



COVER *Pool*
September 15



**CAJA RURAL
CASTILLA-LA MANCHA**



	TOTAL PORTFOLIO	
	30/06/2015	30/09/2015
Total mortgage cover pool	1,967,164	1,977,235
Number of loans	22,888	23,162
Number of debtors	35,734	36,151
Elegible cover pool	1,515,168	1,590,721
Average loan size	86	85
Maximum CB issuance (80% eligible)	1,212,135	1,272,577
Average LTV	55.60%	54.63%
Average seasoning (months)	68.60	69.39
Average remaining maturity (years)	21.90	21.56
Average rate	2.05%	2.00%
90+ days arrears (cover pool)	3.85%	3.69%
90+ days arrears (residencial cover pool)	2.36%	2.25%
Outstanding covered bonds (Issued 01/10/2015)		500,000
Total overcollateralization		295.45%
Eligible overcollateralization		218.14%

Thousands of euros – Cut off September 2015



	RESIDENTIAL POOL	
	30/06/2015	30/09/2015
Total amount	1,598,545	1,613,367
Number of loans	19,241	19,516
Number of debtors	32,392	32,807
Elegible cover pool	1,250,988	1,332,489
Average loan size	83	83
Average LTV	58.40%	56.88%
Average seasoning (months)	69.00	69.82
Average remaining maturity (years)	23.70	23.26
Average rate	1.86%	1.82%
90+ days arrears	2.36%	2.25%

	COMMERCIAL POOL	
	30/06/2015	30/09/2015
Total amount	368,620	363,867
Number of loans	3,647	3,646
Number of debtors	3,342	3,344
Elegible cover pool	264,180	258,232
Average loan size	101	100
Average LTV	43.20%	44.67%
Average seasoning (months)	67.00	67.46
Average remaining maturity (years)	14.30	14.02
Average rate	2.86%	2.80%
90+ days arrears	10.30%	10.07%

Thousands of euros – Cut off September 2015



ELIGIBLE PORTFOLIO		
	30/06/2015	30/09/2015
Total amount	1,515,168	1,590,721
Number of loans	18,105	19,170
Number of debtors	28,404	30,076
Average loan size	84	83
Average LTV	50.96%	51.07%
Average seasoning (months)	74.60	73.04
Average remaining maturity (years)	21.60	21.27
Average rate	1.91%	2.00%
90+ days arrears (cover pool)	1.92%	1.65%
90+ days arrears (residencial cover pool)	1.05%	0.87%
Outstanding covered bonds		500,000
Eligible overcollateralization		218.14%

Thousands of euros – Cut off September 2015



RESIDENTIAL ELIGIBLE POOL	30/06/2015		30/09/2015	
Total amount	1,250,988		1,332,489	
Number of loans	15,290		16,313	
Number of debtors	25,786		27,414	
Average loan size	82		82	
Average LTV	54.16%		53.79%	
Average seasoning (months)	74.50		72.63	
Average remaining maturity (years)	23.30		22.59	
Average rate	1.74%		1.75%	
90+ days arrears	1.05%		0.87%	

COMMERCIAL ELIGIBLE POOL	30/06/2015		30/09/2015	
Total amount	264,180		258,232	
Number of loans	2,815		2,857	
Number of debtors	2,618		2,662	
Average loan size	94		90	
Average LTV	35.15%		37.02%	
Average seasoning (months)	74.70		75.17	
Average remaining maturity (years)	14.10		14.49	
Average rate	2.70%		2.64%	
90+ days arrears	6.06%		5.71%	

