



COVER *Pool*
September 17



**CAJA RURAL
CASTILLA-LA MANCHA**



TOTAL PORTFOLIO		
	30/06/2017	30/09/2017
Total mortgage cover pool	2,212,392	2,249,451
Number of loans	26,136	26,595
Number of debtors	40,717	41,447
Elegible cover pool	1,714,579	1,733,779
Average loan size	85	85
Maximum CB issuance (80% eligible)	1,371,663	1,387,023
Average LTV	55.49%	55.64%
Average seasoning (months)	71.08	71.58
Average remaining maturity (years)	21.64	21.75
Average rate	1.48%	1.44%
90+ days arrears (cover pool)	3.21%	3.18%
90+ days arrears (residencial cover pool)	1.99%	1.96%
Outstanding covered bonds (Issued 01/10/2015)	1,000,000	1,000,000
Total overcollateralization	121.24%	124.95%
Eligible overcollateralization	71.46%	73.38%

Thousands of euros – Cut off September 2017



	RESIDENTIAL POOL	
	30/06/2017	30/09/2017
Total amount	1,837,278	1,875,695
Number of loans	22,451	22,906
Number of debtors	37,353	38,083
Elegible cover pool	1,449,148	1,473,403
Average loan size	82	82
Average LTV	57.90%	57.98%
Average seasoning (months)	72.22	72.67
Average remaining maturity (years)	23.31	23.29
Average rate	1.34%	1.30%
90+ days arrears	1.99%	1.96%

Thousands of euros – Cut off September 2017

	COMMERCIAL POOL	
	30/06/2017	30/09/2017
Total amount	375,114	373,756
Number of loans	3,685	3,689
Number of debtors	3,364	3,364
Elegible cover pool	265,431	260,376
Average loan size	102	101
Average LTV	43.70%	43.87%
