



COVER *Pool*  
*June 16*



**CAJA RURAL  
CASTILLA-LA MANCHA**



<b>TOTAL PORTFOLIO</b>		
	<b>31/03/2016</b>	<b>30/06/2016</b>
<b>Total mortgage cover pool</b>	<b>2,012,432</b>	<b>2,052,681</b>
<b>Number of loans</b>	<b>23,755</b>	<b>24,225</b>
<b>Number of debtors</b>	<b>37,077</b>	<b>37,813</b>
<b>Elegible cover pool</b>	<b>1,615,711</b>	<b>1,633,272</b>
<b>Average loan size</b>	<b>85</b>	<b>85</b>
<b>Maximum CB issuance (80% eligible)</b>	<b>1,292,569</b>	<b>1,306,617</b>
<b>Average LTV</b>	<b>54.63%</b>	<b>54.98%</b>
<b>Average seasoning (months)</b>	<b>70.77</b>	<b>70.92</b>
<b>Average remaining maturity (years)</b>	<b>21.56</b>	<b>21.59</b>
<b>Average rate</b>	<b>1.82%</b>	<b>1.71%</b>
<b>90+ days arrears (cover pool)</b>	<b>3.48%</b>	<b>3.46%</b>
<b>90+ days arrears (residencial cover pool)</b>	<b>2.16%</b>	<b>2.10%</b>
<b>Outstanding covered bonds</b>	<b>500,000</b>	<b>1,000,000</b>
<b>Total overcollateralization</b>	<b>302.49%</b>	<b>105.27%</b>
<b>Eligible overcollateralization</b>	<b>223.14%</b>	<b>63.33%</b>

Thousands of euros – Cut off June 2016



	RESIDENTIAL POOL	
	31/03/2016	30/06/2016
Total amount	1,649,145	1,687,097
Number of loans	20,107	20,604
Number of debtors	33,711	34,471
Elegible cover pool	1,340,310	1,361,522
Average loan size	82	82
Average LTV	57.15%	58.50%
Average seasoning (months)	71.47	71.65
Average remaining maturity (years)	23.19	23.23
Average rate	1.65%	1.54%
90+ days arrears	2.16%	2.10%

	COMMERCIAL POOL	
	31/03/2016	30/06/2016
Total amount	363,287	365,584
Number of loans	3,648	3,621
Number of debtors	3,366	3,342
Elegible cover pool	275,401	271,749
Average loan size	100	101
Average LTV	43.18%	45.30%
Average seasoning (months)	67.58	67.53
Average remaining maturity (years)	14.15	14.03
Average rate	2.58%	2.49%
90+ days arrears	9.50%	9.72%

Thousands of euros – Cut off June 2016



<b>ELIGIBLE PORTFOLIO</b>		
	<b>31/03/2016</b>	<b>30/06/2016</b>
<b>Total amount</b>	<b>1,615,711</b>	<b>1,633,272</b>
<b>Number of loans</b>	<b>19,529</b>	<b>19,856</b>
<b>Number of debtors</b>	<b>30,817</b>	<b>31,074</b>
<b>Average loan size</b>	<b>83</b>	<b>82</b>
<b>Average LTV</b>	<b>50.98%</b>	<b>51.14%</b>
<b>Average seasoning (months)</b>	<b>74.57</b>	<b>75.33</b>
<b>Average remaining maturity (years)</b>	<b>21.11</b>	<b>21.11</b>
<b>Average rate</b>	<b>1.82%</b>	<b>1.71%</b>
<b>90+ days arrears (cover pool)</b>	<b>1.23%</b>	<b>1.04%</b>
<b>90+ days arrears (residencial cover pool)</b>	<b>0.64%</b>	<b>0.60%</b>
<b>Outstanding covered bonds</b>	<b>500,000</b>	<b>1,000,000</b>
<b>Eligible overcollateralization</b>	<b>223.14%</b>	<b>63.33%</b>

Thousands of euros – Cut off June 2016



RESIDENTIAL ELIGIBLE POOL		
	31/03/2016	30/06/2016
Total amount	1,340,310	1,361,522
Number of loans	16,610	16,966
Number of debtors	27,838	28,369
Average loan size	81	80
Average LTV	53.59%	53.56%
Average seasoning (months)	75.07	75.96
Average remaining maturity (years)	22.42	22.37
Average rate	1.58%	1.46%
90+ days arrears	0.64%	0.60%

