoP	14A	14B	14C	14D	14E
15	Equity instruments	15A	15B		15D	15E
16	Of which: insurance undertakings	16A	16B	16C	16D	16E

CAJA RURAL DE NAVARRA

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
17	Loans and advances	17A	17B	17C	17D	17E
18	Debt securities, including UoP	18A	18B	18C	18D	18E
19	Equity instruments	19A	19B		19D	19E
20	Non-financial undertakings	20A	20B	20C	20D	20E
21	Loans and advances	21A	21B	21C	21D	21E
22	Debt securities, including UoP	22A	22B	22C	22D	22E
23	Equity instruments	23A	23B		23D	23E
24	Households	24A	24B	24C	24D	24E
25	Of which: loans collateralised by residential immovable property	25A	25B	25C	25D	25E
26	Of which: building renovation loans	26A	26B	26C	26D	26E
27	Of which: motor vehicle loans	27A	27B	27C	27D	27E
28	Local governments financing	28A	28B	28C	28D	28E
29	Housing financing	29A	29B	29C	29D	29E
30	Local governments financing	30A	30B	30C	30D	30E
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	31B	31C	31D	31E
32	Total GAR assets	32A	32B	32C	32D	32E

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1F	1G	1H	1I
2	Financial undertakings	2F	2G	2H	2I
3	Credit institutions	3F	3G	3H	3I
4	Loans and advances	4F	4G	4H	4I
5	Debt securities, including UoP	5F	5G	5H	5I
6	Equity instruments	6F	6G		6I
7	Other financial corporations	7F	7G	7H	7I
8	Of which: investment firms	8F	8G	8H	8I
9	Loans and advances	9F	9G	9H	9I
10	Debt securities, including UoP	10F	10G	10H	10I
11	Equity instruments	11F	11G		11I
12	Of which: management companies	12F	12G	12H	12I
13	Loans and advances	13F	13G	13H	13I
14	Debt securities, including UoP	14F	14G	14H	14I
15	Equity instruments	15F	15G		15I
16	Of which: insurance undertakings	16F	16G	16H	16I
17	Loans and advances	17F	17G	17H	17I
18	Debt securities, including UoP	18F	18G	18H	18I
19	Equity instruments	19F	19G		19I

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
20	Non-financial undertakings	20F	20G	20H	20I
21	Loans and advances	21F	21G	21H	21I
22	Debt securities, including UoP	22F	22G	22H	22I
23	Equity instruments	23F	23G		23I
24	Households	24F	24G	24H	24I
25	Of which: loans collateralised by residential immovable property	25F	25G	25H	25I
26	Of which: building renovation loans	26F	26G	26H	26I
27	Of which: motor vehicle loans				
28	Local governments financing	28F	28G	28H	28I
29	Housing financing	29F	29G	29H	29I
30	Local governments financing	30F	30G	30H	30I
31	Collateral obtained by taking possession: residential and commercial immovable properties	31F	31G	31H	31I
32	Total GAR assets	32F	32G	32H	32I

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1J	1K	1L	1M
2	Financial undertakings	2J	2K	2L	2M
3	Credit institutions	3J	3K	3L	3M
4	Loans and advances	4J	4K	4L	4M
5	Debt securities, including UoP	5J	5K	5L	5M
6	Equity instruments	6J	6K		6M
7	Other financial corporations	7J	7K	7L	7M
8	Of which: investment firms	8J	8K	8L	8M
9	Loans and advances	9J	9K	9L	9M
10	Debt securities, including UoP	10J	10K	10L	10M
11	Equity instruments	11J	11K		11M
12	Of which: management companies	12J	12K	12L	12M
13	Loans and advances	13J	13K	13L	13M
14	Debt securities, including UoP	14J	14K	14L	14M
15	Equity instruments	15J	15K		15M
16	Of which: insurance undertakings	16J	16K	16L	16M
17	Loans and advances	17J	17K	17L	17M
18	Debt securities, including UoP	18J	18K	18L	18M
19	Equity instruments	19J	19K		19M

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
20	Non-financial undertakings	20J	20K	20L	20M
21	Loans and advances	21J	21K	21L	21M
22	Debt securities, including UoP	22J	22K	22L	22M
23	Equity instruments	23J	23K		23M
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28J	28K	28L	28M
29	Housing financing	29J	29K	29L	29M
30	Local governments financing	30J	30K	30L	30M
31	Collateral obtained by taking possession: residential and commercial immovable properties	31J	31K	31L	31M
32	Total GAR assets	32J	32K	32L	32M

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1N	1O	1P	1Q
2	Financial undertakings	2N	2O	2P	2Q
3	Credit institutions	3N	3O	3P	3Q
4	Loans and advances	4N	4O	4P	4Q
5	Debt securities, including UoP	5N	5O	5P	5Q
6	Equity instruments	6N	6O		6Q
7	Other financial corporations	7N	7O	7P	7Q
8	Of which: investment firms	8N	8O	8P	8Q
9	Loans and advances	9N	9O	9P	9Q
10	Debt securities, including UoP	10N	10O	10P	10Q
11	Equity instruments	11N	11O		11Q
12	Of which: management companies	12N	12O	12P	12Q
13	Loans and advances	13N	13O	13P	13Q
14	Debt securities, including UoP	14N	14O	14P	14Q
15	Equity instruments	15N	15O		15Q
16	Of which: insurance undertakings	16N	16O	16P	16Q
17	Loans and advances	17N	17O	17P	17Q
18	Debt securities, including UoP	18N	18O	18P	18Q
19	Equity instruments	19N	19O		19Q

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
20	Non-financial undertakings	20N	20O	20P	20Q
21	Loans and advances	21N	21O	21P	21Q
22	Debt securities, including UoP	22N	22O	22P	22Q
23	Equity instruments	23N	23O		23Q
24	Households	24N	24O	24P	24Q
25	Of which: loans collateralised by residential immovable property	25N	25O	25P	25Q
26	Of which: building renovation loans	26N	26O	26P	26Q
27	Of which: motor vehicle loans				
28	Local governments financing	28N	28O	28P	28Q
29	Housing financing	29N	29O	29P	29Q
30	Local governments financing	30N	30O	30P	30Q
31	Collateral obtained by taking possession: residential and commercial immovable properties	31N	31O	31P	31Q
32	Total GAR assets	32N	32O	32P	32Q

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1R	1S	1T	1U
2	Financial undertakings	2R	2S	2T	2U
3	Credit institutions	3R	3S	3T	3U
4	Loans and advances	4R	4S	4T	4U
5	Debt securities, including UoP	5R	5S	5T	5U
6	Equity instruments	6R	6S		6U
7	Other financial corporations	7R	7S	7T	7U
8	Of which: investment firms	8R	8S	8T	8U
9	Loans and advances	9R	9S	9T	9U
10	Debt securities, including UoP	10R	10S	10T	10U
11	Equity instruments	11R	11S		11U
12	Of which: management companies	12R	12S	12T	12U
13	Loans and advances	13R	13S	13T	13U
14	Debt securities, including UoP	14R	14S	14T	14U
15	Equity instruments	15R	15S		15U
16	Of which: insurance undertakings	16R	16S	16T	16U
17	Loans and advances	17R	17S	17T	17U
18	Debt securities, including UoP	18R	18S	18T	18U
19	Equity instruments	19R	19S		19U

GAR003 – Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
20	Non-financial undertakings	20R	20S	20T	20U
21	Loans and advances	21R	21S	21T	21U
22	Debt securities, including UoP	22R	22S	22T	22U
23	Equity instruments	23R	23S		23U
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28R	28S	28T	28U
29	Housing financing	29R	29S	29T	29U
30	Local governments financing	30R	30S	30T	30U
31	Collateral obtained by taking possession: residential and commercial immovable properties	31R	31S	31T	31U
32	Total GAR assets	32R	32S	32T	32U

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1V	1W	1X	1Y
2	Financial undertakings	2V	2W	2X	2Y
3	Credit institutions	3V	3W	3X	3Y
4	Loans and advances	4V	4W	4X	4Y
5	Debt securities, including UoP	5V	5W	5X	5Y
6	Equity instruments	6V	6W		6Y
7	Other financial corporations	7V	7W	7X	7Y
8	Of which: investment firms	8V	8W	8X	8Y
9	Loans and advances	9V	9W	9X	9Y
10	Debt securities, including UoP	10V	10W	10X	10Y
11	Equity instruments	11V	11W		11Y
12	Of which: management companies	12V	12W	12X	12Y
13	Loans and advances	13V	13W	13X	13Y
14	Debt securities, including UoP	14V	14W	14X	14Y
15	Equity instruments	15V	15W		15Y
16	Of which: insurance undertakings	16V	16W	16X	16Y
17	Loans and advances	17V	17W	17X	17Y
18	Debt securities, including UoP	18V	18W	18X	18Y
19	Equity instruments	19V	19W		19Y

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
20	Non-financial undertakings	20V	20W	20X	20Y
21	Loans and advances	21V	21W	21X	21Y
22	Debt securities, including UoP	22V	22W	22X	22Y
23	Equity instruments	23V	23W		23Y
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28V	28W	28X	28Y
29	Housing financing	29V	29W	29X	29Y
30	Local governments financing	30V	30W	30X	30Y
31	Collateral obtained by taking possession: residential and commercial immovable properties	31V	31W	31X	31Y
32	Total GAR assets	32V	32W	32X	32Y

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1Z	1AA	1AB	1AC	1AD	1AE
2	Financial undertakings	2Z	2AA	2AB	2AC	2AD	2AE
3	Credit institutions	3Z	3AA	3AB	3AC	3AD	3AE
4	Loans and advances	4Z	4AA	4AB	4AC	4AD	4AE
5	Debt securities, including UoP	5Z	5AA	5AB	5AC	5AD	5AE
6	Equity instruments	6Z	6AA		6AC	6AD	6AE
7	Other financial corporations	7Z	7AA	7AB	7AC	7AD	7AE
8	Of which: investment firms	8Z	8AA	8AB	8AC	8AD	8AE
9	Loans and advances	9Z	9AA	9AB	9AC	9AD	9AE
10	Debt securities, including UoP	10Z	10AA	10AB	10AC	10AD	10AE
11	Equity instruments	11Z	11AA		11AC	11AD	11AE
12	Of which: management companies	12Z	12AA	12AB	12AC	12AD	12AE
13	Loans and advances	13Z	13AA	13AB	13AC	13AD	13AE
14	Debt securities, including UoP	14Z	14AA	14AB	14AC	14AD	14AE
15	Equity instruments	15Z	15AA		15AC	15AD	15AE
16	Of which: insurance undertakings	16Z	16AA	16AB	16AC	16AD	16AE
17	Loans and advances	17Z	17AA	17AB	17AC	17AD	17AE
18	Debt securities, including UoP	18Z	18AA	18AB	18AC	18AD	18AE
19	Equity instruments	19Z	19AA		19AC	19AD	19AE

