

ADDITIONAL INFORMATION ABOUT DATA PROTECTION
(valid from May 25th 2018)

1. Data Controller. Who will process your data? Data Protection Officer (DPO)

- 1.1.** Caja Rural de Navarra, Sociedad Cooperativa de Crédito (hereafter, the **Controller**), with tax identification number (NIF) F31021611 and registered address in Pamplona, Spain at Plaza de los Fueros 1, CP 31003. You can contact us via our customer service email address at buzon.crnavarra@cajarural.com, by phone on +34 948 168 100 or in any of our [offices](#).
- 1.2.** The Controller has appointed a **Data Protection Officer** (hereafter, the **DPO**) who, among other functions, is charged with supervising compliance with data protection legislation within our company and with providing us with guidance this matter. You can contact this person via email at protecciondatos.crnavarra@cajarural.com or by sending a letter to the above address, marked for the attention of the Data Protection Officer.

2. Compatible processing.

- 2.1.** Your data must be processed in certain ways in order to fulfil the contracted or requested service. Your data may also undergo further voluntary or additional processing, which is compatible with the aforementioned processing, for the purposes of improving our products and services and for sending you marketing information which is tailored to your preferences. Said additional voluntary data processing, where applicable, requires your prior consent or that you provide your consent in the future before your data are processed, or that the Controller has a *legitimate interest* in the processing which you have not opposed, in which case the Controller would be required to stop processing the data in accordance with the law. You can find the definition of *legitimate interest* below.

3. Legal basis. Why are data processed?

- 3.1.** Your data **may need to be processed** as a result of a **legal obligation** which the Controller is subject to in their relationship with you (e.g. those arising from money laundering regulation) or because the processing is necessary **to execute the contracts or precontracts** which you are party to, or for managing your requests.
- 3.2.** Any **additional processing** is based on the Controller's "**legitimate interest**" or on **your consent**. You may revoke the latter without detriment to you at any time. Legislation such as [Act 34/2002 of July 11 on information society services and electronic commerce](#) allows us—provided there exists a prior contractual relationship with you—to send you marketing information electronically (e.g. by email, SMS or an equivalent means of communication) relative to products or services marketed by the Controller and which are similar to those which were the subject of the contractual agreement entered into with you. You have the right to object at any time to your data being processed in this way and may do so using the mechanisms enabled for this purpose in each mailing.

4. Legal basis. What is "legitimate interest"?

- 4.1.** The legislation sets out that there is *legitimate interest* in processing your data when the processing is necessary to meet the needs of the Controller or of a third party, provided that your interests, rights and liberties do not prevail. This must be analysed on a case by case basis. For example, the legislation recognises legitimate interests associated with direct marketing or in sharing data among a group of companies for internal administrative purposes.

4.2. Similarly, the control authorities (e.g. the Spanish Data Protection Agency) have already agreed upon certain cases of legitimate interest (subject to specific requirements) such as fraud prevention, informing you of pre-approved loans or similar operations with certain requirements, conducting a solvency analysis prior to offering these, adapting marketing information to your profile, and for generating behavioural patterns or modules from an anonymous or pseudonymised database.

4.3. As indicated previously, your opposition to data processing for which there is a legitimate interest may in some cases lead to the end of the processing.

5. Purposes. What will your data be used for?

5.1. Your data must be processed for the following reasons:

- 5.1.1. To comply with the law. In some cases, this will require that your data be shared with the authorities, including the Bank of Spain and the tax authorities (e.g. the national tax agency (*Agencia Estatal de Administración Tributaria*) or the tax agency for Navarra (*Hacienda Tributaria de Navarra*)).
- 5.1.2. To process your requests to contract our services, and to execute the contracts and precontracts to which you are party.
- 5.1.3. To analyse your financial status and assess the risk of non-payment and whether to provide you with the services or not. That is, prior to granting you credit, loans, overdraft facilities or pre-approved credit on your account, renting or leasing services, draft discounting, confirming or other similar products, we must analyse your ability to pay in advance. This involves profiling and automated decision-making. You have the right to human intervention in these decisions at all times (see section 10 “Rights” of this document).
- 5.1.4. When entering into contracts which entail a risk of non-payment for the Controller, the legislation requires that we analyse your solvency for account forecasting purposes (i.e. setting aside funds to cover possible non-payment). Again, this involves profiling and automated decision-making and the anonymisation or aggregation of your data to create patterns, for the purposes of complying with legislation.
- 5.1.5. To conduct suitability and fitness testing prior to contracting certain products with you. This is required under current legislation (MIFID II ([Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments](#))) in order to verify that you can make investment decisions and understand the risks.
- 5.1.6. For profiling and automated decision-making which ensure that the contracts offered are tailored to the needs and suitability of the client, in particular owing to the obligation contained in [Directive 2016/97 on insurance distribution](#) and subsequent regulation.
- 5.1.7. To prevent fraud and money laundering. This entails profiling and necessary automated decision-making as a result of the obligations set out in legislation, including [Act 10/2010 of 28 April on the prevention of money laundering and terrorist financing](#).
- 5.1.8. To gather and store recordings of phone calls where this is necessary to comply with legal obligations, in accordance with the provisions of MIFID II ([Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments](#)).
- 5.1.9. To gather and store video images for security purposes and during the legally established time periods.
- 5.1.10. To update your basic data (identity data and others in each contract) and enrich these with public data (public registries, land registry or data which you have clearly