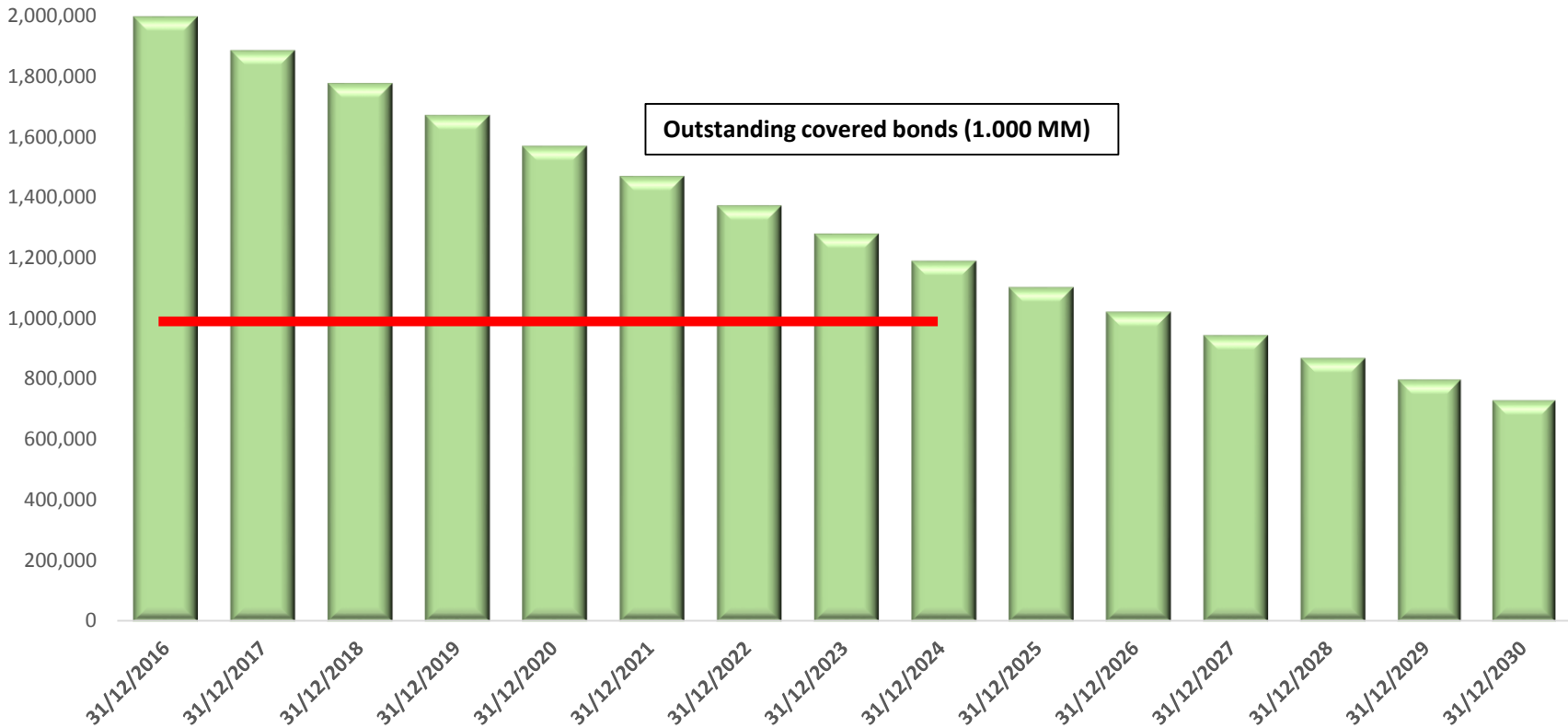
COMMERCIAL ELIGIBLE POOL		
	31/03/2016	30/06/2016
Total amount	275,401	271,749
Number of loans	2,919	2,890
Number of debtors	2,979	2,705
Average loan size	94	94
Average LTV	38.31%	39.01%
Average seasoning (months)	72.15	72.17
Average remaining maturity (years)	14.74	14.83
Average rate	2.49%	2.37%
90+ days arrears	4.11%	3.22%

