



COVER *Pool*
March 17



**CAJA RURAL
CASTILLA-LA MANCHA**



	TOTAL PORTFOLIO	
	31/12/2016	31/03/2017
Total mortgage cover pool	2,115,410	2,163,739
Number of loans	25,044	25,606
Number of debtors	39,060	39,948
Elegible cover pool	1,672,595	1,692,557
Average loan size	84	85
Maximum CB issuance (80% eligible)	1,338,076	1,354,046
Average LTV	54.87%	56.72%
Average seasoning (months)	71.53	71.35
Average remaining maturity (years)	21.57	21.61
Average rate	1.59%	1.53%
90+ days arrears (cover pool)	3.52%	3.39%
90+ days arrears (residencial cover pool)	2.09%	2.04%
Outstanding covered bonds (Issued 01/10/2015)	1,000,000	1,000,000
Total overcollateralization	111.54%	116.37%
Eligible overcollateralization	67.26%	69.26%

Thousands of euros – Cut off March 2017



	RESIDENTIAL POOL	
	31/12/2016	31/03/2017
Total amount	1,742,520	1,794,670
Number of loans	21,398	21,971
Number of debtors	35,696	36,600
Elegible cover pool	1,401,399	1,427,734
Average loan size	81	82
Average LTV	58.60%	58.90%
Average seasoning (months)	72.65	72.34
Average remaining maturity (years)	23.20	23.28
Average rate	1.43%	1.38%
90+ days arrears	2.09%	2.04%

Thousands of euros – Cut off March 2017

	COMMERCIAL POOL	
	31/12/2016	31/03/2017
Total amount	372,891	369,069
Number of loans	3,646	3,635
Number of debtors	3,364	3,348
Elegible cover pool	271,196	264,823
Average loan size	102	102
Average LTV	46.50%	46.10%
Average seasoning (months)	66.30	66.53
Average remaining maturity (years)	13.94	13.48
Average rate	2.31%	2.25%
90+ days arrears	10.22%	9.93%



ELIGIBLE PORTFOLIO		
	31/12/2016	31/03/2017
Total amount	1,672,595	1,692,557
Number of loans	20,553	20,895
Number of debtors	32,148	32,716
Average loan size	81	81
Average LTV	50.70%	50.77%
Average seasoning (months)	77.30	77.91
Average remaining maturity (years)	20.99	20.95
Average rate	1.59%	1.53%
90+ days arrears (cover pool)	1.14%	1.04%
90+ days arrears (residencial cover pool)	0.65%	0.60%
Outstanding covered bonds	1,000,000	1,000,000
Eligible overcollateralization	67.26%	69.26%

Thousands of euros – Cut off March 2017



RESIDENTIAL ELIGIBLE POOL		
	31/12/2016	31/03/2017
Total amount	1,401,399	1,427,734
Number of loans	17,649	18,017
Number of debtors	29,427	29,995
Average loan size	79	79
Average LTV	53.33%	53.42%
Average seasoning (months)	78.32	78.82
Average remaining maturity (years)	22.22	22.19
Average rate	1.34%	1.29%
90+ days arrears	0.65%	0.60%