made public), where legally permitted under the applicable legislation, in order to comply with identification obligations and others set out in previously applicable paragraphs.

- 5.1.11. If you are acting on behalf of a legal person or third party, your contact details will be processed in any case to maintain the legal relationship.
- 5.1.12. To transfer your data in the interests of fraud prevention and the creation shared files, pursuant to the law, and to guarantee the security of our networks and information.
- 5.1.13. To consult your information in the national social security treasury (*Tesorería General de la Seguridad Social*) for identifying and verifying your economic activity in compliance with money laundering prevention legislation and others, and for consulting tax verification codes for the same purpose.

5.2. Voluntary data processing based on there being legitimate interest or on legislation, excepting where you have previously opposed such processing or do so at any point during the contractual relationship, and provided you remain a client of our entity, will be carried out for the following purposes:

- 5.2.1. Sending you commercial information on products and services marketed by our entity, within your reasonable expectation of privacy (e.g. products similar to those which you have contracted), by any means including phone, conventional post, email, SMS, an equivalent means of communication or via a browsing notification. Our entity markets products from credit entities, investment products and insurance. Our banking/insurance operator has collective policies at its disposal.
- 5.2.2. Creating specific profiles for tailoring our relationship with you. These are based on data not more than one year old concerning transactions made by you (i.e. movements and items in your current account, operations and contracts carried out, card payments and internet browsing data (relative to our website) concerning, in particular, the contracting of services).
- 5.2.3. Analysing your solvency using internal data, in order to send you communications about pre-approved credit facilities or funding.
- 5.2.4. Communicating information to the business group and affiliate entities purely for internal administrative purposes, including the processing of client data. You can consult the entities comprising the Caja Rural Group under “recipients” (see section 9 of this document).
- 5.2.5. Updating your basic information (identity data and others in the contract) and enriching these with public data (public registries, land registry or data which you have clearly made public) where the update is necessary to maintain the client relationship.
- 5.2.6. Creating behavioural models based on pseudonymised and anonymised data to generate new products or services and to improve these or the customer service that we provide to you.
- 5.2.7. To conduct satisfaction surveys about the contracted products and services.
- 5.2.8. Contact details pertaining to the professional location of legal persons will also be processed on the grounds of legitimate interest, in order to maintain those commercial or other relationships with the legal person in which the affected party provides their services. The same shall apply to data pertaining to individual business owners, in this capacity only and not for the purposes of entering into a relationship with them as natural persons.

5.3. Your data will also be processed on a voluntary basis under the following circumstances, provided you have given your consent or do so in the future, where this may be revoked free of charge and without detriment to you at any time:

- 5.3.1. Sending you commercial information about third-party products and services or those pertaining to the companies in the Caja Rural Group indicated in section 9.6 of this document, or about products not similar to those which have been contracted. Said information may be send by any means including telephone, conventional post, email, SMS, an equivalent means of communication or via a browsing notification. Said information will concern the following sectors in particular: finance, insurance, car, home, health, investment,