Average seasoning (months)	65.48	66.08
Average remaining maturity (years)	13.45	14.00
Average rate	2.17%	2.14%
90+ days arrears	9.19%	9.30%



ELIGIBLE PORTFOLIO		
	30/06/2017	30/09/2017
Total amount	1,714,579	1,733,779
Number of loans	21,263	21,626
Number of debtors	33,228	33,801
Average loan size	81	80
Average LTV	50.86%	50.89%
Average seasoning (months)	78.43	79.31
Average remaining maturity (years)	20.92	20.94
Average rate	1.48%	1.44%
90+ days arrears (cover pool)	0.95%	0.89%
90+ days arrears (residencial cover pool)	0.61%	0.58%
Outstanding covered bonds	1,000,000	1,000,000
Eligible overcollateralization	71.46%	73.38%

Thousands of euros – Cut off September 2017



RESIDENTIAL ELIGIBLE POOL		
	30/06/2017	30/09/2017
Total amount	1,449,148	1,473,403
Number of loans	18,350	18,706
Number of debtors	30,507	31,080
Average loan size	79	79
Average LTV	53.42%	53.42%
Average seasoning (months)	79.42	80.27
Average remaining maturity (years)	22.12	22.07
Average rate	1.24%	1.20%
90+ days arrears	0.61%	0.58%

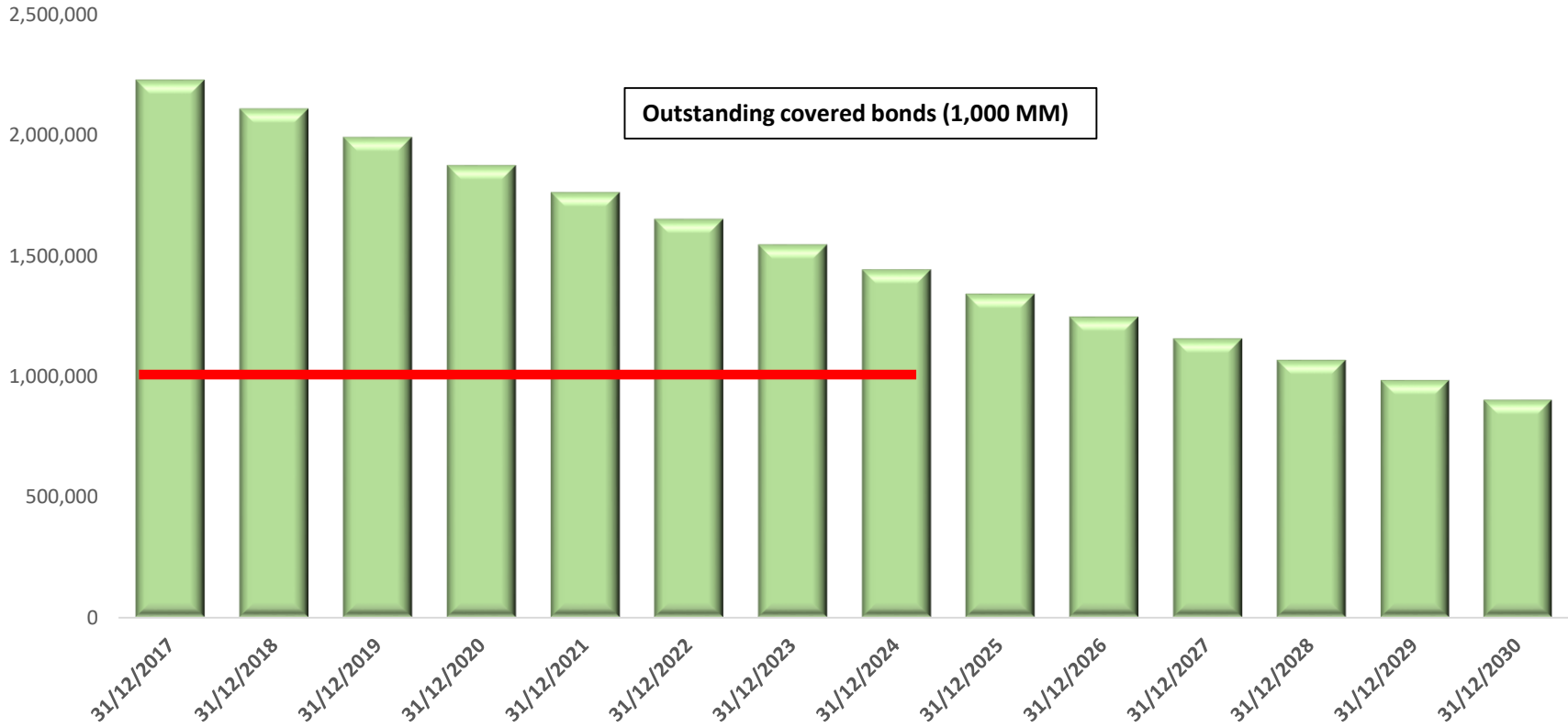
COMMERCIAL ELIGIBLE POOL		
	30/06/2017	30/09/2017
Total amount	265,431	260,376
Number of loans	2,913	2,920
Number of debtors	2,721	2,721
Average loan size	91	89
Average LTV	36.90%	36.58%
Average seasoning (months)	73.00	73.86
Average remaining maturity (years)	14.35	14.52
Average rate	2.10%	2.08%
90+ days arrears	2.78%	2.65%