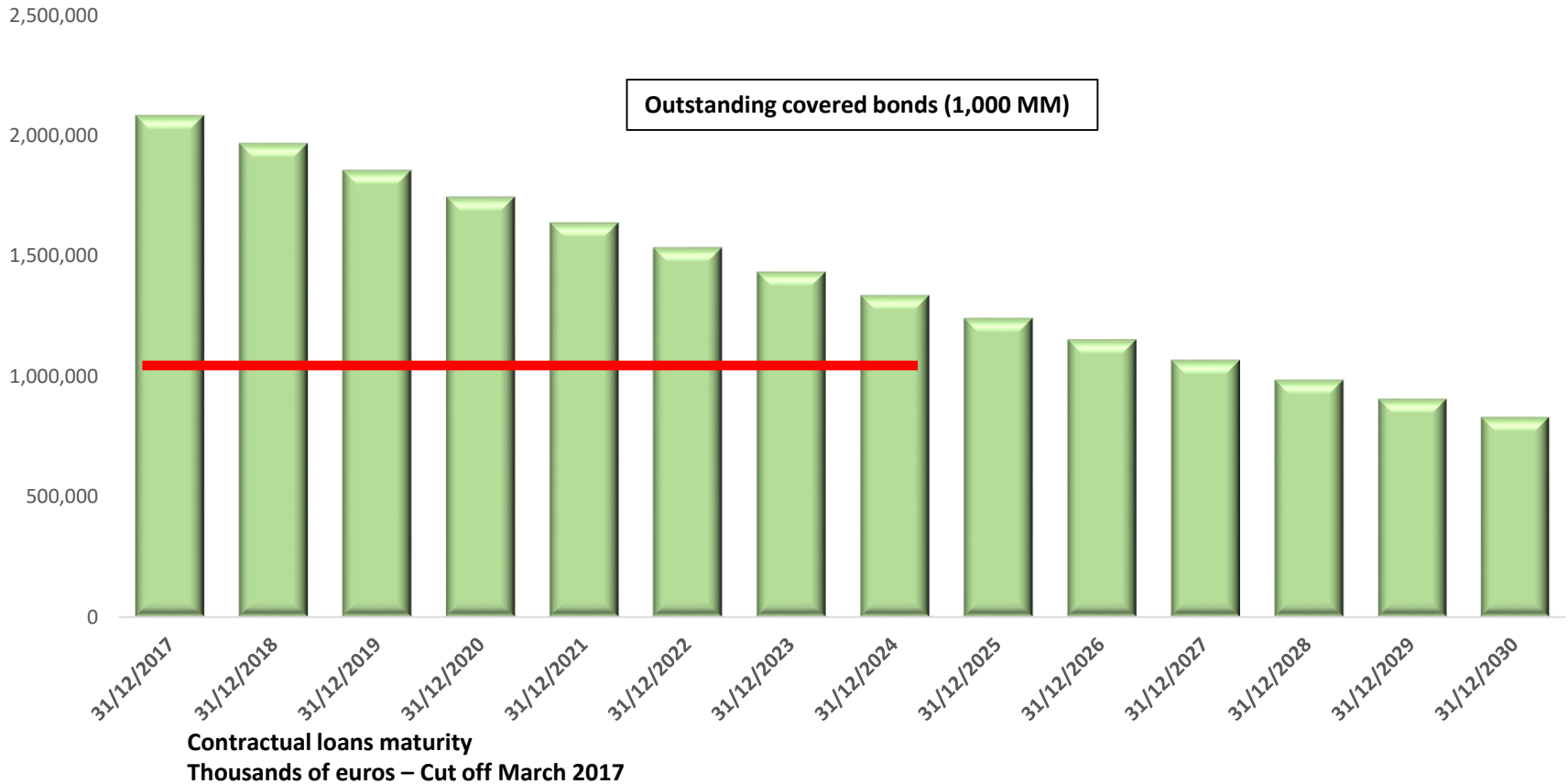
COMMERCIAL ELIGIBLE POOL		
	31/12/2016	31/03/2017
Total amount	271,196	264,823
Number of loans	2,904	2,878
Number of debtors	2,721	2,721
Average loan size	93	92
Average LTV	37.09%	36.50%
Average seasoning (months)	72.04	73.00
Average remaining maturity (years)	14.66	14.25
Average rate	2.25%	2.19%
90+ days arrears	3.66%	3.41%