Thousands of euros – Cut off September 2015

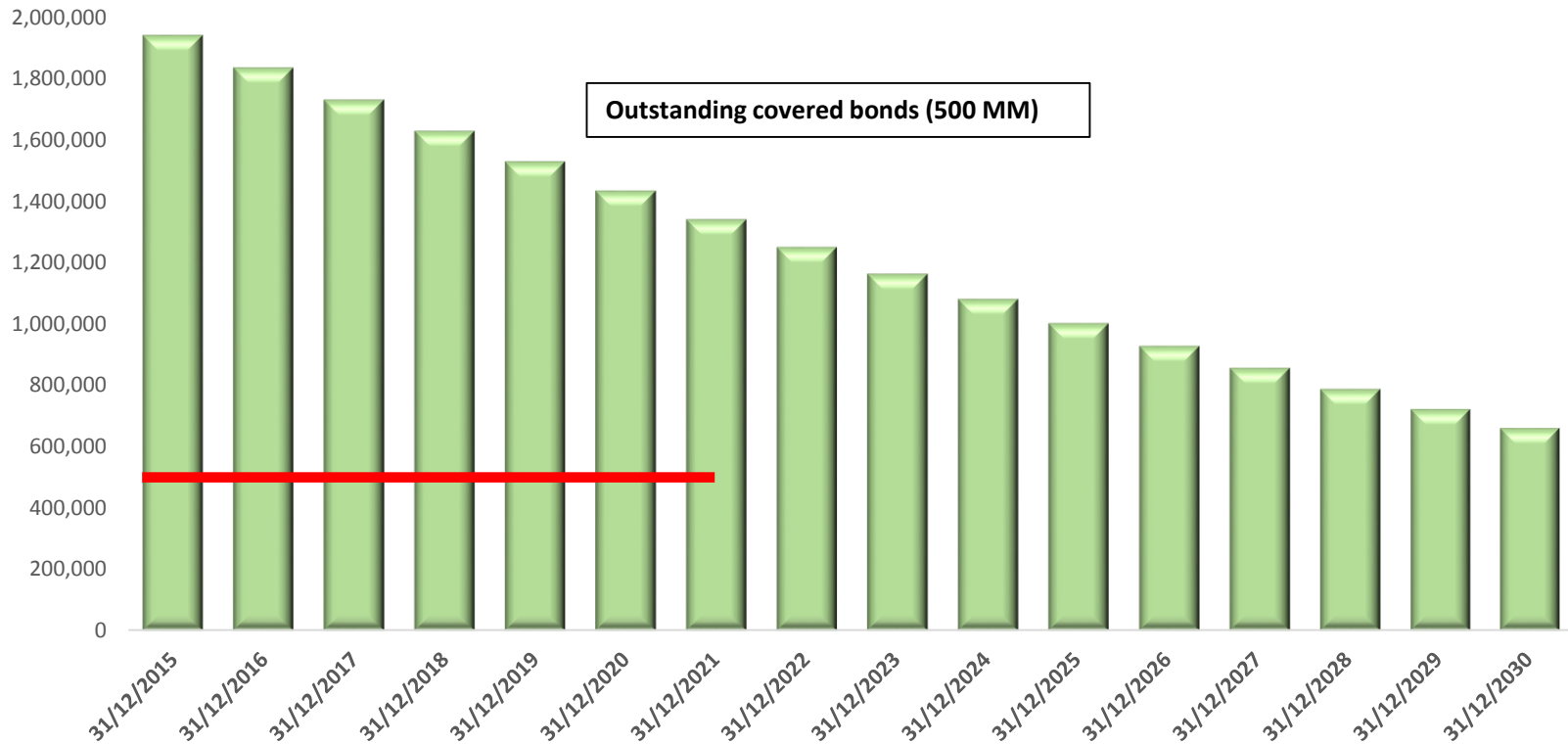


OUTSTANDING COVERED BONDS

ES0457089003 (Maturity: 01/10/2021)

