



COVER *Pool*
December 17



**CAJA RURAL
CASTILLA-LA MANCHA**



TOTAL PORTFOLIO		
	30/09/2017	31/12/2017
Total mortgage cover pool	2,249,451	2,280,715
Number of loans	26,595	27,002
Number of debtors	41,447	42,124
Elegible cover pool	1,733,779	1,737,893
Average loan size	85	84
Maximum CB issuance (80% eligible)	1,387,023	1,390,315
Average LTV	55.64%	56.02%
Average seasoning (months)	71.58	71.63
Average remaining maturity (years)	21.75	21.80
Average rate	1.44%	1.40%
90+ days arrears (cover pool)	3.18%	2.99%
90+ days arrears (residencial cover pool)	1.96%	1.83%
Outstanding covered bonds (Issued 01/10/2015)	1,000,000	1,000,000
Total overcollateralization	124.95%	128.07%
Eligible overcollateralization	73.38%	73.79%

Thousands of euros – Cut off December 2017



	RESIDENTIAL POOL	
	30/09/2017	31/12/2017
Total amount	1,875,695	1,912,188
Number of loans	22,906	23,331
Number of debtors	38,083	38,760
Elegible cover pool	1,473,403	1,495,353
Average loan size	82	82
Average LTV	57.98%	58.06%
Average seasoning (months)	72.67	72.75
Average remaining maturity (years)	23.29	23.31
Average rate	1.30%	1.27%
90+ days arrears	1.96%	1.83%

	COMMERCIAL POOL	
	30/09/2017	31/12/2017
Total amount	373,756	368,527
Number of loans	3,689	3,671
Number of debtors	3,364	3,364
Elegible cover pool	260,376	242,541
Average loan size	101	100
Average LTV	43.87%	45.43%
Average seasoning (months)	66.08	65.81