- property, electronics, telecommunications, leisure, hospitality and travel.
- 5.3.2. Transferring your data to RGA MEDIACIÓN, O.B.S.V., S.A., and to “RGA”, so that they may send you special offers about insurance products, or to the other companies in the Caja Rural Group (see section 9 “Recipients” for a list of these).
 - 5.3.3. Through the use of own and third-party “[cookies](#)” to analyse you browsing habits to improve our services and to show you publicity related with your preferences. You can find out more information in the [cookies policy](#) which will appear along with a consent request prior to browsing.
 - 5.3.4. Geolocating your position, where you have consented to this for the provision of a service requiring this facility, and in a manner which shall be explained to you on the device you are using or in the corresponding app.
 - 5.3.5. Transferring your data to a third party indicated by you, in fulfilment of your instructions in the exercise of the right to data portability.
 - 5.3.6. Updating and enriching your data from financial solvency and credit records and with other public data (those in registries, networks, etc.), to tailor and segment our offers according to your preferences.
 - 5.3.7. Any other data processing that you consent to in the future, such as the inclusion of your data in any loyalty programmes, promotional surveys, draws or special benefits for clients which may be created.

6. Profiling and automated decisions. Why, and what are they used for?

- 6.1. Profiling entails the use of your personal data to assess specific aspects of a natural person. We are particularly interested in analysing or predicting matters linked to your financial situation (e.g. to comply with solvency legislation which obliges us to make provisions, and to agree or not to transactions with a risk of non-payment), personal preferences and interests (e.g. to tailor commercial offers to your particular profile to, for example, inform you about pension plans based on your age or about investments based on your investor profile), reliability, behaviour (where, for example, the legislation obliges us to assess your training and experience to check the assumption of risk of certain investments), location or movements (such as when geolocation services have been activated on a certain device enabling you to take advantage of a service or to locate us, etc.).
- 6.2. In some cases, profiling may lead to automated decision-making. That is, decisions that do not involve human intervention. These enable us to take homogeneous decisions which apply to everyone, using objective data or tendencies based on age, place of residence, financial status, inclusion or not in solvency/insolvency records, training, profession, financial activity, etc. This is the case with automatic responses online to certain credit requests, for example. Decisions made in this way are therefore fairer, since they are made in the same way for everyone. **In any case, you retain the right at all times to request that you be attended to by a person, to express your point of view and to challenge the decision.** Our wish is to always assist you in the most efficient manner possible. **Please contact our DPO or customer service to exercise this right.**
- 6.3. Processing your data in these ways enables the following:
 - 6.3.1. Compliance with obligations to make statistical provisions (generic) in the event of possible non-payment. This, in turn, enables us to comply with the obligation to prevent possible losses which affect the economic sectors, demographics and others which undergo statistical analysis, such as those which impact a profession or economic activity in the event of a widespread economic crisis.

- 6.3.2. We can assess those transactions which entail a risk of non-payment by compiling data about you with a view to analysing your financial capacity to honour your financial commitments.
- 6.3.3. We can analyse your experience, training and capacity to carry out certain investment or contractual transactions by means of a suitability and fitness test, and are under a legal obligation to do so.
- 6.3.4. We can send you publicity which is truly relevant to you and your specific circumstances by assessing your specific profile.

7. Time frames. How long will we store your data for?

- 7.1. Unless you have consented otherwise, we will only store your data while you are a client of our entity. If you cease to be a client, the minimum data necessary relative to operations and transactions shall be stored in a blocked format (i.e. available only to the corresponding authorities and for defending the entity) in order to address any legal claim while our obligations are still current. The applicable time periods under these circumstances are normally 10 years under money laundering legislation and 20 years under mortgage legislation. Once the statute of limitations has expired, the data will be erased entirely.
- 7.2. If you are not a client and have made a request of any kind for a product or service, we will hold your data so long as the offer made to you is current or, in the event of not having fixed a deadline, for 90 days to facilitate the contracting of the product or service and to avoid requesting the same information from you on multiple occasions.
- 7.3. Video surveillance images will be held for one month, unless a longer period is authorised under the law. For example, where said images need to be held to verify that acts threatening the integrity of people, goods or facilities have taken place. The same applies to access data relative to private buildings for identification and security purposes.

8. Which data and processing are mandatory and what are the consequences of not providing the data?

- 8.1. Contracts and data collection forms contain fields marked with an asterisk (*) which are mandatory for maintaining and entering into the contract, precontract or request for these, and for complying with legislation and other norms. As a result, failure to provide the data for these purposes will result in the aforementioned processes not progressing.
- 8.2. The remaining data and data processing purposes are optional and require consent which may be withdrawn at any point in the future. Other purposes for processing your data are based on there being a legitimate interest. You may also oppose this processing where this is legally possible. In the case both of data processing based on consent and that based on legitimate interest, the eventual withdrawal of your consent or your opposition to the processing shall not determine the execution of the contract, the request for a contract or be detrimental to you in any way.