Thousands of euros – Cut off June 2016

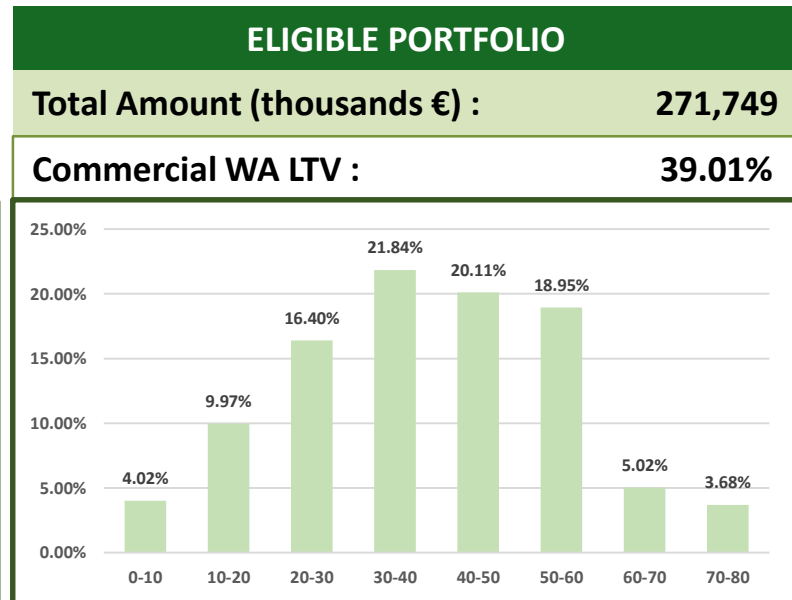
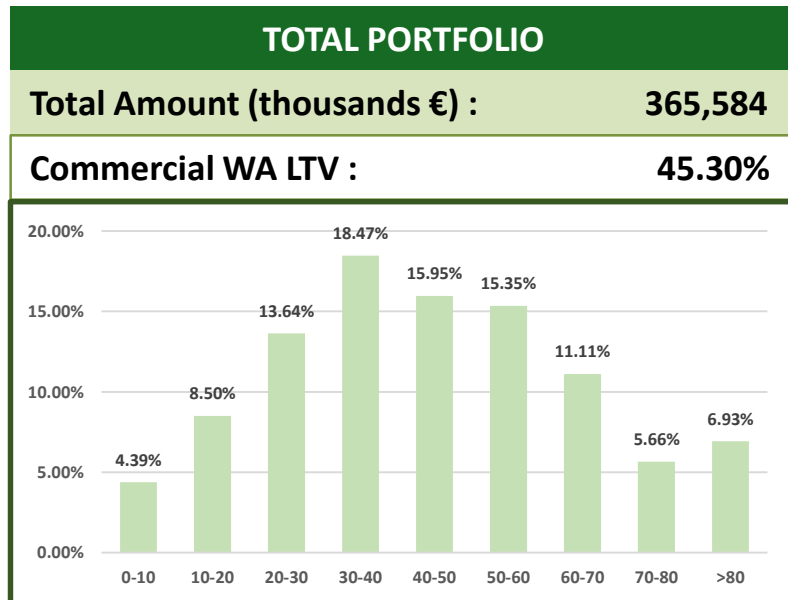
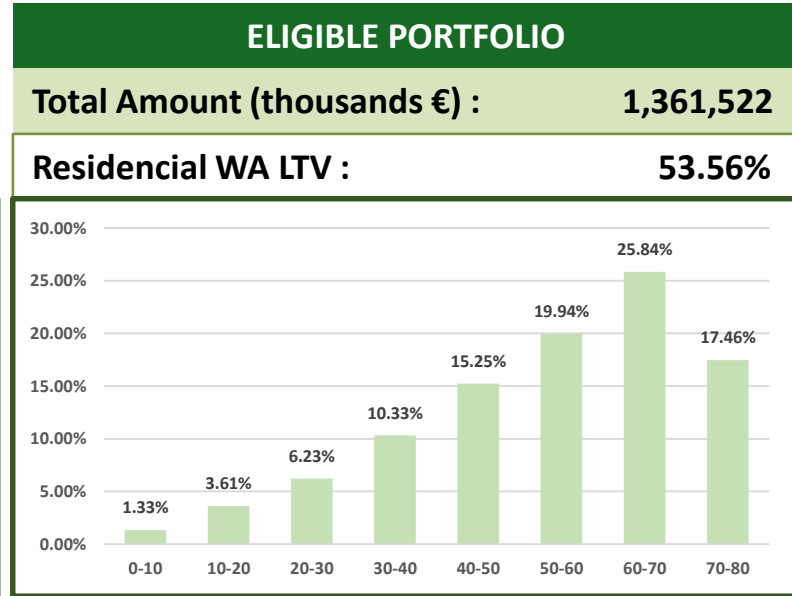
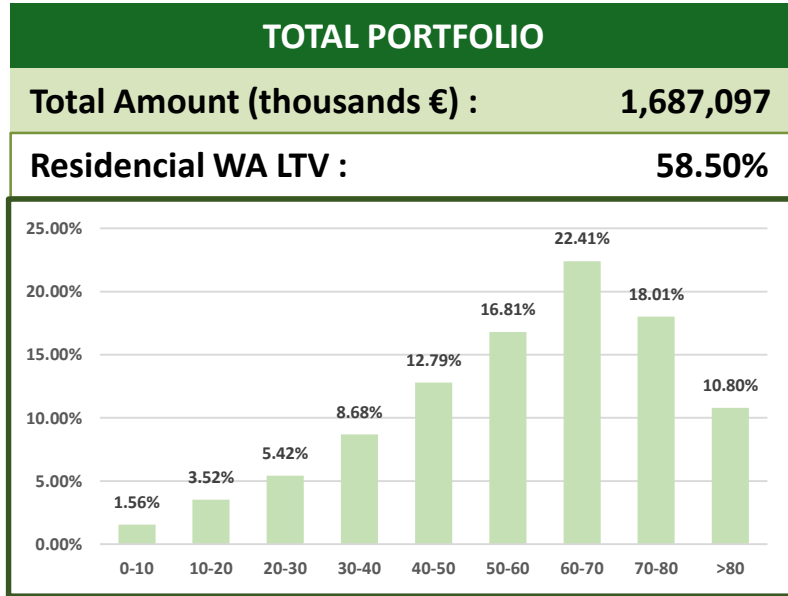


OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

## COVER POOL AMORTISATION PROFILE

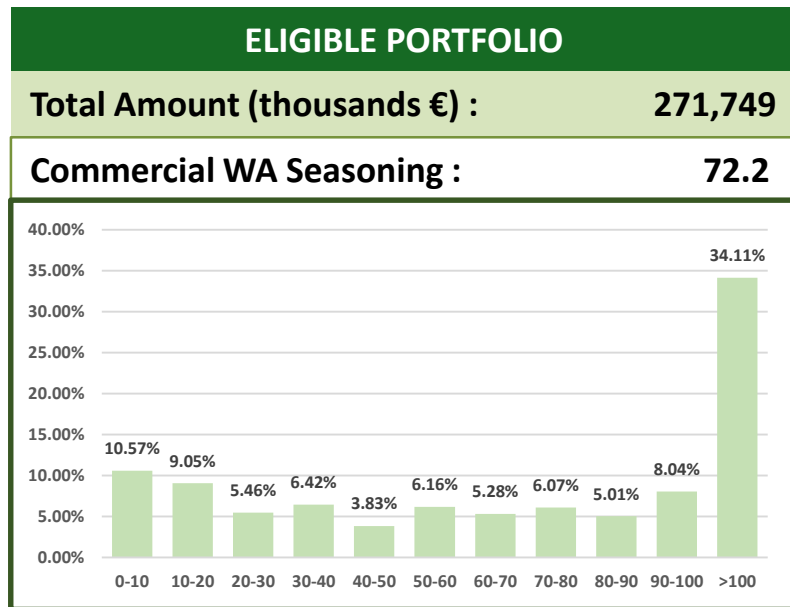
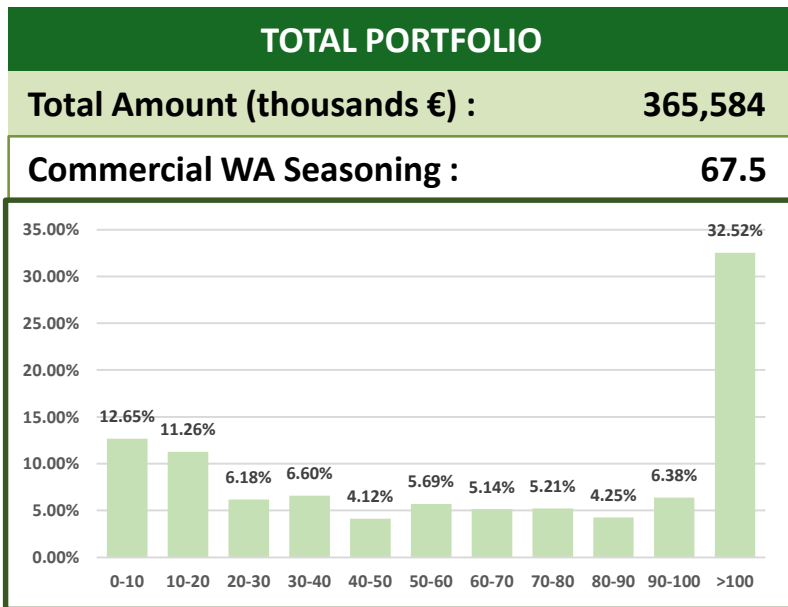
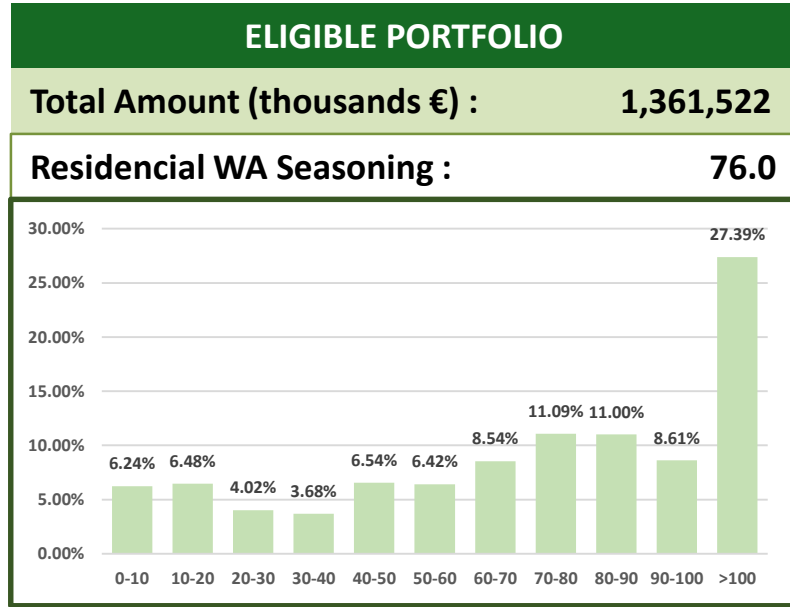
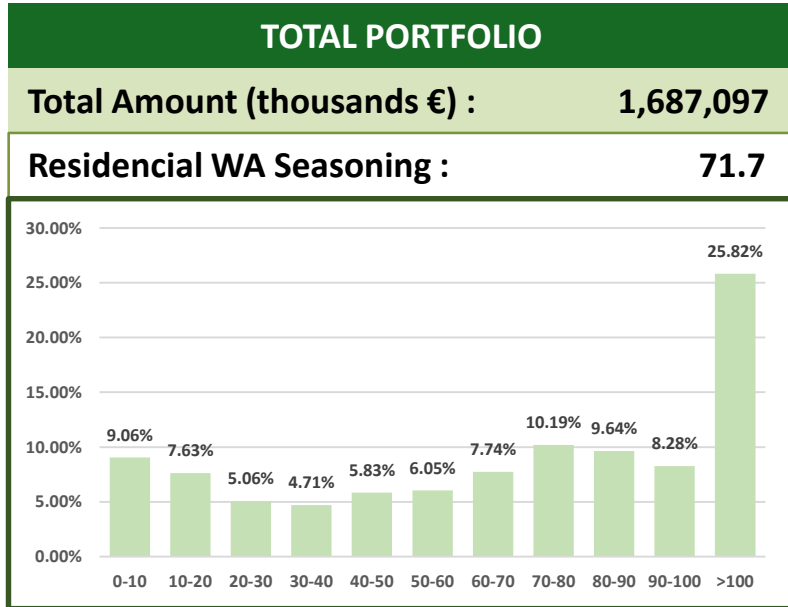


