



COVER *Pool*
June 17



**CAJA RURAL
CASTILLA-LA MANCHA**



| TOTAL PORTFOLIO | | |
|--|-------------------|-------------------|
| | 31/03/2017 | 30/06/2017 |
| Total mortgage cover pool | 2,163,739 | 2,212,392 |
| Number of loans | 25,606 | 26,136 |
| Number of debtors | 39,964 | 40,717 |
| Elegible cover pool | 1,692,557 | 1,714,579 |
| Average loan size | 85 | 85 |
| Maximum CB issuance (80% eligible) | 1,354,046 | 1,371,663 |
| Average LTV | 56.72% | 55.49% |
| Average seasoning (months) | 71.35 | 71.08 |
| Average remaining maturity (years) | 21.61 | 21.64 |
| Average rate | 1.53% | 1.48% |
| 90+ days arrears (cover pool) | 3.39% | 3.21% |
| 90+ days arrears (residencial cover pool) | 2.04% | 1.99% |
| Outstanding covered bonds (Issued 01/10/2015) | 1,000,000 | 1,000,000 |
| Total overcollateralization | 116.37% | 121.24% |
| Eligible overcollateralization | 69.26% | 71.46% |

Thousands of euros – Cut off June 2017



| | RESIDENTIAL POOL | |
|------------------------------------|------------------|------------|
| | 31/03/2017 | 30/06/2017 |
| Total amount | 1,794,670 | 1,837,278 |
| Number of loans | 21,971 | 22,451 |
| Number of debtors | 36,600 | 37,353 |
| Elegible cover pool | 1,427,734 | 1,449,148 |
| Average loan size | 82 | 82 |
| Average LTV | 58.90% | 59.10% |
| Average seasoning (months) | 72.34 | 72.22 |
| Average remaining maturity (years) | 23.28 | 23.31 |
| Average rate | 1.38% | 1.34% |
| 90+ days arrears | 2.04% | 1.99% |

Thousands of euros – Cut off June 2017

| | COMMERCIAL POOL | |
|------------------------------------|-----------------|------------|
| | 31/03/2017 | 30/06/2017 |
| Total amount | 369,069 | 375,114 |
| Number of loans | 3,635 | 3,685 |
| Number of debtors | 3,364 | 3,364 |
| Elegible cover pool | 264,823 | 265,431 |
| Average loan size | 102 | 102 |
| Average LTV | 46.10% | 46.80% |
| Average seasoning (months) | 66.53 | 65.48 |
| Average remaining maturity (years) | 13.48 | 13.45 |
| Average rate | 2.25% | 2.17% |
| 90+ days arrears | 9.93% | 9.19% |



| ELIGIBLE PORTFOLIO | | |
|--|-------------------|-------------------|
| | 31/03/2017 | 30/06/2017 |
| Total amount | 1,692,557 | 1,714,579 |
| Number of loans | 20,895 | 21,263 |
| Number of debtors | 32,716 | 33,228 |
| Average loan size | 81 | 81 |
| Average LTV | 50.77% | 50.86% |
| Average seasoning (months) | 77.91 | 78.43 |
| Average remaining maturity (years) | 20.95 | 20.92 |
| Average rate | 1.53% | 1,48% |
| 90+ days arrears (cover pool) | 1.04% | 0,95% |
| 90+ days arrears (residencial cover pool) | 0.60% | 0,61% |
| Outstanding covered bonds | 1,000,000 | 1,000,000 |
| Eligible overcollateralization | 69.26% | 71.46% |

Thousands of euros – Cut off June 2017



| RESIDENTIAL ELIGIBLE POOL | 31/03/2017 | | 30/06/2017 | |
|------------------------------------|------------|--|------------|--|
| | | | | |
| Total amount | 1,427,734 | | 1,449,148 | |
| Number of loans | 18,017 | | 18,350 | |
| Number of debtors | 29,995 | | 30,507 | |
| Average loan size | 79 | | 79 | |
| Average LTV | 53.42% | | 53.42% | |
| Average seasoning (months) | 78.82 | | 79.42 | |
| Average remaining maturity (years) | 22.19 | | 22.12 | |
| Average rate | 1.29% | | 1.24% | |
| 90+ days arrears | 0.60% | | 0.61% | |