9. Recipients. Who will be able to see my data?

- 9.1. Your data will only be processed by the Controller, unless you grant your consent for your data to be transferred to other entities or where this is required by law, or where the communication of your data is mandatory and lawful, such as data transfers for the purposes of the “Fichero de Titularidades Financieras” (financial ownership file). The latter is the responsibility of the Secretary of State for the Economy and Business Support and provides the identity of the owners, beneficial owners, representatives or authorised persons and any other individuals with the power to provide current and savings accounts and fixed-term deposits and to open, cancel and modify these products.
- 9.2. Your data will be transferred to the authorities to comply with legislation. These include the relevant tax authorities (the national tax agency (*Agencia Estatal de Administración Tributaria*) or the tax agency for Navarra (*Hacienda Tributaria de Navarra*)) and the Bank of Spain, in particular

CIRBE (Risk Information Centre of the Bank of Spain). The information provided will include your identity information linked to products which may entail a risk of non-payment. **If at any time you identify an error in the information held by CIRBE, please enable us to act swiftly to correct it by contacting our DPO, including the reference “CIRBE ERROR” in your communication.**

- 9.3.** In the event of non-payment, the debt and its identifying information shall be listed in one of the following credit information files: ASNEF EQUIFAX, managed by Asnef-Equifax Servicios de Información sobre Solvencia y Crédito, S.L., and BADEXCUG, managed by Experian Bureau de Crédito S.A. An updated list of said files can be found in Appendix I. Similarly, these data shall be communicated to the companies and professionals who are contracted to seek payment of the debt by non-judicial and judicial means. **If at any time you identify an error in the information held in these files, please enable us to act swiftly to correct it by contacting our DPO, including the reference “SOLVENCY FILE ERROR” in your communication.**
- 9.4.** Those agents and suppliers which whom the Controller must contract the provision of a service shall also be recipients. However, this shall be carried out with contracts and guarantees subject to the models approved by the competent data protection authorities. For example, should you take out a mortgage with us, it will be necessary to contract a surveyor, a notary to formalise the mortgage, to complete the land registry, etc. If you take out one of the insurance policies sold by us, your data will be communicated to the insurer, which is usually RGA MEDIACIÓN, O.B.S.V., S.A (an entity from our group) and to the insurance companies RGA, SEGUROS GENERALES RURAL, S.A. and RGA RURAL VIDA, S.A. These suppliers may change and a list of the categories of suppliers used can be found in Appendix I. No provisions have been made to transfer your data to other countries.
- 9.5.** The Controller may communicate your contact details (mobile number, email and postal address) to LOGALTY Servicios de Tercero de Confianza S.L. to enable the provision of the certified, email or postal notification and communication service. Where a digital signature is used, the trusted third-party supplier is the European Agency of Digital Trust. Lastly, the companies in our group are regular suppliers and are subject to the utmost control and oversight. Of these companies, RURAL SERVICIOS INFORMÁTICOS, S.L. provides our IT services, and DOCALIA, S.L. manages the issuing of all our communications and printing of cards, among others.
- 9.6.** Where there is legitimate interest, to control fraud or for internal administration purposes, or where you have provided your consent, your data may be transferred to the companies in the Caja Rural Group. These comprise GRUCAJRURAL, S.L., BANCO COOPERATIVO ESPAÑOL, S.A. AND ITS SHAREHOLDING AGRICULTURAL CREDIT BANKS, RURAL SERVICIOS INFORMÁTICOS, S.C., DOCALIA, S.L., GESCOOPERATIVO, S.A., SGIIC, SEGUROS GENERALES RURAL S.A., RURAL VIDA S.A., RURAL PENSIONES E.G.F.P., S.A., RGA MEDIACIÓN, O.B.S.V., S.A., and RURAL RENTING, S.A. A list of shareholding banks and of companies in the group can be found in Appendix I.
- 9.7.** If you use a financial aggregator, or in the case of data portability, your data will be transferred to the entity named by you with your consent.
- 9.8.** Lastly, credit entities and other payment service providers, as well as payment systems and providers of technology services related to those which transmit data to carry out the transaction, may be obliged by the legislation in the country where they operate, or by agreements made by the latter, to provide information about the transaction to the authorities or official bodies in other countries, located within or outside of the European Union, in the interests of combatting terrorism financing and serious forms of organised crime and preventing money laundering.