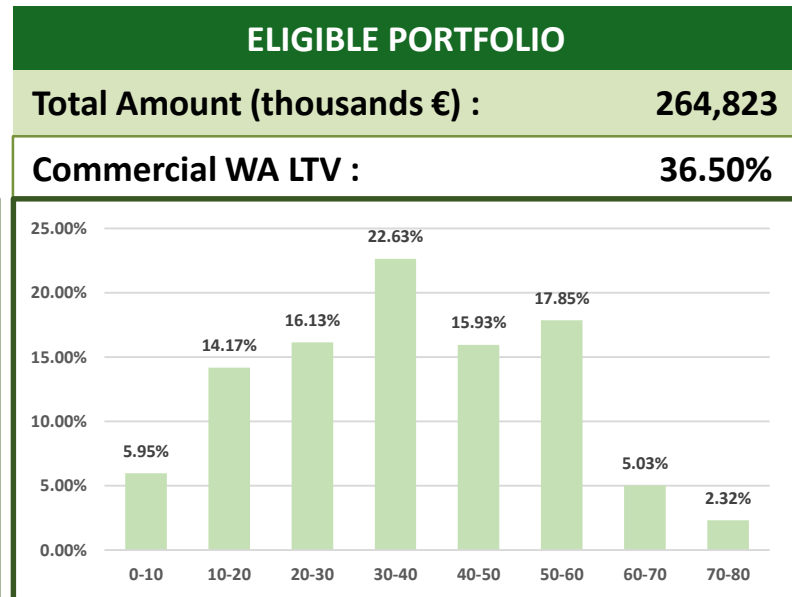
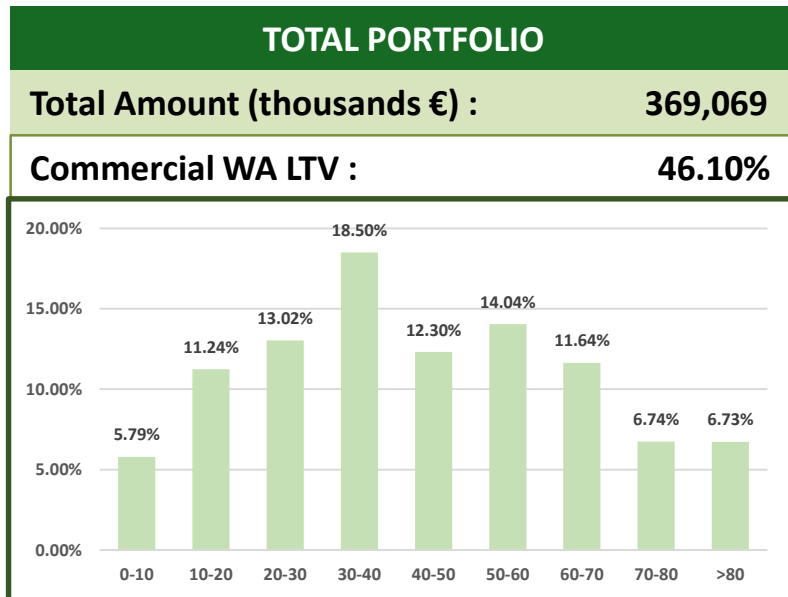
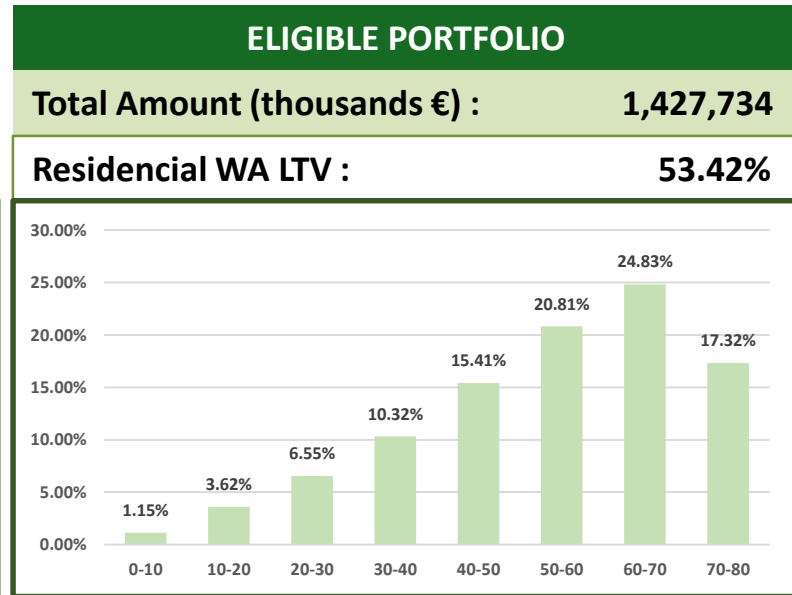
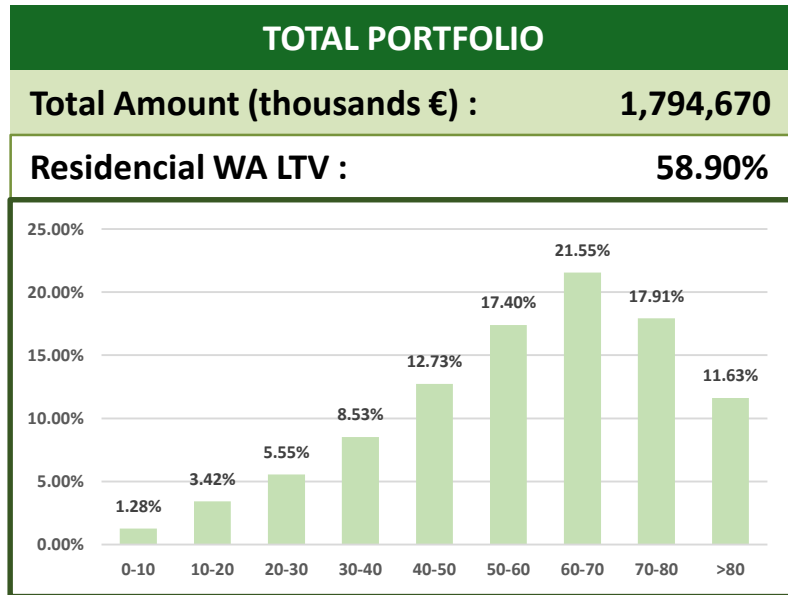
Thousands of euros – Cut off March 2017