GAR003 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
20	Non-financial undertakings	20Z	20AA	20AB	20AC	20AD	20AE
21	Loans and advances	21Z	21AA	21AB	21AC	21AD	21AE
22	Debt securities, including UoP	22Z	22AA	22AB	22AC	22AD	22AE
23	Equity instruments	23Z	23AA		23AC	23AD	23AE
24	Households	24Z	24AA	24AB	24AC	24AD	24AE
25	Of which: loans collateralised by residential immovable property	25Z	25AA	25AB	25AC	25AD	25AE
26	Of which: building renovation loans	26Z	26AA	26AB	26AC	26AD	26AE
27	Of which: motor vehicle loans						
28	Local governments financing	28Z	28AA	28AB	28AC	28AD	28AE
29	Housing financing	29Z	29AA	29AB	29AC	29AD	29AE
30	Local governments financing	30Z	30AA	30AB	30AC	30AD	30AE
31	Collateral obtained by taking possession: residential and commercial immovable properties	31Z	31AA	31AB	31AC	31AD	31AE
32	Total GAR assets	32Z	32AA	32AB	32AC	32AD	32AE

GAR003 – T-1 Capex

	% (compared to total assets in the denominator)	Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		ag	ah	ai	aj	ak
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AF	1AG	1AH	1AI	1AJ
2	Financial undertakings	2AF	2AG	2AH	2AI	2AJ
3	Credit institutions	3AF	3AG	3AH	3AI	3AJ
4	Loans and advances	4AF	4AG	4AH	4AI	4AJ
5	Debt securities, including UoP	5AF	5AG	5AH	5AI	5AJ
6	Equity instruments	6AF	6AG		6AI	6AJ
7	Other financial corporations	7AF	7AG	7AH	7AI	7AJ
8	Of which: investment firms	8AF	8AG	8AH	8AI	8AJ
9	Loans and advances	9AF	9AG	9AH	9AI	9AJ
10	Debt securities, including UoP	10AF	10AG	10AH	10AI	10AJ
11	Equity instruments	11AF	11AG		11AI	11AJ
12	Of which: management companies	12AF	12AG	12AH	12AI	12AJ
13	Loans and advances	13AF	13AG	13AH	13AI	13AJ
14	Debt securities, including UoP	14AF	14AG	14AH	14AI	14AJ
15	Equity instruments	15AF	15AG		15AI	15AJ
16	Of which: insurance undertakings	16AF	16AG	16AH	16AI	16AJ

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		ag	ah	ai	aj	ak
17	Loans and advances	17AF	17AG	17AH	17AI	17AJ
18	Debt securities, including UoP	18AF	18AG	18AH	18AI	18AJ
19	Equity instruments	19AF	19AG		19AI	19AJ
20	Non-financial undertakings	20AF	20AG	20AH	20AI	20AJ
21	Loans and advances	21AF	21AG	21AH	21AI	21AJ
22	Debt securities, including UoP	22AF	22AG	22AH	22AI	22AJ
23	Equity instruments	23AF	23AG		23AI	23AJ
24	Households	24AF	24AG	24AH	24AI	24AJ
25	Of which: loans collateralised by residential immovable property	25AF	25AG	25AH	25AI	25AJ
26	Of which: building renovation loans	26AF	26AG	26AH	26AI	26AJ
27	Of which: motor vehicle loans					
28	Local governments financing	28AF	28AG	28AH	28AI	28AJ
29	Housing financing	29AF	29AG	29AH	29AI	29AJ
30	Local governments financing	30AF	30AG	30AH	30AI	30AJ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AF	31AG	31AH	31AI	31AJ
32	Total GAR assets	32AF	32AG	32AH	32AI	32AJ

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		al	am	an	ao
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AK	1AL	1AM	1AN
2	Financial undertakings	2AK	2AL	2AM	2AN
3	Credit institutions	3AK	3AL	3AM	3AN
4	Loans and advances	4AK	4AL	4AM	4AN
5	Debt securities, including UoP	5AK	5AL	5AM	5AN
6	Equity instruments	6AK	6AL		6AN
7	Other financial corporations	7AK	7AL	7AM	7AN
8	Of which: investment firms	8AK	8AL	8AM	8AN
9	Loans and advances	9AK	9AL	9AM	9AN
10	Debt securities, including UoP	10AK	10AL	10AM	10AN
11	Equity instruments	11AK	11AL		11AN
12	Of which: management companies	12AK	12AL	12AM	12AN
13	Loans and advances	13AK	13AL	13AM	13AN
14	Debt securities, including UoP	14AK	14AL	14AM	14AN
15	Equity instruments	15AK	15AL		15AN
16	Of which: insurance undertakings	16AK	16AL	16AM	16AN
17	Loans and advances	17AK	17AL	17AM	17AN
18	Debt securities, including UoP	18AK	18AL	18AM	18AN
19	Equity instruments	19AK	19AL		19AN

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		al	am	an	ao
20	Non-financial undertakings	20AK	20AL	20AM	20AN
21	Loans and advances	21AK	21AL	21AM	21AN
22	Debt securities, including UoP	22AK	22AL	22AM	22AN
23	Equity instruments	23AK	23AL		23AN
24	Households	24AK	24AL	24AM	24AN
25	Of which: loans collateralised by residential immovable property	25AK	25AL	25AM	25AN
26	Of which: building renovation loans	26AK	26AL	26AM	26AN
27	Of which: motor vehicle loans				
28	Local governments financing	28AK	28AL	28AM	28AN
29	Housing financing	29AK	29AL	29AM	29AN
30	Local governments financing	30AK	30AL	30AM	30AN
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AK	31AL	31AM	31AN
32	Total GAR assets	32AK	32AL	32AM	32AN

GAR003 – T-1 Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ap	aq	ar	as
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AO	1AP	1AQ	1AR
2	Financial undertakings	2AO	2AP	2AQ	2AR
3	Credit institutions	3AO	3AP	3AQ	3AR
4	Loans and advances	4AO	4AP	4AQ	4AR
5	Debt securities, including UoP	5AO	5AP	5AQ	5AR
6	Equity instruments	6AO	6AP		6AR
7	Other financial corporations	7AO	7AP	7AQ	7AR
8	Of which: investment firms	8AO	8AP	8AQ	8AR
9	Loans and advances	9AO	9AP	9AQ	9AR
10	Debt securities, including UoP	10AO	10AP	10AQ	10AR
11	Equity instruments	11AO	11AP		11AR
12	Of which: management companies	12AO	12AP	12AQ	12AR
13	Loans and advances	13AO	13AP	13AQ	13AR
14	Debt securities, including UoP	14AO	14AP	14AQ	14AR
15	Equity instruments	15AO	15AP		15AR
16	Of which: insurance undertakings	16AO	16AP	16AQ	16AR
17	Loans and advances	17AO	17AP	17AQ	17AR
18	Debt securities, including UoP	18AO	18AP	18AQ	18AR
19	Equity instruments	19AO	19AP		19AR

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ap	aq	ar	as
20	Non-financial undertakings	20AO	20AP	20AQ	20AR
21	Loans and advances	21AO	21AP	21AQ	21AR
22	Debt securities, including UoP	22AO	22AP	22AQ	22AR
23	Equity instruments	23AO	23AP		23AR
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28AO	28AP	28AQ	28AR
29	Housing financing	29AO	29AP	29AQ	29AR
30	Local governments financing	30AO	30AP	30AQ	30AR
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AO	31AP	31AQ	31AR
32	Total GAR assets	32AO	32AP	32AQ	32AR

GAR003 – T-1 Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		at	au	av	aw
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AS	1AT	1AU	1AV
2	Financial undertakings	2AS	2AT	2AU	2AV
3	Credit institutions	3AS	3AT	3AU	3AV
4	Loans and advances	4AS	4AT	4AU	4AV
5	Debt securities, including UoP	5AS	5AT	5AU	5AV
6	Equity instruments	6AS	6AT		6AV
7	Other financial corporations	7AS	7AT	7AU	7AV
8	Of which: investment firms	8AS	8AT	8AU	8AV
9	Loans and advances	9AS	9AT	9AU	9AV
10	Debt securities, including UoP	10AS	10AT	10AU	10AV
11	Equity instruments	11AS	11AT		11AV
12	Of which: management companies	12AS	12AT	12AU	12AV
13	Loans and advances	13AS	13AT	13AU	13AV
14	Debt securities, including UoP	14AS	14AT	14AU	14AV
15	Equity instruments	15AS	15AT		15AV
16	Of which: insurance undertakings	16AS	16AT	16AU	16AV
17	Loans and advances	17AS	17AT	17AU	17AV
18	Debt securities, including UoP	18AS	18AT	18AU	18AV
19	Equity instruments	19AS	19AT		19AV

GAR003 – T-1 Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		at	au	av	aw
20	Non-financial undertakings	20AS	20AT	20AU	20AV
21	Loans and advances	21AS	21AT	21AU	21AV
22	Debt securities, including UoP	22AS	22AT	22AU	22AV
23	Equity instruments	23AS	23AT		23AV
24	Households	24AS	24AT	24AU	24AV
25	Of which: loans collateralised by residential immovable property	25AS	25AT	25AU	25AV
26	Of which: building renovation loans	26AS	26AT	26AU	26AV
27	Of which: motor vehicle loans				
28	Local governments financing	28AS	28AT	28AU	28AV
29	Housing financing	29AS	29AT	29AU	29AV
30	Local governments financing	30AS	30AT	30AU	30AV
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AS	31AT	31AU	31AV
32	Total GAR assets	32AS	32AT	32AU	32AV

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ax	ay	az	ba
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AW	1AX	1AY	1AZ
2	Financial undertakings	2AW	2AX	2AY	2AZ
3	Credit institutions	3AW	3AX	3AY	3AZ
4	Loans and advances	4AW	4AX	4AY	4AZ
5	Debt securities, including UoP	5AW	5AX	5AY	5AZ
6	Equity instruments	6AW	6AX		6AZ
7	Other financial corporations	7AW	7AX	7AY	7AZ
8	Of which: investment firms	8AW	8AX	8AY	8AZ
9	Loans and advances	9AW	9AX	9AY	9AZ
10	Debt securities, including UoP	10AW	10AX	10AY	10AZ
11	Equity instruments	11AW	11AX		11AZ
12	Of which: management companies	12AW	12AX	12AY	12AZ
13	Loans and advances	13AW	13AX	13AY	13AZ
14	Debt securities, including UoP	14AW	14AX	14AY	14AZ
15	Equity instruments	15AW	15AX		15AZ
16	Of which: insurance undertakings	16AW	16AX	16AY	16AZ
17	Loans and advances	17AW	17AX	17AY	17AZ
18	Debt securities, including UoP	18AW	18AX	18AY	18AZ
19	Equity instruments	19AW	19AX		19AZ