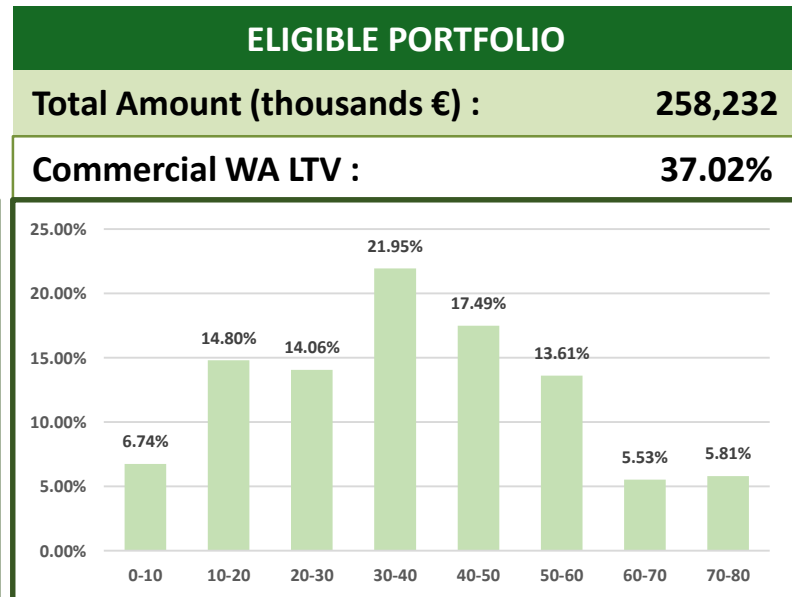
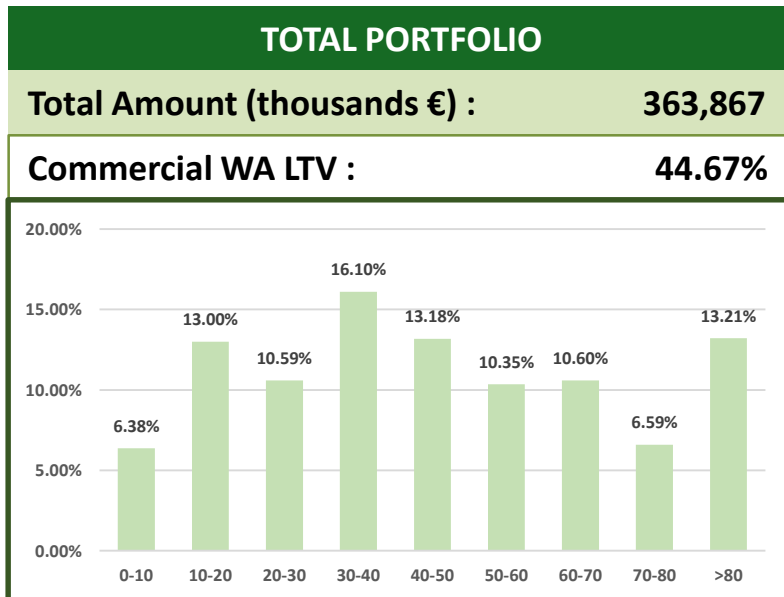
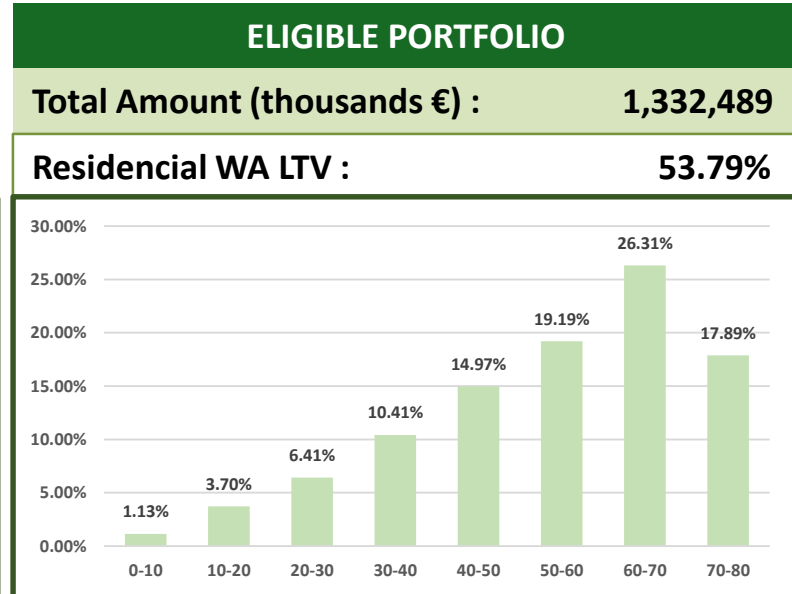
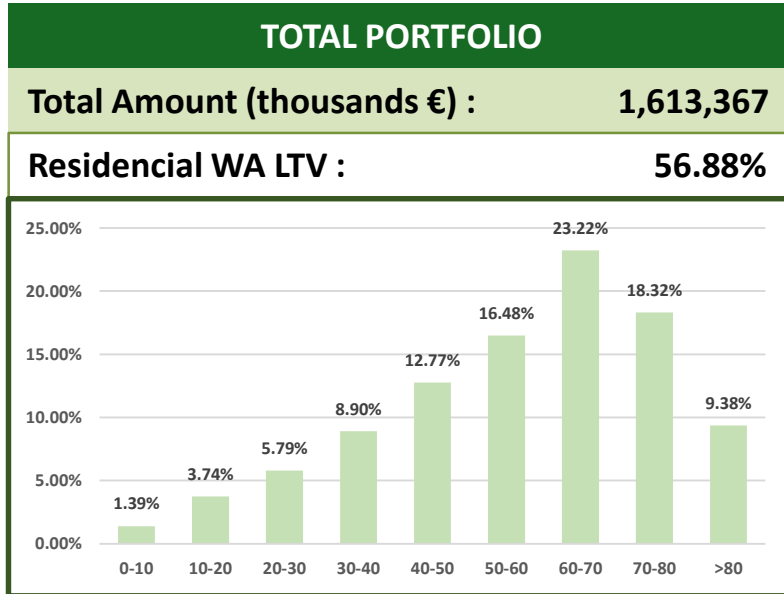
500,000