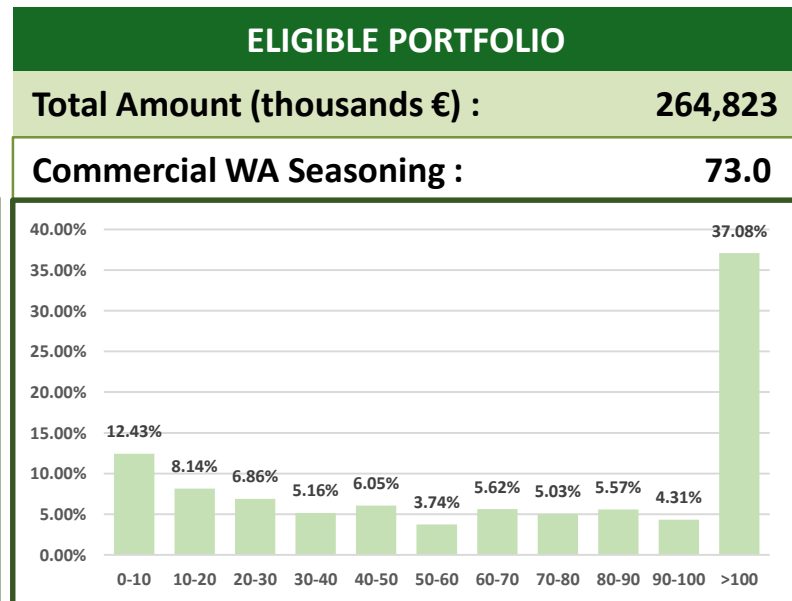
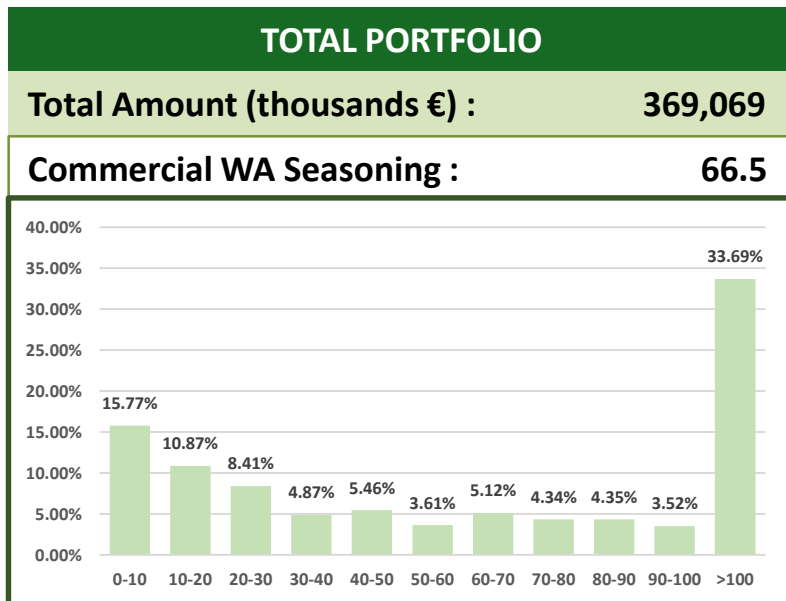
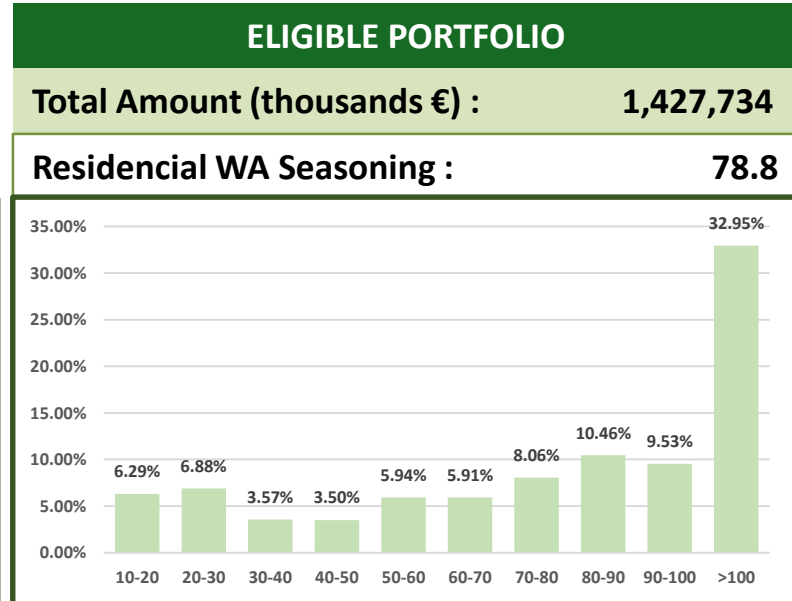
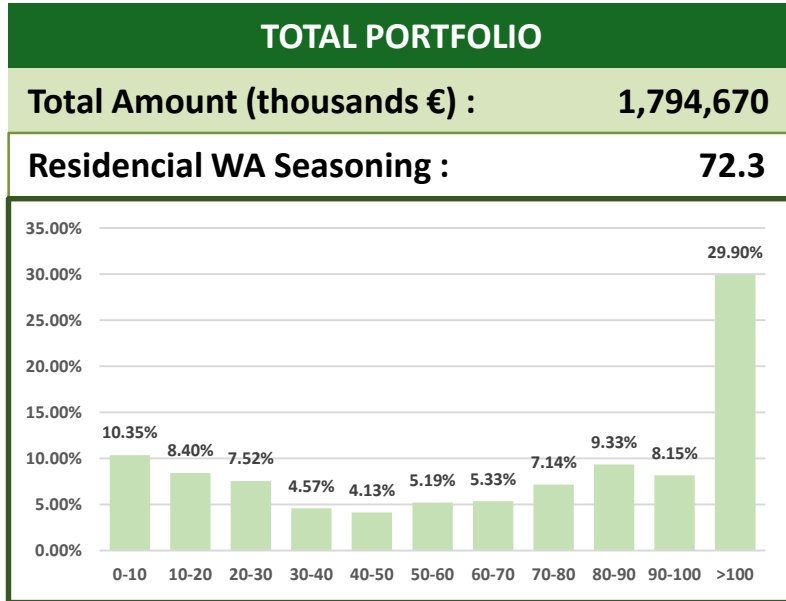
OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