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ax	ay	az	ba
20	Non-financial undertakings	20AW	20AX	20AY	20AZ
21	Loans and advances	21AW	21AX	21AY	21AZ
22	Debt securities, including UoP	22AW	22AX	22AY	22AZ
23	Equity instruments	23AW	23AX		23AZ
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28AW	28AX	28AY	28AZ
29	Housing financing	29AW	29AX	29AY	29AZ
30	Local governments financing	30AW	30AX	30AY	30AZ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AW	31AX	31AY	31AZ
32	Total GAR assets	32AW	32AX	32AY	32AZ

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		bb	bc	bd	be
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BA	1BB	1BC	1BD
2	Financial undertakings	2BA	2BB	2BC	2BD
3	Credit institutions	3BA	3BB	3BC	3BD
4	Loans and advances	4BA	4BB	4BC	4BD
5	Debt securities, including UoP	5BA	5BB	5BC	5BD
6	Equity instruments	6BA	6BB		6BD
7	Other financial corporations	7BA	7BB	7BC	7BD
8	Of which: investment firms	8BA	8BB	8BC	8BD
9	Loans and advances	9BA	9BB	9BC	9BD
10	Debt securities, including UoP	10BA	10BB	10BC	10BD
11	Equity instruments	11BA	11BB		11BD
12	Of which: management companies	12BA	12BB	12BC	12BD
13	Loans and advances	13BA	13BB	13BC	13BD
14	Debt securities, including UoP	14BA	14BB	14BC	14BD
15	Equity instruments	15BA	15BB		15BD
16	Of which: insurance undertakings	16BA	16BB	16BC	16BD
17	Loans and advances	17BA	17BB	17BC	17BD
18	Debt securities, including UoP	18BA	18BB	18BC	18BD
19	Equity instruments	19BA	19BB		19BD

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		bb	bc	bd	be
20	Non-financial undertakings	20BA	20BB	20BC	20BD
21	Loans and advances	21BA	21BB	21BC	21BD
22	Debt securities, including UoP	22BA	22BB	22BC	22BD
23	Equity instruments	23BA	23BB		23BD
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28BA	28BB	28BC	28BD
29	Housing financing	29BA	29BB	29BC	29BD
30	Local governments financing	30BA	30BB	30BC	30BD
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BA	31BB	31BC	31BD
32	Total GAR assets	32BA	32BB	32BC	32BD

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		bf	bg	bh	bi	bj	bk
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BE	1BF	1BG	1BH	1BI	1BJ
2	Financial undertakings	2BE	2BF	2BG	2BH	2BI	2BJ
3	Credit institutions	3BE	3BF	3BG	3BH	3BI	3BJ
4	Loans and advances	4BE	4BF	4BG	4BH	4BI	4BJ
5	Debt securities, including UoP	5BE	5BF	5BG	5BH	5BI	5BJ
6	Equity instruments	6BE	6BF		6BH	6BI	6BJ
7	Other financial corporations	7BE	7BF	7BG	7BH	7BI	7BJ
8	Of which: investment firms	8BE	8BF	8BG	8BH	8BI	8BJ
9	Loans and advances	9BE	9BF	9BG	9BH	9BI	9BJ
10	Debt securities, including UoP	10BE	10BF	10BG	10BH	10BI	10BJ
11	Equity instruments	11BE	11BF		11BH	11BI	11BJ
12	Of which: management companies	12BE	12BF	12BG	12BH	12BI	12BJ
13	Loans and advances	13BE	13BF	13BG	13BH	13BI	13BJ
14	Debt securities, including UoP	14BE	14BF	14BG	14BH	14BI	14BJ
15	Equity instruments	15BE	15BF		15BH	15BI	15BJ
16	Of which: insurance undertakings	16BE	16BF	16BG	16BH	16BI	16BJ
17	Loans and advances	17BE	17BF	17BG	17BH	17BI	17BJ
18	Debt securities, including UoP	18BE	18BF	18BG	18BH	18BI	18BJ
19	Equity instruments	19BE	19BF		19BH	19BI	19BJ

CAJA RURAL DE NAVARRA

GAR003 – T-1 Capex

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		bf	bg	bh	bi	bj	bk
20	Non-financial undertakings	20BE	20BF	20BG	20BH	20BI	20BJ
21	Loans and advances	21BE	21BF	21BG	21BH	21BI	21BJ
22	Debt securities, including UoP	22BE	22BF	22BG	22BH	22BI	22BJ
23	Equity instruments	23BE	23BF		23BH	23BI	23BJ
24	Households	24BE	24BF	24BG	24BH	24BI	24BJ
25	Of which: loans collateralised by residential immovable property	25BE	25BF	25BG	25BH	25BI	25BJ
26	Of which: building renovation loans	26BE	26BF	26BG	26BH	26BI	26BJ
27	Of which: motor vehicle loans	27BE	27BF	27BG	27BH	27BI	27BJ
28	Local governments financing	28BE	28BF	28BG	28BH	28BI	28BJ
29	Housing financing	29BE	29BF	29BG	29BH	29BI	29BJ
30	Local governments financing	30BE	30BF	30BG	30BH	30BI	30BJ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BE	31BF	31BG	31BH	31BI	31BJ
32	Total GAR assets	32BE	32BF	32BG	32BH	32BI	32BJ

GAR003 – T-1 Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		ag	ah	ai	aj	ak
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AF	1AG	1AH	1AI	1AJ
2	Financial undertakings	2AF	2AG	2AH	2AI	2AJ
3	Credit institutions	3AF	3AG	3AH	3AI	3AJ
4	Loans and advances	4AF	4AG	4AH	4AI	4AJ
5	Debt securities, including UoP	5AF	5AG	5AH	5AI	5AJ
6	Equity instruments	6AF	6AG		6AI	6AJ
7	Other financial corporations	7AF	7AG	7AH	7AI	7AJ
8	Of which: investment firms	8AF	8AG	8AH	8AI	8AJ
9	Loans and advances	9AF	9AG	9AH	9AI	9AJ
10	Debt securities, including UoP	10AF	10AG	10AH	10AI	10AJ
11	Equity instruments	11AF	11AG		11AI	11AJ
12	Of which: management companies	12AF	12AG	12AH	12AI	12AJ
13	Loans and advances	13AF	13AG	13AH	13AI	13AJ
14	Debt securities, including UoP	14AF	14AG	14AH	14AI	14AJ
15	Equity instruments	15AF	15AG		15AI	15AJ
16	Of which: insurance undertakings	16AF	16AG	16AH	16AI	16AJ

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		ag	ah	ai	aj	ak
17	Loans and advances	17AF	17AG	17AH	17AI	17AJ
18	Debt securities, including UoP	18AF	18AG	18AH	18AI	18AJ
19	Equity instruments	19AF	19AG		19AI	19AJ
20	Non-financial undertakings	20AF	20AG	20AH	20AI	20AJ
21	Loans and advances	21AF	21AG	21AH	21AI	21AJ
22	Debt securities, including UoP	22AF	22AG	22AH	22AI	22AJ
23	Equity instruments	23AF	23AG		23AI	23AJ
24	Households	24AF	24AG	24AH	24AI	24AJ
25	Of which: loans collateralised by residential immovable property	25AF	25AG	25AH	25AI	25AJ
26	Of which: building renovation loans	26AF	26AG	26AH	26AI	26AJ
27	Of which: motor vehicle loans					
28	Local governments financing	28AF	28AG	28AH	28AI	28AJ
29	Housing financing	29AF	29AG	29AH	29AI	29AJ
30	Local governments financing	30AF	30AG	30AH	30AI	30AJ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AF	31AG	31AH	31AI	31AJ
32	Total GAR assets	32AF	32AG	32AH	32AI	32AJ

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		al	am	an	ao
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AK	1AL	1AM	1AN
2	Financial undertakings	2AK	2AL	2AM	2AN
3	Credit institutions	3AK	3AL	3AM	3AN
4	Loans and advances	4AK	4AL	4AM	4AN
5	Debt securities, including UoP	5AK	5AL	5AM	5AN
6	Equity instruments	6AK	6AL		6AN
7	Other financial corporations	7AK	7AL	7AM	7AN
8	Of which: investment firms	8AK	8AL	8AM	8AN
9	Loans and advances	9AK	9AL	9AM	9AN
10	Debt securities, including UoP	10AK	10AL	10AM	10AN
11	Equity instruments	11AK	11AL		11AN
12	Of which: management companies	12AK	12AL	12AM	12AN
13	Loans and advances	13AK	13AL	13AM	13AN
14	Debt securities, including UoP	14AK	14AL	14AM	14AN
15	Equity instruments	15AK	15AL		15AN
16	Of which: insurance undertakings	16AK	16AL	16AM	16AN
17	Loans and advances	17AK	17AL	17AM	17AN
18	Debt securities, including UoP	18AK	18AL	18AM	18AN
19	Equity instruments	19AK	19AL		19AN

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		al	am	an	ao
20	Non-financial undertakings	20AK	20AL	20AM	20AN
21	Loans and advances	21AK	21AL	21AM	21AN
22	Debt securities, including UoP	22AK	22AL	22AM	22AN
23	Equity instruments	23AK	23AL		23AN
24	Households	24AK	24AL	24AM	24AN
25	Of which: loans collateralised by residential immovable property	25AK	25AL	25AM	25AN
26	Of which: building renovation loans	26AK	26AL	26AM	26AN
27	Of which: motor vehicle loans				
28	Local governments financing	28AK	28AL	28AM	28AN
29	Housing financing	29AK	29AL	29AM	29AN
30	Local governments financing	30AK	30AL	30AM	30AN
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AK	31AL	31AM	31AN
32	Total GAR assets	32AK	32AL	32AM	32AN

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ap	aq	ar	as
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AO	1AP	1AQ	1AR
2	Financial undertakings	2AO	2AP	2AQ	2AR
3	Credit institutions	3AO	3AP	3AQ	3AR
4	Loans and advances	4AO	4AP	4AQ	4AR
5	Debt securities, including UoP	5AO	5AP	5AQ	5AR
6	Equity instruments	6AO	6AP		6AR
7	Other financial corporations	7AO	7AP	7AQ	7AR
8	Of which: investment firms	8AO	8AP	8AQ	8AR
9	Loans and advances	9AO	9AP	9AQ	9AR
10	Debt securities, including UoP	10AO	10AP	10AQ	10AR
11	Equity instruments	11AO	11AP		11AR
12	Of which: management companies	12AO	12AP	12AQ	12AR
13	Loans and advances	13AO	13AP	13AQ	13AR
14	Debt securities, including UoP	14AO	14AP	14AQ	14AR
15	Equity instruments	15AO	15AP		15AR
16	Of which: insurance undertakings	16AO	16AP	16AQ	16AR
17	Loans and advances	17AO	17AP	17AQ	17AR
18	Debt securities, including UoP	18AO	18AP	18AQ	18AR
19	Equity instruments	19AO	19AP		19AR

