



CAJA RURAL

CASTILLA-LA MANCHA

COVER *Pool*
December 15



**CAJA RURAL
CASTILLA-LA MANCHA**



TOTAL PORTFOLIO		
	30/09/2015	31/12/2015
Total mortgage cover pool	1,977,235	1,992,088
Number of loans	23,162	23,485
Number of debtors	36,151	36,658
Elegible cover pool	1,590,721	1,603,447
Average loan size	85	85
Maximum CB issuance (80% eligible)	1,272,577	1,282,758
Average LTV	54.63%	54.46%
Average seasoning (months)	69.39	70.05
Average remaining maturity (years)	21.56	21.57
Average rate	2.00%	1.91%
90+ days arrears (cover pool)	3.69%	3.45%
90+ days arrears (residencial cover pool)	2.25%	2.12%
Outstanding covered bonds (Issued 01/10/2015)	500,000	500,000
Total overcollateralization	295.45%	298.42%
Eligible overcollateralization	218.14%	220.69%

Thousands of euros – Cut off December 2015



	RESIDENTIAL POOL	
	30/09/2015	31/12/2015
Total amount	1,613,367	1,631,466
Number of loans	19,516	19,847
Number of debtors	32,807	33,310
Elegible cover pool	1,332,489	1,330,193
Average loan size	83	82
Average LTV	56.88%	57.06%
Average seasoning (months)	69.82	70.53
Average remaining maturity (years)	23.26	23.23
Average rate	1.82%	1.74%
90+ days arrears	2.25%	2.12%

	COMMERCIAL POOL	
	30/09/2015	31/12/2015
Total amount	363,867	360,622
Number of loans	3,646	3,638
Number of debtors	3,344	3,348
Elegible cover pool	258,232	273,254
Average loan size	100	99
Average LTV	44.67%	42.67%
Average seasoning (months)	67.46	67.85
Average remaining maturity (years)	14.02	14.03
Average rate	2.80%	2.69%
90+ days arrears	10.07%	9.48%

Thousands of euros – Cut off December 2015



ELIGIBLE PORTFOLIO		
	30/09/2015	31/12/2015
Total amount	1,590,721	1,603,447
Number of loans	19,170	19,330
Number of debtors	30,076	30,260
Average loan size	83	83
Average LTV	51.07%	51.03%
Average seasoning (months)	73.04	73.46
Average remaining maturity (years)	21.27	21.16
Average rate	2.00%	1.91%
90+ days arrears (cover pool)	1.65%	1.22%
90+ days arrears (residencial cover pool)	0.87%	0.67%
Outstanding covered bonds	500,000	500,000
Eligible overcollateralization	218.14%	220.69%

Thousands of euros – Cut off December 2015



RESIDENTIAL ELIGIBLE POOL		
	30/09/2015	31/12/2015
Total amount	1,332,489	1,330,193
Number of loans	16,313	16,414
Number of debtors	27,414	27,544
Average loan size	82	81
Average LTV	53.79%	53.69%
Average seasoning (months)	72.63	73.70
Average remaining maturity (years)	22.59	22.51
Average rate	1.75%	1.67%
90+ days arrears	0.87%	0.67%

COMMERCIAL ELIGIBLE POOL		
	30/09/2015	31/12/2015
Total amount	258,232	273,254
Number of loans	2,857	2,916
Number of debtors	2,662	2,716
Average loan size	90	94
Average LTV	37.02%	38.06%
Average seasoning (months)	75.17	72.30
Average remaining maturity (years)	14.49	14.62
Average rate	2.64%	2.59%
90+ days arrears	5.71%	3.92%