Contractual loans maturity  
Thousands of euros – Cut off June 2016

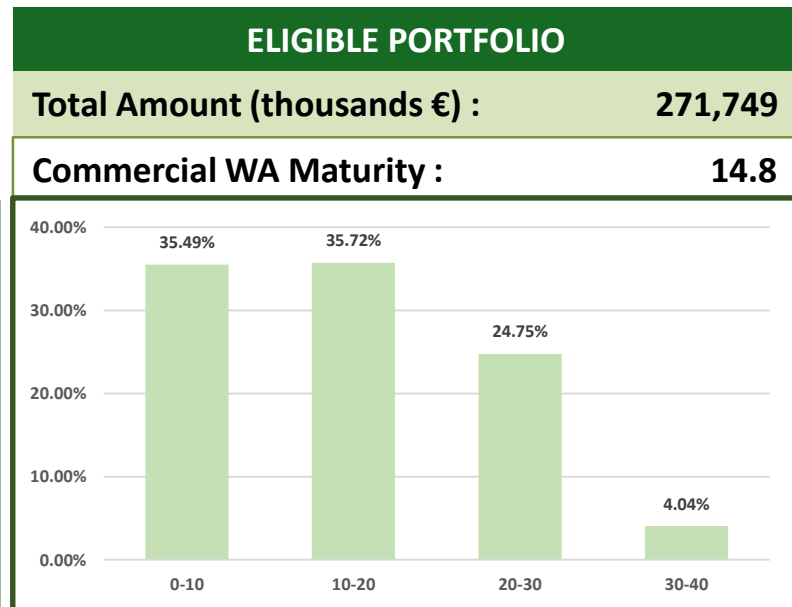
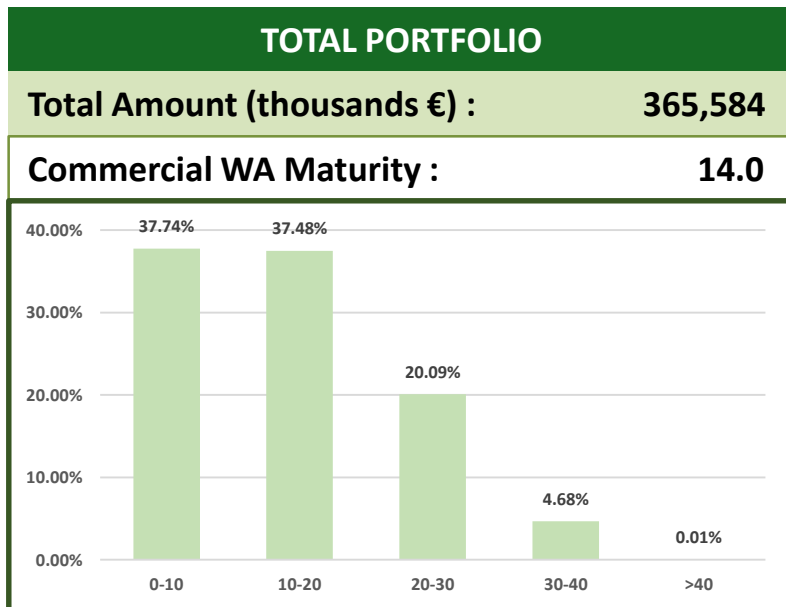
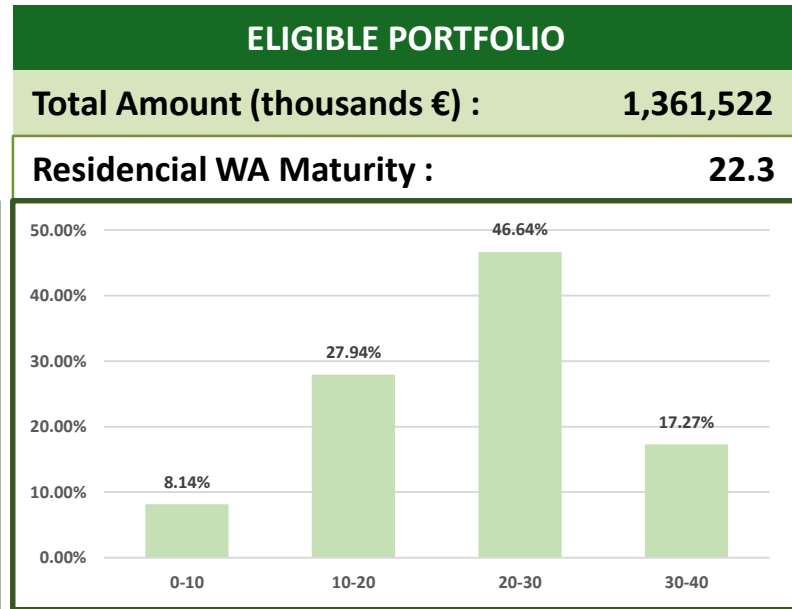
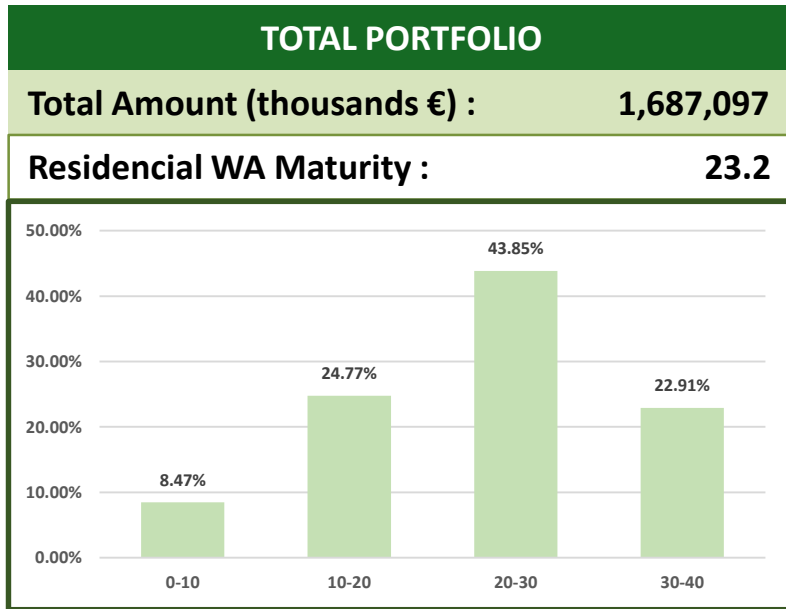