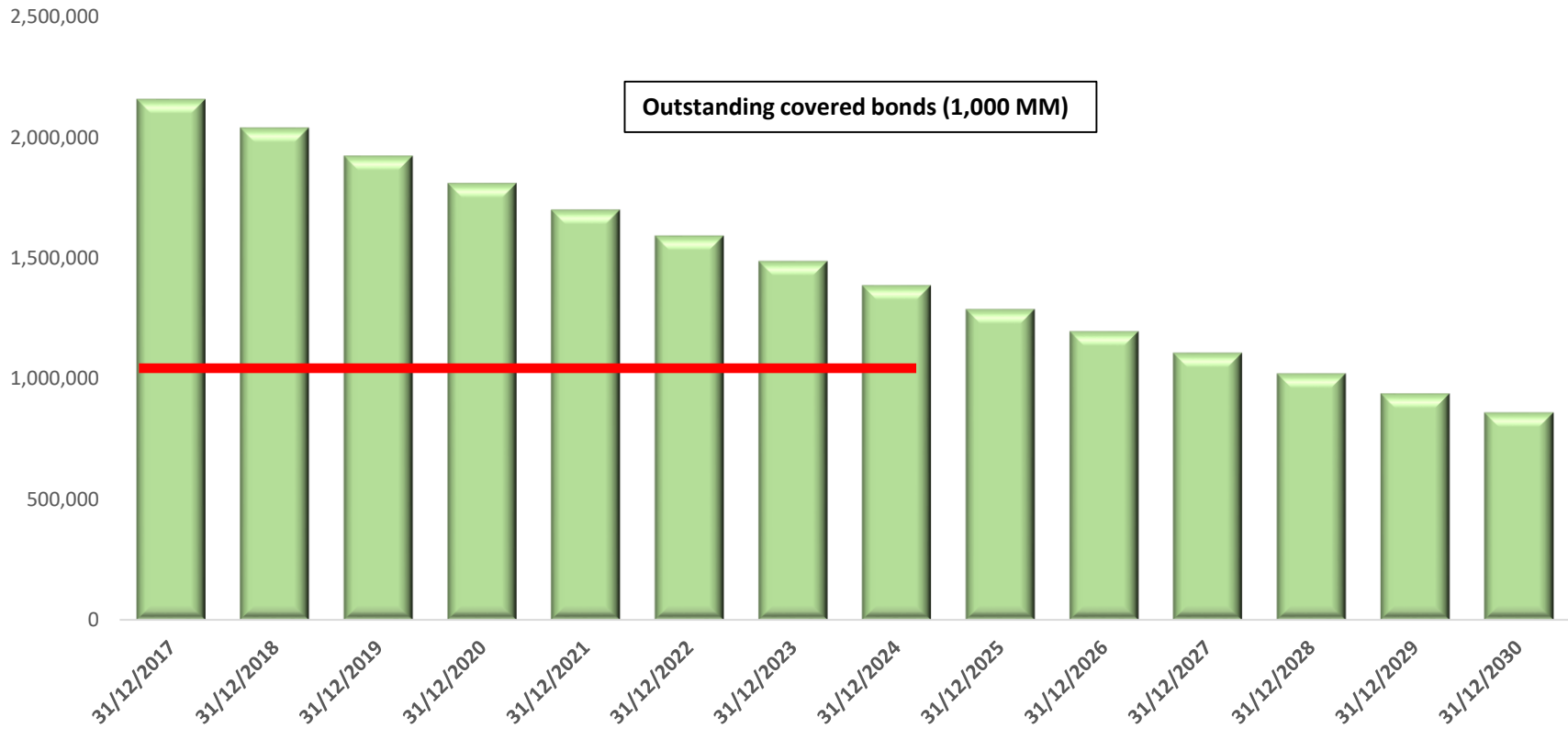
| COMMERCIAL ELIGIBLE POOL | 31/03/2017 | | 30/06/2017 | |
|------------------------------------|------------|--|------------|--|
| | | | | |
| Total amount | 264,823 | | 265,431 | |
| Number of loans | 2,878 | | 2,913 | |
| Number of debtors | 2,721 | | 2,721 | |
| Average loan size | 92 | | 91 | |
| Average LTV | 36.50% | | 36.90% | |
| Average seasoning (months) | 73.00 | | 73.00 | |
| Average remaining maturity (years) | 14.25 | | 14.35 | |
| Average rate | 2.19% | | 2.10% | |
| 90+ days arrears | 3.41% | | 2.78% | |