Thousands of euros – Cut off December 2015

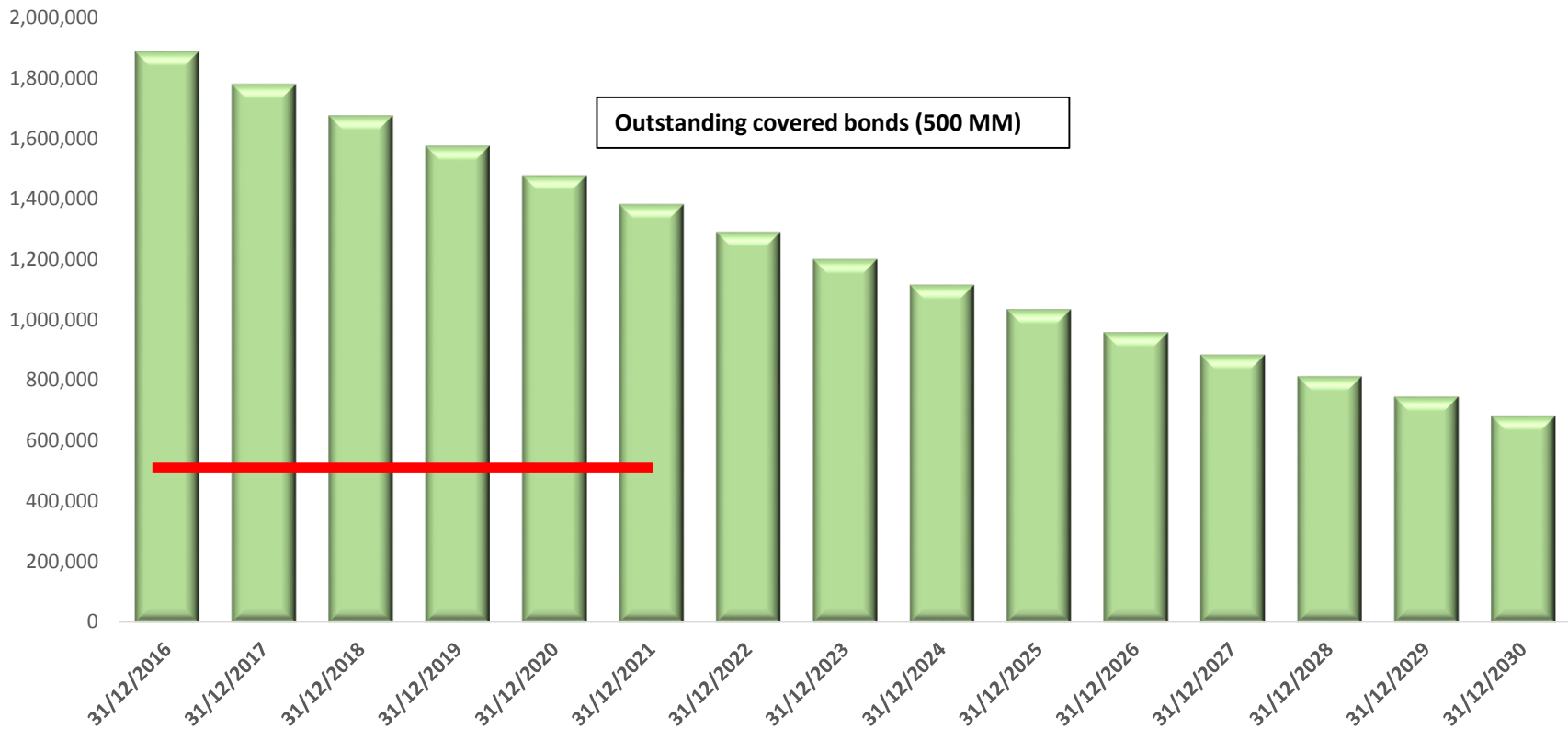


OUTSTANDING COVERED BONDS

ES0457089003 (Maturity: 01/10/2021)