COVER POOL AMORTISATION PROFILE

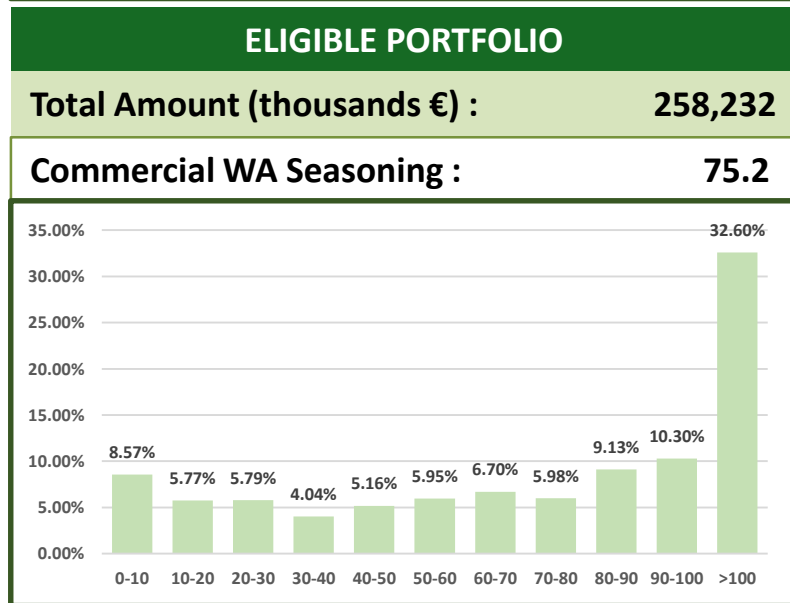
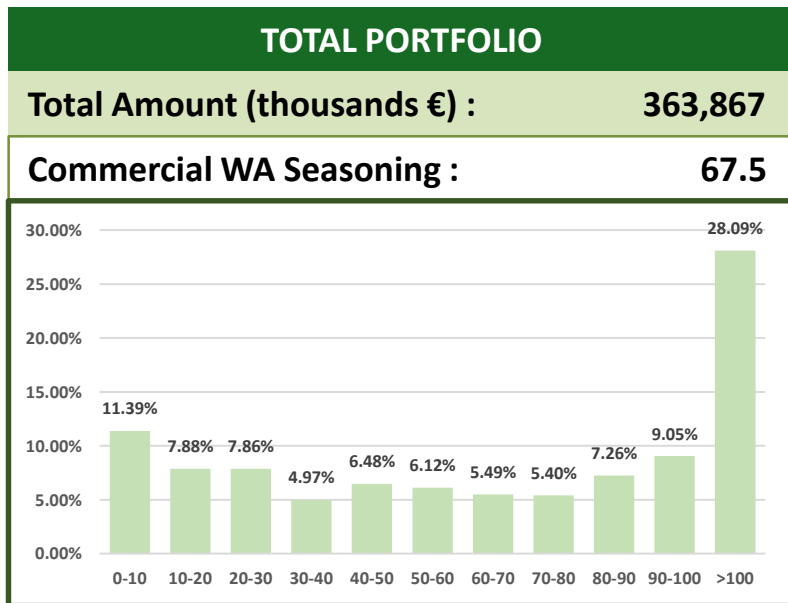
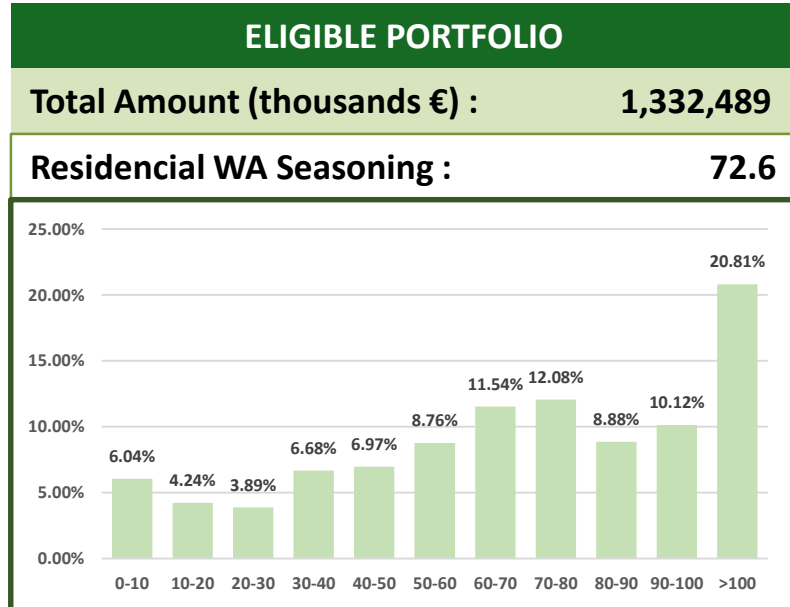
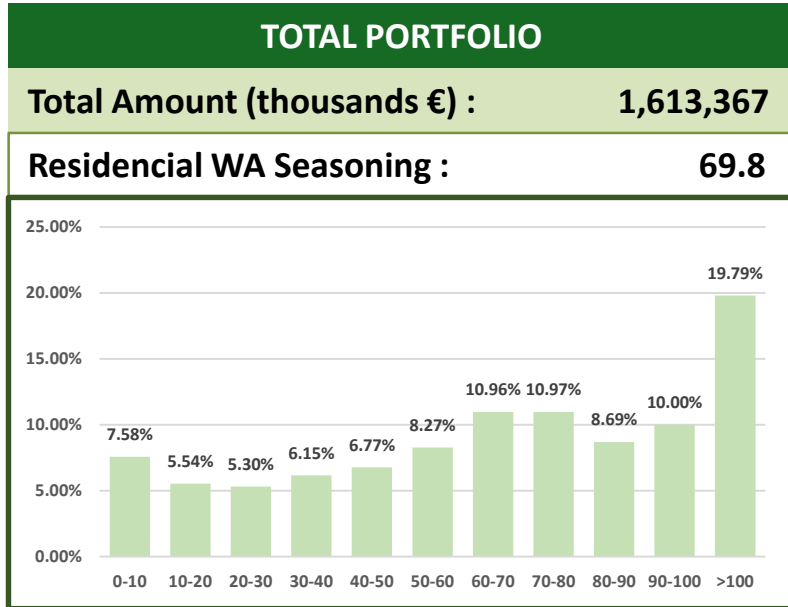