Thousands of euros – Cut off June 2017

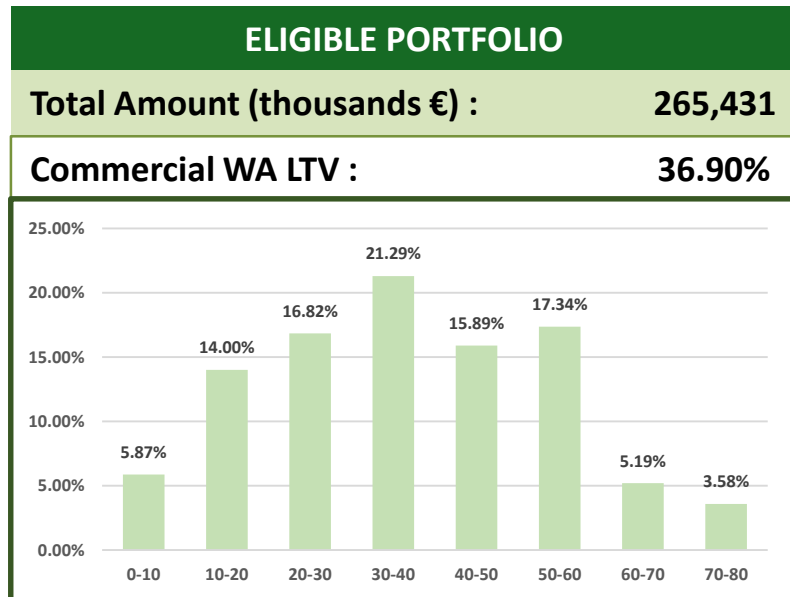
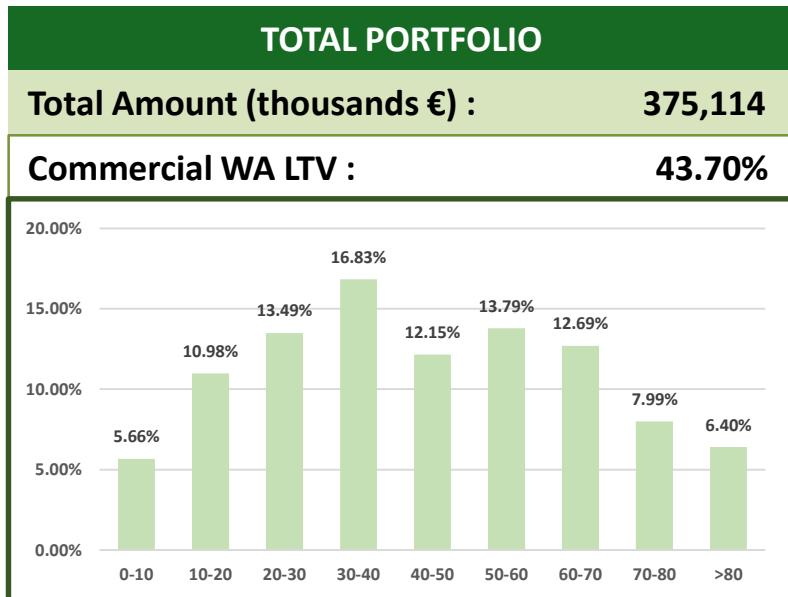
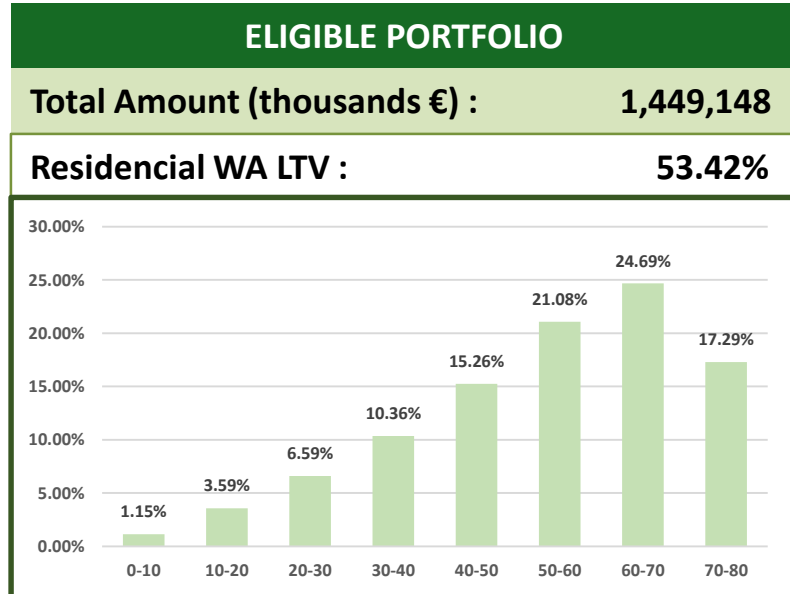
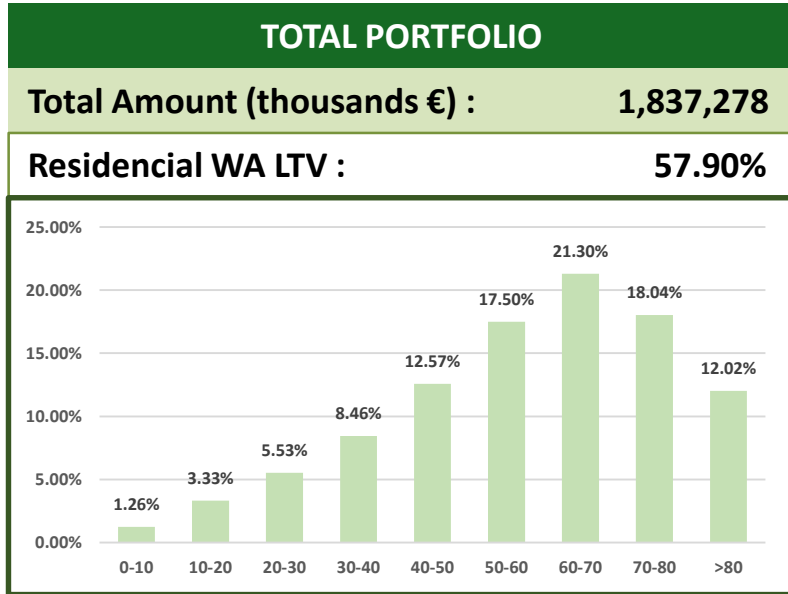


| OUTSTANDING COVERED BONDS | |
|-------------------------------------|---------|
| ES0457089003 (Maturity: 10/01/2021) | 500,000 |
| ES0457089011 (Maturity: 05/27/2024) | 500,000 |