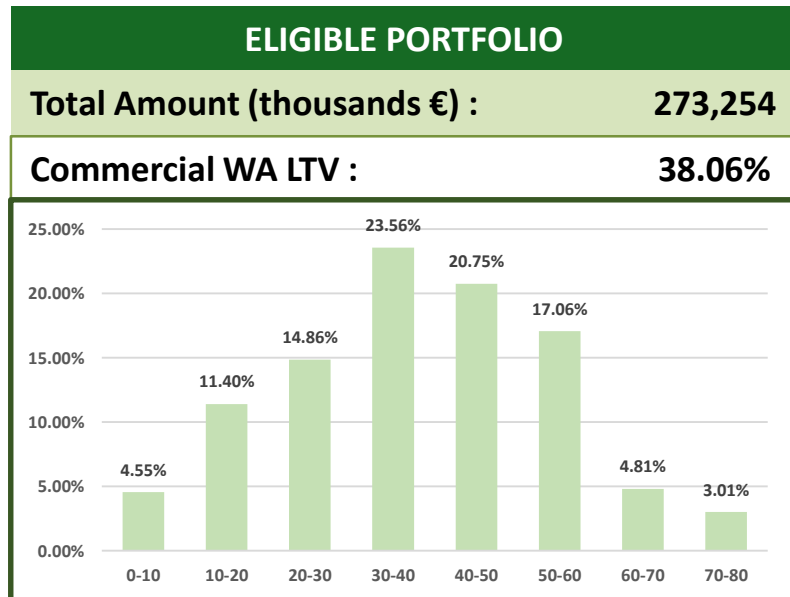
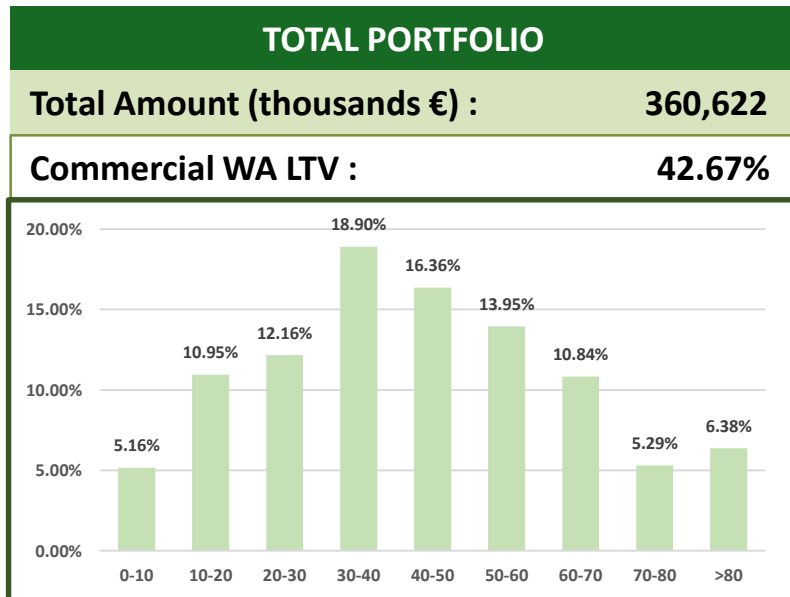
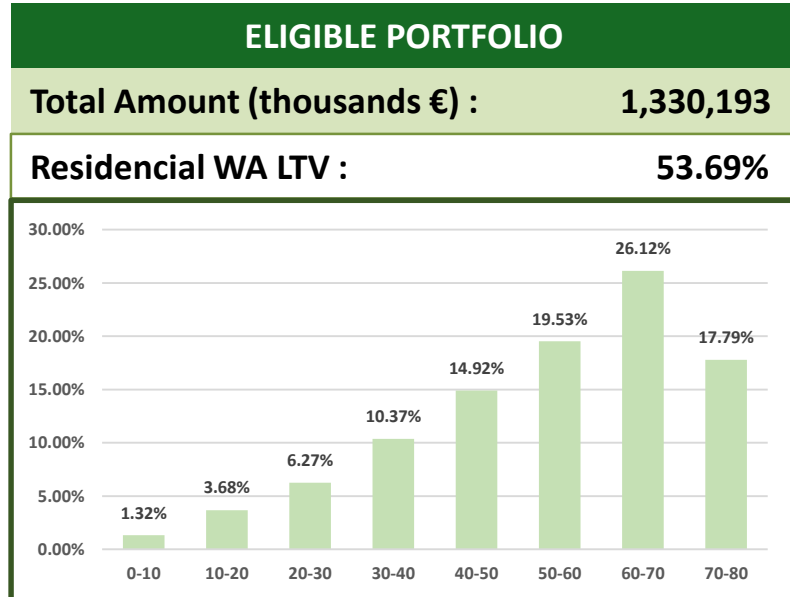
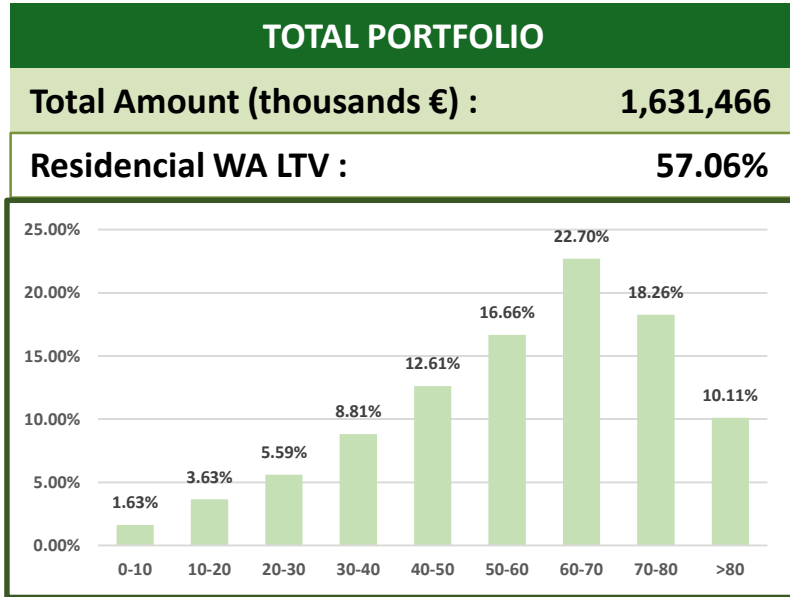
500,000