10. Rights. What rights do you have with respect to your data?

- 10.1. Right to access:** You have the right to consult the personal data held in files owned by the Controller. You therefore have the right to obtain information as to whether the Controller is processing your personal data and, if so, to access your

personal data and the additional information set out in art. 15.1 of the General Data Protection Regulation.

- 10.2. Right to rectification:** You have the right to request that your data be modified in the event that they are not accurate. You therefore have the right to request the rectification of inaccurate data or, where applicable, to request their erasure when, among other reasons, the data are no longer necessary for their original purpose, you have withdrawn your consent, or other reasons such as to complete the data, in accordance with the provisions in arts. 16 and 17 of the General Data Protection Regulation.
- 10.3. Right to object:** You have the right to object to your personal data being processed for specific purposes. When the data processing is dependent upon your consent, you have the right to withdraw this at any time. Similarly, you may object to the processing of your data particularly in those cases involving profiling and automated decision-making. In this case, the Controller will stop processing the data, except where there is a legal obligation not to or to exercise or defend against possible legal claims, pursuant to art. 21 of the General Data Protection Regulation.
- 10.4. Right to erasure:** You have the right to request the erasure of your personal data. You may therefore request the erasure of data in the circumstances set out in art. 17 of the General Data Protection Regulation.
- 10.5. Right to restriction of processing:** You may request the restriction of processing of your data. In this case, your data will be held for the sole purposes of exercising or defending against legal claims, responding to court injunctions or meeting other legal requirements. For decisions based solely on automated decision-making and which have a legal implication on you or significantly affect you in a similar way, you have the right to request human intervention in the decision, to express your point of view and to challenge the decision.
- 10.6. Portability:** When the processing of your data is dependent upon your consent and is carried out by automated means, you have the right to request the portability of the data you have provided to us and to receive these in a structured, commonly used and machine-readable format and have the right to transmit those data to another controller, in accordance with art. 20 of the General Data Protection Regulation.
- 10.7. Revoking your consent:** You may revoke the consent that you have provided to us at any time, without any detriment to you.
- 10.8. Complaints:** You can contact the entity's Data Protection Officer by emailing protecciondatos.cnavarra@cajarural.com. You also have the right to submit a complaint to the competent control authority in accordance with article 77 of the General Data Protection Regulation. Said authority may be the control authority in the place where you have your permanent residence or place of work or where the supposed infraction took place. The competent control authority in Spain is the Spanish Data Protection Agency, without prejudice to the competences that may be held by other autonomous or supranational entities, pursuant to the General Data Protection Regulation and national legislation.

11. Rights. How can I exercise my rights?

- 11.1.** You can exercise your rights in several different ways: (i) by writing to CAJA RURAL DE NAVARRA-DEPARTAMENTO DE PROTECCIÓN DE DATOS at Plaza de los Fueros, nº1 31003 Pamplona, Spain, attaching a copy of your national identity documentation (DNI) or other official identity documentation and indicating that you wish to request your rights; (ii) by using your credentials to access the Personal Data section of www.ruralvia.com; (iii) by sending an email to baja-publicidad.cnavarra@cajarural.com attaching a copy of your national identity documentation (DNI) or other official identity documentation and indicating that you wish to request your rights; (iv) in any of our [offices](#).
- 11.2.** In the event that you have contracted a service using an advanced digitised handwritten signature collected on a digitising tablet or other suitable or equivalent device, you may exercise your rights in the aforementioned manner and may request a copy of the electronically-signed document from the Controller at any time

by providing a valid means of identification, preferably a copy of your national identity documentation (DNI) if your request is made by conventional post.

12. Origin. Where are my data obtained from?

- 12.1.** The data we process are provided by you or by third parties authorised by you, such as minors or persons with a disability for whom you contract a product.
- 12.2.** We also use data pertaining to your transactions from the last year (i.e. movements and items in your current account, operations and contracts carried out, card payments and internet browsing data (relative to our website) concerning, in particular, the contracting of services) to create profiles and to tailor our services to your profile, based on there being a legitimate interest in doing so. We also use data arising from the use of our website and apps, with your consent.
- 12.3.** In order to compare and complete your data and to assess the risks, we are permitted by law to access and complete your information using various legally-accessible data sources (e.g. solvency records, the Risk Information Centre of the Bank of Spain, the land registry, the property and trade registry, the national social security treasury or social networks if your data are clearly public).
- 12.4.** Lastly, if you use a financial aggregator and grant your consent, your data shall be supplied through this channel. Your data may also originate from the exercise of your right to bring your data from another controller to our entity.