Thousands of euros – Cut off September 2017

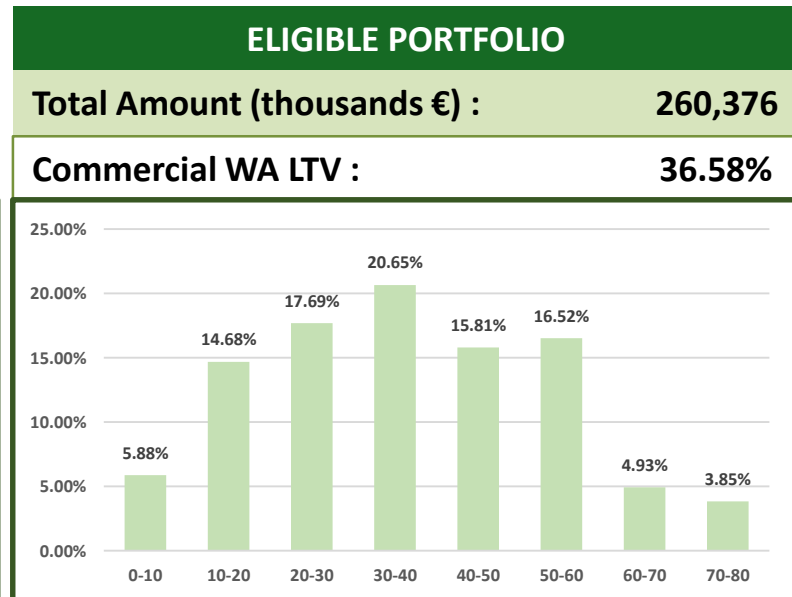
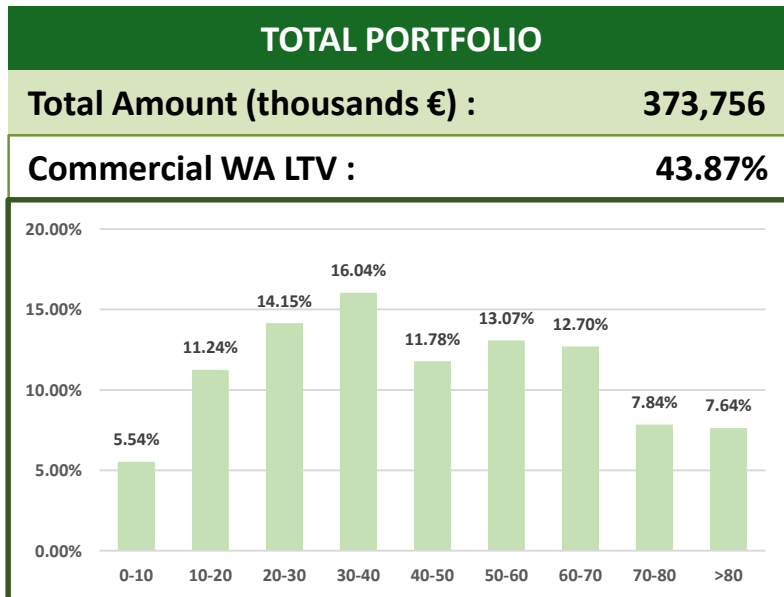
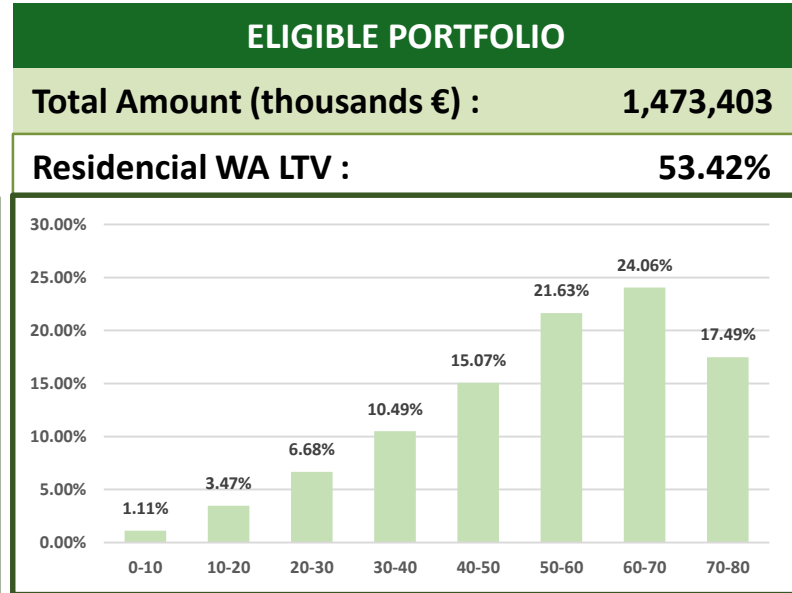
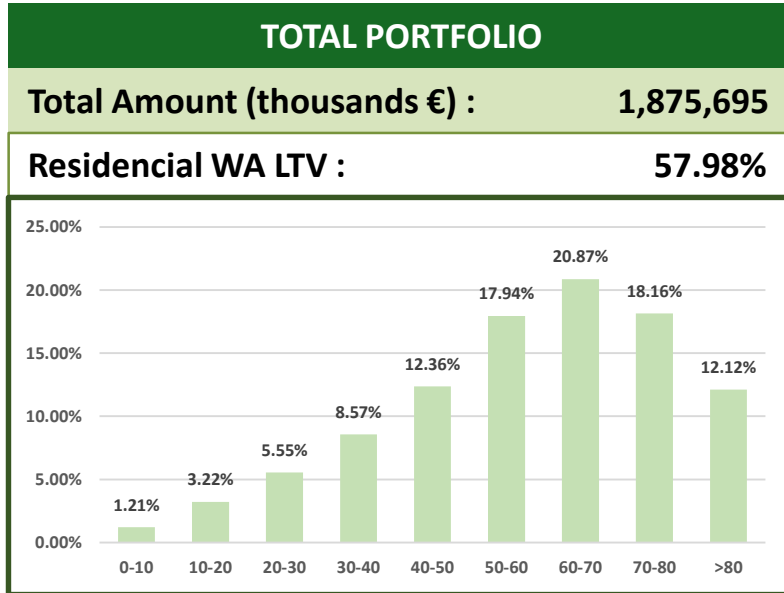


OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

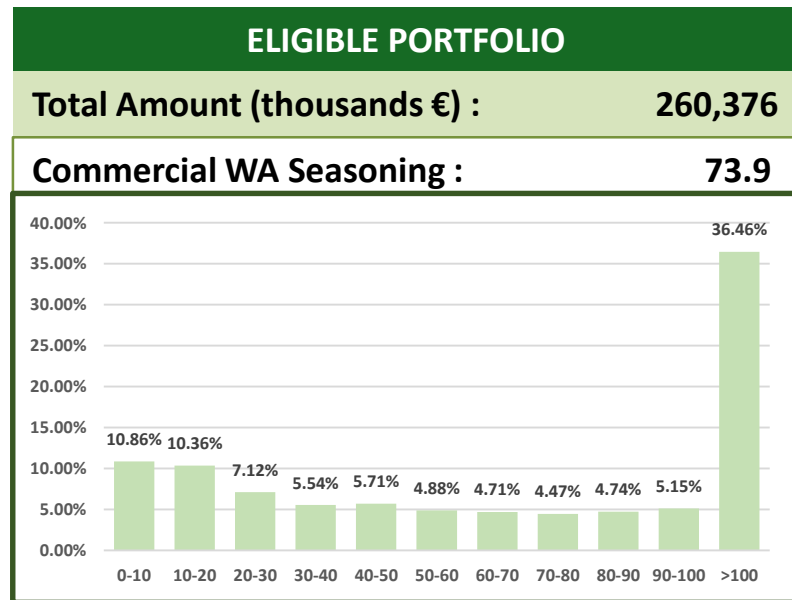
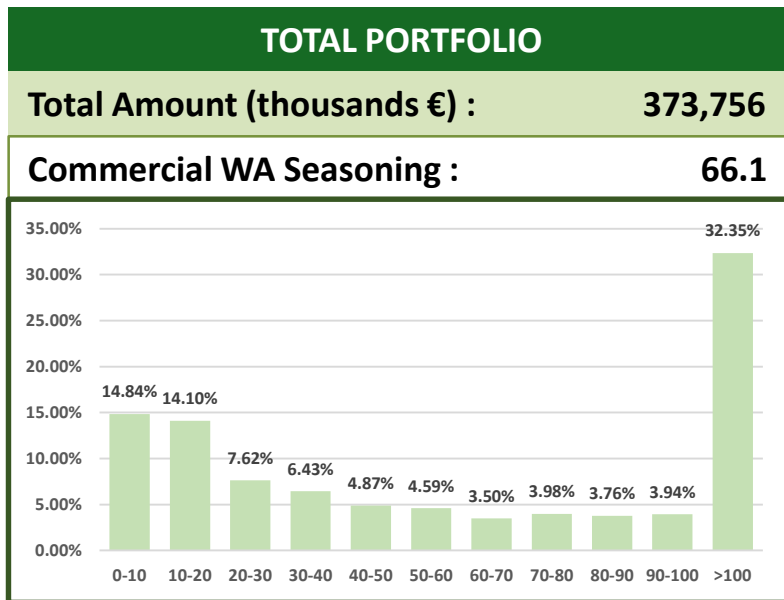
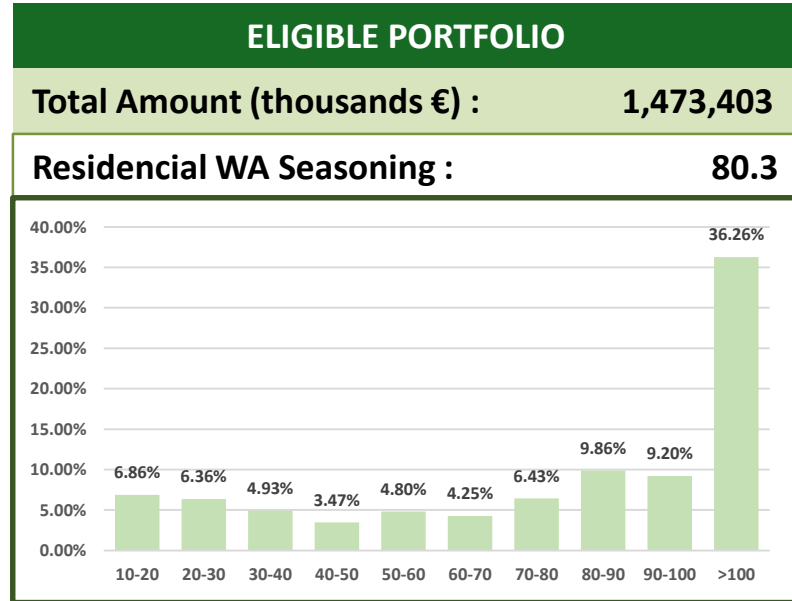
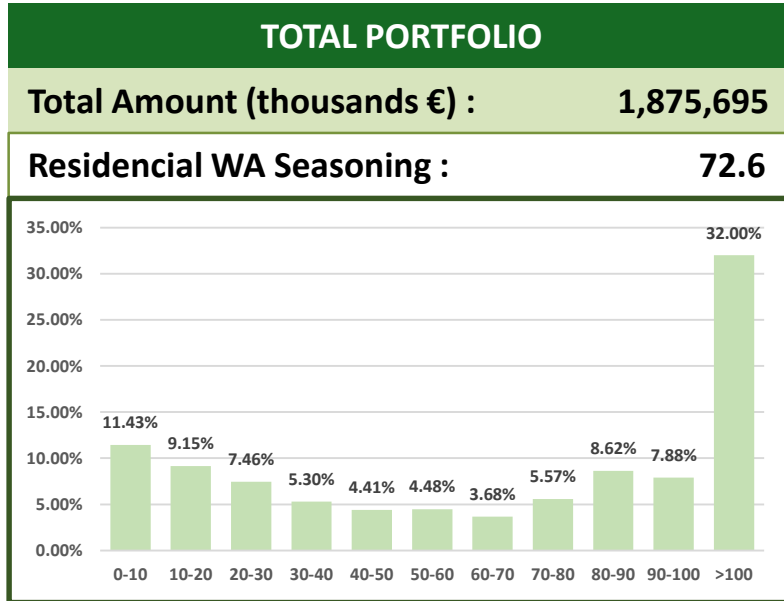
COVER POOL AMORTISATION PROFILE