COVER POOL AMORTISATION PROFILE

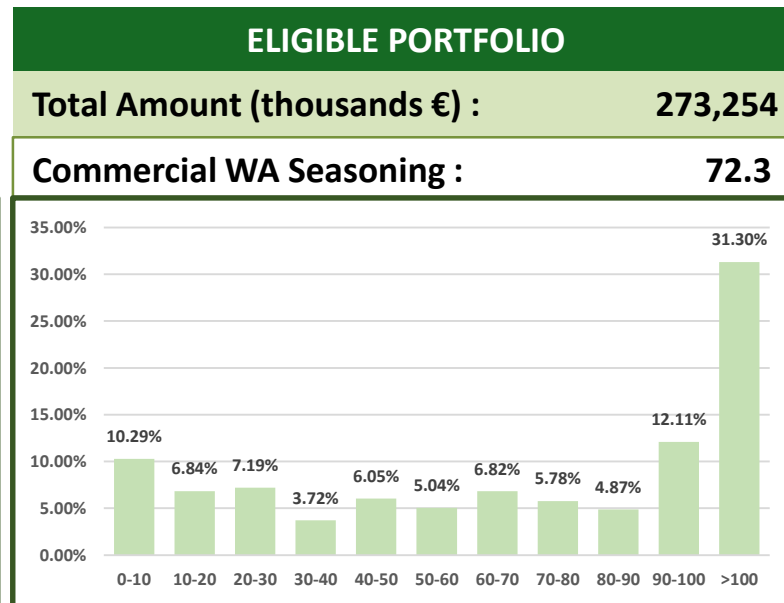
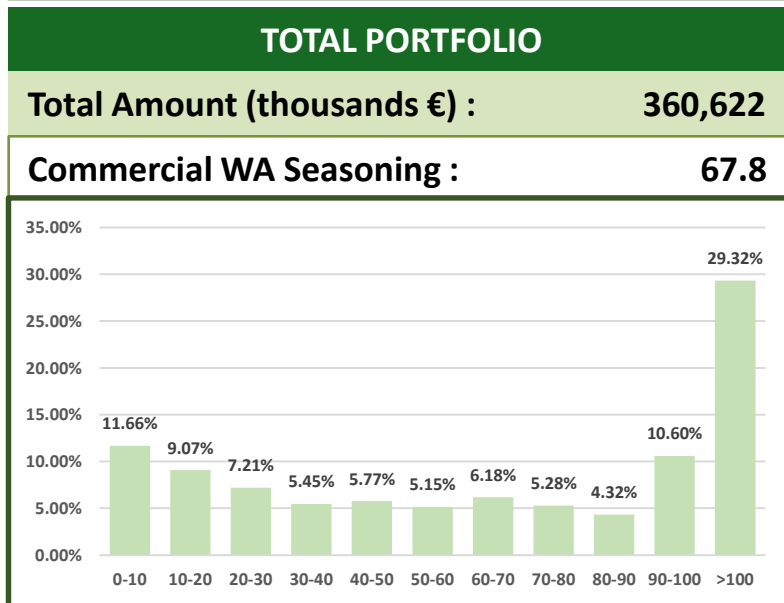
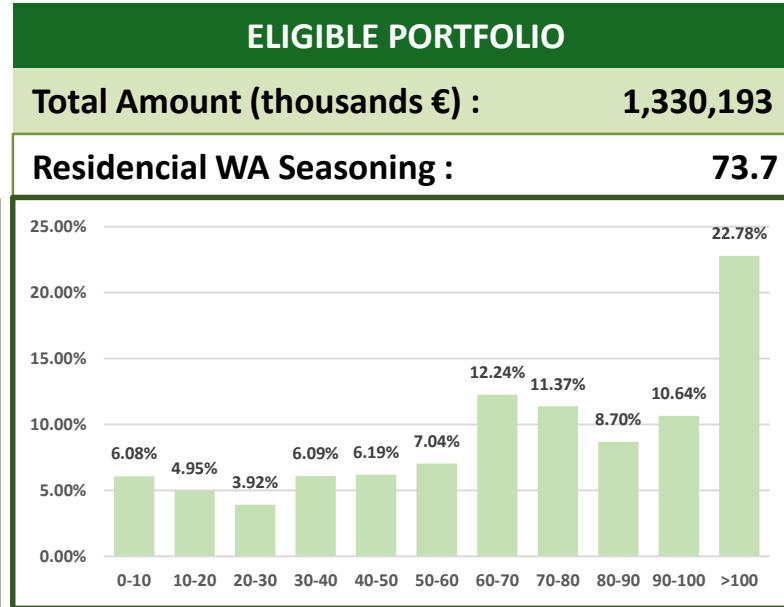
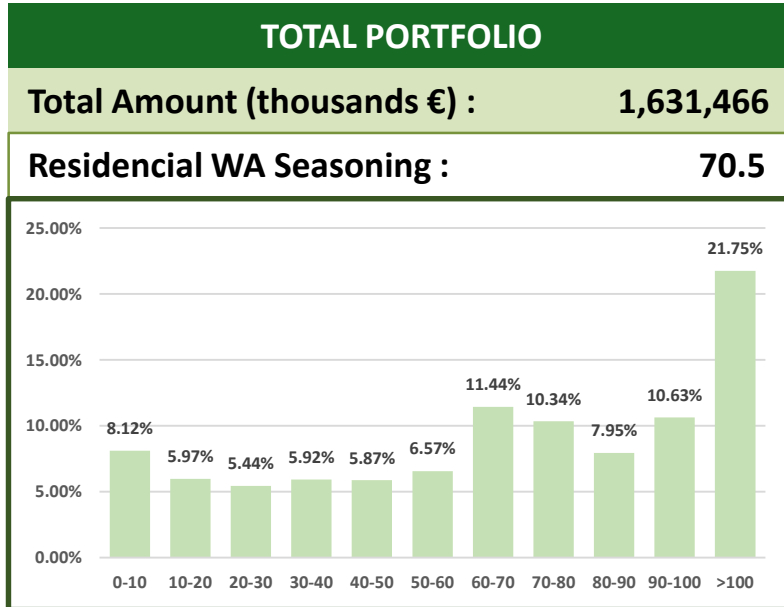