13. Categories of data that may be processed:

- 13.1.** Identity data such as name, surname(s), address, phone number and postal and email addresses.
- 13.2.** Commercial information that may be requested.
- 13.3.** In terms of “cookies”, we have a specific [cookies policy](#) that you may consult on our website.
- 13.4.** Economic and socio-economic data such as age, family or marital status, occupation, etc.
- 13.5.** ID codes or passwords, including the usernames and passwords generated to enable use of our website and IP addresses indicating the origin of a specific transaction.
- 13.6.** Biometric data such as those linked to a handwritten electronic signature or advanced digitised handwritten signature, as well as an image of the signature.
- 13.7.** Your image, for video-surveillance purposes or for contracting services via video identification, and your voice if you contract services by phone.

14. What are my obligations when I communicate my data?

- 14.1.** The data subject or the person acting on their behalf must notify the Controller of any changes to the data provided. This is particularly important in the event of a change of address (to prevent your cards being sent to the wrong address), or where you have contracted mobile phone notifications and subsequently change your number (to prevent the reassignment of your number to a third party from enabling others to access your data), etc.
- 14.2.** If you provide data pertaining to third parties such as authorised persons or others, you must be in possession of their consent and communicate these clauses to them which, for all intents and purposes, are understood to have been accepted by said third parties.

Appendix

1

SUPPLIERS

Suppliers of solvency records

- ASNEF EQUIFAX (managed by Servicios de Información sobre Solvencia y Crédito, S.L)
- BADEXCUG (managed by Experian Bureau de Crédito S.A.)

Regular suppliers

- RURAL SERVICIOS INFORMÁTICOS, S.C.,
- DOCALIA, S.L.,
- GESCOOPERATIVO, S.A., SGIIC,
- SEGUROS GENERALES RURAL S.A.,
- RURAL VIDA S.A.,
- RURAL PENSIONES E.G.F.P., S.A.
- RGA MEDIACIÓN, O.B.S.V., S.A.,
- RURAL RENTING, S.A
- LOGALTY Servicios de Tercero de Confianza S.L., European Agency of Digital Trust
- LIKEIK S.L.

Companies from the Caja Rural Group

- GRUCAJRURAL, S.A.,
- BANCO COOPERATIVO ESPAÑOL, S.A.
- RURAL SERVICIOS INFORMÁTICOS, S.C.,
- DOCALIA, S.L.,
- GESCOOPERATIVO, S.A., SGIIC,
- SEGUROS GENERALES RURAL S.A.,
- RURAL VIDA S.A.,
- RURAL PENSIONES E.G.F.P., S.A.
- RGA MEDIACIÓN, O.B.S.V., S.A.,
- RURAL RENTING, S.A
- AND SHAREHOLDING AGRICULTURAL CREDIT BANKS
 - o Caja Rural de Navarra
 - o Caja Rural de Albacete, Ciudad Real y Cuenca
 - o Caja Rural del Sur
 - o Caja Rural de Granada
 - o Caja Rural de Asturias
 - o Caja Rural de Jaén
 - o Cajasiete Caja Rural
 - o Caja Rural de Burgos, Fuentepelayo, Segovia y Casteldans
 - o Caja Rural de Zamora
 - o Caja Rural de Soria
 - o Caja Rural Central de Orihuela
 - o Caja Rural de Extremadura

- Caixa Popular, Caixa Rural
- Caja Rural de Teruel
- Caja Rural de Almendralejo
- Caja Rural de Salamanca
- Caixa Rural Galega
- Caja Rural de Gijón
- Caja Rural La Vall, San Isidro
- Caja Rural Regional San Agustín de Fuente Álamo
- Caja Rural Ntra. Sra. de La Esperanza de Onda
- Caixa Rural D'Algemesí
- Caixa Rural de L'Alcudia
- Caja Rural San José de Alcora
- Caja Rural San José de Almassora
- Caixa Rural Benicarló
- Caja Rural Vinarós
- Caja Rural de Utrera
- Caja Rural de Betxi
- Caja Rural de Albal
- Caja Rural de Baena
- Caja Rural de Villamalea
- Caja Rural Cañete de Las Torres
- Caja Rural Ntra. Sra. del Rosario de Nueva Carteya
- Caja Rural de Casas Ibáñez
- Caja Rural Ntra. Madre del Sol de Adamúz
- Caja Rural San Isidro de les Coves de Vinromá
- Caja Rural de Aragón