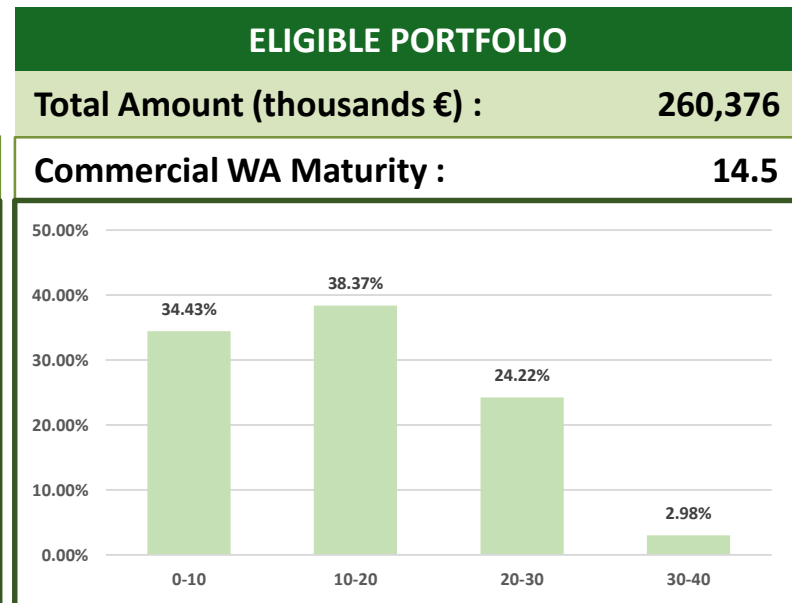
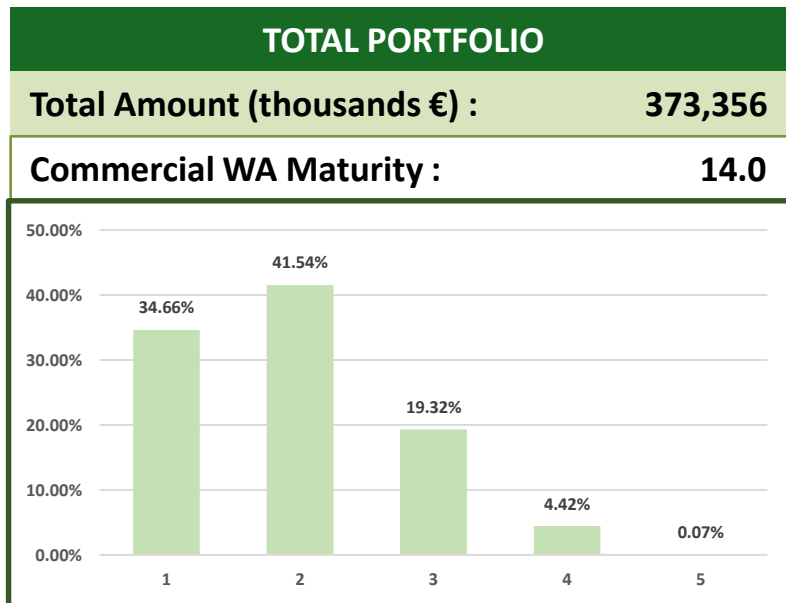
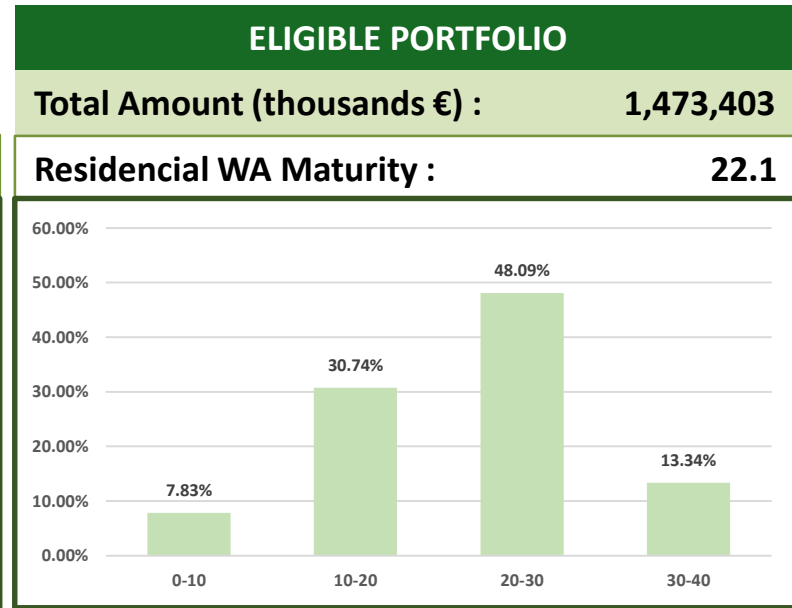
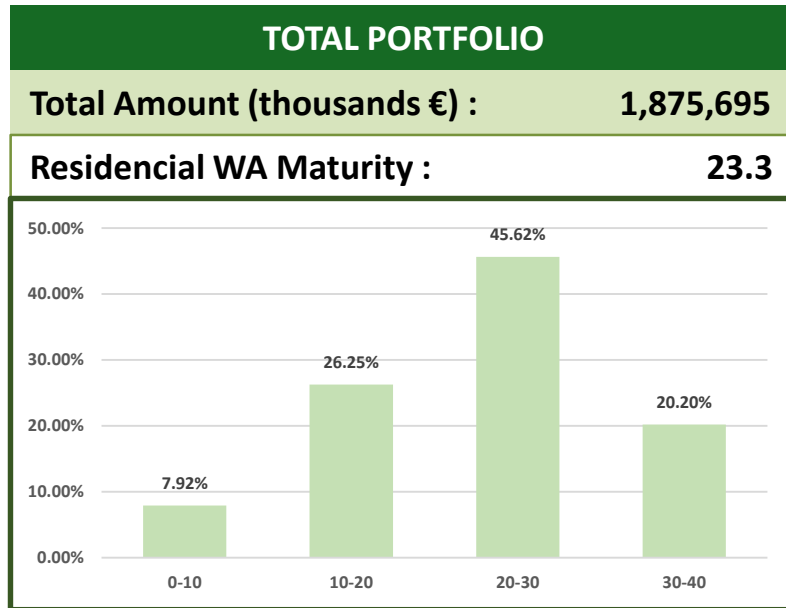
Contractual loans maturity
Thousands of euros – Cut off September 2017