Average remaining maturity (years)	14.00	13.96
Average rate	2.14%	2.08%
90+ days arrears	9.30%	8.98%

Thousands of euros – Cut off December 2017



ELIGIBLE PORTFOLIO		
	30/09/2017	31/12/2017
Total amount	1,733,779	1,737,893
Number of loans	21,626	21,849
Number of debtors	33,801	34,375
Average loan size	80	80
Average LTV	50.89%	51.18%
Average seasoning (months)	79.31	79.67
Average remaining maturity (years)	20.94	20.96
Average rate	1.44%	1.40%
90+ days arrears (cover pool)	0.89%	0.75%
90+ days arrears (residencial cover pool)	0.58%	0.49%
Outstanding covered bonds	1,000,000	1,000,000
Eligible overcollateralization	73.38%	73.79%

Thousands of euros – Cut off December 2017



RESIDENTIAL ELIGIBLE POOL		
	30/09/2017	31/12/2017
Total amount	1,473,403	1,495,353
Number of loans	18,706	19,057
Number of debtors	31,080	31,654
Average loan size	79	78
Average LTV	53.42%	53.45%
Average seasoning (months)	80.27	80.70
Average remaining maturity (years)	22.07	22.00
Average rate	1.20%	1.18%
90+ days arrears	0.58%	0.49%

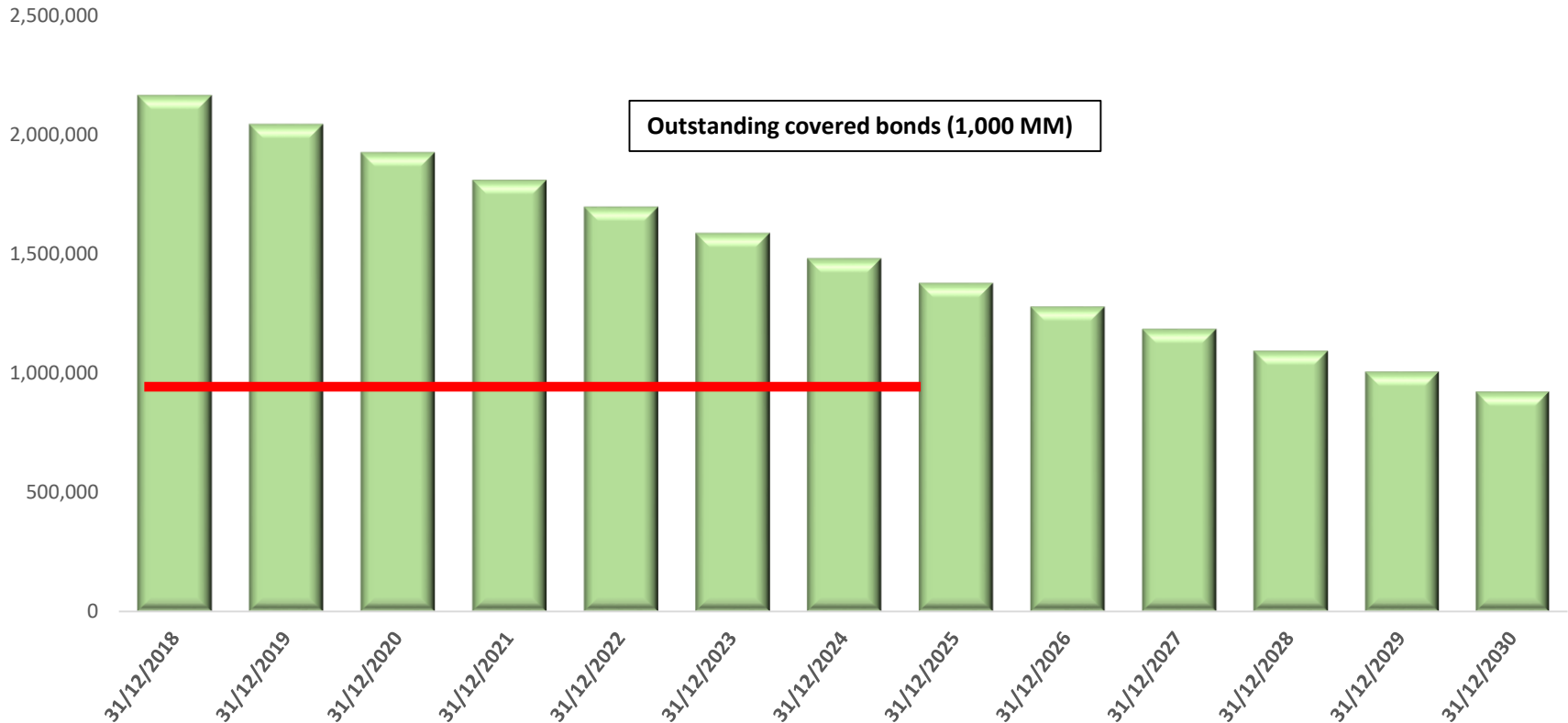
COMMERCIAL ELIGIBLE POOL		
	30/09/2017	31/12/2017
Total amount	260,376	242,541
Number of loans	2,920	2,792
Number of debtors	2,721	2,721
Average loan size	89	87
Average LTV	36.58%	37.22%
Average seasoning (months)	73.86	73.31
Average remaining maturity (years)	14.52	14.54
Average rate	2.08%	2.02%
90+ days arrears	2.65%	2.40%