\* LTV Calculated on a WA basis – Cut off June 2016

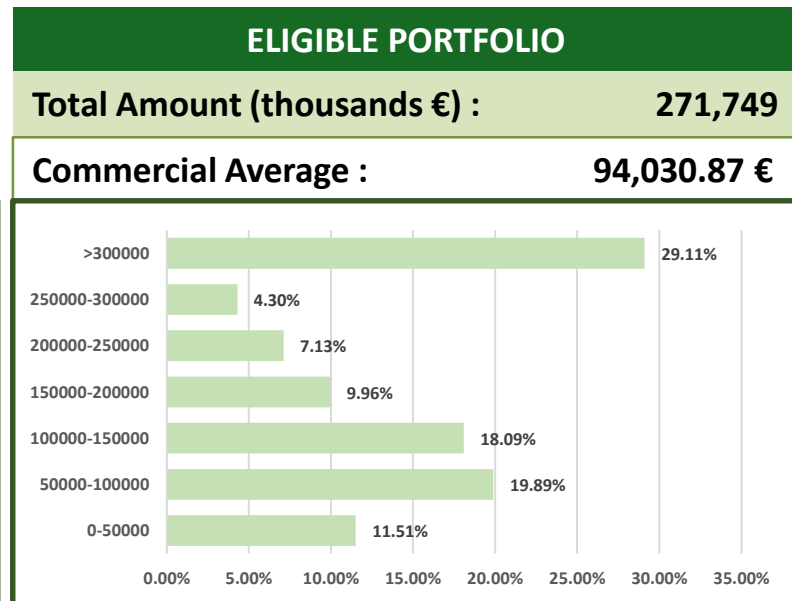
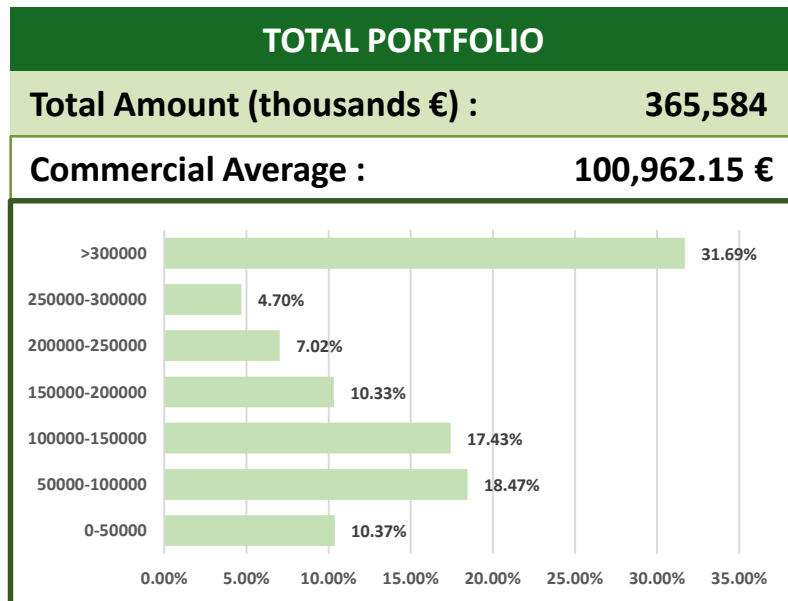
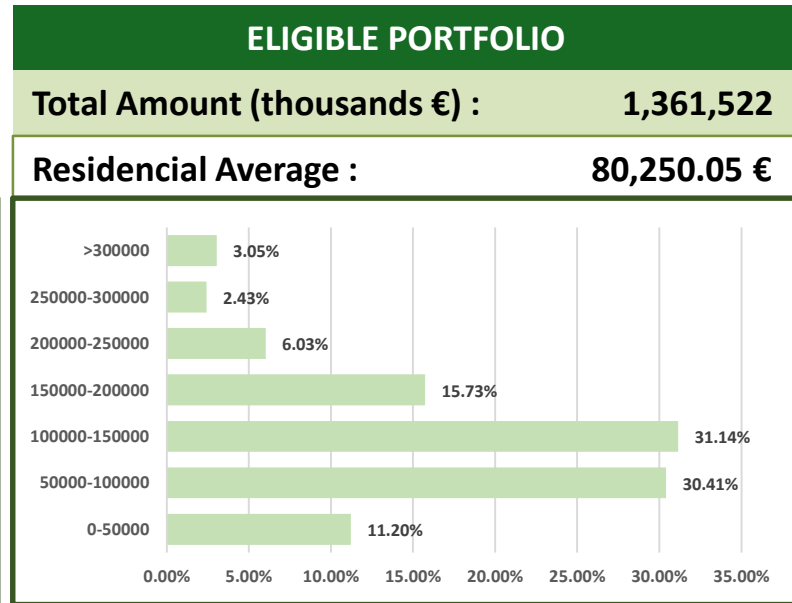
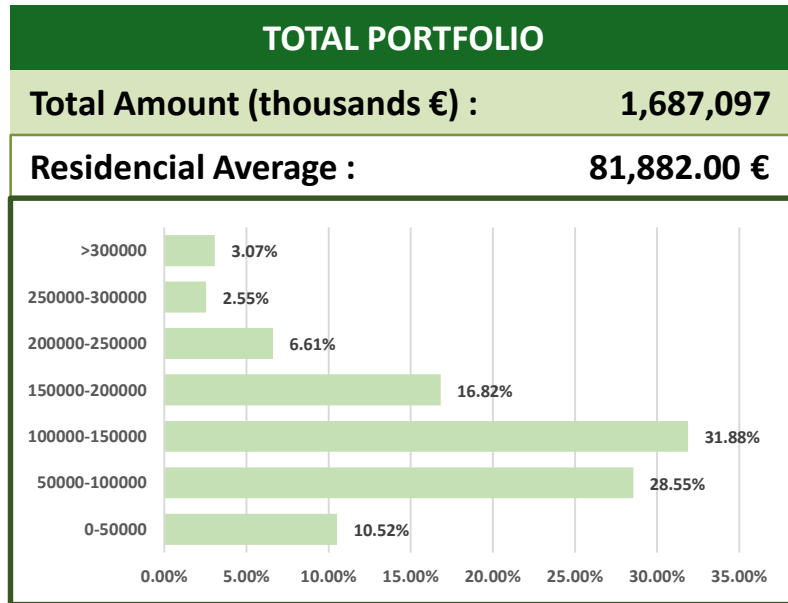