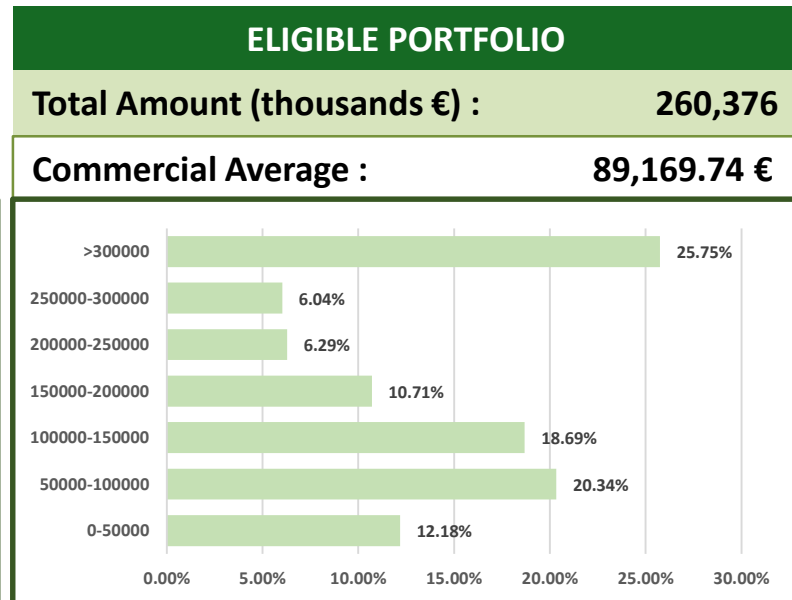
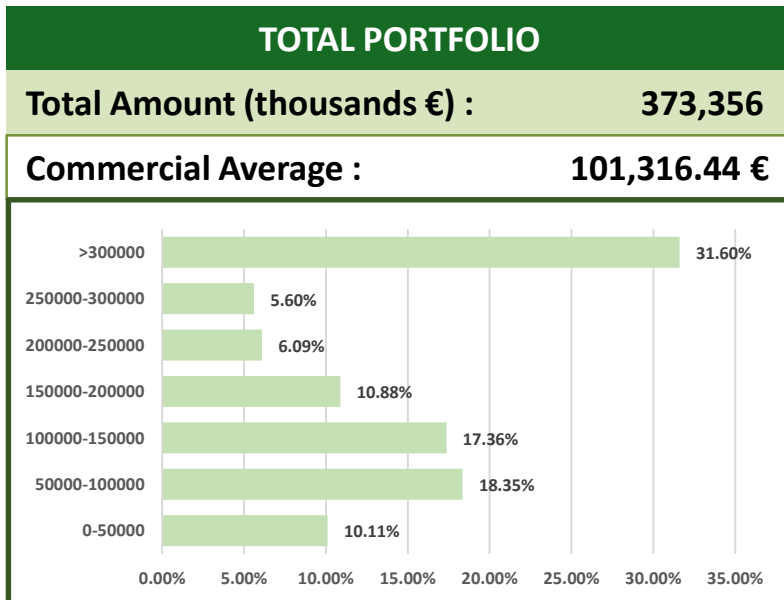
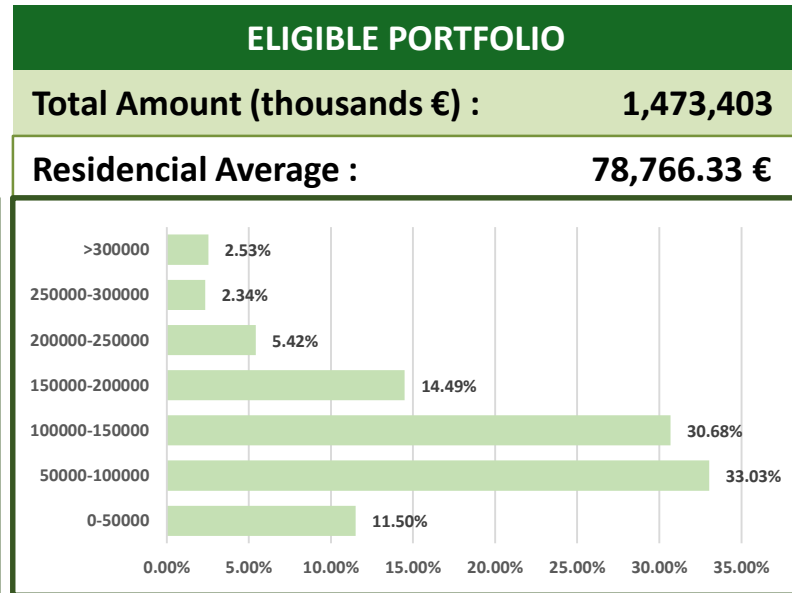
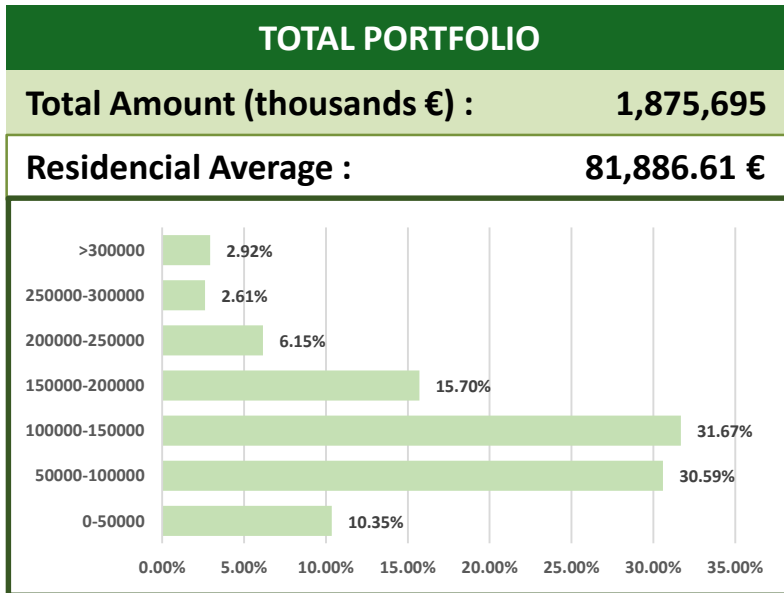
* LTV Calculated on a WA basis – Cut off September 2017