Outstanding covered bonds (500 MM)

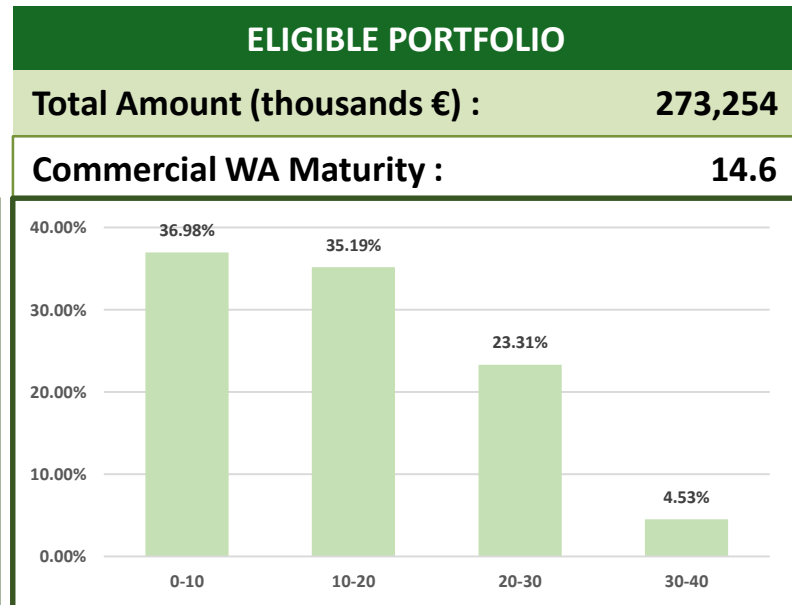
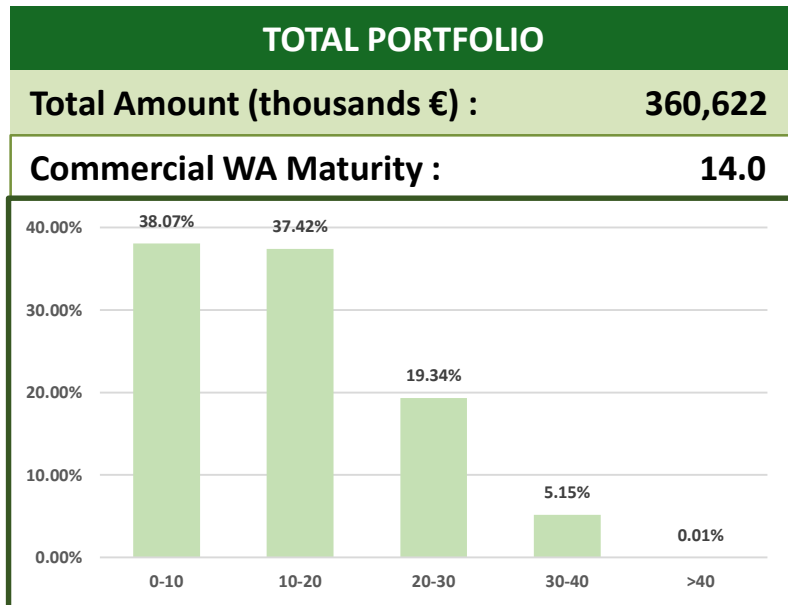
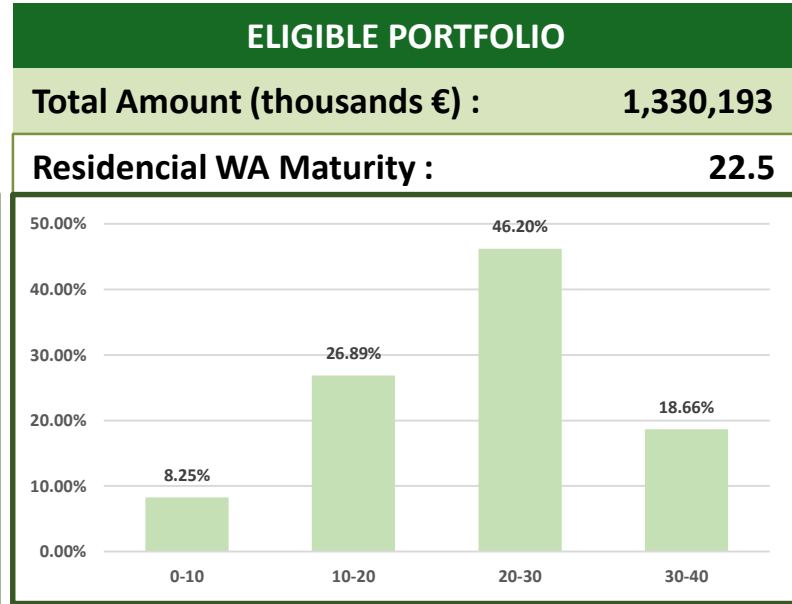
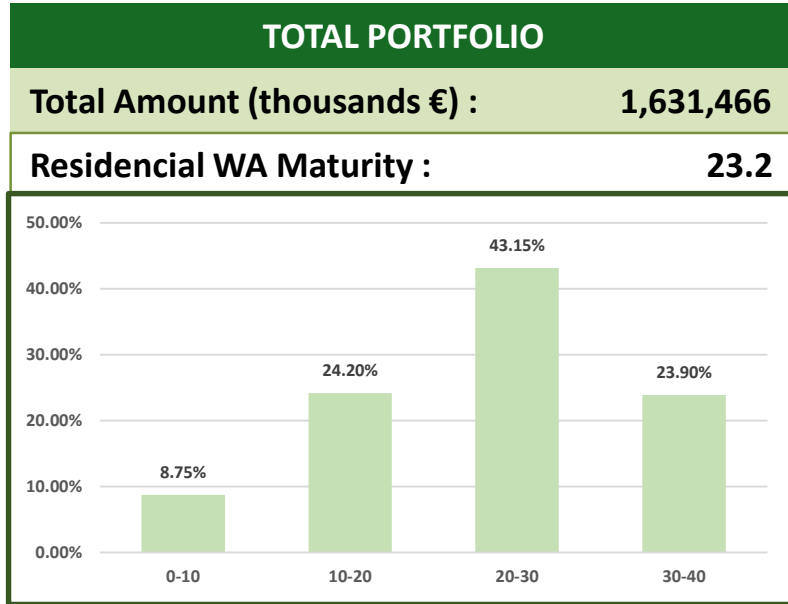
Contractual loans maturity
Thousands of euros – Cut off December 2015