Outstanding covered bonds (500 MM)

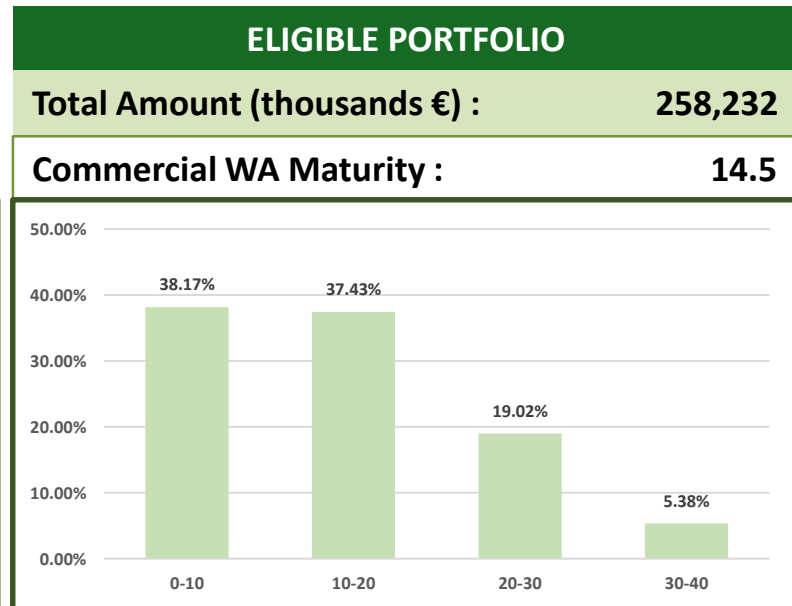
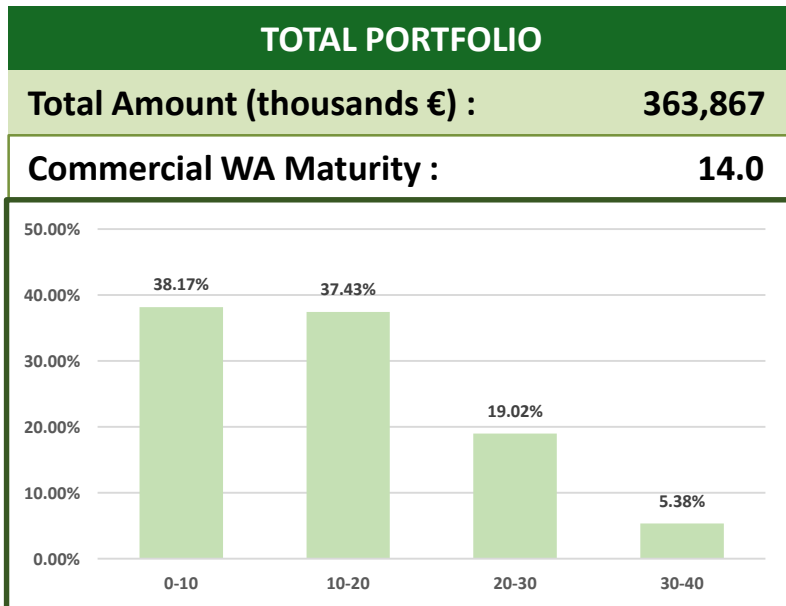
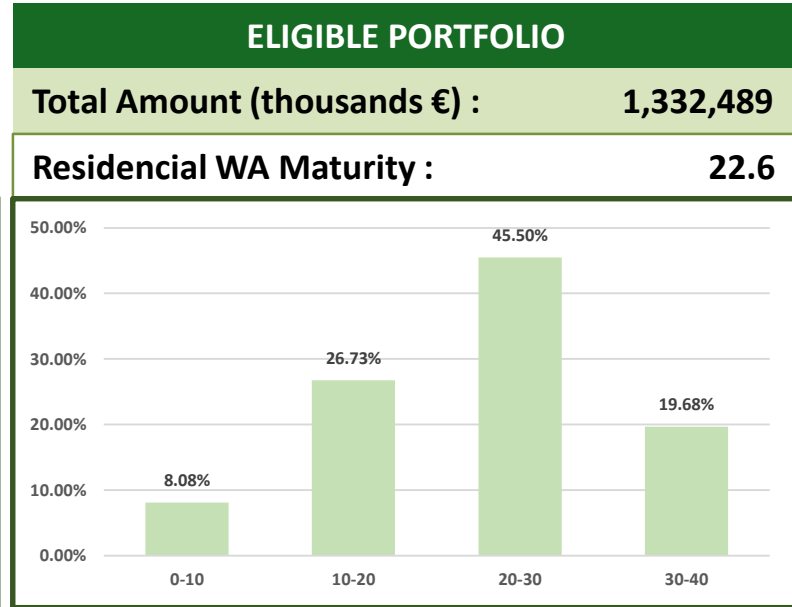
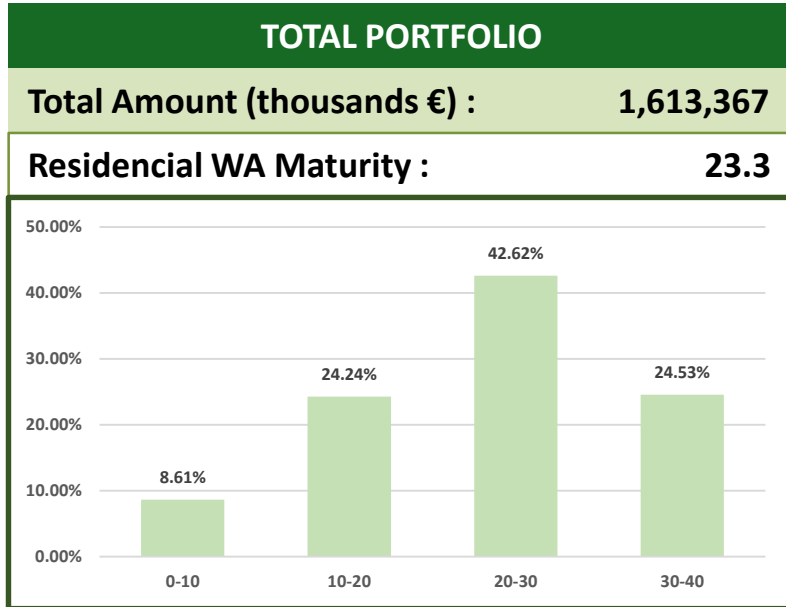
Contractual loans maturity
Thousands of euros – Cut off September 2015