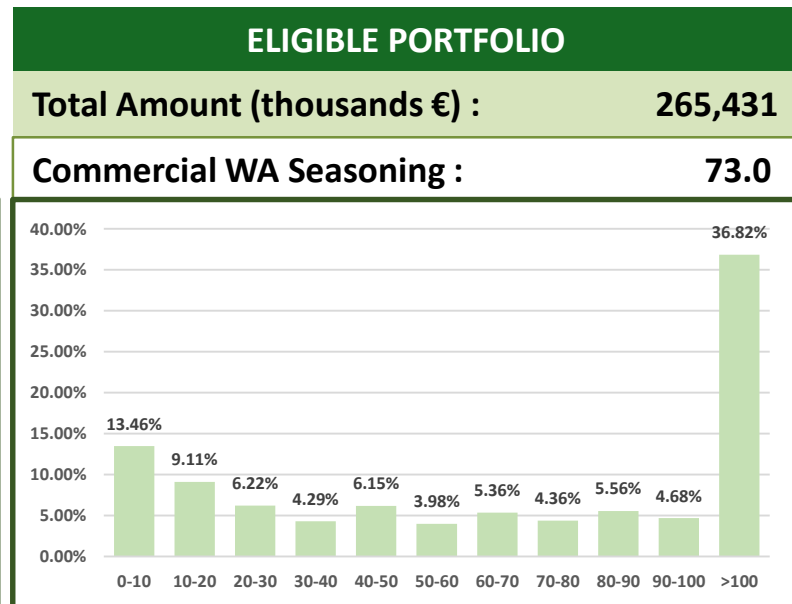
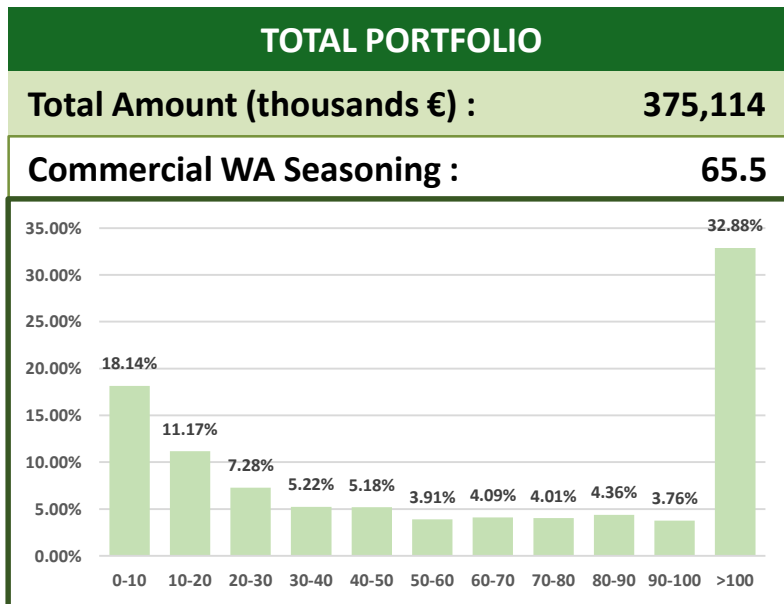
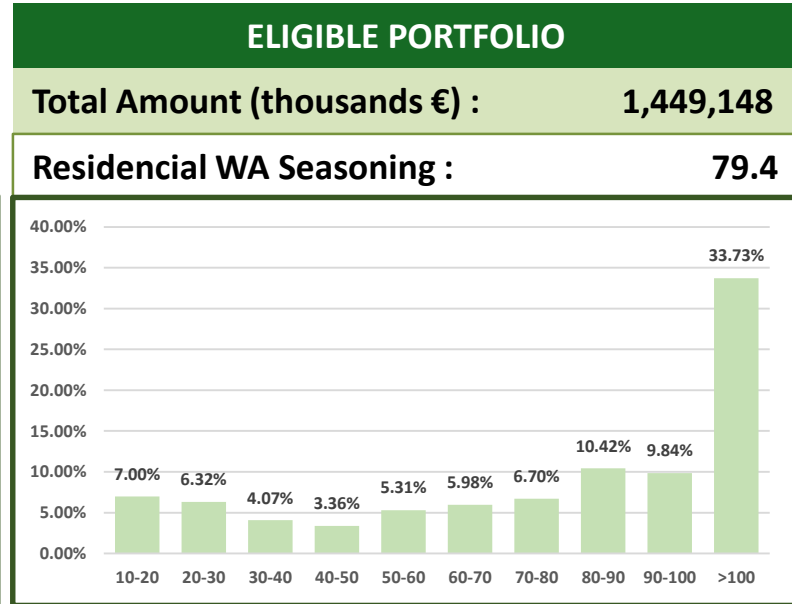
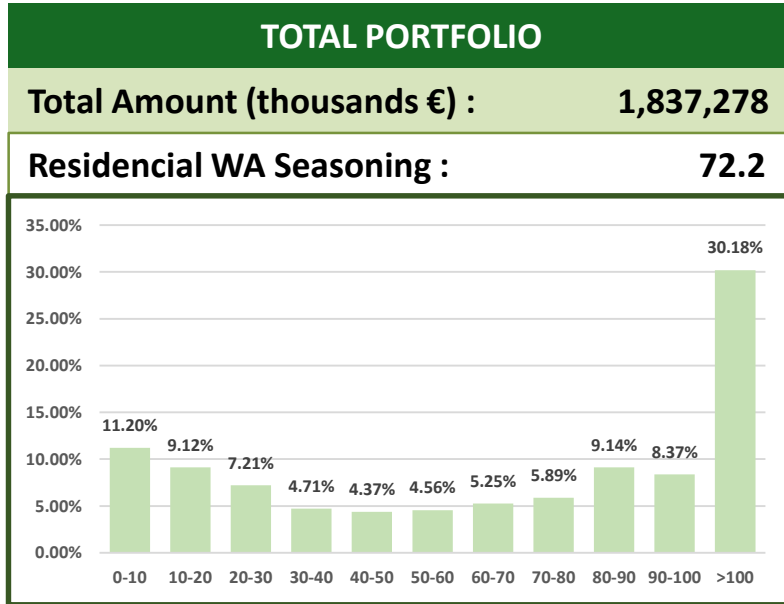
COVER POOL AMORTISATION PROFILE