COVER POOL AMORTISATION PROFILE

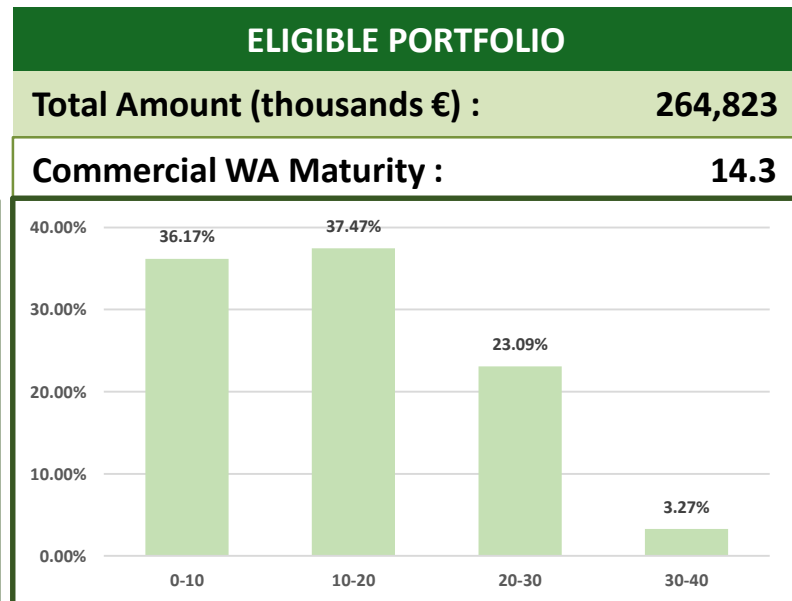
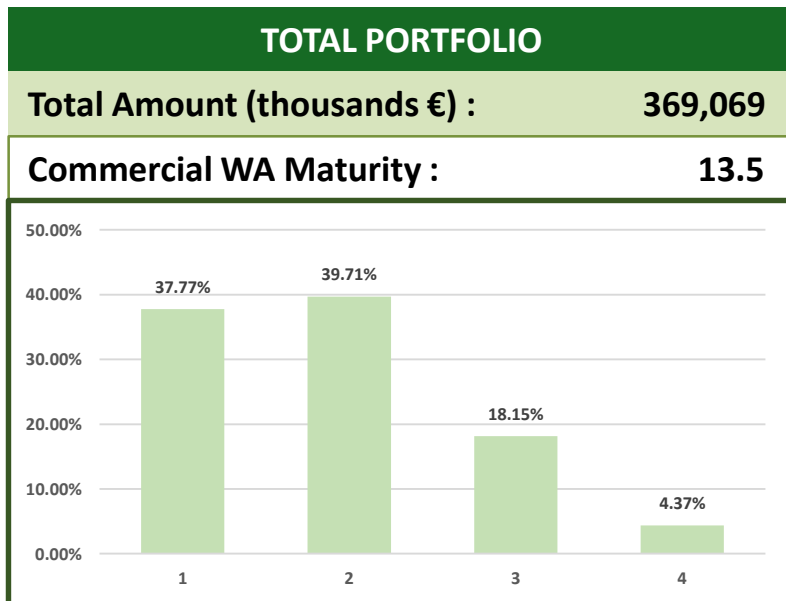
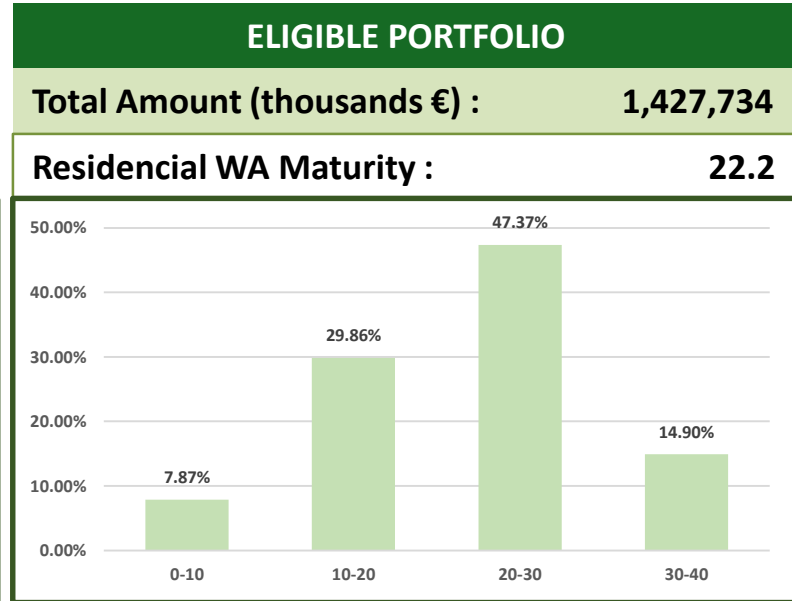
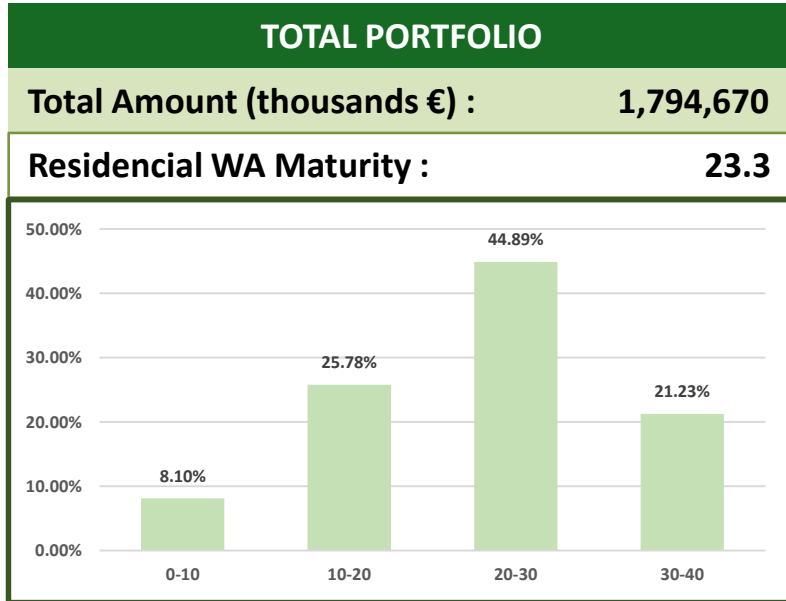