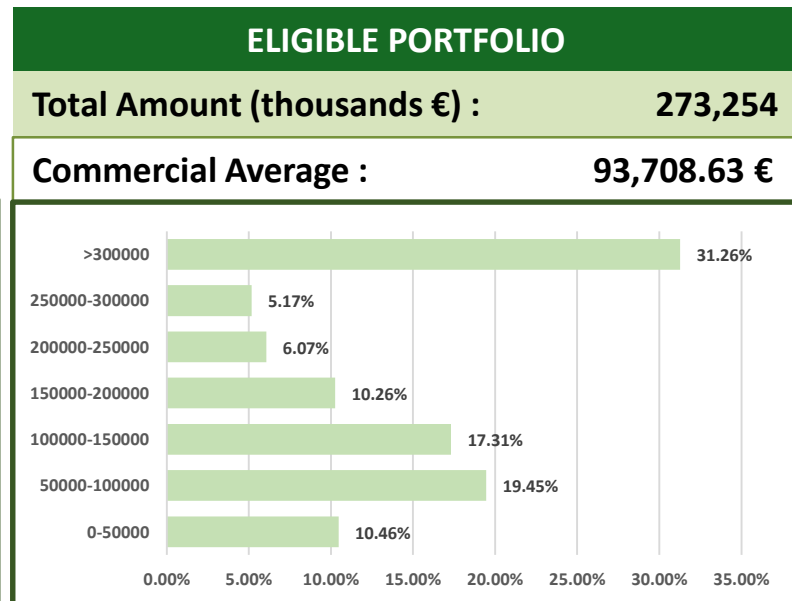
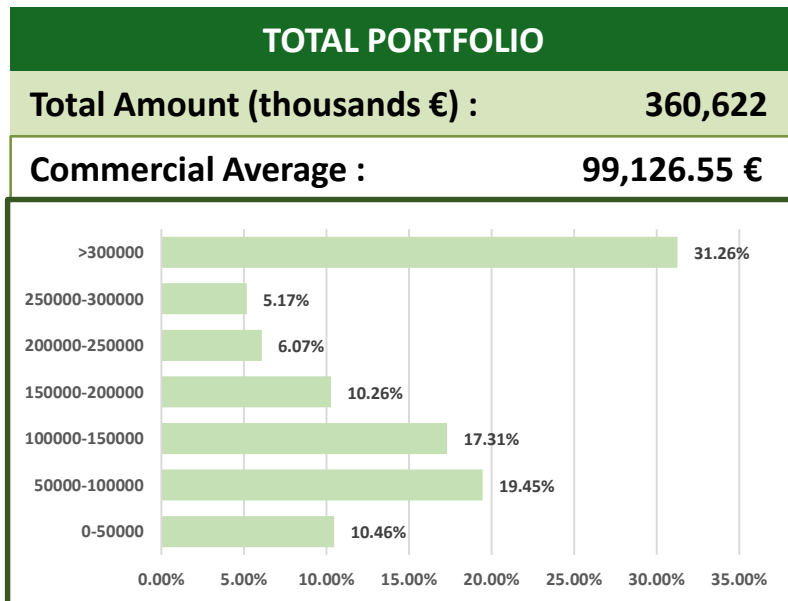
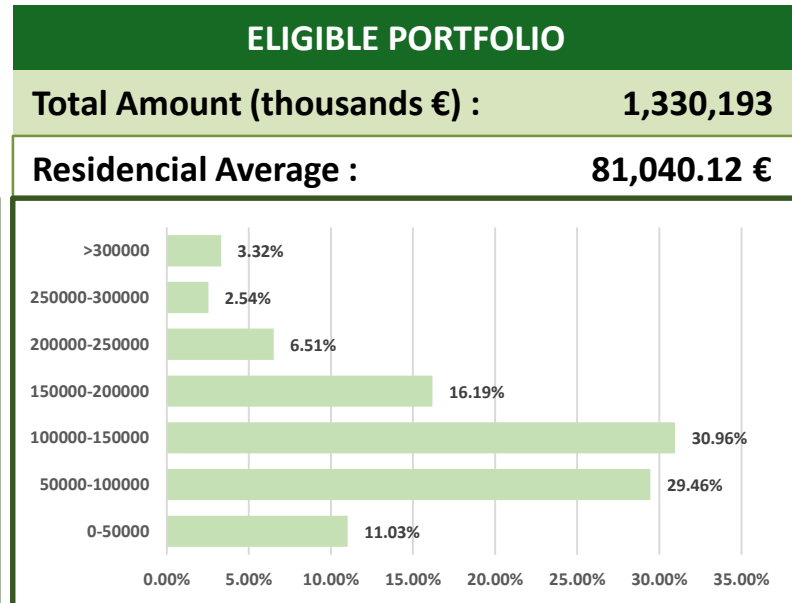
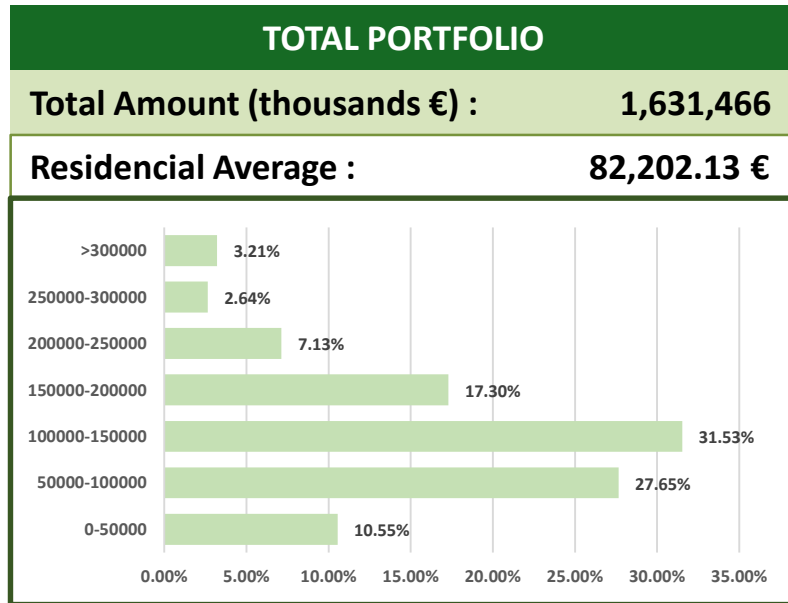
* LTV Calculated on a WA basis – Cut off December 2015



