



COVER *Pool*  
*September 16*



**CAJA RURAL  
CASTILLA-LA MANCHA**



	TOTAL PORTFOLIO	
	30/06/2016	30/09/2016
Total mortgage cover pool	2,052,681	2,077,277
Number of loans	24,225	24,621
Number of debtors	37,813	38,423
Elegible cover pool	1,633,272	1,640,143
Average loan size	85	84
Maximum CB issuance (80% eligible)	1,306,617	1,312,114
Average LTV	54.98%	55.12%
Average seasoning (months)	70.92	71.58
Average remaining maturity (years)	21.59	21.54
Average rate	1.71%	1.64%
90+ days arrears (cover pool)	3.46%	3.63%
90+ days arrears (residencial cover pool)	2.10%	2.19%
Outstanding covered bonds (Issued 01/10/2015)	1,000,000	1,000,000
Total overcollateralization	105.27%	107.73%
Eligible overcollateralization	63.33%	64.01%

Thousands of euros – Cut off September 2016



	RESIDENTIAL POOL	
	30/06/2016	30/09/2016
Total amount	1,687,097	1,711,793
Number of loans	20,604	21,002
Number of debtors	34,471	35,084
Elegible cover pool	1,361,522	1,373,321
Average loan size	82	82
Average LTV	58.50%	58.54%
Average seasoning (months)	71.65	72.52
Average remaining maturity (years)	23.23	23.18
Average rate	1.54%	1.47%
90+ days arrears	2.10%	2.19%

	COMMERCIAL POOL	
	30/06/2016	30/09/2016
Total amount	365,584	365,483
Number of loans	3,621	3,619
Number of debtors	3,342	3,339
Elegible cover pool	271,749	266,822
Average loan size	101	101
Average LTV	45.30%	46.30%
Average seasoning (months)	67.53	67.16
Average remaining maturity (years)	14.03	13.83
Average rate	2.49%	2.42%
90+ days arrears	9.72%	10.39%

Thousands of euros – Cut off September 2016



<b>ELIGIBLE PORTFOLIO</b>		
	<b>30/06/2016</b>	<b>30/09/2016</b>
<b>Total amount</b>	<b>1,633,272</b>	<b>1,640,143</b>
<b>Number of loans</b>	<b>19,856</b>	<b>20,097</b>
<b>Number of debtors</b>	<b>31,074</b>	<b>31,470</b>
<b>Average loan size</b>	<b>82</b>	<b>82</b>
<b>Average LTV</b>	<b>51.14%</b>	<b>51.09%</b>
<b>Average seasoning (months)</b>	<b>75.33</b>	<b>76.44</b>
<b>Average remaining maturity (years)</b>	<b>21.11</b>	<b>21.06</b>
<b>Average rate</b>	<b>1.71%</b>	<b>1.64%</b>
<b>90+ days arrears (cover pool)</b>	<b>1.04%</b>	<b>1.02%</b>
<b>90+ days arrears (residencial cover pool)</b>	<b>0.60%</b>	<b>0.59%</b>
<b>Outstanding covered bonds</b>	<b>1,000,000</b>	<b>1,000,000</b>
<b>Eligible overcollateralization</b>	<b>63.33%</b>	<b>64.01%</b>

Thousands of euros – Cut off September 2016



RESIDENTIAL ELIGIBLE POOL	30/06/2016		30/09/2016	
Total amount	1,361,522		1,373,321	
Number of loans	16,966		17,226	
Number of debtors	28,369		28,773	
Average loan size	80		80	
Average LTV	53.56%		53.47%	
Average seasoning (months)	75.96		77.31	
Average remaining maturity (years)	22.37		22.30	
Average rate	1.46%		1.39%	
90+ days arrears	0.60%		0.59%	