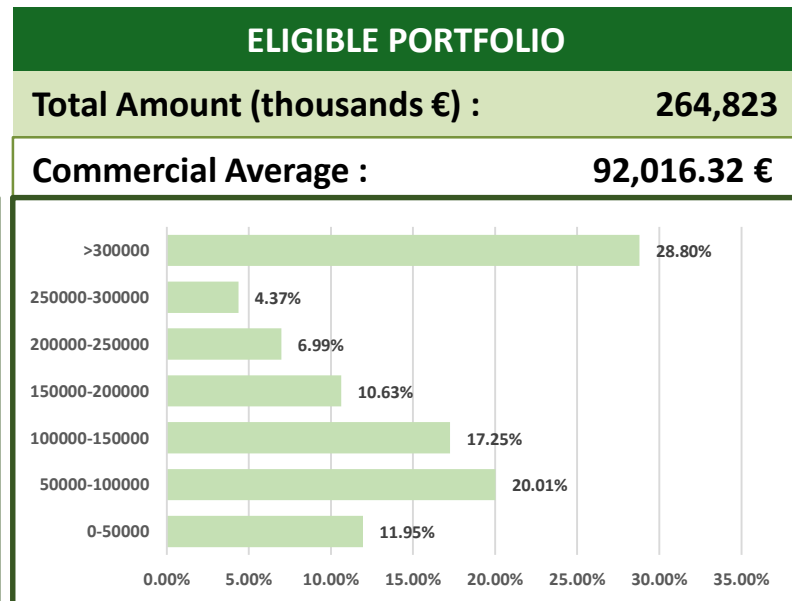
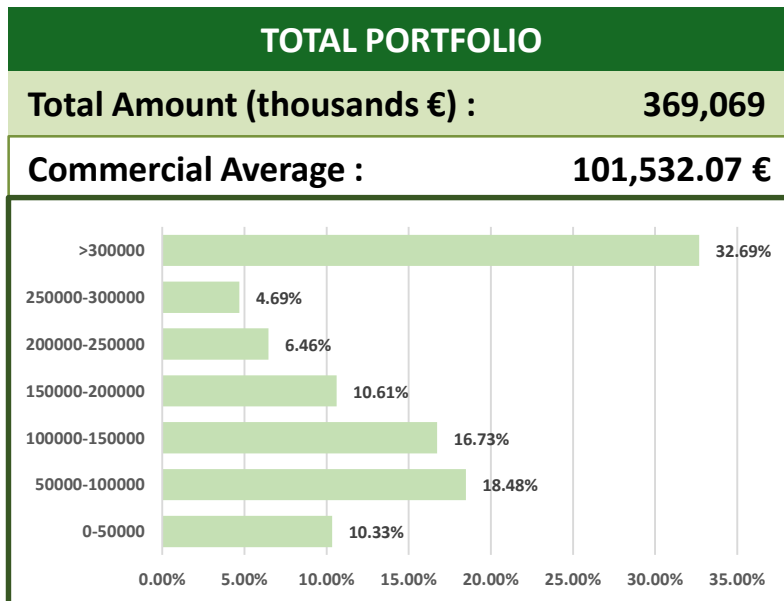
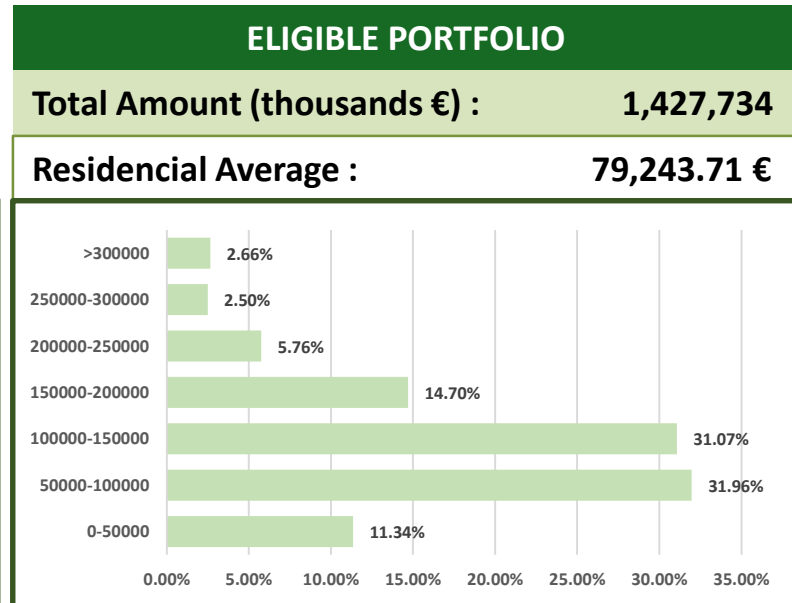
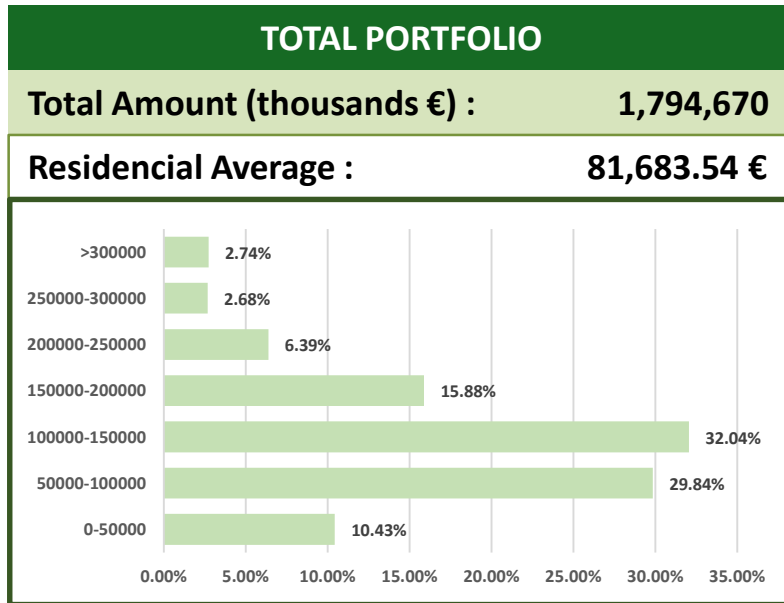
* LTV Calculated on a WA basis – Cut off March 2017