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



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

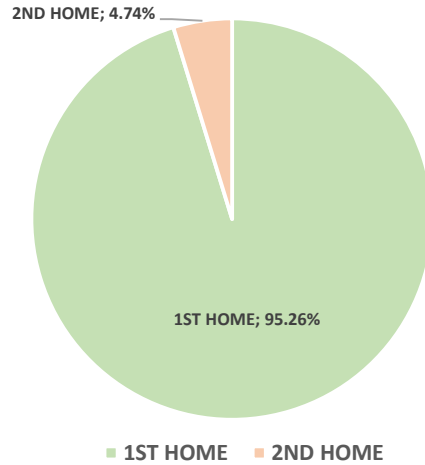


* Current Loan Balance Calculated on a WA basis – Cut off December 2015

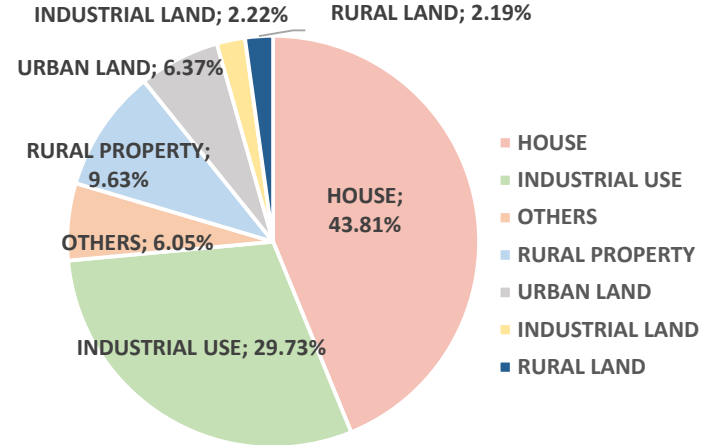


TYPE OF PROPERTY

RESIDENTIAL



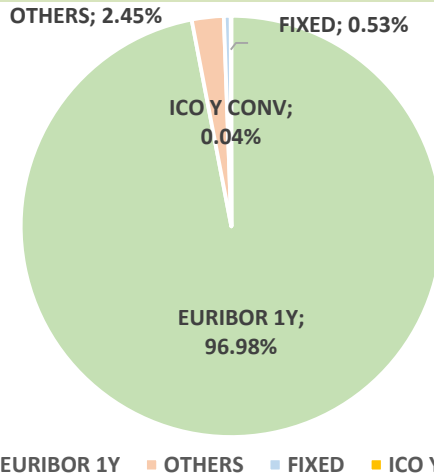
COMMERCIAL



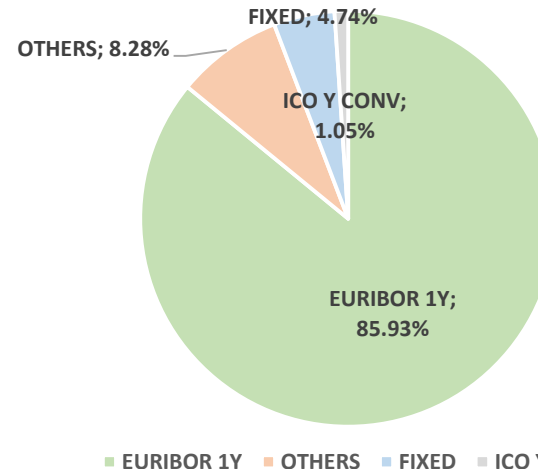
- HOUSE
- INDUSTRIAL USE
- OTHERS
- RURAL PROPERTY
- URBAN LAND
- INDUSTRIAL LAND
- RURAL LAND

REFERENCE RATE

RESIDENTIAL