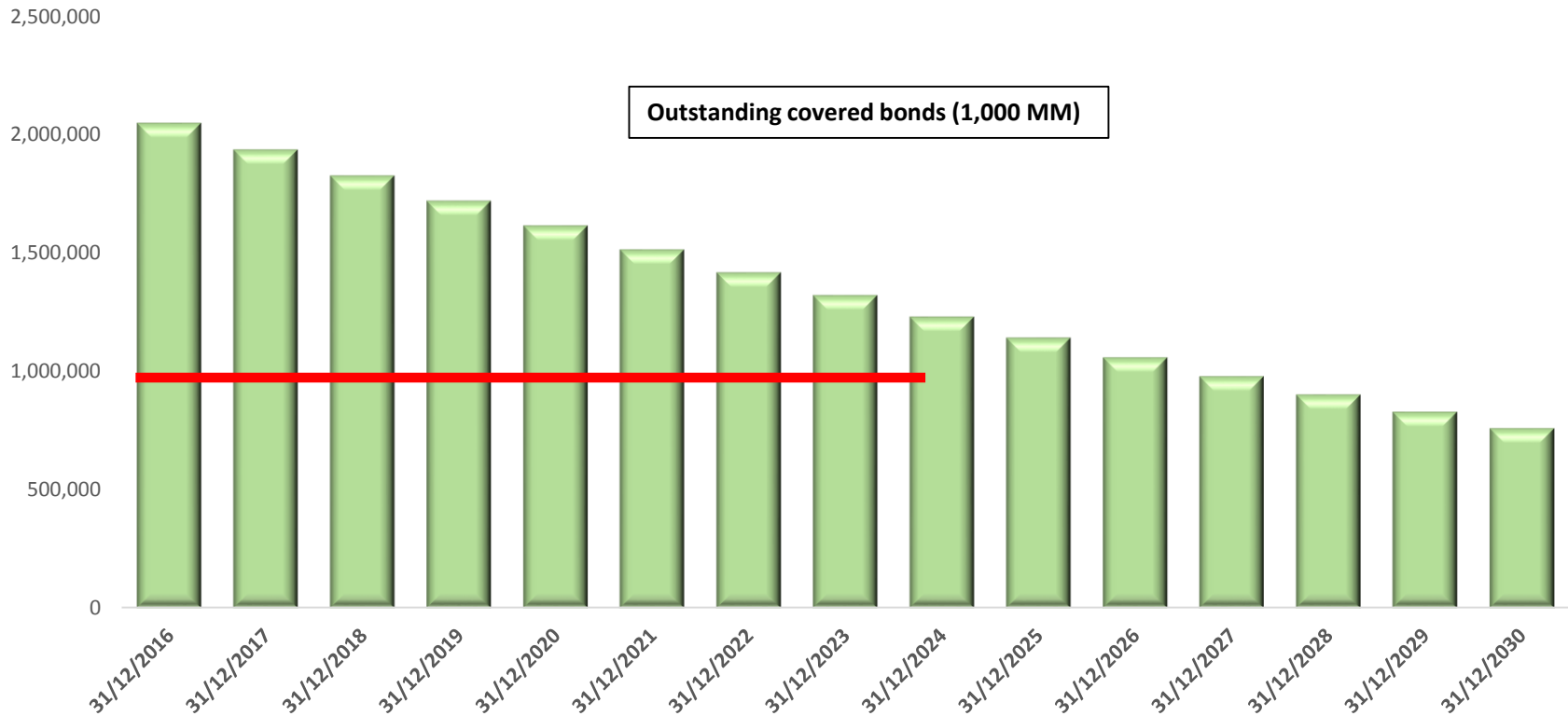
COMMERCIAL ELIGIBLE POOL	30/06/2016		30/09/2016	
Total amount	271,749		266,822	
Number of loans	2,890		2,871	
Number of debtors	2,705		2,697	
Average loan size	94		93	
Average LTV	39.01%		38.88%	
Average seasoning (months)	72.17		71.96	
Average remaining maturity (years)	14.83		14.69	
Average rate	2.37%		2.37%	
90+ days arrears	3.22%		3.21%	