\* Seasoning Calculated on a WA basis – Cut off June 2016



\* Maturity Calculated on a WA basis – Cut off June 2016

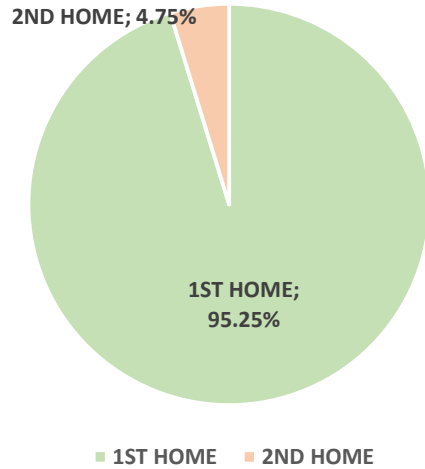


\* Current Loan Balance Calculated on a WA basis – Cut off June 2016

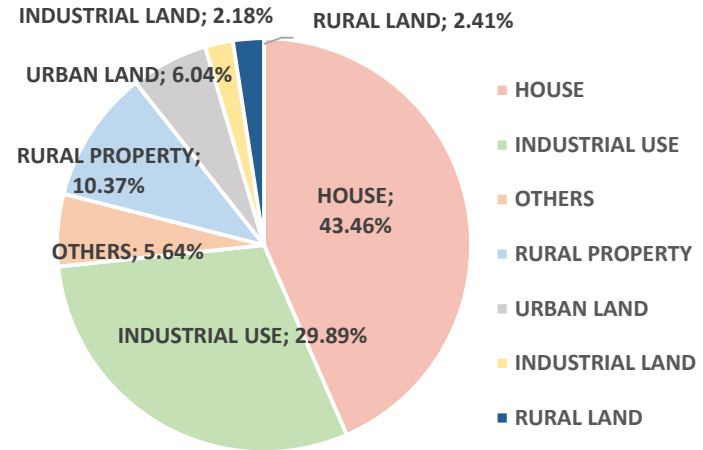


**TYPE OF PROPERTY**

**RESIDENTIAL**



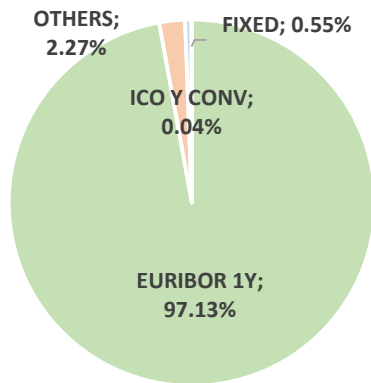
**COMMERCIAL**



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

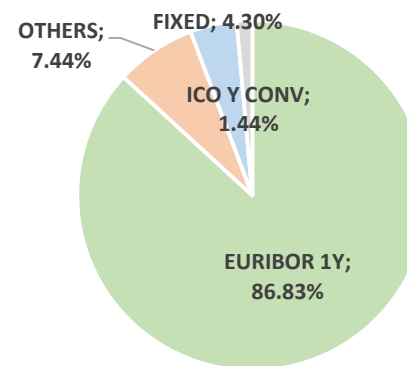
**REFERENCE RATE**

**RESIDENTIAL**



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