COMMERCIAL



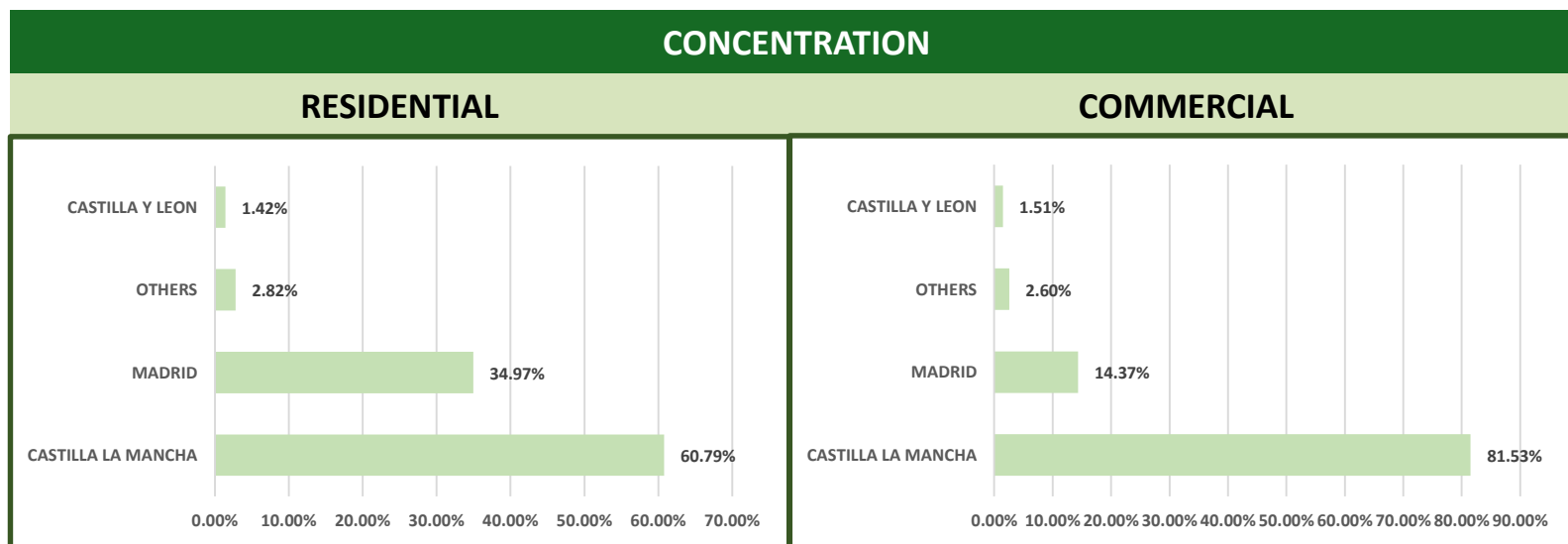
- EURIBOR 1Y
- OTHERS
- FIXED
- ICO Y CONV

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

* On total portfolio – Cut off December 2015



CONCENTRATION LTV			
RESIDENTIAL PORTFOLIO LTV		COMMERCIAL PORTFOLIO LTV	
CASTILLA LA MANCHA	58.34%	CASTILLA LA MANCHA	43.54%
MADRID	55.38%	MADRID	39.92%
CASTILLA Y LEÓN	52.98%	CASTILLA Y LEÓN	44.82%
OTHERS	52.65%	OTHERS	29.62%



* On total portfolio – Cut off December 2015



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