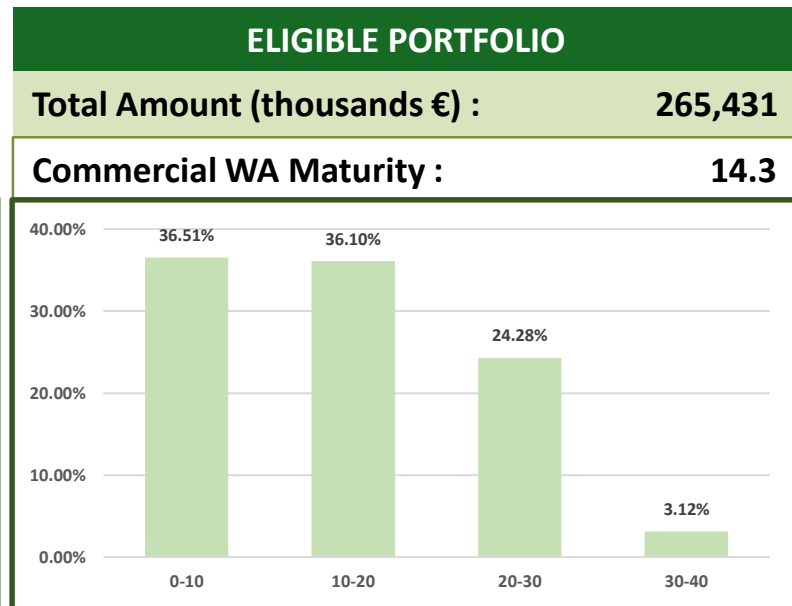
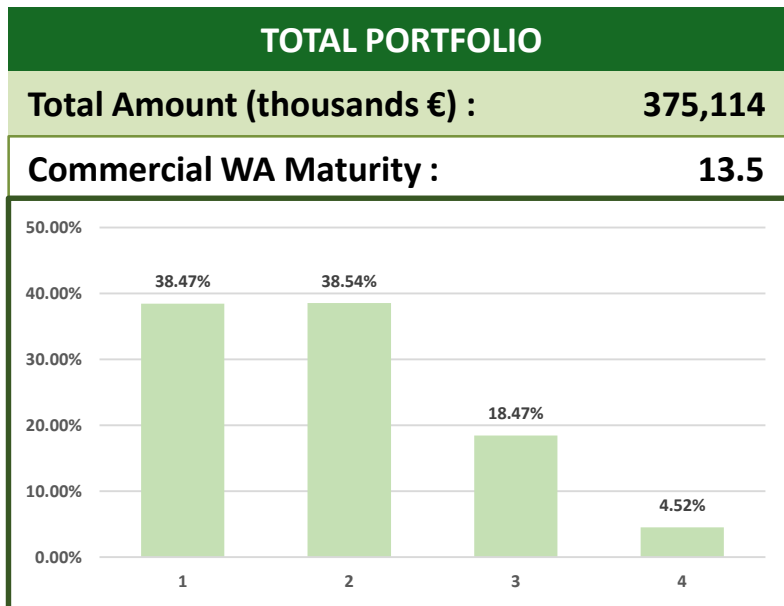
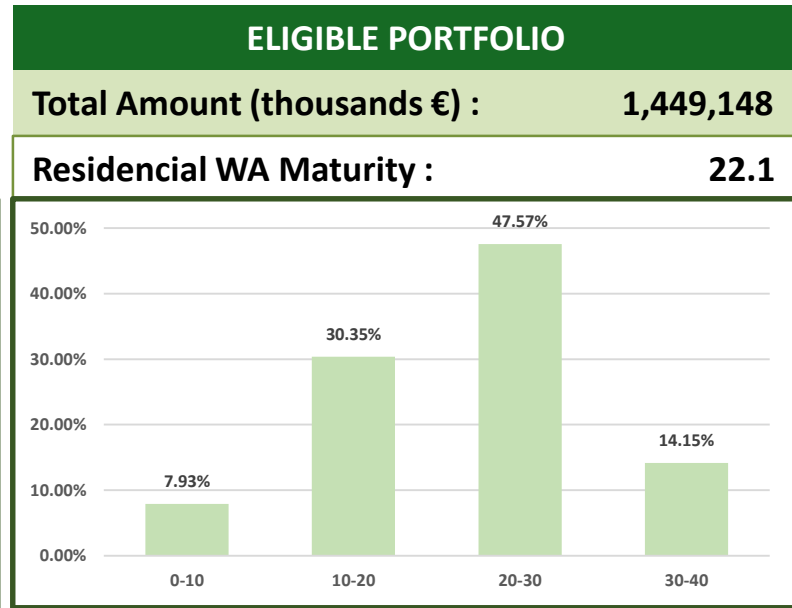
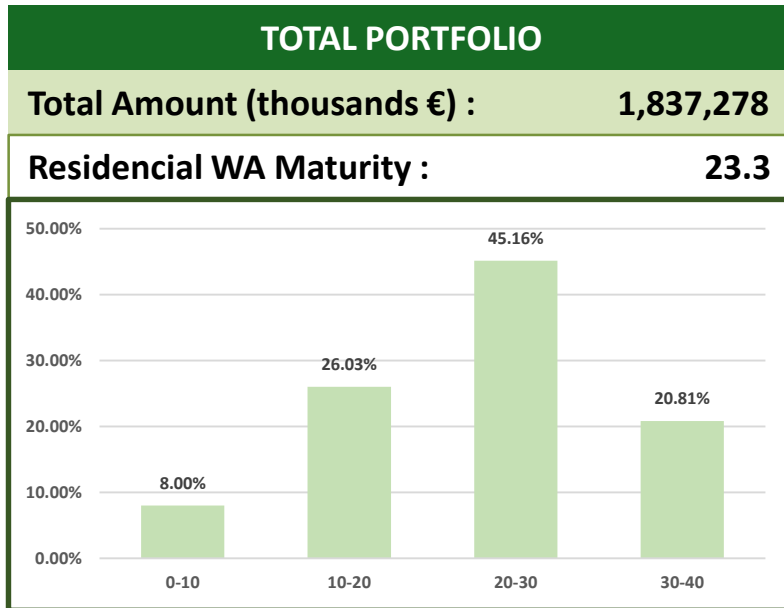
Contractual loans maturity
Thousands of euros – Cut off March 2017