Thousands of euros – Cut off December 2017

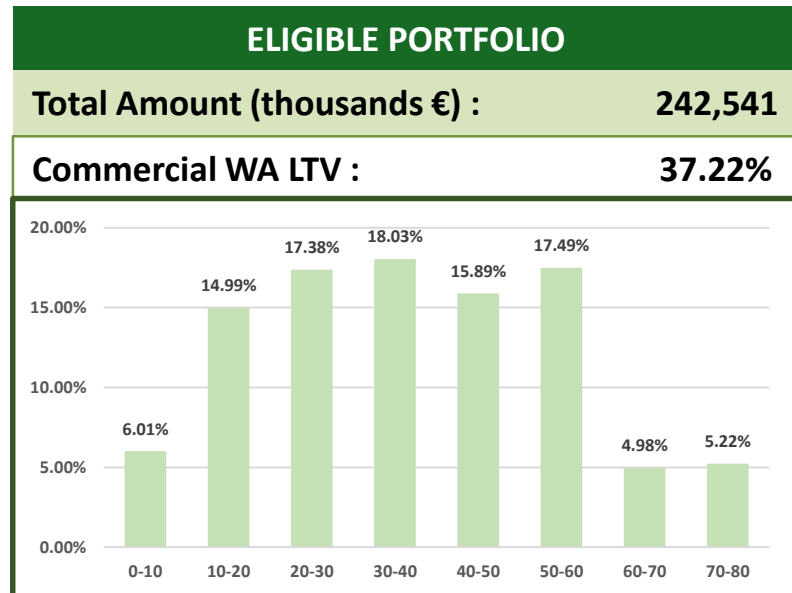
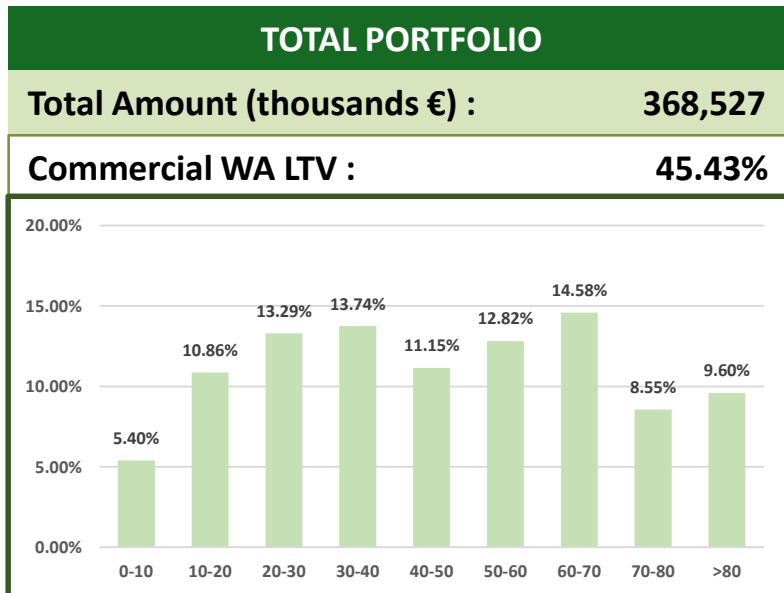
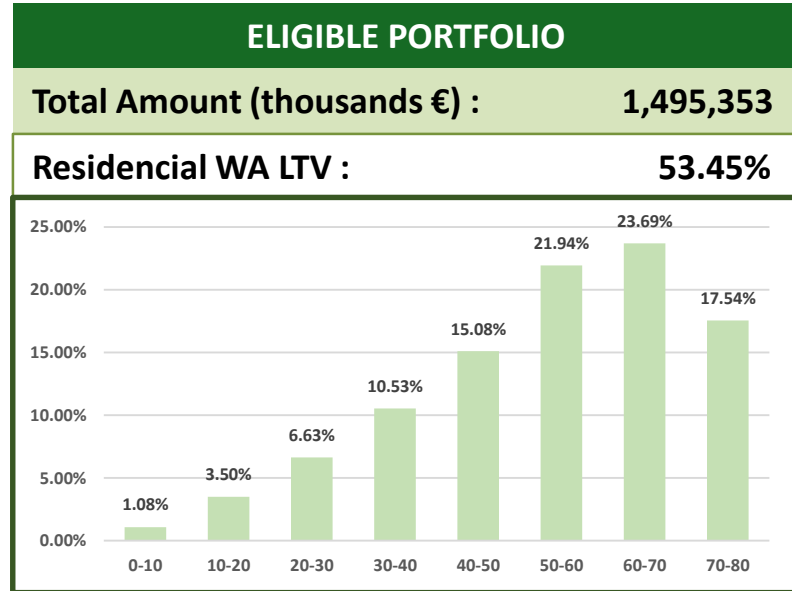
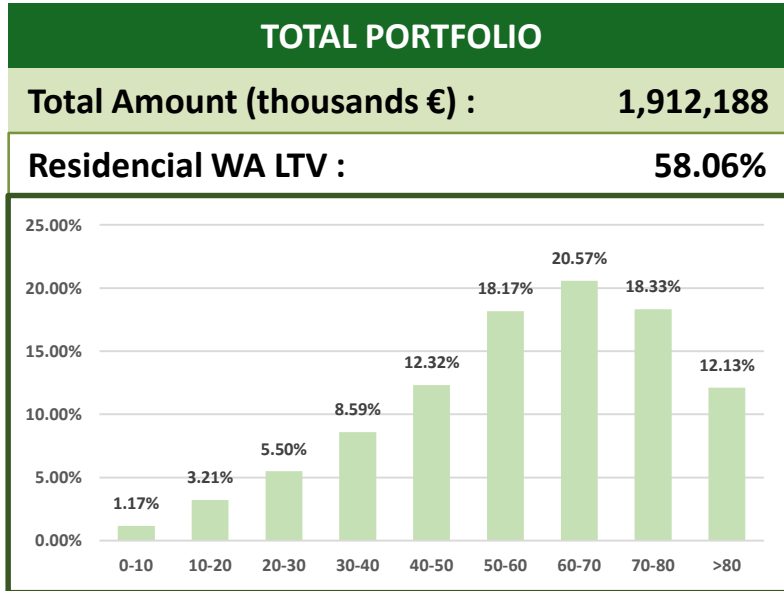


OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

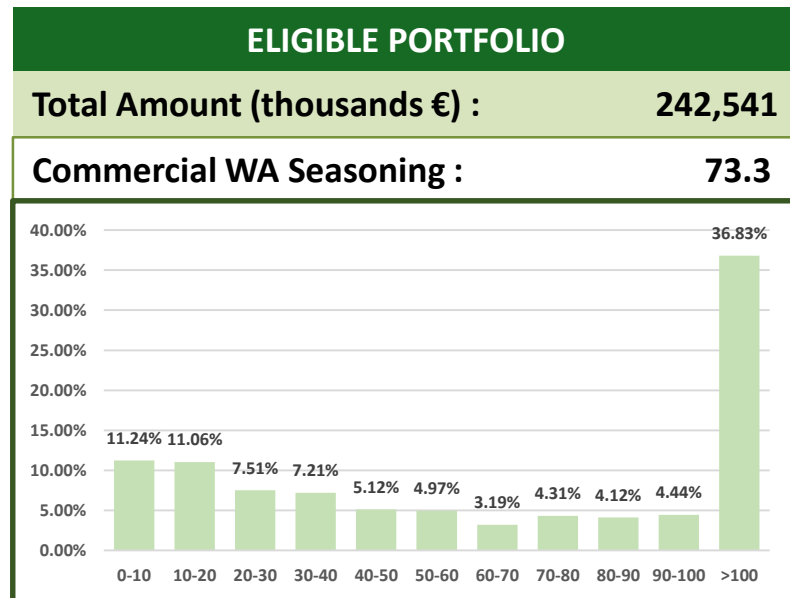
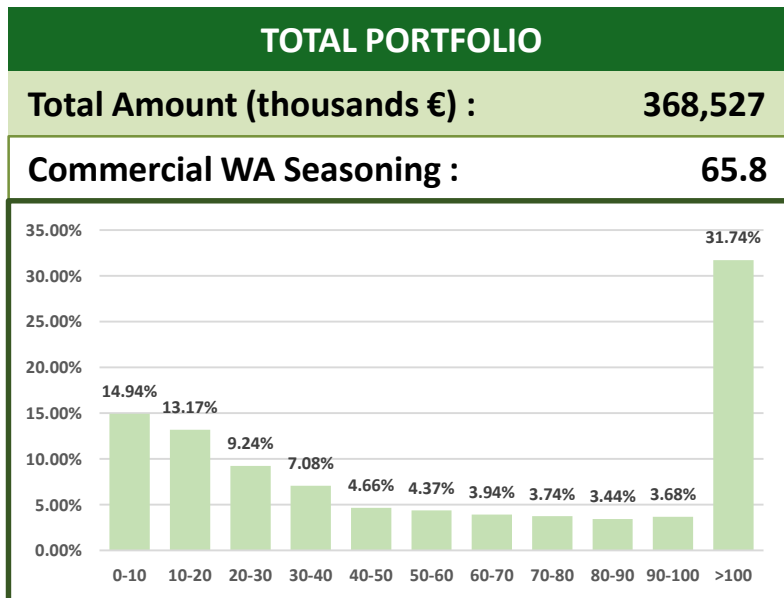
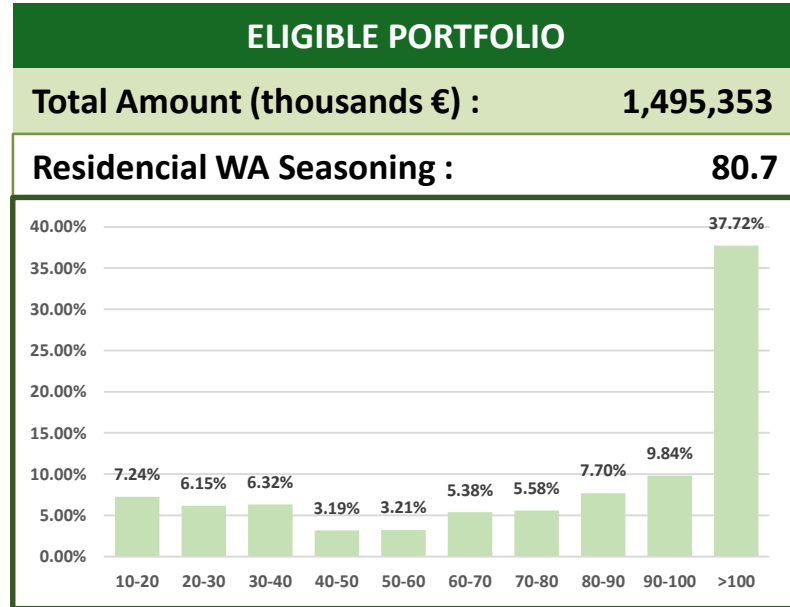
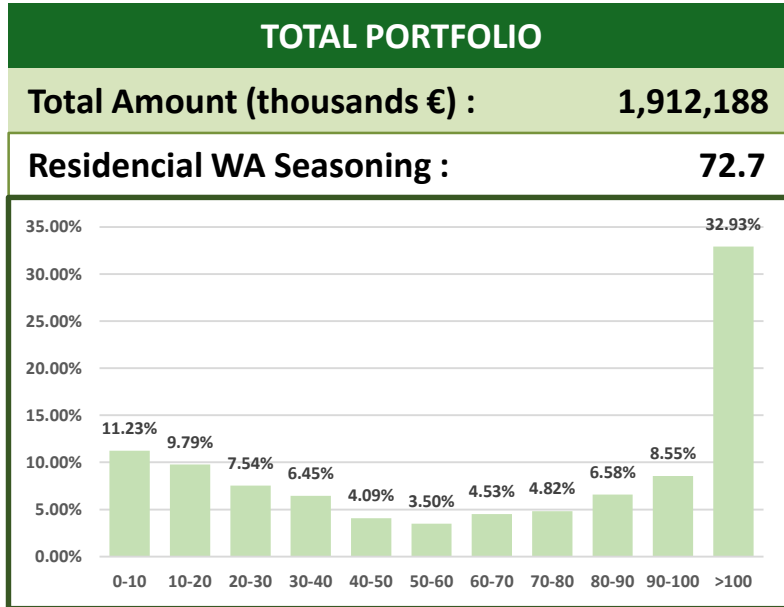
COVER POOL AMORTISATION PROFILE