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ap	aq	ar	as
20	Non-financial undertakings	20AO	20AP	20AQ	20AR
21	Loans and advances	21AO	21AP	21AQ	21AR
22	Debt securities, including UoP	22AO	22AP	22AQ	22AR
23	Equity instruments	23AO	23AP		23AR
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28AO	28AP	28AQ	28AR
29	Housing financing	29AO	29AP	29AQ	29AR
30	Local governments financing	30AO	30AP	30AQ	30AR
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AO	31AP	31AQ	31AR
32	Total GAR assets	32AO	32AP	32AQ	32AR

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		at	au	av	aw
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AS	1AT	1AU	1AV
2	Financial undertakings	2AS	2AT	2AU	2AV
3	Credit institutions	3AS	3AT	3AU	3AV
4	Loans and advances	4AS	4AT	4AU	4AV
5	Debt securities, including UoP	5AS	5AT	5AU	5AV
6	Equity instruments	6AS	6AT		6AV
7	Other financial corporations	7AS	7AT	7AU	7AV
8	Of which: investment firms	8AS	8AT	8AU	8AV
9	Loans and advances	9AS	9AT	9AU	9AV
10	Debt securities, including UoP	10AS	10AT	10AU	10AV
11	Equity instruments	11AS	11AT		11AV
12	Of which: management companies	12AS	12AT	12AU	12AV
13	Loans and advances	13AS	13AT	13AU	13AV
14	Debt securities, including UoP	14AS	14AT	14AU	14AV
15	Equity instruments	15AS	15AT		15AV
16	Of which: insurance undertakings	16AS	16AT	16AU	16AV
17	Loans and advances	17AS	17AT	17AU	17AV
18	Debt securities, including UoP	18AS	18AT	18AU	18AV
19	Equity instruments	19AS	19AT		19AV

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		at	au	av	aw
20	Non-financial undertakings	20AS	20AT	20AU	20AV
21	Loans and advances	21AS	21AT	21AU	21AV
22	Debt securities, including UoP	22AS	22AT	22AU	22AV
23	Equity instruments	23AS	23AT		23AV
24	Households	24AS	24AT	24AU	24AV
25	Of which: loans collateralised by residential immovable property	25AS	25AT	25AU	25AV
26	Of which: building renovation loans	26AS	26AT	26AU	26AV
27	Of which: motor vehicle loans				
28	Local governments financing	28AS	28AT	28AU	28AV
29	Housing financing	29AS	29AT	29AU	29AV
30	Local governments financing	30AS	30AT	30AU	30AV
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AS	31AT	31AU	31AV
32	Total GAR assets	32AS	32AT	32AU	32AV

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ax	ay	az	ba
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1AW	1AX	1AY	1AZ
2	Financial undertakings	2AW	2AX	2AY	2AZ
3	Credit institutions	3AW	3AX	3AY	3AZ
4	Loans and advances	4AW	4AX	4AY	4AZ
5	Debt securities, including UoP	5AW	5AX	5AY	5AZ
6	Equity instruments	6AW	6AX		6AZ
7	Other financial corporations	7AW	7AX	7AY	7AZ
8	Of which: investment firms	8AW	8AX	8AY	8AZ
9	Loans and advances	9AW	9AX	9AY	9AZ
10	Debt securities, including UoP	10AW	10AX	10AY	10AZ
11	Equity instruments	11AW	11AX		11AZ
12	Of which: management companies	12AW	12AX	12AY	12AZ
13	Loans and advances	13AW	13AX	13AY	13AZ
14	Debt securities, including UoP	14AW	14AX	14AY	14AZ
15	Equity instruments	15AW	15AX		15AZ
16	Of which: insurance undertakings	16AW	16AX	16AY	16AZ
17	Loans and advances	17AW	17AX	17AY	17AZ
18	Debt securities, including UoP	18AW	18AX	18AY	18AZ
19	Equity instruments	19AW	19AX		19AZ

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		ax	ay	az	ba
20	Non-financial undertakings	20AW	20AX	20AY	20AZ
21	Loans and advances	21AW	21AX	21AY	21AZ
22	Debt securities, including UoP	22AW	22AX	22AY	22AZ
23	Equity instruments	23AW	23AX		23AZ
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28AW	28AX	28AY	28AZ
29	Housing financing	29AW	29AX	29AY	29AZ
30	Local governments financing	30AW	30AX	30AY	30AZ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31AW	31AX	31AY	31AZ
32	Total GAR assets	32AW	32AX	32AY	32AZ

GAR003 – T-1 Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		bb	bc	bd	be
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BA	1BB	1BC	1BD
2	Financial undertakings	2BA	2BB	2BC	2BD
3	Credit institutions	3BA	3BB	3BC	3BD
4	Loans and advances	4BA	4BB	4BC	4BD
5	Debt securities, including UoP	5BA	5BB	5BC	5BD
6	Equity instruments	6BA	6BB		6BD
7	Other financial corporations	7BA	7BB	7BC	7BD
8	Of which: investment firms	8BA	8BB	8BC	8BD
9	Loans and advances	9BA	9BB	9BC	9BD
10	Debt securities, including UoP	10BA	10BB	10BC	10BD
11	Equity instruments	11BA	11BB		11BD
12	Of which: management companies	12BA	12BB	12BC	12BD
13	Loans and advances	13BA	13BB	13BC	13BD
14	Debt securities, including UoP	14BA	14BB	14BC	14BD
15	Equity instruments	15BA	15BB		15BD
16	Of which: insurance undertakings	16BA	16BB	16BC	16BD
17	Loans and advances	17BA	17BB	17BC	17BD
18	Debt securities, including UoP	18BA	18BB	18BC	18BD
19	Equity instruments	19BA	19BB		19BD

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		bb	bc	bd	be
20	Non-financial undertakings	20BA	20BB	20BC	20BD
21	Loans and advances	21BA	21BB	21BC	21BD
22	Debt securities, including UoP	22BA	22BB	22BC	22BD
23	Equity instruments	23BA	23BB		23BD
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28BA	28BB	28BC	28BD
29	Housing financing	29BA	29BB	29BC	29BD
30	Local governments financing	30BA	30BB	30BC	30BD
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BA	31BB	31BC	31BD
32	Total GAR assets	32BA	32BB	32BC	32BD

GAR003 – T-1 Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		bf	bg	bh	bi	bj	bk
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1BE	1BF	1BG	1BH	1BI	1BJ
2	Financial undertakings	2BE	2BF	2BG	2BH	2BI	2BJ
3	Credit institutions	3BE	3BF	3BG	3BH	3BI	3BJ
4	Loans and advances	4BE	4BF	4BG	4BH	4BI	4BJ
5	Debt securities, including UoP	5BE	5BF	5BG	5BH	5BI	5BJ
6	Equity instruments	6BE	6BF		6BH	6BI	6BJ
7	Other financial corporations	7BE	7BF	7BG	7BH	7BI	7BJ
8	Of which: investment firms	8BE	8BF	8BG	8BH	8BI	8BJ
9	Loans and advances	9BE	9BF	9BG	9BH	9BI	9BJ
10	Debt securities, including UoP	10BE	10BF	10BG	10BH	10BI	10BJ
11	Equity instruments	11BE	11BF		11BH	11BI	11BJ
12	Of which: management companies	12BE	12BF	12BG	12BH	12BI	12BJ
13	Loans and advances	13BE	13BF	13BG	13BH	13BI	13BJ
14	Debt securities, including UoP	14BE	14BF	14BG	14BH	14BI	14BJ
15	Equity instruments	15BE	15BF		15BH	15BI	15BJ
16	Of which: insurance undertakings	16BE	16BF	16BG	16BH	16BI	16BJ
17	Loans and advances	17BE	17BF	17BG	17BH	17BI	17BJ
18	Debt securities, including UoP	18BE	18BF	18BG	18BH	18BI	18BJ
19	Equity instruments	19BE	19BF		19BH	19BI	19BJ

GAR003 – T-1 Turnover

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		bf	bg	bh	bi	bj	bk
20	Non-financial undertakings	20BE	20BF	20BG	20BH	20BI	20BJ
21	Loans and advances	21BE	21BF	21BG	21BH	21BI	21BJ
22	Debt securities, including UoP	22BE	22BF	22BG	22BH	22BI	22BJ
23	Equity instruments	23BE	23BF		23BH	23BI	23BJ
24	Households	24BE	24BF	24BG	24BH	24BI	24BJ
25	Of which: loans collateralised by residential immovable property	25BE	25BF	25BG	25BH	25BI	25BJ
26	Of which: building renovation loans	26BE	26BF	26BG	26BH	26BI	26BJ
27	Of which: motor vehicle loans	27BE	27BF	27BG	27BH	27BI	27BJ
28	Local governments financing	28BE	28BF	28BG	28BH	28BI	28BJ
29	Housing financing	29BE	29BF	29BG	29BH	29BI	29BJ
30	Local governments financing	30BE	30BF	30BG	30BH	30BI	30BJ
31	Collateral obtained by taking possession: residential and commercial immovable properties	31BE	31BF	31BG	31BH	31BI	31BJ
32	Total GAR assets	32BE	32BF	32BG	32BH	32BI	32BJ

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1B	1C	1D	1E
2	Financial undertakings	2A	2B	2C	2D	2E
3	Credit institutions	3A	3B	3C	3D	3E
4	Loans and advances	4A	4B	4C	4D	4E
5	Debt securities, including UoP	5A	5B	5C	5D	5E
6	Equity instruments	6A	6B		6D	6E
7	Other financial corporations	7A	7B	7C	7D	7E
8	Of which: investment firms	8A	8B	8C	8D	8E
9	Loans and advances	9A	9B	9C	9D	9E
10	Debt securities, including UoP	10A	10B	10C	10D	10E
11	Equity instruments	11A	11B		11D	11E
12	Of which: management companies	12A	12B	12C	12D	12E
13	Loans and advances	13A	13B	13C	13D	13E
14	Debt securities, including UoP	14A	14B	14C	14D	14E
15	Equity instruments	15A	15B		15D	15E
16	Of which: insurance undertakings	16A	16B	16C	16D	16E

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
17	Loans and advances	17A	17B	17C	17D	17E
18	Debt securities, including UoP	18A	18B	18C	18D	18E
19	Equity instruments	19A	19B		19D	19E
20	Non-financial undertakings	20A	20B	20C	20D	20E
21	Loans and advances	21A	21B	21C	21D	21E
22	Debt securities, including UoP	22A	22B	22C	22D	22E
23	Equity instruments	23A	23B		23D	23E
24	Households	24A	24B	24C	24D	24E
25	Of which: loans collateralised by residential immovable property	25A	25B	25C	25D	25E
26	Of which: building renovation loans	26A	26B	26C	26D	26E
27	Of which: motor vehicle loans	27A	27B	27C	27D	27E
28	Local governments financing	28A	28B	28C	28D	28E
29	Housing financing	29A	29B	29C	29D	29E
30	Local governments financing	30A	30B	30C	30D	30E
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	31B	31C	31D	31E
32	Total GAR assets	32A	32B	32C	32D	32E