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



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

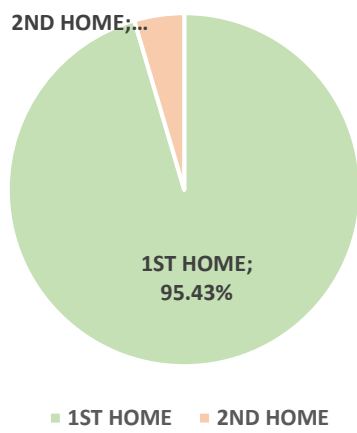


* Current Loan Balance Calculated on a WA basis – Cut off September 2017

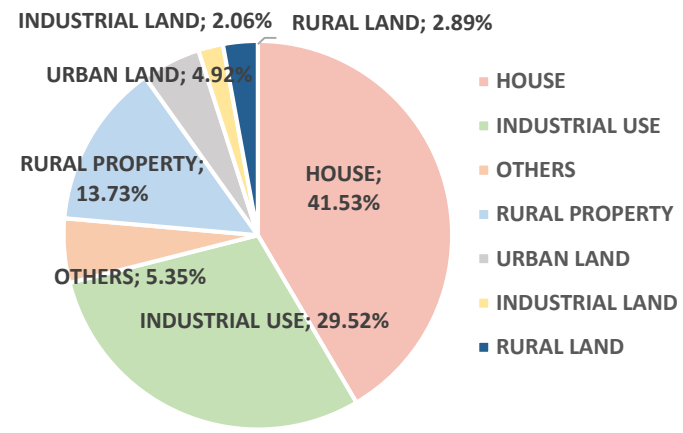


TYPE OF PROPERTY

RESIDENTIAL

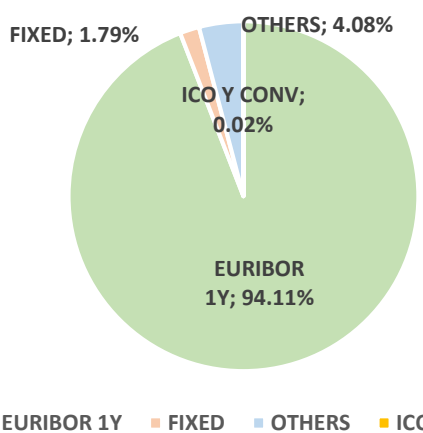


COMMERCIAL

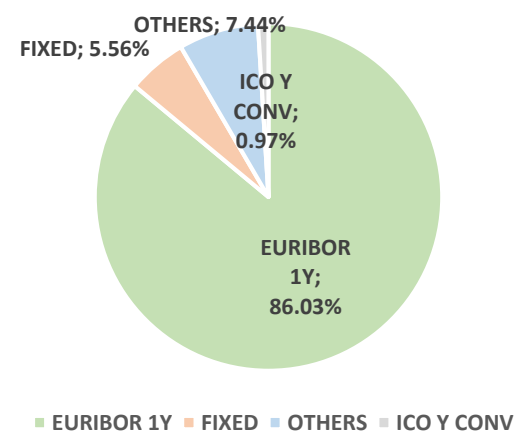


REFERENCE RATE

RESIDENTIAL



COMMERCIAL



* On total portfolio – Cut off September 2017



CONCENTRATION LTV

RESIDENTIAL PORTFOLIO LTV

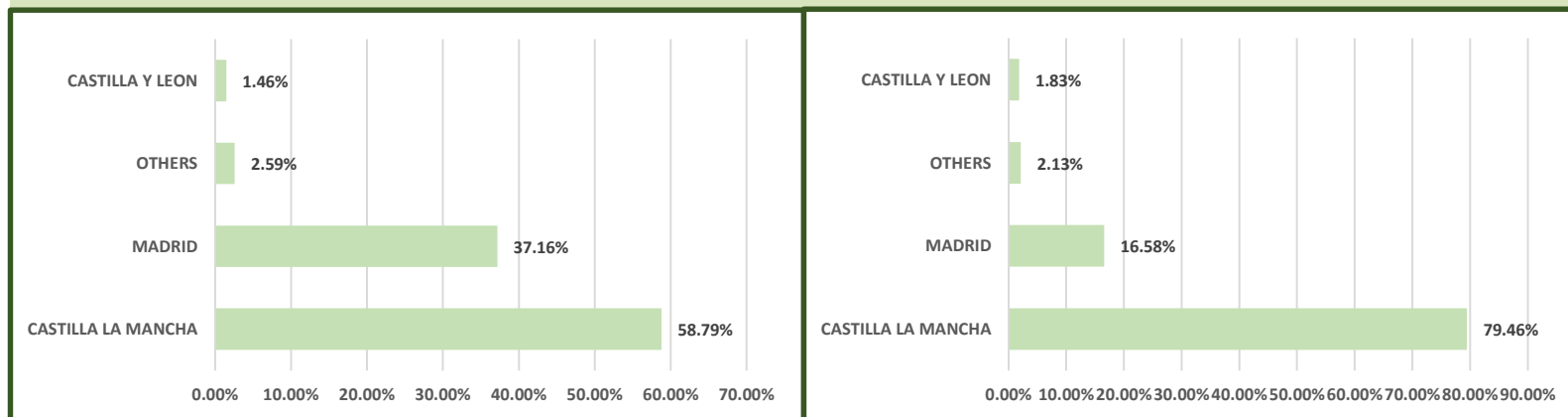
COMMERCIAL PORTFOLIO LTV

CASTILLA LA MANCHA	58,15%	CASTILLA LA MANCHA	43,95%
MADRID	57,98%	MADRID	44,80%
CASTILLA Y LEÓN	55,92%	CASTILLA Y LEÓN	48,62%