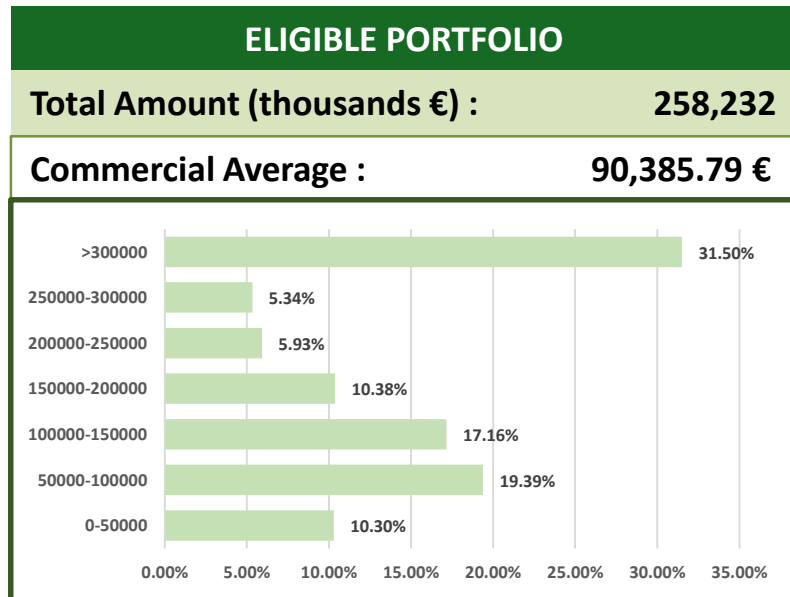
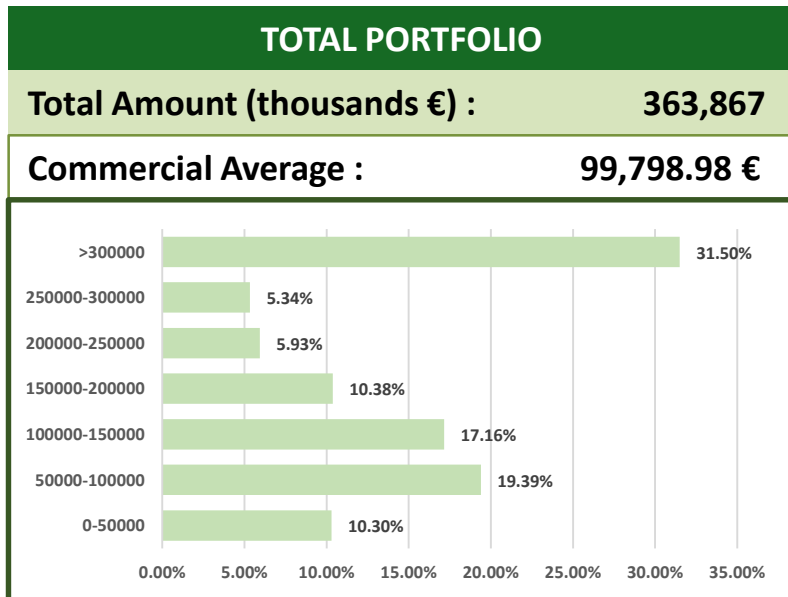
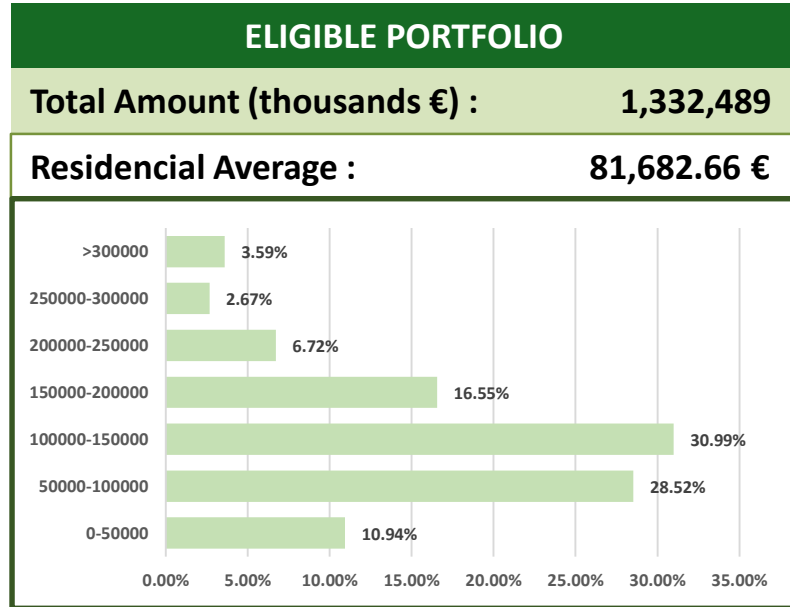
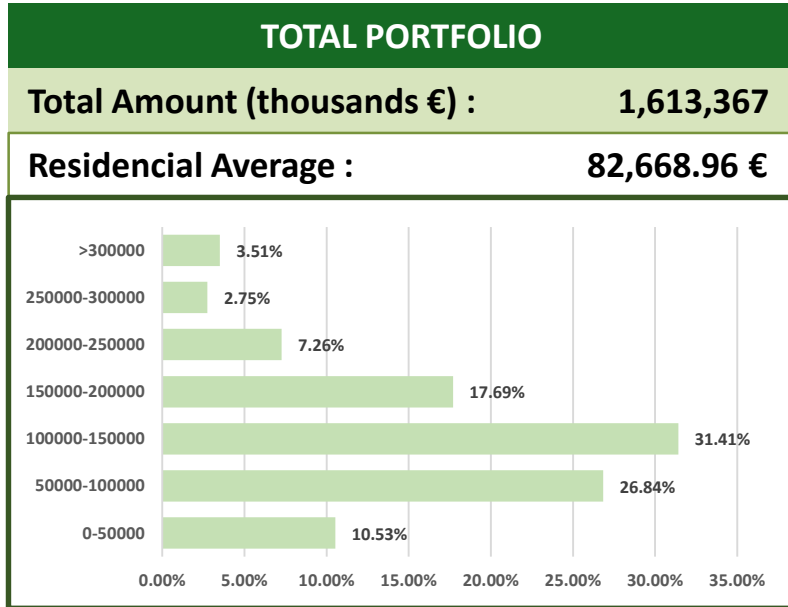
* LTV Calculated on a WA basis – Cut off September 2015