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



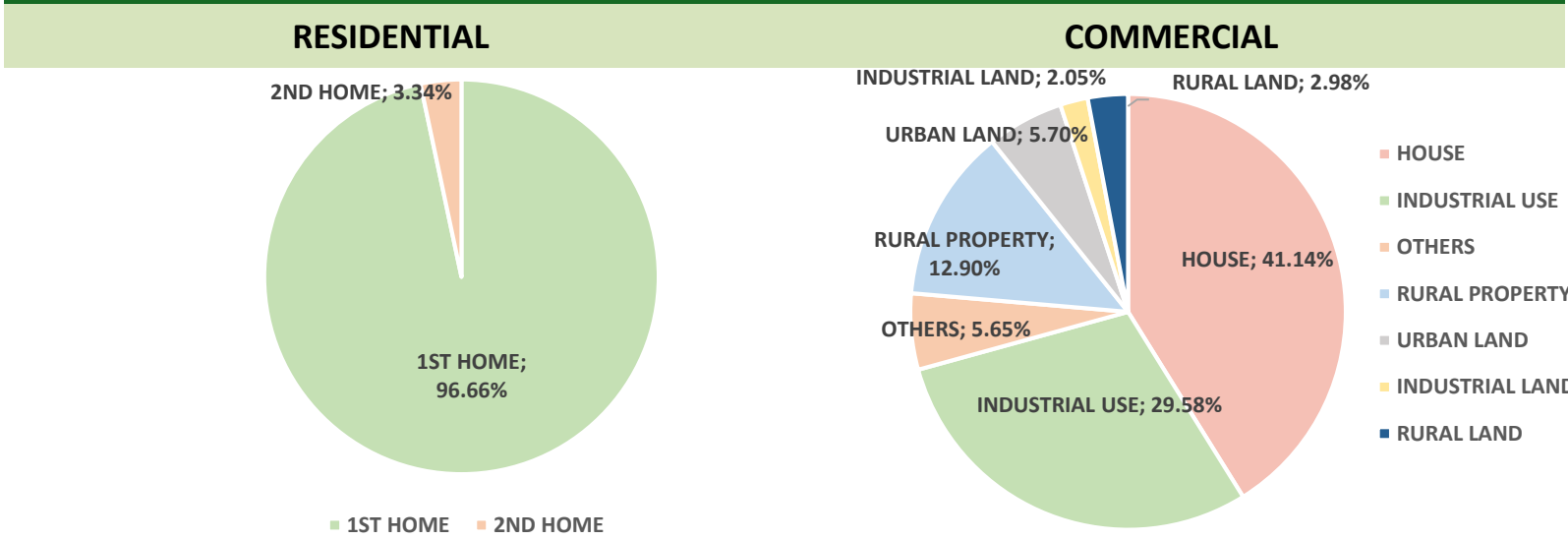
* Maturity Calculated on a WA basis – Cut off March 2017