Thousands of euros – Cut off September 2016

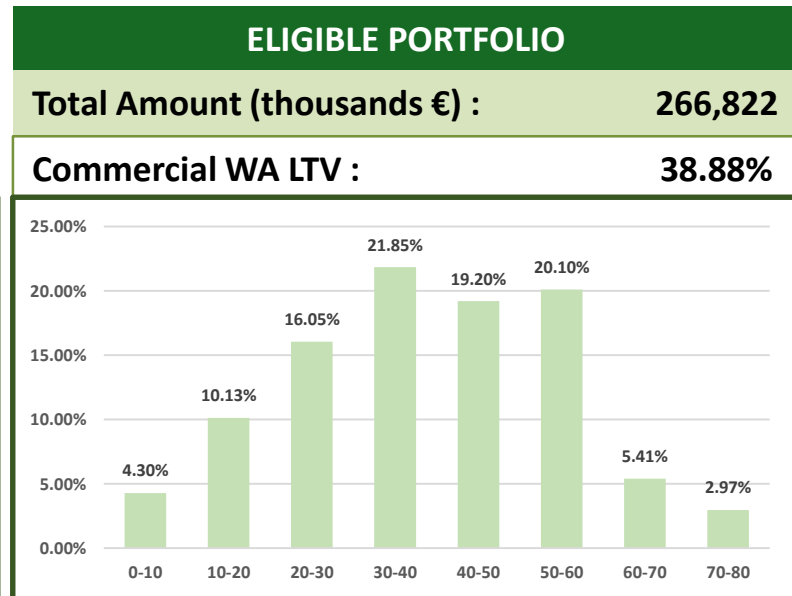
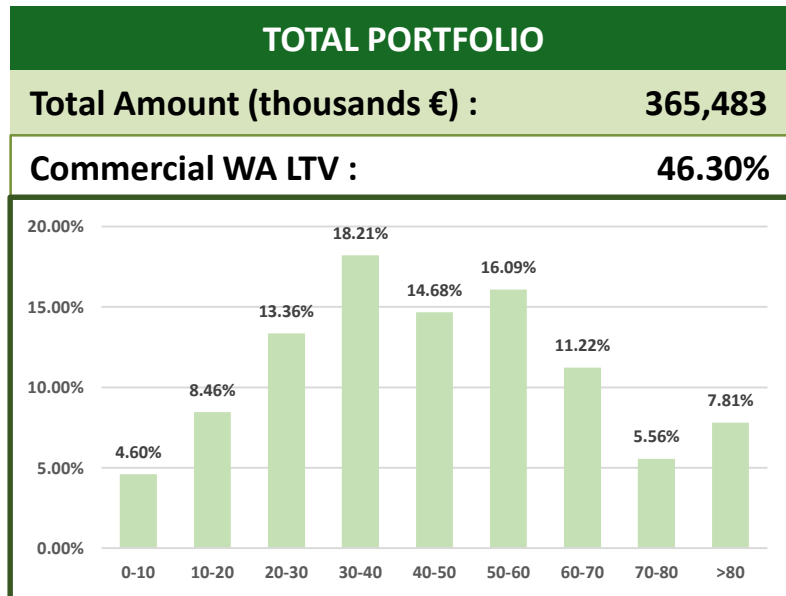
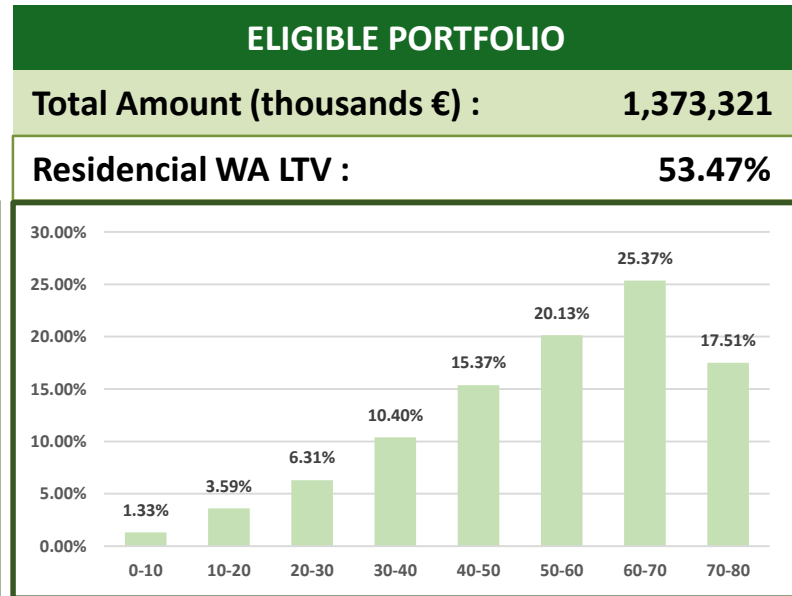
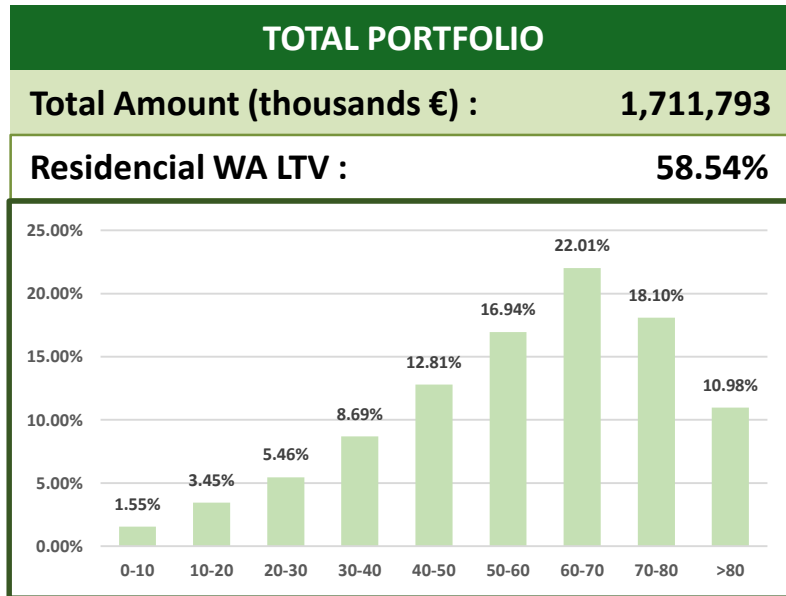


OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

## COVER POOL AMORTISATION PROFILE

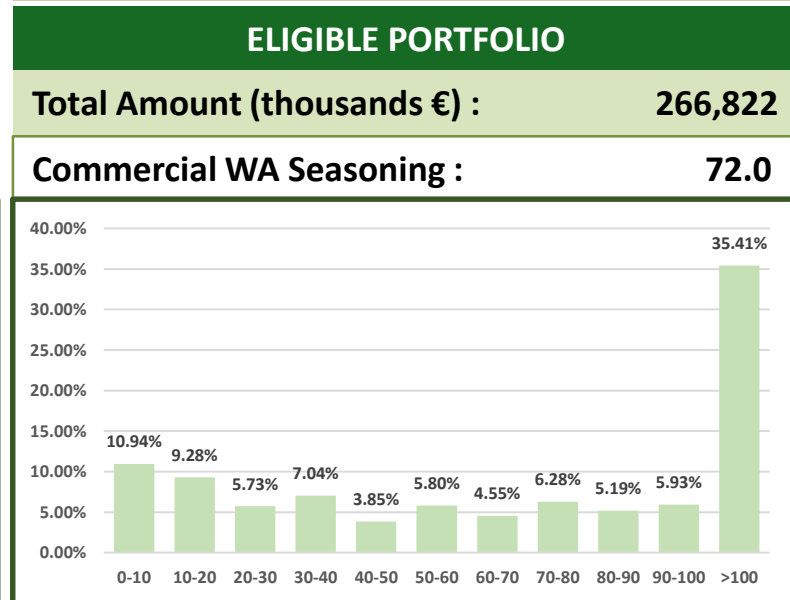
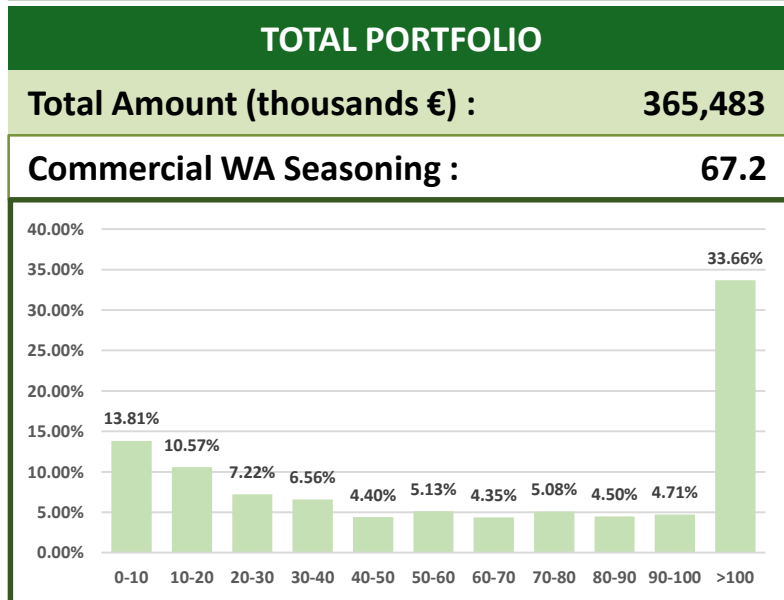
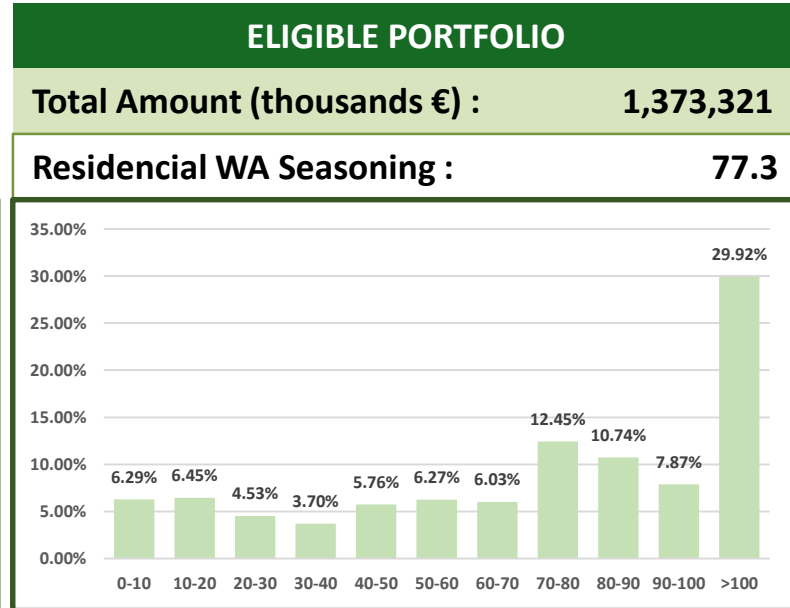
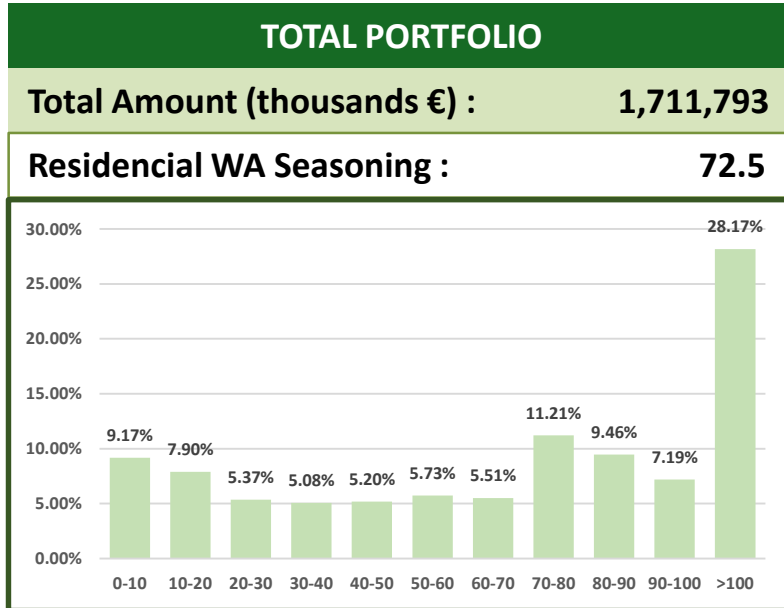