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1F	1G	1H	1I
2	Financial undertakings	2F	2G	2H	2I
3	Credit institutions	3F	3G	3H	3I
4	Loans and advances	4F	4G	4H	4I
5	Debt securities, including UoP	5F	5G	5H	5I
6	Equity instruments	6F	6G		6I
7	Other financial corporations	7F	7G	7H	7I
8	Of which: investment firms	8F	8G	8H	8I
9	Loans and advances	9F	9G	9H	9I
10	Debt securities, including UoP	10F	10G	10H	10I
11	Equity instruments	11F	11G		11I
12	Of which: management companies	12F	12G	12H	12I
13	Loans and advances	13F	13G	13H	13I
14	Debt securities, including UoP	14F	14G	14H	14I
15	Equity instruments	15F	15G		15I
16	Of which: insurance undertakings	16F	16G	16H	16I
17	Loans and advances	17F	17G	17H	17I
18	Debt securities, including UoP	18F	18G	18H	18I
19	Equity instruments	19F	19G		19I

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
20	Non-financial undertakings	20F	20G	20H	20I
21	Loans and advances	21F	21G	21H	21I
22	Debt securities, including UoP	22F	22G	22H	22I
23	Equity instruments	23F	23G		23I
24	Households	24F	24G	24H	24I
25	Of which: loans collateralised by residential immovable property	25F	25G	25H	25I
26	Of which: building renovation loans	26F	26G	26H	26I
27	Of which: motor vehicle loans				
28	Local governments financing	28F	28G	28H	28I
29	Housing financing	29F	29G	29H	29I
30	Local governments financing	30F	30G	30H	30I
31	Collateral obtained by taking possession: residential and commercial immovable properties	31F	31G	31H	31I
32	Total GAR assets	32F	32G	32H	32I

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1J	1K	1L	1M
2	Financial undertakings	2J	2K	2L	2M
3	Credit institutions	3J	3K	3L	3M
4	Loans and advances	4J	4K	4L	4M
5	Debt securities, including UoP	5J	5K	5L	5M
6	Equity instruments	6J	6K		6M
7	Other financial corporations	7J	7K	7L	7M
8	Of which: investment firms	8J	8K	8L	8M
9	Loans and advances	9J	9K	9L	9M
10	Debt securities, including UoP	10J	10K	10L	10M
11	Equity instruments	11J	11K		11M
12	Of which: management companies	12J	12K	12L	12M
13	Loans and advances	13J	13K	13L	13M
14	Debt securities, including UoP	14J	14K	14L	14M
15	Equity instruments	15J	15K		15M
16	Of which: insurance undertakings	16J	16K	16L	16M
17	Loans and advances	17J	17K	17L	17M
18	Debt securities, including UoP	18J	18K	18L	18M
19	Equity instruments	19J	19K		19M

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
20	Non-financial undertakings	20J	20K	20L	20M
21	Loans and advances	21J	21K	21L	21M
22	Debt securities, including UoP	22J	22K	22L	22M
23	Equity instruments	23J	23K		23M
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28J	28K	28L	28M
29	Housing financing	29J	29K	29L	29M
30	Local governments financing	30J	30K	30L	30M
31	Collateral obtained by taking possession: residential and commercial immovable properties	31J	31K	31L	31M
32	Total GAR assets	32J	32K	32L	32M

GAR004 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1N	1O	1P	1Q
2	Financial undertakings	2N	2O	2P	2Q
3	Credit institutions	3N	3O	3P	3Q
4	Loans and advances	4N	4O	4P	4Q
5	Debt securities, including UoP	5N	5O	5P	5Q
6	Equity instruments	6N	6O		6Q
7	Other financial corporations	7N	7O	7P	7Q
8	Of which: investment firms	8N	8O	8P	8Q
9	Loans and advances	9N	9O	9P	9Q
10	Debt securities, including UoP	10N	10O	10P	10Q
11	Equity instruments	11N	11O		11Q
12	Of which: management companies	12N	12O	12P	12Q
13	Loans and advances	13N	13O	13P	13Q
14	Debt securities, including UoP	14N	14O	14P	14Q
15	Equity instruments	15N	15O		15Q
16	Of which: insurance undertakings	16N	16O	16P	16Q
17	Loans and advances	17N	17O	17P	17Q
18	Debt securities, including UoP	18N	18O	18P	18Q
19	Equity instruments	19N	19O		19Q

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
20	Non-financial undertakings	20N	20O	20P	20Q
21	Loans and advances	21N	21O	21P	21Q
22	Debt securities, including UoP	22N	22O	22P	22Q
23	Equity instruments	23N	23O		23Q
24	Households	24N	24O	24P	24Q
25	Of which: loans collateralised by residential immovable property	25N	25O	25P	25Q
26	Of which: building renovation loans	26N	26O	26P	26Q
27	Of which: motor vehicle loans				
28	Local governments financing	28N	28O	28P	28Q
29	Housing financing	29N	29O	29P	29Q
30	Local governments financing	30N	30O	30P	30Q
31	Collateral obtained by taking possession: residential and commercial immovable properties	31N	31O	31P	31Q
32	Total GAR assets	32N	32O	32P	32Q

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1R	1S	1T	1U
2	Financial undertakings	2R	2S	2T	2U
3	Credit institutions	3R	3S	3T	3U
4	Loans and advances	4R	4S	4T	4U
5	Debt securities, including UoP	5R	5S	5T	5U
6	Equity instruments	6R	6S		6U
7	Other financial corporations	7R	7S	7T	7U
8	Of which: investment firms	8R	8S	8T	8U
9	Loans and advances	9R	9S	9T	9U
10	Debt securities, including UoP	10R	10S	10T	10U
11	Equity instruments	11R	11S		11U
12	Of which: management companies	12R	12S	12T	12U
13	Loans and advances	13R	13S	13T	13U
14	Debt securities, including UoP	14R	14S	14T	14U
15	Equity instruments	15R	15S		15U
16	Of which: insurance undertakings	16R	16S	16T	16U
17	Loans and advances	17R	17S	17T	17U
18	Debt securities, including UoP	18R	18S	18T	18U
19	Equity instruments	19R	19S		19U

GAR004 – Capex

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
20	Non-financial undertakings	20R	20S	20T	20U
21	Loans and advances	21R	21S	21T	21U
22	Debt securities, including UoP	22R	22S	22T	22U
23	Equity instruments	23R	23S		23U
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28R	28S	28T	28U
29	Housing financing	29R	29S	29T	29U
30	Local governments financing	30R	30S	30T	30U
31	Collateral obtained by taking possession: residential and commercial immovable properties	31R	31S	31T	31U
32	Total GAR assets	32R	32S	32T	32U

GAR004 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1V	1W	1X	1Y
2	Financial undertakings	2V	2W	2X	2Y
3	Credit institutions	3V	3W	3X	3Y
4	Loans and advances	4V	4W	4X	4Y
5	Debt securities, including UoP	5V	5W	5X	5Y
6	Equity instruments	6V	6W		6Y
7	Other financial corporations	7V	7W	7X	7Y
8	Of which: investment firms	8V	8W	8X	8Y
9	Loans and advances	9V	9W	9X	9Y
10	Debt securities, including UoP	10V	10W	10X	10Y
11	Equity instruments	11V	11W		11Y
12	Of which: management companies	12V	12W	12X	12Y
13	Loans and advances	13V	13W	13X	13Y
14	Debt securities, including UoP	14V	14W	14X	14Y
15	Equity instruments	15V	15W		15Y
16	Of which: insurance undertakings	16V	16W	16X	16Y
17	Loans and advances	17V	17W	17X	17Y
18	Debt securities, including UoP	18V	18W	18X	18Y
19	Equity instruments	19V	19W		19Y

GAR004 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
20	Non-financial undertakings	20V	20W	20X	20Y
21	Loans and advances	21V	21W	21X	21Y
22	Debt securities, including UoP	22V	22W	22X	22Y
23	Equity instruments	23V	23W		23Y
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28V	28W	28X	28Y
29	Housing financing	29V	29W	29X	29Y
30	Local governments financing	30V	30W	30X	30Y
31	Collateral obtained by taking possession: residential and commercial immovable properties	31V	31W	31X	31Y
32	Total GAR assets	32V	32W	32X	32Y

GAR004 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1Z	1AA	1AB	1AC	1AD	1AE
2	Financial undertakings	2Z	2AA	2AB	2AC	2AD	2AE
3	Credit institutions	3Z	3AA	3AB	3AC	3AD	3AE
4	Loans and advances	4Z	4AA	4AB	4AC	4AD	4AE
5	Debt securities, including UoP	5Z	5AA	5AB	5AC	5AD	5AE
6	Equity instruments	6Z	6AA		6AC	6AD	6AE
7	Other financial corporations	7Z	7AA	7AB	7AC	7AD	7AE
8	Of which: investment firms	8Z	8AA	8AB	8AC	8AD	8AE
9	Loans and advances	9Z	9AA	9AB	9AC	9AD	9AE
10	Debt securities, including UoP	10Z	10AA	10AB	10AC	10AD	10AE
11	Equity instruments	11Z	11AA		11AC	11AD	11AE
12	Of which: management companies	12Z	12AA	12AB	12AC	12AD	12AE
13	Loans and advances	13Z	13AA	13AB	13AC	13AD	13AE
14	Debt securities, including UoP	14Z	14AA	14AB	14AC	14AD	14AE
15	Equity instruments	15Z	15AA		15AC	15AD	15AE
16	Of which: insurance undertakings	16Z	16AA	16AB	16AC	16AD	16AE
17	Loans and advances	17Z	17AA	17AB	17AC	17AD	17AE
18	Debt securities, including UoP	18Z	18AA	18AB	18AC	18AD	18AE
19	Equity instruments	19Z	19AA		19AC	19AD	19AE

GAR004 – Capex

	% (compared to total assets in the denominator)	Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
20	Non-financial undertakings	20Z	20AA	20AB	20AC	20AD	20AE
21	Loans and advances	21Z	21AA	21AB	21AC	21AD	21AE
22	Debt securities, including UoP	22Z	22AA	22AB	22AC	22AD	22AE
23	Equity instruments	23Z	23AA		23AC	23AD	23AE
24	Households	24Z	24AA	24AB	24AC	24AD	24AE
25	Of which: loans collateralised by residential immovable property	25Z	25AA	25AB	25AC	25AD	25AE
26	Of which: building renovation loans	26Z	26AA	26AB	26AC	26AD	26AE
27	Of which: motor vehicle loans	27Z	27AA	27AB	27AC	27AD	27AE
28	Local governments financing	28Z	28AA	28AB	28AC	28AD	28AE
29	Housing financing	29Z	29AA	29AB	29AC	29AD	29AE
30	Local governments financing	30Z	30AA	30AB	30AC	30AD	30AE
31	Collateral obtained by taking possession: residential and commercial immovable properties	31Z	31AA	31AB	31AC	31AD	31AE
32	Total GAR assets	32Z	32AA	32AB	32AC	32AD	32AE