* Seasoning Calculated on a WA basis – Cut off September 2015



* Maturity Calculated on a WA basis – Cut off September 2015

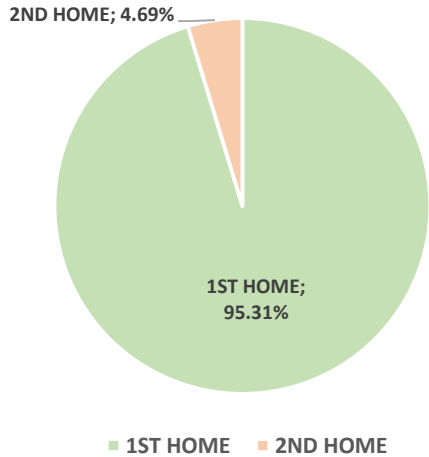


* Current Loan Balance Calculated on a WA basis – Cut off September 2015

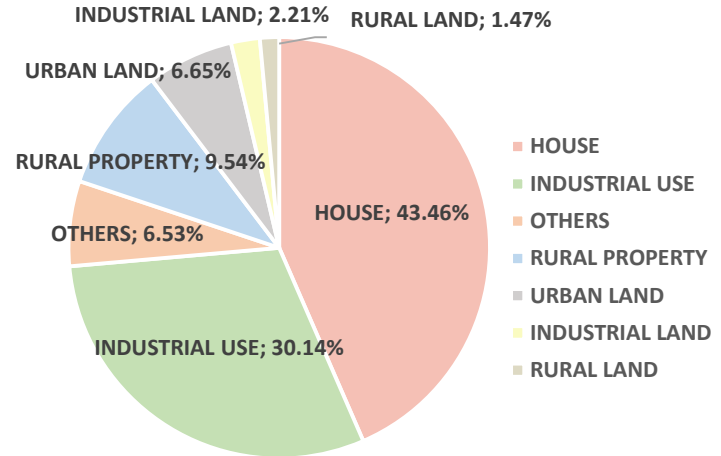


TYPE OF PROPERTY

RESIDENTIAL

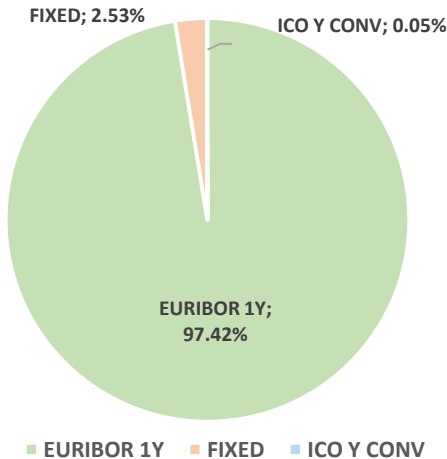


COMMERCIAL

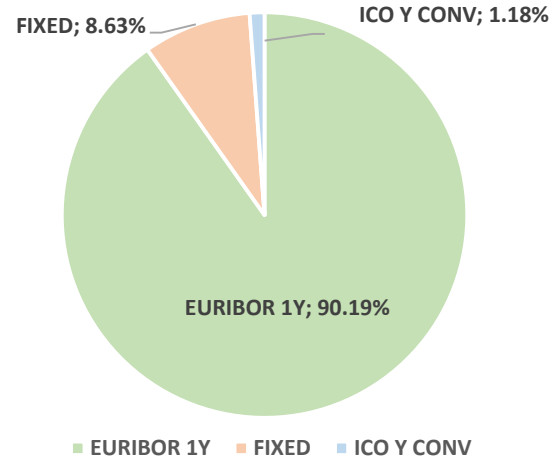


REFERENCE RATE

RESIDENTIAL