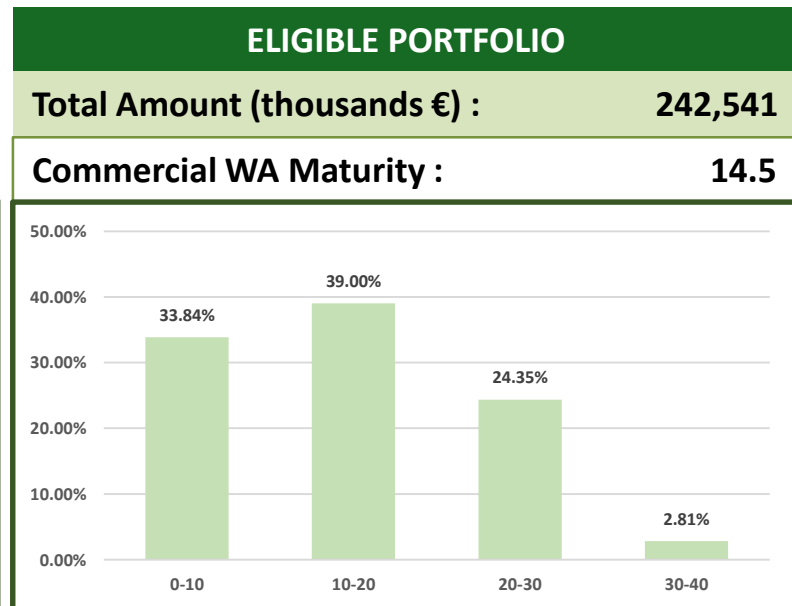
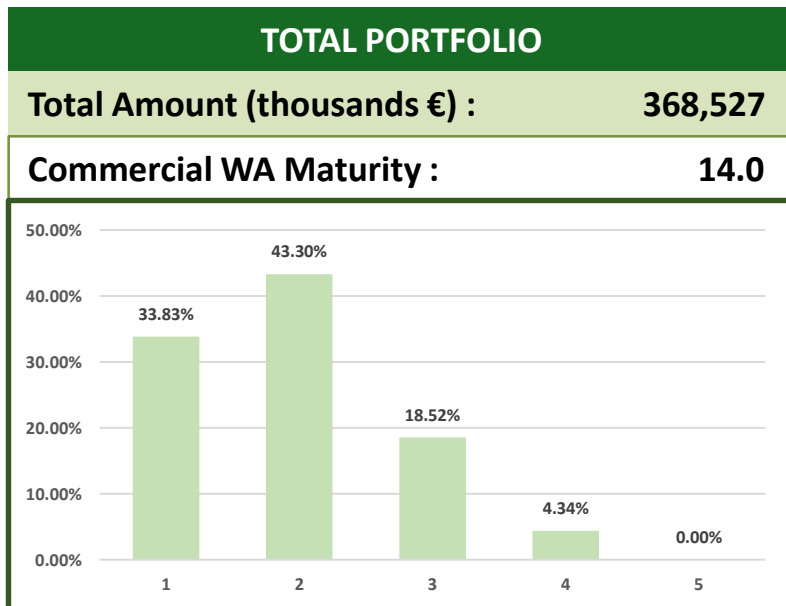
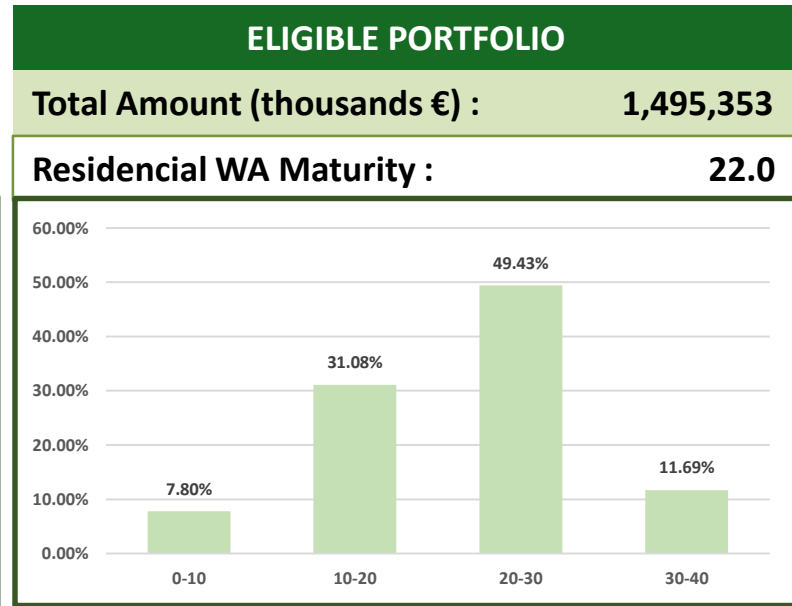
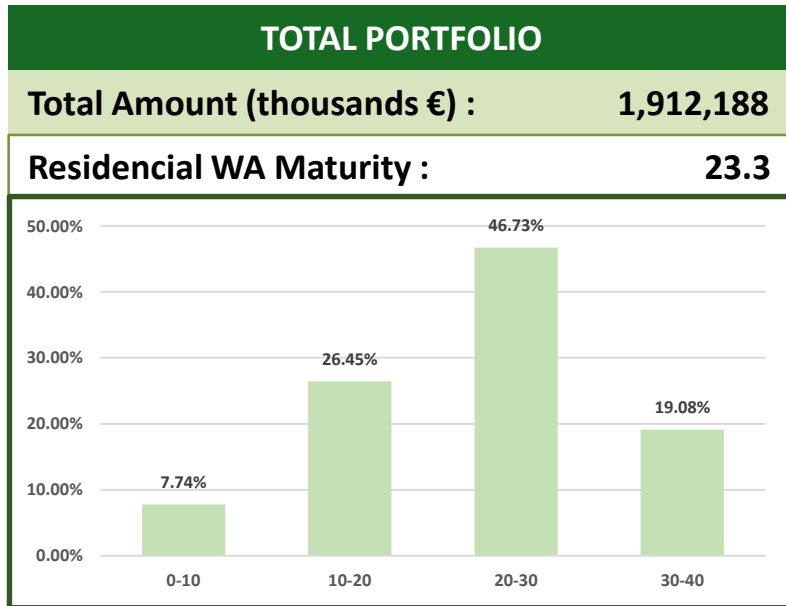
Contractual loans maturity
Thousands of euros – Cut off December 2017