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
	GAR - Assets included in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1A	1B	1C	1D	1E
2	Financial undertakings	2A	2B	2C	2D	2E
3	Credit institutions	3A	3B	3C	3D	3E
4	Loans and advances	4A	4B	4C	4D	4E
5	Debt securities, including UoP	5A	5B	5C	5D	5E
6	Equity instruments	6A	6B		6D	6E
7	Other financial corporations	7A	7B	7C	7D	7E
8	Of which: investment firms	8A	8B	8C	8D	8E
9	Loans and advances	9A	9B	9C	9D	9E
10	Debt securities, including UoP	10A	10B	10C	10D	10E
11	Equity instruments	11A	11B		11D	11E
12	Of which: management companies	12A	12B	12C	12D	12E
13	Loans and advances	13A	13B	13C	13D	13E
14	Debt securities, including UoP	14A	14B	14C	14D	14E
15	Equity instruments	15A	15B		15D	15E
16	Of which: insurance undertakings	16A	16B	16C	16D	16E

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
				Of which: use of proceeds	Of which: transitional	Of which: enabling
		a	b	c	d	e
17	Loans and advances	17A	17B	17C	17D	17E
18	Debt securities, including UoP	18A	18B	18C	18D	18E
19	Equity instruments	19A	19B		19D	19E
20	Non-financial undertakings	20A	20B	20C	20D	20E
21	Loans and advances	21A	21B	21C	21D	21E
22	Debt securities, including UoP	22A	22B	22C	22D	22E
23	Equity instruments	23A	23B		23D	23E
24	Households	24A	24B	24C	24D	24E
25	Of which: loans collateralised by residential immovable property	25A	25B	25C	25D	25E
26	Of which: building renovation loans	26A	26B	26C	26D	26E
27	Of which: motor vehicle loans	27A	27B	27C	27D	27E
28	Local governments financing	28A	28B	28C	28D	28E
29	Housing financing	29A	29B	29C	29D	29E
30	Local governments financing	30A	30B	30C	30D	30E
31	Collateral obtained by taking possession: residential and commercial immovable properties	31A	31B	31C	31D	31E
32	Total GAR assets	32A	32B	32C	32D	32E

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1F	1G	1H	1I
2	Financial undertakings	2F	2G	2H	2I
3	Credit institutions	3F	3G	3H	3I
4	Loans and advances	4F	4G	4H	4I
5	Debt securities, including UoP	5F	5G	5H	5I
6	Equity instruments	6F	6G		6I
7	Other financial corporations	7F	7G	7H	7I
8	Of which: investment firms	8F	8G	8H	8I
9	Loans and advances	9F	9G	9H	9I
10	Debt securities, including UoP	10F	10G	10H	10I
11	Equity instruments	11F	11G		11I
12	Of which: management companies	12F	12G	12H	12I
13	Loans and advances	13F	13G	13H	13I
14	Debt securities, including UoP	14F	14G	14H	14I
15	Equity instruments	15F	15G		15I
16	Of which: insurance undertakings	16F	16G	16H	16I
17	Loans and advances	17F	17G	17H	17I
18	Debt securities, including UoP	18F	18G	18H	18I
19	Equity instruments	19F	19G		19I

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		f	g	h	i
20	Non-financial undertakings	20F	20G	20H	20I
21	Loans and advances	21F	21G	21H	21I
22	Debt securities, including UoP	22F	22G	22H	22I
23	Equity instruments	23F	23G		23I
24	Households	24F	24G	24H	24I
25	Of which: loans collateralised by residential immovable property	25F	25G	25H	25I
26	Of which: building renovation loans	26F	26G	26H	26I
27	Of which: motor vehicle loans				
28	Local governments financing	28F	28G	28H	28I
29	Housing financing	29F	29G	29H	29I
30	Local governments financing	30F	30G	30H	30I
31	Collateral obtained by taking possession: residential and commercial immovable properties	31F	31G	31H	31I
32	Total GAR assets	32F	32G	32H	32I

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1J	1K	1L	1M
2	Financial undertakings	2J	2K	2L	2M
3	Credit institutions	3J	3K	3L	3M
4	Loans and advances	4J	4K	4L	4M
5	Debt securities, including UoP	5J	5K	5L	5M
6	Equity instruments	6J	6K		6M
7	Other financial corporations	7J	7K	7L	7M
8	Of which: investment firms	8J	8K	8L	8M
9	Loans and advances	9J	9K	9L	9M
10	Debt securities, including UoP	10J	10K	10L	10M
11	Equity instruments	11J	11K		11M
12	Of which: management companies	12J	12K	12L	12M
13	Loans and advances	13J	13K	13L	13M
14	Debt securities, including UoP	14J	14K	14L	14M
15	Equity instruments	15J	15K		15M
16	Of which: insurance undertakings	16J	16K	16L	16M
17	Loans and advances	17J	17K	17L	17M
18	Debt securities, including UoP	18J	18K	18L	18M
19	Equity instruments	19J	19K		19M

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Water and Marine Resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		j	k	l	m
20	Non-financial undertakings	20J	20K	20L	20M
21	Loans and advances	21J	21K	21L	21M
22	Debt securities, including UoP	22J	22K	22L	22M
23	Equity instruments	23J	23K		23M
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28J	28K	28L	28M
29	Housing financing	29J	29K	29L	29M
30	Local governments financing	30J	30K	30L	30M
31	Collateral obtained by taking possession: residential and commercial immovable properties	31J	31K	31L	31M
32	Total GAR assets	32J	32K	32L	32M

GAR004 – Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1N	1O	1P	1Q
2	Financial undertakings	2N	2O	2P	2Q
3	Credit institutions	3N	3O	3P	3Q
4	Loans and advances	4N	4O	4P	4Q
5	Debt securities, including UoP	5N	5O	5P	5Q
6	Equity instruments	6N	6O		6Q
7	Other financial corporations	7N	7O	7P	7Q
8	Of which: investment firms	8N	8O	8P	8Q
9	Loans and advances	9N	9O	9P	9Q
10	Debt securities, including UoP	10N	10O	10P	10Q
11	Equity instruments	11N	11O		11Q
12	Of which: management companies	12N	12O	12P	12Q
13	Loans and advances	13N	13O	13P	13Q
14	Debt securities, including UoP	14N	14O	14P	14Q
15	Equity instruments	15N	15O		15Q
16	Of which: insurance undertakings	16N	16O	16P	16Q
17	Loans and advances	17N	17O	17P	17Q
18	Debt securities, including UoP	18N	18O	18P	18Q
19	Equity instruments	19N	19O		19Q

GAR004 – Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Circular Economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		n	o	p	q
20	Non-financial undertakings	20N	20O	20P	20Q
21	Loans and advances	21N	21O	21P	21Q
22	Debt securities, including UoP	22N	22O	22P	22Q
23	Equity instruments	23N	23O		23Q
24	Households	24N	24O	24P	24Q
25	Of which: loans collateralised by residential immovable property	25N	25O	25P	25Q
26	Of which: building renovation loans	26N	26O	26P	26Q
27	Of which: motor vehicle loans				
28	Local governments financing	28N	28O	28P	28Q
29	Housing financing	29N	29O	29P	29Q
30	Local governments financing	30N	30O	30P	30Q
31	Collateral obtained by taking possession: residential and commercial immovable properties	31N	31O	31P	31Q
32	Total GAR assets	32N	32O	32P	32Q

GAR004 – Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1R	1S	1T	1U
2	Financial undertakings	2R	2S	2T	2U
3	Credit institutions	3R	3S	3T	3U
4	Loans and advances	4R	4S	4T	4U
5	Debt securities, including UoP	5R	5S	5T	5U
6	Equity instruments	6R	6S		6U
7	Other financial corporations	7R	7S	7T	7U
8	Of which: investment firms	8R	8S	8T	8U
9	Loans and advances	9R	9S	9T	9U
10	Debt securities, including UoP	10R	10S	10T	10U
11	Equity instruments	11R	11S		11U
12	Of which: management companies	12R	12S	12T	12U
13	Loans and advances	13R	13S	13T	13U
14	Debt securities, including UoP	14R	14S	14T	14U
15	Equity instruments	15R	15S		15U
16	Of which: insurance undertakings	16R	16S	16T	16U
17	Loans and advances	17R	17S	17T	17U
18	Debt securities, including UoP	18R	18S	18T	18U
19	Equity instruments	19R	19S		19U

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Pollution Prevention and Control (PPC)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		r	s	t	u
20	Non-financial undertakings	20R	20S	20T	20U
21	Loans and advances	21R	21S	21T	21U
22	Debt securities, including UoP	22R	22S	22T	22U
23	Equity instruments	23R	23S		23U
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28R	28S	28T	28U
29	Housing financing	29R	29S	29T	29U
30	Local governments financing	30R	30S	30T	30U
31	Collateral obtained by taking possession: residential and commercial immovable properties	31R	31S	31T	31U
32	Total GAR assets	32R	32S	32T	32U

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
	GAR - Assets included in both numerator and denominator				
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1V	1W	1X	1Y
2	Financial undertakings	2V	2W	2X	2Y
3	Credit institutions	3V	3W	3X	3Y
4	Loans and advances	4V	4W	4X	4Y
5	Debt securities, including UoP	5V	5W	5X	5Y
6	Equity instruments	6V	6W		6Y
7	Other financial corporations	7V	7W	7X	7Y
8	Of which: investment firms	8V	8W	8X	8Y
9	Loans and advances	9V	9W	9X	9Y
10	Debt securities, including UoP	10V	10W	10X	10Y
11	Equity instruments	11V	11W		11Y
12	Of which: management companies	12V	12W	12X	12Y
13	Loans and advances	13V	13W	13X	13Y
14	Debt securities, including UoP	14V	14W	14X	14Y
15	Equity instruments	15V	15W		15Y
16	Of which: insurance undertakings	16V	16W	16X	16Y
17	Loans and advances	17V	17W	17X	17Y
18	Debt securities, including UoP	18V	18W	18X	18Y
19	Equity instruments	19V	19W		19Y

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T			
		Biodiversity and ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
				Of which: use of proceeds	Of which: enabling
		v	w	x	z
20	Non-financial undertakings	20V	20W	20X	20Y
21	Loans and advances	21V	21W	21X	21Y
22	Debt securities, including UoP	22V	22W	22X	22Y
23	Equity instruments	23V	23W		23Y
24	Households				
25	Of which: loans collateralised by residential immovable property				
26	Of which: building renovation loans				
27	Of which: motor vehicle loans				
28	Local governments financing	28V	28W	28X	28Y
29	Housing financing	29V	29W	29X	29Y
30	Local governments financing	30V	30W	30X	30Y
31	Collateral obtained by taking possession: residential and commercial immovable properties	31V	31W	31X	31Y
32	Total GAR assets	32V	32W	32X	32Y