Contractual loans maturity  
Thousands of euros – Cut off September 2016

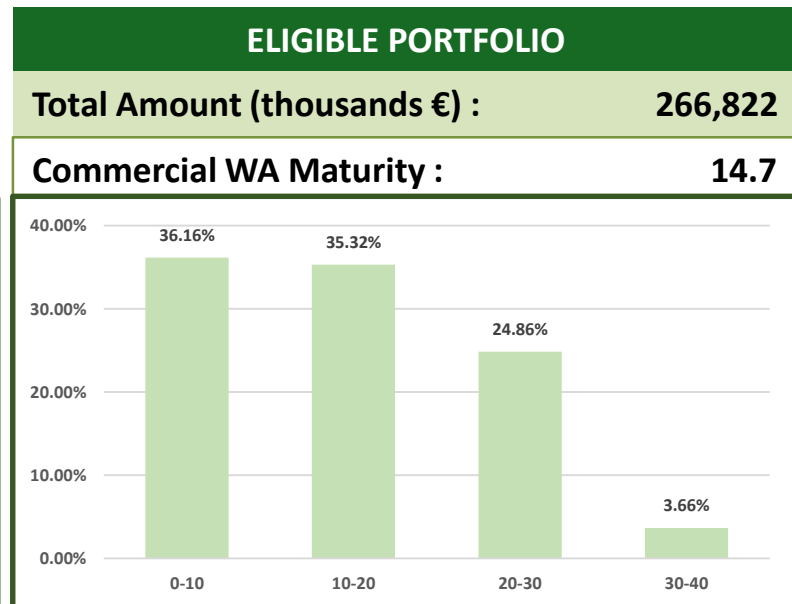