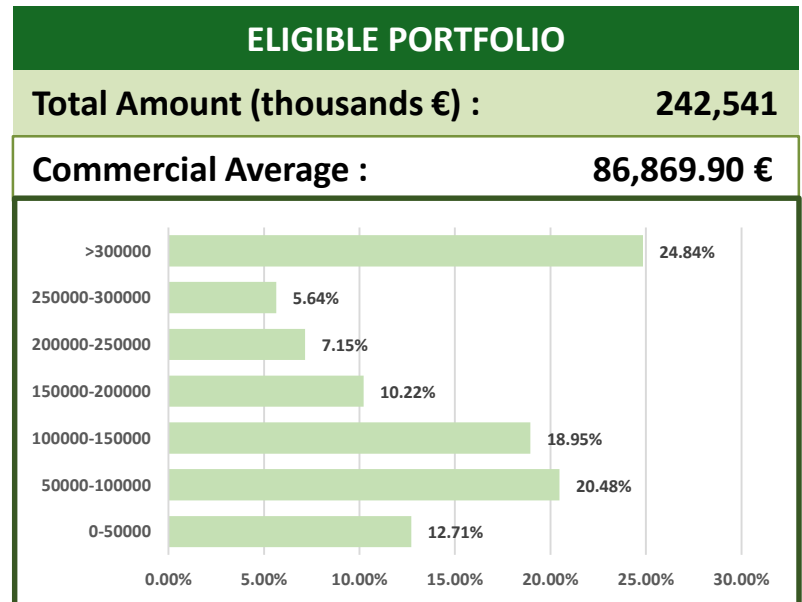
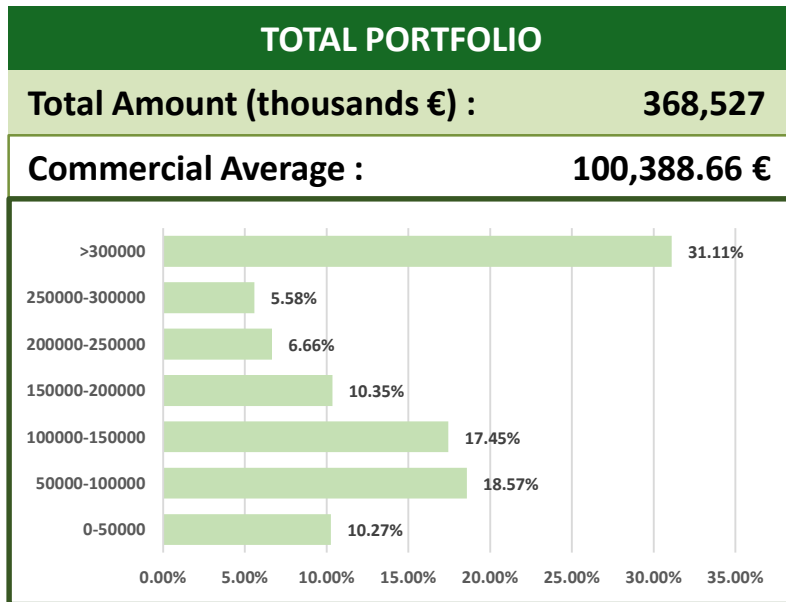
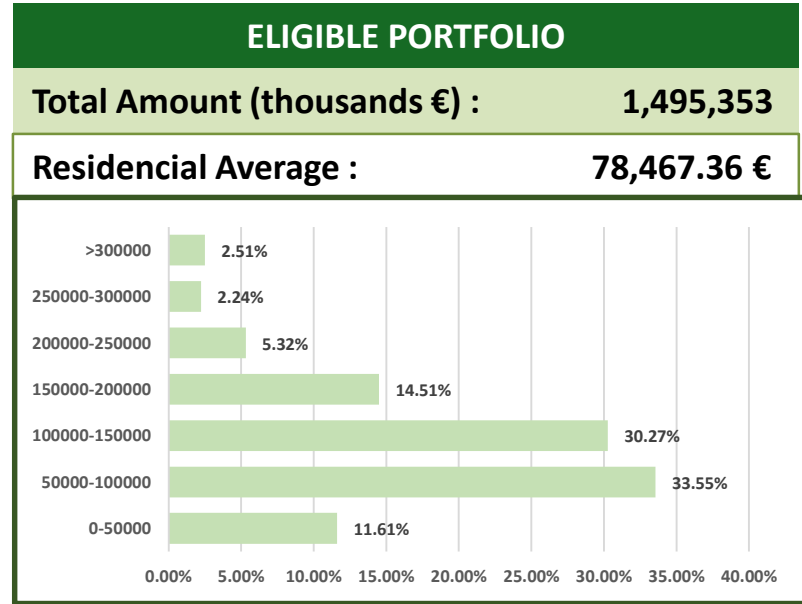
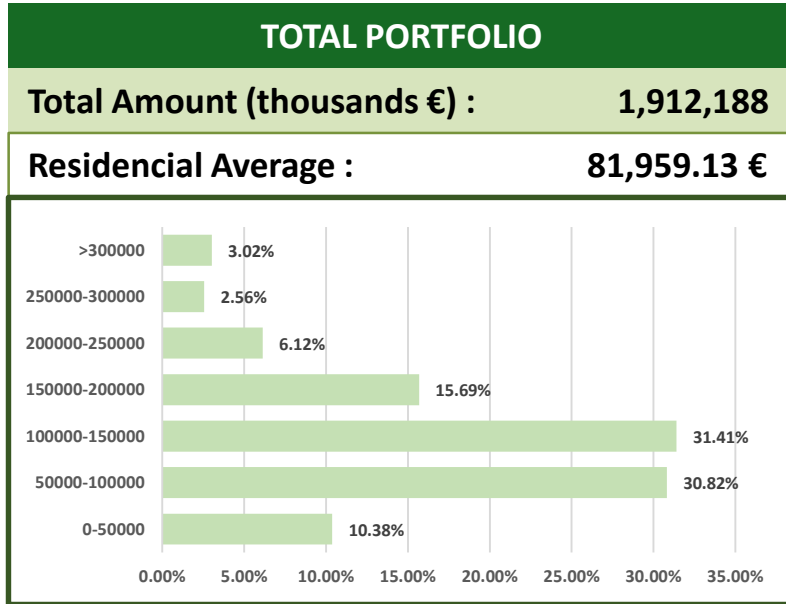
* LTV Calculated on a WA basis – Cut off December 2017