OTHERS	55,28%	OTHERS	29,85%

CONCENTRATION

RESIDENTIAL

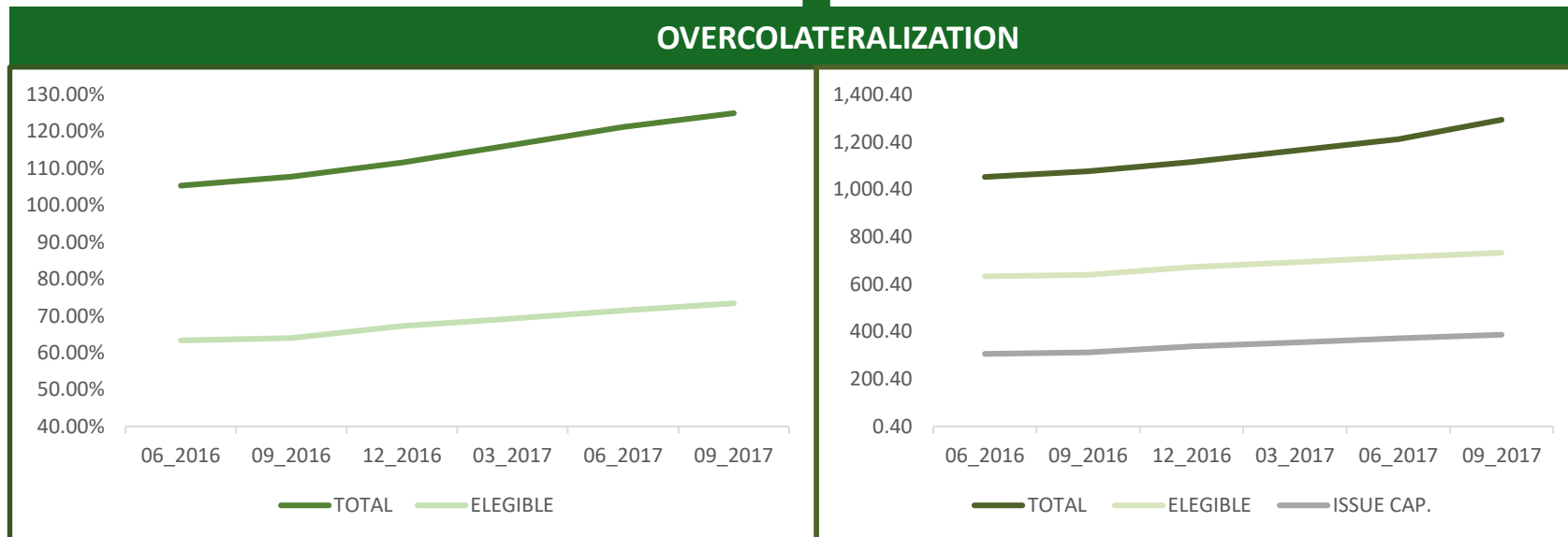
COMMERCIAL



* On total portfolio – Cut off Septembre 2017



OVERCOLLATERALIZATION					
	TOTAL	ELEGIBLE	TOTAL	ELEGIBLE	ISSUE CAP. (*)
Septiembre 2017	124,95%	73,38%	1.294,45	733,78	387,02
Junio 2017	121,24%	71,46%	1.212,39	714,58	371,66
Marzo 2017	116,37%	69,26%	1.163,74	692,56	354,05
Diciembre 2016	111,54%	67,26%	1.115,41	672,59	338,08
Septiembre 2016	107,73%	64,01%	1.077,28	640,14	312,11
Junio 2016	105,27%	63,33%	1.052,68	633,27	306,62



* Legal Issue Capacity: 80% eligible cover pool minus outstanding cover bonds
 Thousand of euros – Cut Off September 2017



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