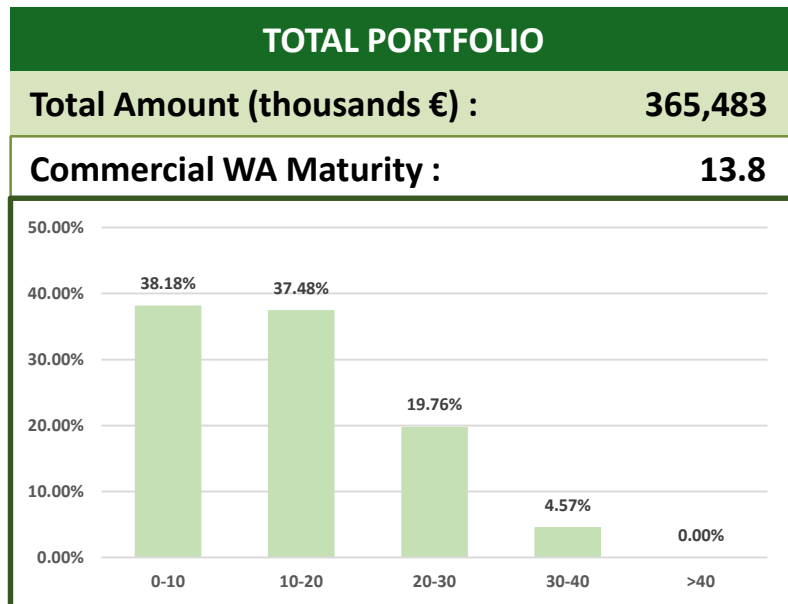
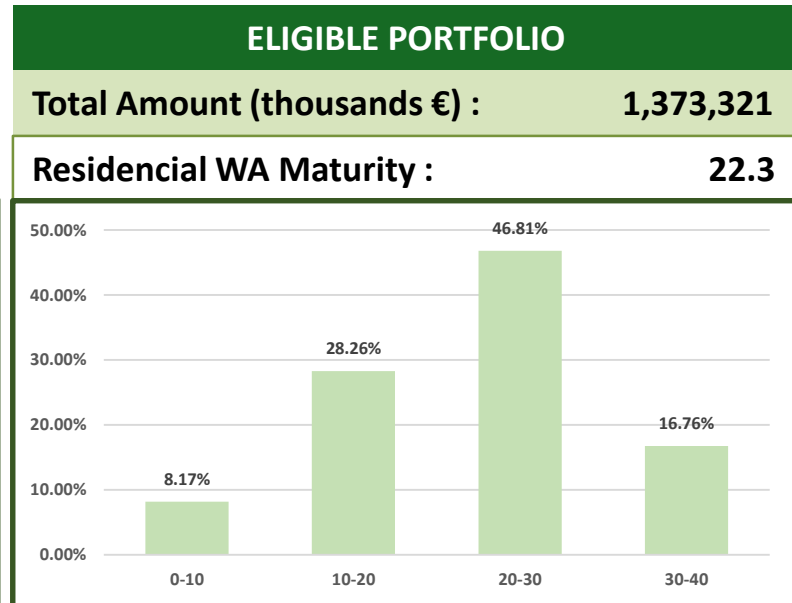
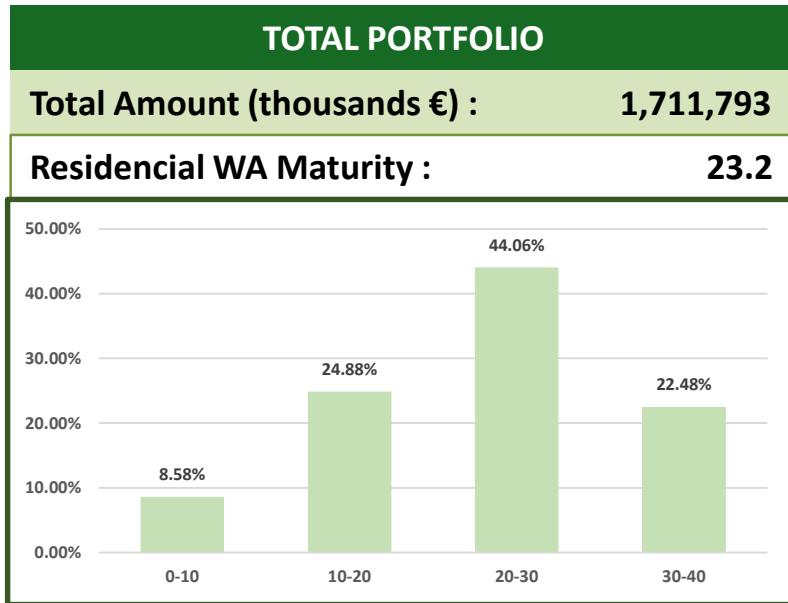