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



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

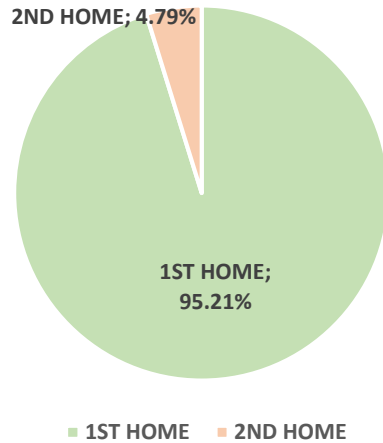


* Current Loan Balance Calculated on a WA basis – Cut off December 2017

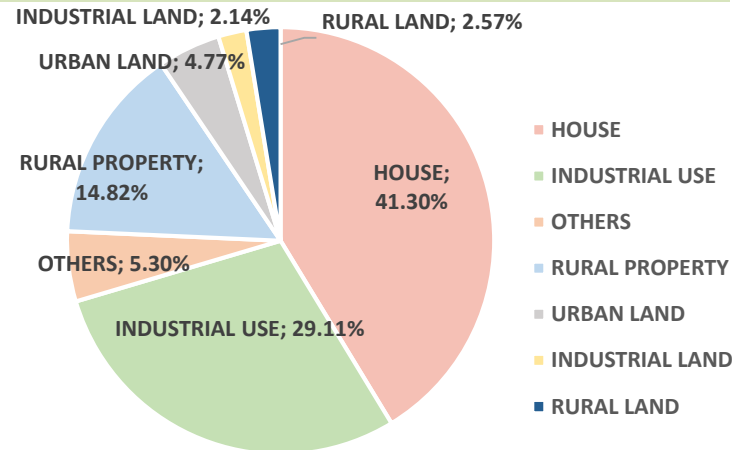


TYPE OF PROPERTY

RESIDENTIAL



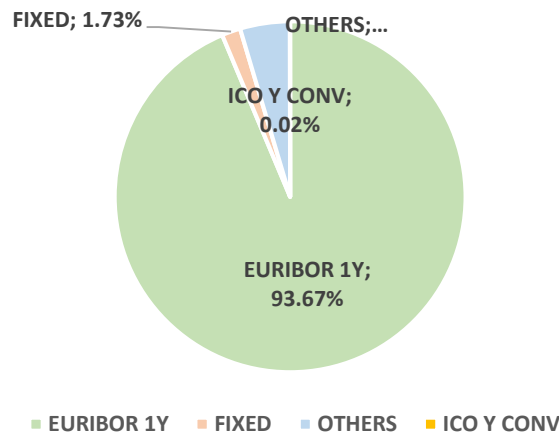
COMMERCIAL



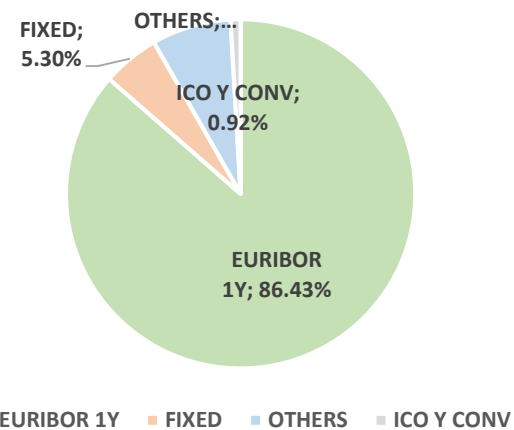
- HOUSE
- INDUSTRIAL USE
- OTHERS
- RURAL PROPERTY
- URBAN LAND
- INDUSTRIAL LAND
- RURAL LAND

