

SUPPLEMENT TO THE PROSPECTUS ON THE “XIII ISSUE OF MORTGAGE COVERED BONDS” (PREMIUM EUROPEAN COVERED BONDS) OF CAJA RURAL DE NAVARRA SDAD. COOP. DE CRÉDITO

This supplement (the “**Supplement**”) constitutes a supplement for the purpose of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) and is supplemental to, and should be read in conjunction with, the prospectus consisting of separate documents in relation to the “XIII Issue of Mortgage Covered Bonds” (Premium European Covered Bonds) of Caja Rural de Navarra Sdad. Coop. de Crédito (hereinafter, respectively, the “**Prospectus**”, the “**Issue**” or the “**Securities**”, as applicable, and “**Caja Rural de Navarra**” or the “**Issuer**”). The Prospectus is composed of the Issuer’s registration document registered with the Official Register of the Comisión Nacional del Mercado de Valores (“**CNMV**”) on 06 June 2023 and of the Securities Note on the Issue registered with the Official Register of the CNMV on 05 March 2024 (the “**Securities Note**”).

The CNMV only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation

This Supplement has been registered in the Official Register of the CNMV on 06 March 2024 in its capacity as competent authority for the purposes of the Prospectus Regulation and relevant implementing measures in Spain.

Terms used but not defined in this Supplement have the meanings ascribed to them in the Prospectus. To the extent that there is any inconsistency between (a) any statement in this Supplement, and (b) any other statement in or incorporated by reference in the Prospectus, the statements in (a) above will prevail.

This Supplement has been prepared for the purpose of changing the issue date and reducing the first coupon period accordingly.

Save as disclosed in this Supplement, no significant new fact, material mistake or inaccuracy relating to information included in the Prospectus which is capable of affecting the Issuer and/or assessment of the Securities issued under the Prospectus has arisen or been noted, as the case may be, since the publication of the Securities Note.

1. RESPONSIBLE PERSONS OF THE INFORMATION

D. Miguel García de Eulate Martín-Moro, Treasury Director, by virtue of the power of attorney granted in accordance with the resolution adopted by the Governing Board on 24th May 2023, and in the name and on behalf of CAJA RURAL DE NAVARRA, Sdad. Coop. de Crédito, with registered office in Pamplona, Plaza de los Fueros n°1 and LEI Code 95980020140005439549, assumes responsibility for the information contained in this Supplement.

D. Miguel García de Eulate Martín-Moro declares that, to the best of his knowledge, the information contained in this Supplement is in accordance with the facts and contains no omissions that could affect its content.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Prospectus by this Supplement and (b) any other statement in, or incorporated by reference into, the Prospectus, the statements in (a) above will prevail.

2. MODIFICATIONS TO THE SECURITIES NOTE

2.1 Update of the provisions relating to interest payable

The first paragraph of sub-sections C) and D) "Interest accrual and maturity dates" in Section 4.8 "Nominal interest rate and provisions relating to interest payable" is amended to read as follows:

"Interest accrues from the disbursement date (included) until the redemption date (excluded) and is payable in arrears on March 05 of each year, starting on March 05 2025, with a first short coupon and with a last short coupon."

The last paragraph of sub-sections C) and D) "Interest accrual and maturity dates" in Section 4.8 "Nominal interest rate and provisions relating to interest payable" is amended to read as follows:

"The amount payable on each Coupon Payment Date (except on the first short coupon and last short coupon Payment Date) shall be EUR 3,551.00 per Mortgage Bond. The amount payable on the payment date of the first short coupon shall be EUR 3,541.27 per Mortgage Bond. The amount payable on the payment date of the last short coupon shall be EUR 2,403.01 per Mortgage Bond."

2.2 Update of the date of issue

The first paragraph of Section 4.14 "Date of issue" is amended to read as follows:

"The date of issue, disbursement and subscription of the securities was 06 March 2024 (the "**Disbursement Date**")."

3. VALIDITY OF THE REST OF THE TERMS OF THE SECURITIES NOTE

The amendments contained in this Supplement with respect to the first short coupon period and the date of issue do not entail the modification of any other terms of the Issue described in the aforementioned Securities Note.

This Supplement is signed at Pamplona, on 06 March 2024.

D. Miguel García de Eulate Martín-Moro
Treasury and Capital Markets Director