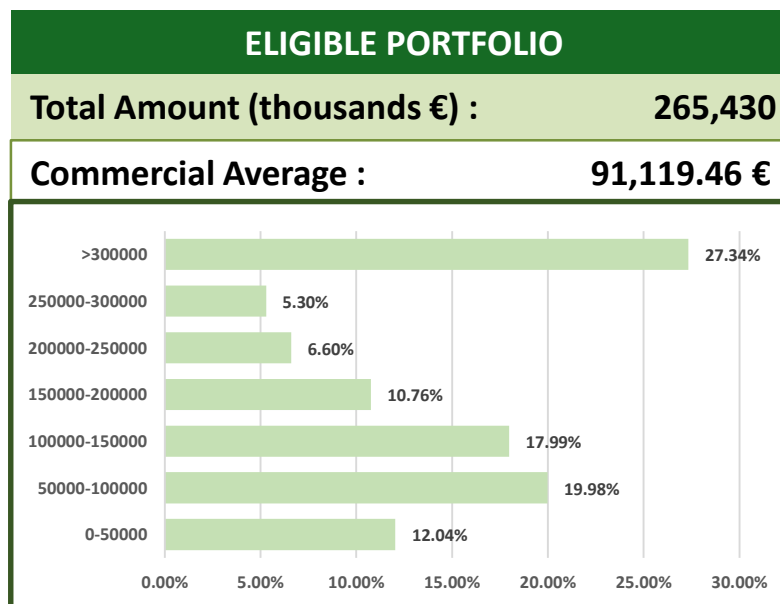
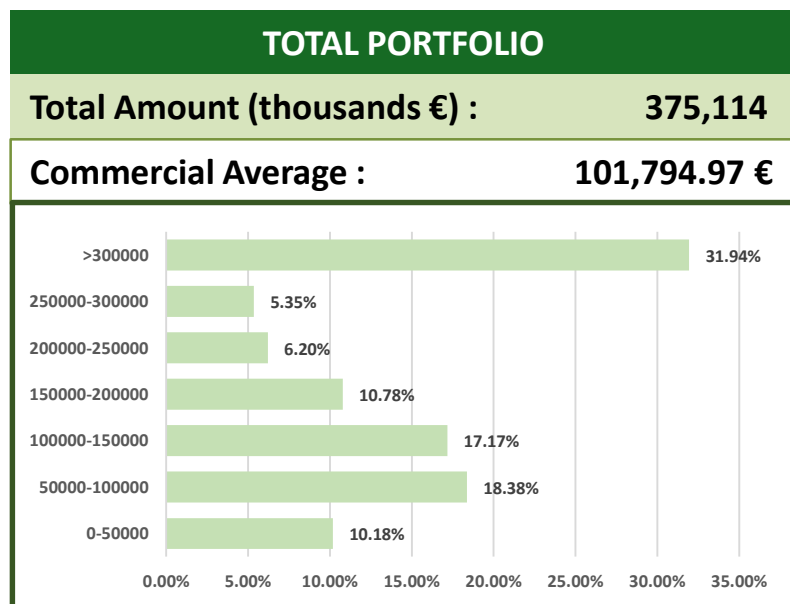
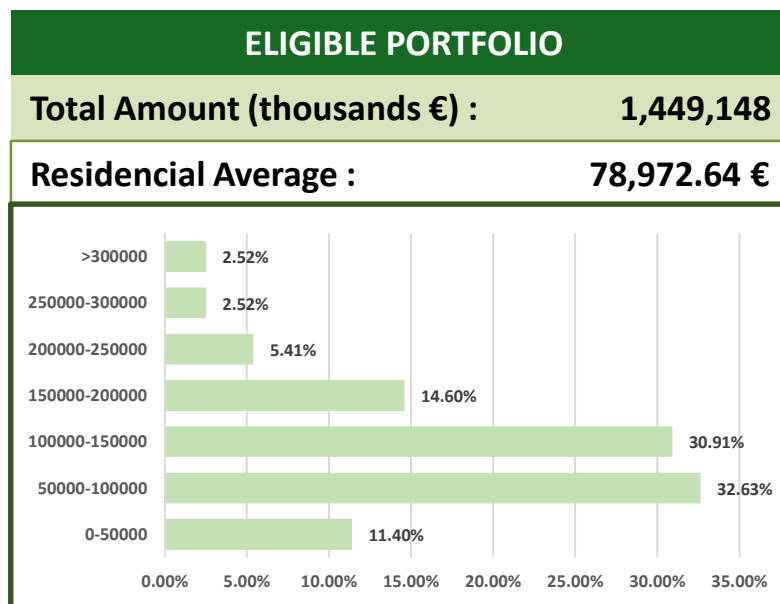
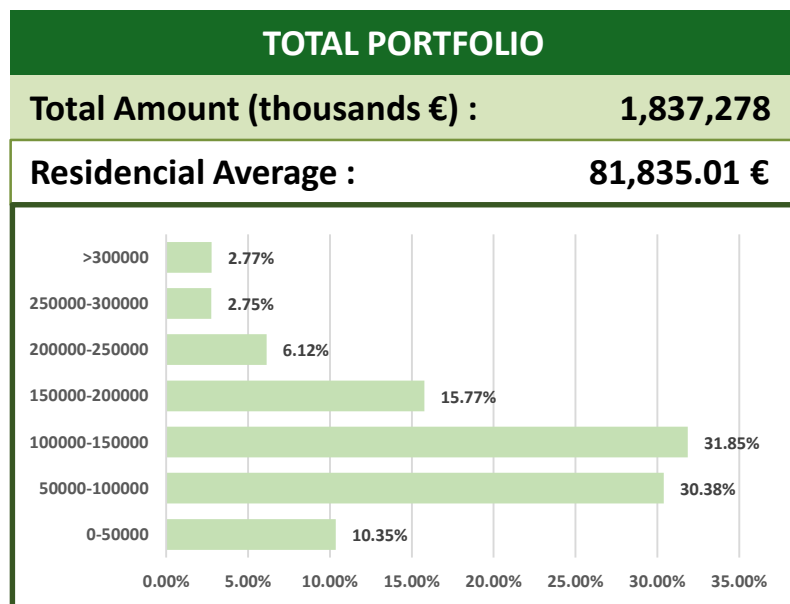
* LTV Calculated on a WA basis – Cut off June 2017