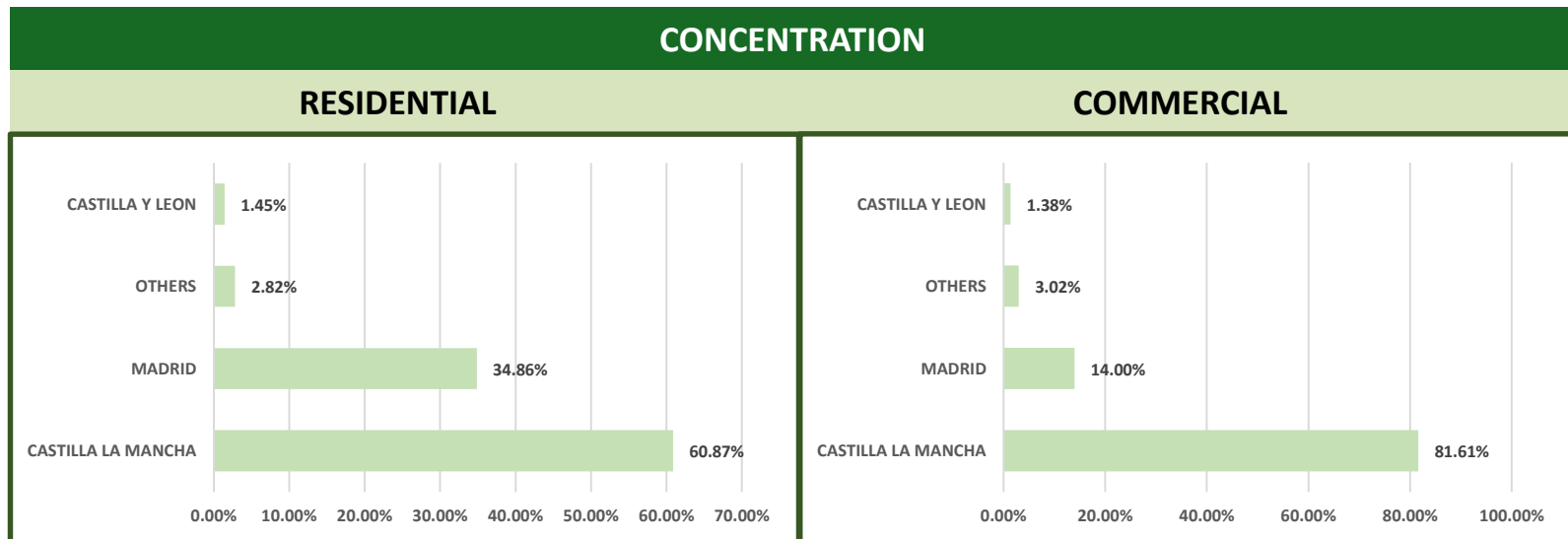
COMMERCIAL



* On total portfolio – Cut off September 2015



CONCENTRATION LTV			
RESIDENTIAL PORTFOLIO LTV		COMMERCIAL PORTFOLIO LTV	
CASTILLA LA MANCHA	58.09%	CASTILLA LA MANCHA	45.47%
MADRID	55.33%	MADRID	43.48%
CASTILLA Y LEÓN	52.65%	CASTILLA Y LEÓN	46.45%
OTHERS	52.36%	OTHERS	28.62%



* On total portfolio – Cut off September 2015



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