GAR004 – Turnover

	% (compared to total assets in the denominator)	Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
	GAR - Assets included in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1Z	1AA	1AB	1AC	1AD	1AE
2	Financial undertakings	2Z	2AA	2AB	2AC	2AD	2AE
3	Credit institutions	3Z	3AA	3AB	3AC	3AD	3AE
4	Loans and advances	4Z	4AA	4AB	4AC	4AD	4AE
5	Debt securities, including UoP	5Z	5AA	5AB	5AC	5AD	5AE
6	Equity instruments	6Z	6AA		6AC	6AD	6AE
7	Other financial corporations	7Z	7AA	7AB	7AC	7AD	7AE
8	Of which: investment firms	8Z	8AA	8AB	8AC	8AD	8AE
9	Loans and advances	9Z	9AA	9AB	9AC	9AD	9AE
10	Debt securities, including UoP	10Z	10AA	10AB	10AC	10AD	10AE
11	Equity instruments	11Z	11AA		11AC	11AD	11AE
12	Of which: management companies	12Z	12AA	12AB	12AC	12AD	12AE
13	Loans and advances	13Z	13AA	13AB	13AC	13AD	13AE
14	Debt securities, including UoP	14Z	14AA	14AB	14AC	14AD	14AE
15	Equity instruments	15Z	15AA		15AC	15AD	15AE
16	Of which: insurance undertakings	16Z	16AA	16AB	16AC	16AD	16AE
17	Loans and advances	17Z	17AA	17AB	17AC	17AD	17AE
18	Debt securities, including UoP	18Z	18AA	18AB	18AC	18AD	18AE
19	Equity instruments	19Z	19AA		19AC	19AD	19AE

GAR004 – Turnover

% (compared to total assets in the denominator)		Disclosure reference date T					
		TOTAL (CCM + CCA + WMR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets
			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which: use of proceeds	Of which: transitional	Of which: enabling	
		aa	ab	ac	ad	ae	af
20	Non-financial undertakings	20Z	20AA	20AB	20AC	20AD	20AE
21	Loans and advances	21Z	21AA	21AB	21AC	21AD	21AE
22	Debt securities, including UoP	22Z	22AA	22AB	22AC	22AD	22AE
23	Equity instruments	23Z	23AA		23AC	23AD	23AE
24	Households	24Z	24AA	24AB	24AC	24AD	24AE
25	Of which: loans collateralised by residential immovable property	25Z	25AA	25AB	25AC	25AD	25AE
26	Of which: building renovation loans	26Z	26AA	26AB	26AC	26AD	26AE
27	Of which: motor vehicle loans	27Z	27AA	27AB	27AC	27AD	27AE
28	Local governments financing	28Z	28AA	28AB	28AC	28AD	28AE
29	Housing financing	29Z	29AA	29AB	29AC	29AD	29AE
30	Local governments financing	30Z	30AA	30AB	30AC	30AD	30AE
31	Collateral obtained by taking possession: residential and commercial immovable properties	31Z	31AA	31AB	31AC	31AD	31AE
32	Total GAR assets	32Z	32AA	32AB	32AC	32AD	32AE

Annex X

Aenor

AENOR

Informe de Verificación

para

CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO

relativo a la información no financiera consolidada y a la información sobre sostenibilidad **EINF 2025 GRUPO CAJA RURAL DE NAVARRA INFORME DE SOSTENIBILIDAD**
conforme la Ley 11/2018 y la Directiva (UE) 2022/2464
correspondiente al ejercicio anual finalizado el 31 de Diciembre de 2025.

En Madrid a 2026-04-30

Rafael García Meiro
CEO

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

INFORME DE VERIFICACIÓN LIMITADA SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

A la Junta General de Accionistas de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO:

CONCLUSIÓN DE VERIFICACIÓN LIMITADA

De acuerdo con la Ley 11/2018 AENOR ha realizado la verificación, bajo un nivel de aseguramiento limitado del Estado de Información No Financiera Consolidado (en adelante EINF) correspondiente al ejercicio anual finalizado el 31 de Diciembre de 2025 de EINF 2025 GRUPO CAJA RURAL DE NAVARRA INFORME DE SOSTENIBILIDAD y sociedades dependientes que forma parte del informe de gestión consolidado del Grupo (en adelante la entidad) que se incluye en el apartado del informe de gestión.

El contenido del EINF incluye información adicional a la requerida por la normativa vigente en materia de información no financiera, en concreto incluye la Información sobre Sostenibilidad preparada por la entidad correspondiente al ejercicio anual terminado el 31 de diciembre de 2024 (en adelante la información sobre sostenibilidad) siguiendo lo establecido en la Directiva (UE) 2022/2464 sobre Información Corporativa en Materia de Sostenibilidad (CSRD, por sus siglas en inglés). Dicha información sobre sostenibilidad también ha sido objeto de verificación bajo un nivel de aseguramiento limitado.

Basándonos en los procedimientos realizados y en las evidencias que hemos obtenido, no ha llegado a nuestro conocimiento ninguna cuestión que nos lleve a pensar que:

a) El estado de Información no Financiera de la entidad correspondiente al ejercicio finalizado el 31 de Diciembre de 2025, no ha sido preparado, en todos sus aspectos significativos, de acuerdo con los contenidos recogidos en la normativa vigente y siguiendo los criterios seleccionados de las Normas Europeas de Información sobre Sostenibilidad (NEIS o ESRS por sus siglas en inglés), así como aquellos otros criterios descritos de acuerdo a lo mencionado para cada materia en la tabla Anexo III (Anexo III - Relación Ley 11/2018 y CSRD tabla que relaciona los requisitos de Ley 11/18 con los apartados del informe sobre sostenibilidad) del citado Estado;

b) l la información sobre sostenibilidad en su conjunto no ha sido preparada, en todos los aspectos significativos, de conformidad con el marco de información sobre sostenibilidad aplicable que se identifica en la nota "Bases para la elaboración del Informe [BP-1]" del apartado Información General [NEIS 2] de Información General sobre sostenibilidad adjunta, incluyendo:

- Que la descripción proporcionada del proceso para identificar la información sobre sostenibilidad incluida en la nota "Bases para la elaboración del Informe [BP-1]" de la información sobre sostenibilidad es coherente con el proceso implantado y que permite identificar la información material a ser revelada según las prescripciones de las NEIS.
- El cumplimiento de las NEIS.
- El cumplimiento de los requisitos de divulgación, incluidos en la subsección "Información de sostenibilidad vinculada a la Taxonomía de la UE" de la sección sobre medio ambiente de la

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

información sobre sostenibilidad con lo establecido en el artículo 8 del Reglamento (UE) 2020/852, del Parlamento Europeo y del Consejo, de 18 de junio de 2020, relativo al establecimiento de un marco para facilitar las inversiones sostenibles.

FUNDAMENTOS DE LA CONCLUSIÓN

AENOR ha realizado el encargo de verificación bajo un nivel de aseguramiento limitado de conformidad con la normativa reguladora de la actividad de verificación aplicable en España. La extensión de los procedimientos aplicados en un encargo de verificación con un nivel de aseguramiento limitado es menor en comparación con los que se requieren en un encargo de verificación razonable. En consecuencia, el grado de seguridad que se obtiene en un encargo de verificación con un nivel de aseguramiento limitado es menor que el grado de seguridad que se hubiera obtenido si se hubiera realizado un encargo de seguridad razonable.

Nuestras responsabilidades de acuerdo con dicha normativa se describen con más detalle en la sección Responsabilidades del verificador de nuestro informe

AENOR actúa como entidad de verificación independiente y cumple con los requerimientos de independencia y demás requerimientos de ética, que son aplicables según lo exigido por la normativa reguladora de la actividad de verificación de la información sobre sostenibilidad y que están basados en los principios fundamentales de integridad, objetividad, competencia y diligencia profesionales, confidencialidad y comportamiento profesional.

AENOR dispone de un sistema de gestión de la calidad que asegura el cumplimiento de lo previsto en la normativa reguladora de la actividad de verificación de la información sobre sostenibilidad respecto al control de calidad basado en la ISO/IEC 17029:2019 que requiere que el verificador individual/la sociedad de verificación diseñe, implante y opere un sistema de gestión de la calidad que incluya políticas y procedimientos relativos al cumplimiento de los requerimientos de ética, normas profesionales y requerimientos legales y reglamentarios aplicables.

En lo que respecta al "SISTEMA DE CONTROL INTERNO DE INFORMACIÓN DE LA SOSTENIBILIDAD" de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO, declarada por la Entidad "en proceso de desarrollo y que se fundamentará en los principios generalmente aceptados y en las mejores prácticas" en el EINF 2025 GRUPO CAJA RURAL DE NAVARRA INFORME DE SOSTENIBILIDAD, se recomienda que se finalice dicho proceso de desarrollo y se implemente en su totalidad, de manera que permita mejorar el proceso de preparación de la Información sobre Sostenibilidad y proceso de verificación del próximo ejercicio.

Consideramos que la evidencia que hemos obtenido es suficiente y adecuada para proporcionar una base sobre la que sustentar nuestra conclusión

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

RESPONSABILIDADES DE LOS ADMINISTRADORES Y DE LA COMISIÓN DE AUDITORÍA EN RELACIÓN CON LA INFORMACIÓN SOBRE SOSTENIBILIDAD.

La formulación del EINF incluido en el informe de gestión consolidado de la entidad, así como el contenido del mismo, es responsabilidad de los Administradores de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO. El EINF se ha preparado de acuerdo con los contenidos recogidos en la normativa vigente y siguiendo los criterios de las NEIS seleccionados, así como aquellos otros criterios descritos de acuerdo a lo mencionado para cada materia en la tabla tabla Anexo III (Anexo III - Relación Ley 11/2018 y CSRD que relaciona los requisitos de Ley 11/18 con los apartados del informe sobre sostenibilidad) del citado Estado.

Esta responsabilidad incluye asimismo el diseño, la implantación y el mantenimiento del control interno que se considere necesario para permitir que el EINF esté libre de incorrección material, debida a fraude o error.

Los administradores de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO. son también responsables de definir, implantar, adaptar y mantener los sistemas de gestión de los que se obtiene la información necesaria para la preparación del EINF.