* Seasoning Calculated on a WA basis – Cut off June 2017



* Maturity Calculated on a WA basis – Cut off June 2017

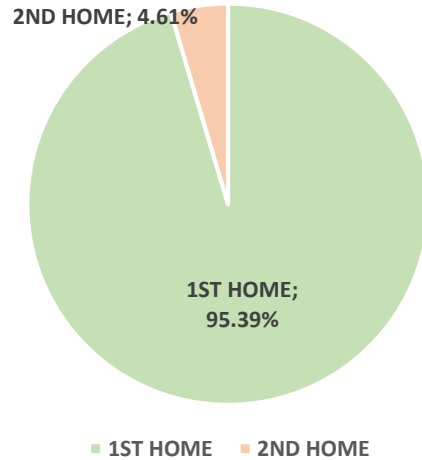


* Current Loan Balance Calculated on a WA basis – Cut off June 2017

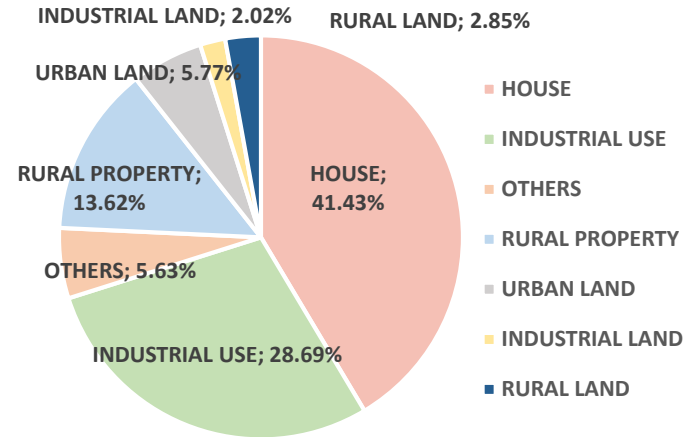


TYPE OF PROPERTY

RESIDENTIAL

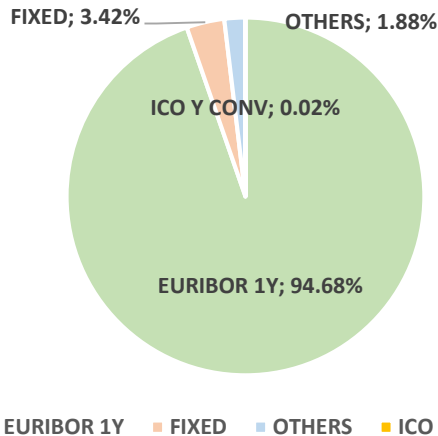


COMMERCIAL

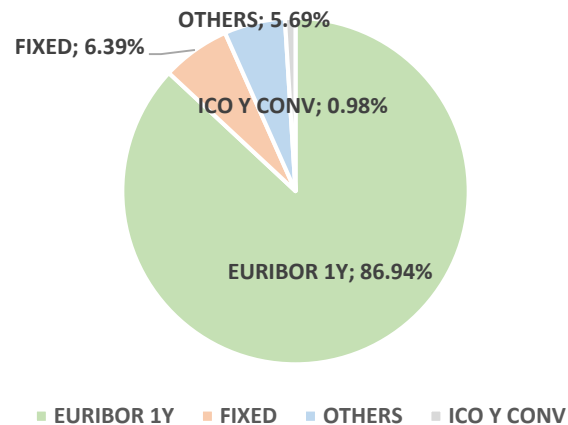


REFERENCE RATE

RESIDENTIAL



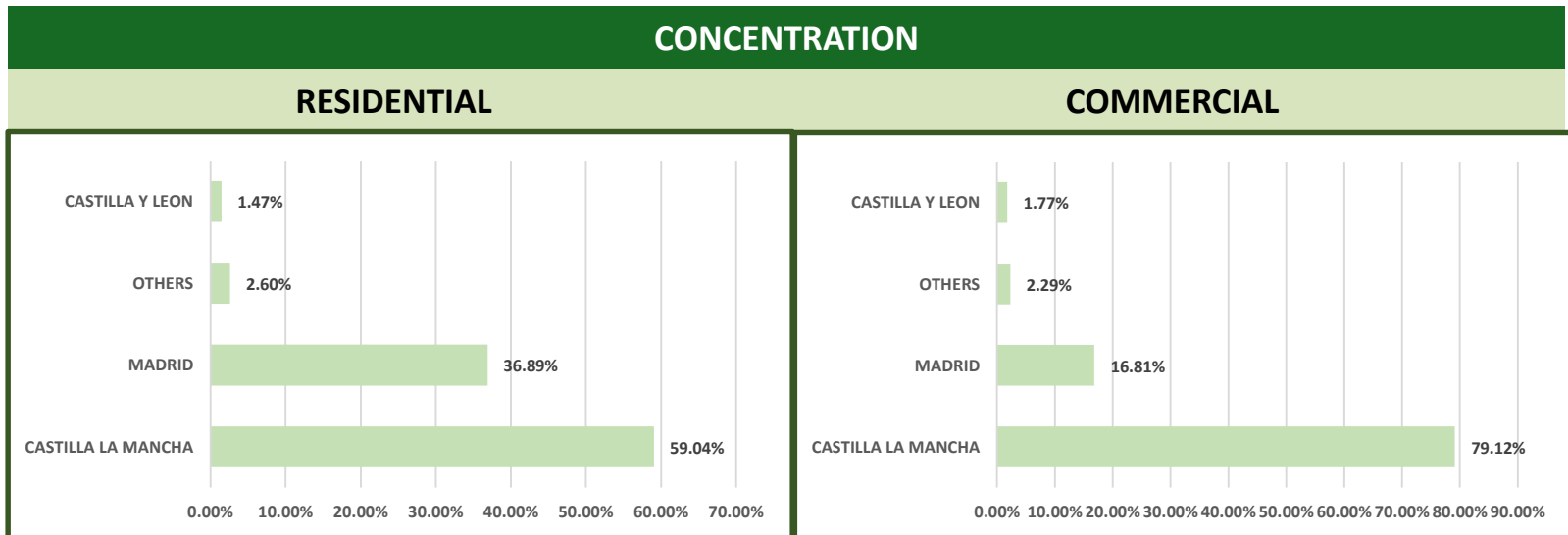
COMMERCIAL



* On total portfolio – Cut off June 2017



| CONCENTRATION LTV | | | |
|----------------------------------|---------------|---------------------------------|---------------|
| RESIDENTIAL PORTFOLIO LTV | | COMMERCIAL PORTFOLIO LTV | |
| CASTILLA LA MANCHA | 58,14% | CASTILLA LA MANCHA | 43,69% |
| MADRID | 57,81% | MADRID | 44,96% |
| CASTILLA Y LEÓN | 55,31% | CASTILLA Y LEÓN | 50,03% |
| OTHERS | 55,06% | OTHERS | 30,02% |



* On total portfolio – Cut off June 2017



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