REFERENCE RATE

RESIDENTIAL



COMMERCIAL



- EURIBOR 1Y
- FIXED
- OTHERS
- ICO Y CONV

* On total portfolio – Cut off December 2017



CONCENTRATION LTV

RESIDENTIAL PORTFOLIO LTV

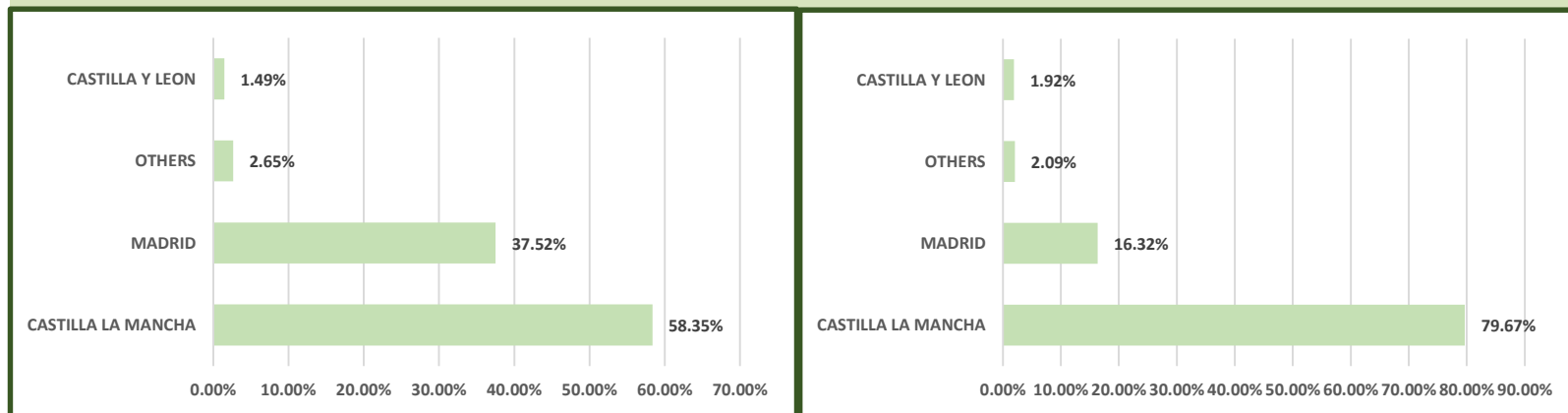
COMMERCIAL PORTFOLIO LTV

CASTILLA LA MANCHA	58.20%	CASTILLA LA MANCHA	45.56%
MADRID	58.05%	MADRID	46.32%
CASTILLA Y LEÓN	56.62%	CASTILLA Y LEÓN	48.13%
OTHERS	55.70%	OTHERS	31.08%

CONCENTRATION

RESIDENTIAL

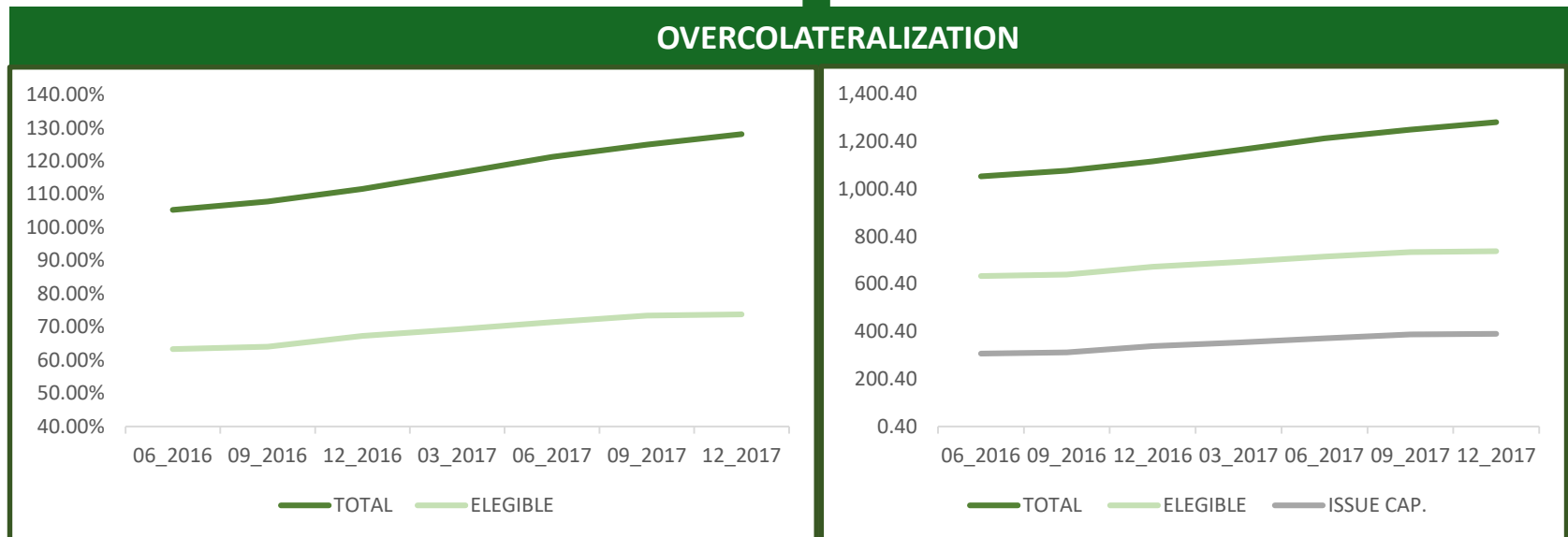
COMMERCIAL



* On total portfolio – Cut off December 2017



OVERCOLLATERALIZATION					
	TOTAL	ELEGIBLE	TOTAL	ELEGIBLE	ISSUE CAP. (*)
December 2017	128.07%	73.79%	1,280.72	737.89	390.31
September 2017	124.95%	73.38%	1,294.45	733.78	387.02
June 2017	121.24%	71.46%	1,212.39	714.58	371.66
March 2017	116.37%	69.26%	1,163.74	692.56	354.05
December 2016	111.54%	67.26%	1,115.41	672.59	338.08
September 2016	107.73%	64.01%	1,077.28	640.14	312.11
June 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 December 2017



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