En relación con la información sobre sostenibilidad, los administradores de la entidad son responsables de desarrollar e implantar un proceso para identificar la información que se debe incluir en la información sobre sostenibilidad de conformidad con el contenido de la CSRD, de las NEIS y con lo establecido en el artículo 8 del Reglamento (UE) 2020/852, del Parlamento Europeo y del Consejo, de 18 de junio de 2020 y de divulgar información sobre este proceso en la propia información sobre sostenibilidad en "El papel de los órganos de administración, gestión y supervisión [GOV-1]" Aparatado "Gobierno". Dicha responsabilidad incluye:

- conocer el contexto en el que se desarrollan las actividades y relaciones de negocio de la entidad, así como sus grupos de interés, en relación con los impactos que tiene la entidad sobre las personas y el medio ambiente;
- identificar los impactos reales y potenciales (tanto negativos como positivos), así como los riesgos y oportunidades que podrían afectar, o de los que razonablemente se podría esperar que afecten, a la situación financiera, los resultados financieros, los flujos de efectivo, el acceso a la financiación o el coste de capital de la entidad en el corto, medio o largo plazo;
- evaluar la materialidad de los impactos, riesgos y oportunidades identificados,
- realizar hipótesis y estimaciones que sean razonables en función de las circunstancias.

Los administradores son asimismo responsables de la preparación de la información sobre sostenibilidad, que incluya la información identificada por el proceso, de conformidad con el marco de información sobre sostenibilidad aplicable, incluyendo el cumplimiento de las NEIS, el cumplimiento de los requisitos de divulgación y el artículo 8 del Reglamento (UE) 2020/852, del Parlamento Europeo y del Consejo, de 18 de junio de 2020, relativo al establecimiento de un marco para facilitar las inversiones sostenibles.

Esta responsabilidad incluye:

- Diseñar, implantar y mantener el control interno que los administradores consideren relevante para permitir la preparación de la información sobre sostenibilidad que esté libre de incorreciones materiales, debidas a fraude o error.

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

- Seleccionar y aplicar métodos apropiados para la presentación de información sobre sostenibilidad y la realización de asunciones y estimaciones que sean razonables, considerando las circunstancias, sobre las divulgaciones específicas.

La comisión de auditoría es responsable de la supervisión de la elaboración y presentación de la información sobre sostenibilidad.

LIMITACIONES INHERENTES EN LA PREPARACIÓN DE LA INFORMACIÓN SOBRE SOSTENIBILIDAD

De acuerdo con las NEIS los administradores de la entidad están obligados a preparar información prospectiva sobre la base de asunciones e hipótesis, que han de incluirse en la información sobre sostenibilidad, acerca de hechos que pueden ocurrir en el futuro, así como posibles acciones futuras que, en su caso, podría tomar la compañía. El resultado real puede diferir de forma significativa del estimado, ya que se refiere al futuro y los acontecimientos futuros frecuentemente no ocurren como se esperaba.

Para determinar las revelaciones de la información sobre sostenibilidad, los administradores de la entidad interpretan términos legales y de otro tipo que no se encuentran claramente definidos que pueden ser interpretados de forma diferente por otras personas, incluyendo la conformidad legal de dichas interpretaciones y, en consecuencia, están sujetas a incertidumbre.

RESPONSABILIDADES DEL VERIFICADOR

Los objetivos de AENOR son planificar y realizar el encargo de verificación con el fin de obtener una seguridad limitada sobre si el EINF y la información sobre sostenibilidad está libre de incorrección material, ya sea debida a fraude o error, y emitir un informe de verificación con un nivel de aseguramiento limitado que contiene nuestras conclusiones al respecto. Las incorrecciones pueden deberse a fraude o error y se consideran materiales si, individualmente o de forma agregada, puede preverse razonablemente que influirán en las decisiones que los usuarios a quienes se destina el informe de verificación toman basándose en esta información.

Como parte de un encargo de verificación con nivel de aseguramiento limitado, aplicamos nuestro juicio profesional y mantenemos una actitud de escepticismo profesional durante todo el encargo. También:

- Diseñamos y aplicamos procedimientos para evaluar si el proceso para identificar la información que se incluye en la información que se incluye tanto en el EINF como en la información sobre sostenibilidad es congruente con la descripción del proceso seguido por la entidad y permite, en su caso, identificar la información material a ser revelada según las prescripciones de las NEIS.
- Aplicamos procedimientos sobre el riesgo, incluido obtener un conocimiento de los controles internos relevantes para el encargo con el fin de identificar la información a revelar en la que es más probable que surjan incorrecciones materiales, debido a fraude o error, pero no con la finalidad de proporcionar una conclusión acerca de la eficacia del control interno de la entidad.
- Diseñamos y aplicamos procedimientos que responden a las divulgaciones contenidas tanto en el EINF como en la información sobre sostenibilidad en las que es probable que surjan incorrecciones materiales. El riesgo de no detectar una incorrección material debida a fraude es más elevado que en el caso de una incorrección material debida a error, ya que el fraude puede implicar colusión,

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

falsificación, omisiones deliberadas, manifestaciones intencionalmente erróneas o la elusión del control interno.

- También proporcionamos a la comisión de auditoría de la entidad una declaración de que hemos cumplido los requerimientos de ética relativos a independencia y nos hemos comunicado con la misma para informar de aquellas cuestiones que razonablemente puedan suponer una amenaza para nuestra independencia y, en su caso, de las medidas de salvaguarda adoptadas para eliminar o reducir la amenaza.

RESUMEN DEL TRABAJO REALIZADO

Un encargo de verificación limitada incluye la realización de procedimientos para obtener evidencia que sirva de base para nuestras conclusiones. La naturaleza, momento de realización y extensión de los procedimientos seleccionados depende del juicio profesional, incluida la identificación de la información a revelar en que es probable que surjan incorrecciones materiales, debido a fraude o error, en la información sobre sostenibilidad.

Nuestro trabajo ha consistido en la formulación de preguntas a la dirección, así como a las diversas unidades y componentes de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO que han participado en la elaboración de la información sobre sostenibilidad, en la revisión de los procesos para recopilar y comprobar la información presentada en la información sobre sostenibilidad y en la aplicación de ciertos procedimientos analíticos y pruebas de revisión por muestreo, que se describen a continuación:

En relación con el proceso de verificación del EINF:

- Reuniones con el personal de la entidad para conocer el modelo de negocio, las políticas y los enfoques de gestión aplicados, los principales riesgos relacionados con esas cuestiones y obtener la información necesaria para la revisión externa.
- Análisis del alcance, relevancia e integridad de los contenidos incluidos en el EINF del ejercicio 2025 en función del análisis de materialidad realizado por la entidad y descrito en el apartado "Gestión de impactos, riesgos y oportunidades", considerando contenidos requeridos en la normativa en vigor.
- Análisis de los procesos para recopilar y validar los datos presentados en el EINF del ejercicio 2025.
- Revisión de la información relativa a los riesgos, las políticas y los enfoques de gestión aplicados en relación con los aspectos materiales presentados en el EINF del ejercicio 2025.
- Comprobación, mediante pruebas, en base a la selección de una muestra, de la información relativa a los contenidos incluidos en el EINF del ejercicio 2025 y su adecuada compilación a partir de los datos suministrados por las fuentes de información.

En relación con el proceso de verificación de la información sobre sostenibilidad:

- Entrevistas con el personal de CAJA RURAL DE NAVARRA, S. COOP. DE CREDITO
  - para conocer el modelo de negocio, las políticas y los enfoques de gestión aplicados, los principales riesgos relacionados con estas cuestiones y obtener información necesaria para la revisión externa.

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

○ con el fin de conocer el origen de la información utilizada por la dirección (por ejemplo, la interacción con los grupos de interés, los planes de negocio y los documentos de estrategia); y la revisión de la documentación interna de la entidad sobre su proceso; y

- Obtención, a través de entrevistas con el personal de la entidad, del conocimiento de los procesos de la entidad de recopilación, validación y presentación de información relevantes para la elaboración de su información sobre sostenibilidad.
- Evaluación de la concordancia de la evidencia obtenida de nuestros procedimientos sobre el proceso implantado por la entidad para la determinación de la información que debe incluirse en la información sobre sostenibilidad con la descripción del proceso que se expone en la nota "Bases para la elaboración del Informe [BP-1]" del apartado Información General [NEIS 2], así como evaluación de si el citado proceso implantado por la entidad permite identificar la información material a ser revelada según las prescripciones de las NEIS.
- Evaluación de si toda la información identificada en el proceso implantado por la entidad para la determinación de la información que debe incluirse en la información sobre sostenibilidad está efectivamente incluida.
- Evaluación de la concordancia de la estructura y la presentación de la Información sobre sostenibilidad con lo dispuesto en las NEIS y el resto del marco normativo de Información sobre sostenibilidad aplicado por la entidad.
- Realización de indagaciones al personal pertinente y procedimientos analíticos sobre información divulgada en la información sobre sostenibilidad considerando aquella en la que es probable que surjan incorrecciones materiales, debido a fraude o error.
- Realización de procedimientos sustantivos por muestreo sobre información divulgada en la información sobre sostenibilidad seleccionada considerando aquella en la que es probable que surjan incorrecciones materiales, debido a fraude o error.
- Obtención, en su caso, de los informes emitidos por terceros independientes acreditados anexos al informe de gestión en respuesta a exigencias de la normativa europea y, en relación con la información a la que se refieren y de acuerdo con la norma de verificación, comprobación, exclusivamente, de la acreditación del verificador y de que el alcance del informe emitido se corresponde con el exigido por la normativa europea.
- Obtención, en su caso, de los documentos que contengan la información incorporada por referencia, los informes emitidos por auditores o verificadores sobre dichos documentos y, de acuerdo con la norma de verificación, comprobación, exclusivamente, de que, en el documento al que se refiere la información incorporada por referencia, se cumplen las condiciones descritas en las NEIS para poder incorporar información por referencia en la Información sobre Sostenibilidad.
- Obtención de una carta de manifestaciones de la dirección y de los administradores de la entidad en relación con el EINF y la información sobre sostenibilidad.

AENOR

INFORME DE VERIFICACIÓN LIMITADA EMITIDO POR UN VERIFICADOR SOBRE EL ESTADO DE INFORMACIÓN NO FINANCIERA CONSOLIDADO E INFORMACIÓN SOBRE SOSTENIBILIDAD

OTRA INFORMACIÓN

Las personas encargadas del gobierno de la entidad son responsables de la otra información. La otra información comprende las cuentas anuales consolidadas y resto de la información incluida en el informe de gestión, pero no incluye ni el informe de auditoría de las cuentas anuales ni los informes de verificación emitidos por terceros independientes acreditados exigidos por el derecho de la Unión Europea sobre divulgaciones concretas contenidas en la información sobre sostenibilidad y que figuran como anexo del informe de gestión consolidado.

Este informe de verificación no cubre la otra información y no expresamos ningún tipo de conclusión de verificación sobre esta.

En relación con nuestro encargo de verificación de la información sobre sostenibilidad, nuestra responsabilidad consiste en leer la otra información identificada anteriormente y, de este modo, considerar si la otra información presenta incongruencias materiales con la información sobre sostenibilidad o con el conocimiento que hemos adquirido durante el encargo de verificación que pudieran ser indicativas de la existencia de incorrecciones materiales en la información sobre sostenibilidad.

AENOR CONFÍA S.A.U.

Maider VILLANUEVA ALDAYA (verificador jefe)

Fecha del informe de verificación 2026-04-30

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