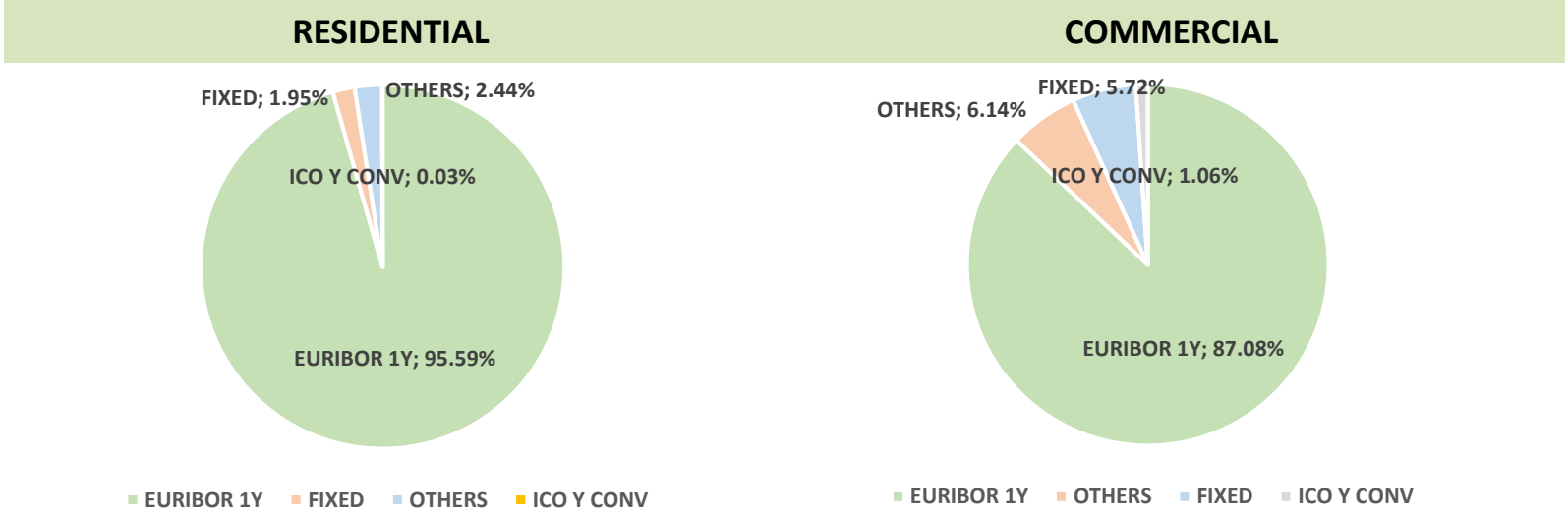
* Current Loan Balance Calculated on a WA basis – Cut off March 2017



TYPE OF PROPERTY



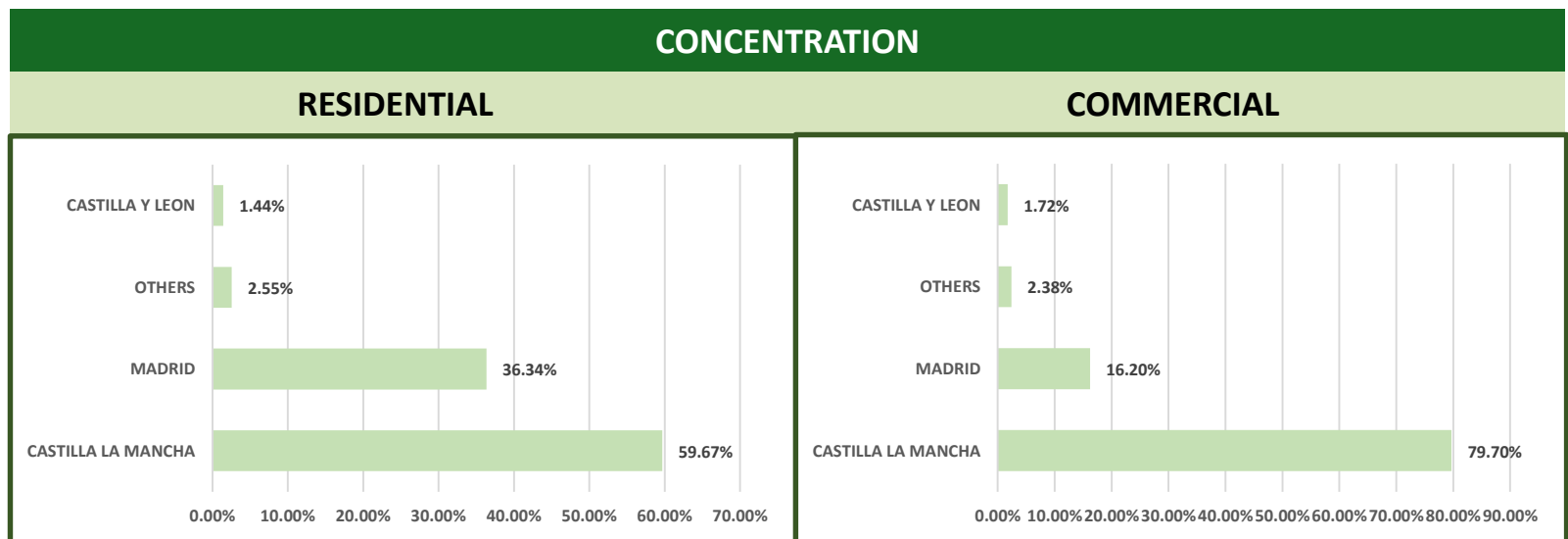
REFERENCE RATE



* On total portfolio – Cut off March 2017



CONCENTRATION LTV			
RESIDENTIAL PORTFOLIO LTV		COMMERCIAL PORTFOLIO LTV	
CASTILLA LA MANCHA	58,15%	CASTILLA LA MANCHA	43,21%
MADRID	57,32%	MADRID	43,56%
CASTILLA Y LEÓN	54,15%	CASTILLA Y LEÓN	48,01%
OTHERS	54,97%	OTHERS	30,61%



* On total portfolio – Cut off March 2017



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