**COMMERCIAL**

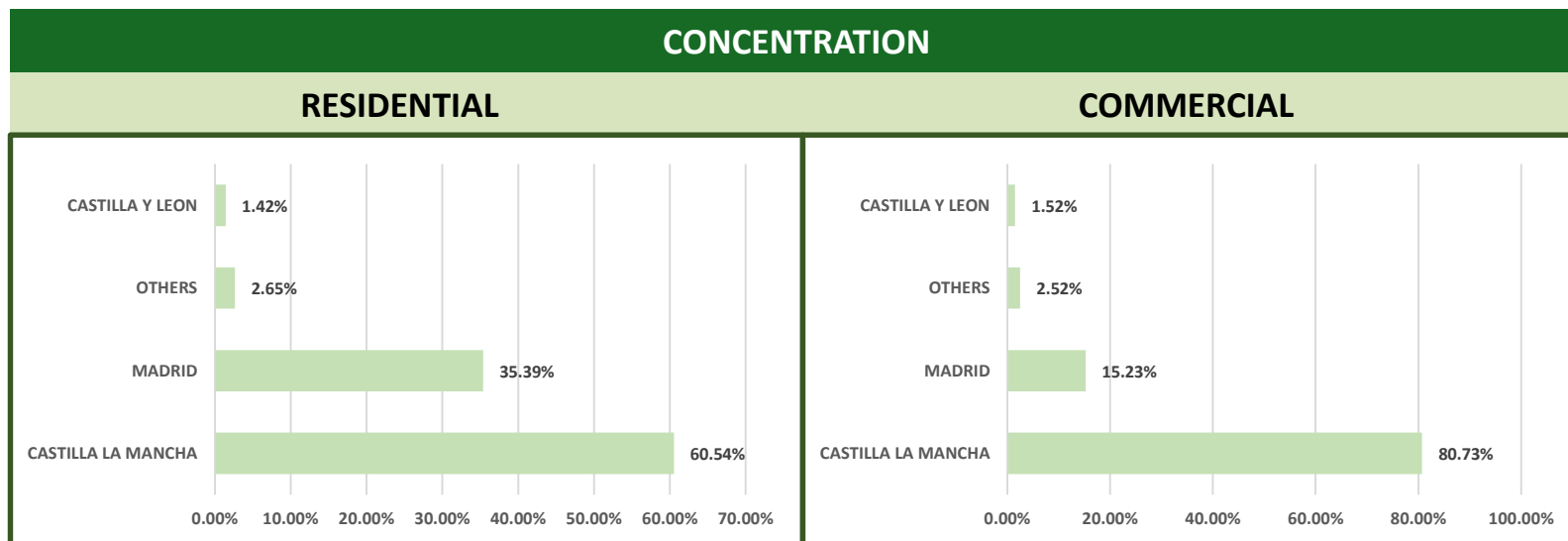


- EURIBOR 1Y
- OTHERS
- FIXED
- ICO Y CONV

\* On total portfolio – Cut off June 2016



<b>CONCENTRATION LTV</b>			
<b>RESIDENTIAL PORTFOLIO LTV</b>		<b>COMMERCIAL PORTFOLIO LTV</b>	
<b>CASTILLA LA MANCHA</b>	<b>58.38%</b>	<b>CASTILLA LA MANCHA</b>	<b>44.69%</b>
<b>MADRID</b>	<b>56.09%</b>	<b>MADRID</b>	<b>42.51%</b>
<b>CASTILLA Y LEÓN</b>	<b>53.12%</b>	<b>CASTILLA Y LEÓN</b>	<b>48.44%</b>
<b>OTHERS</b>	<b>52.86%</b>	<b>OTHERS</b>	<b>30.68%</b>



\* On total portfolio – Cut off June 2016



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