\* LTV Calculated on a WA basis – Cut off September 2016

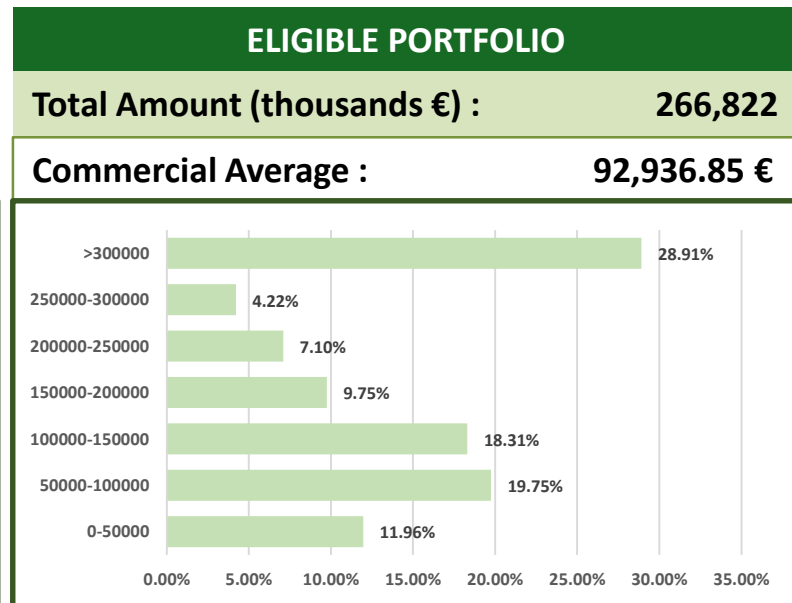
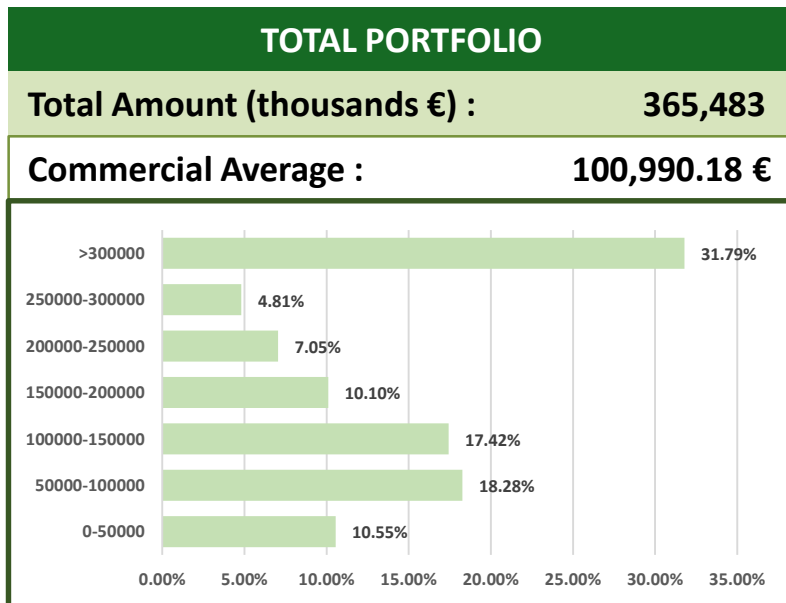
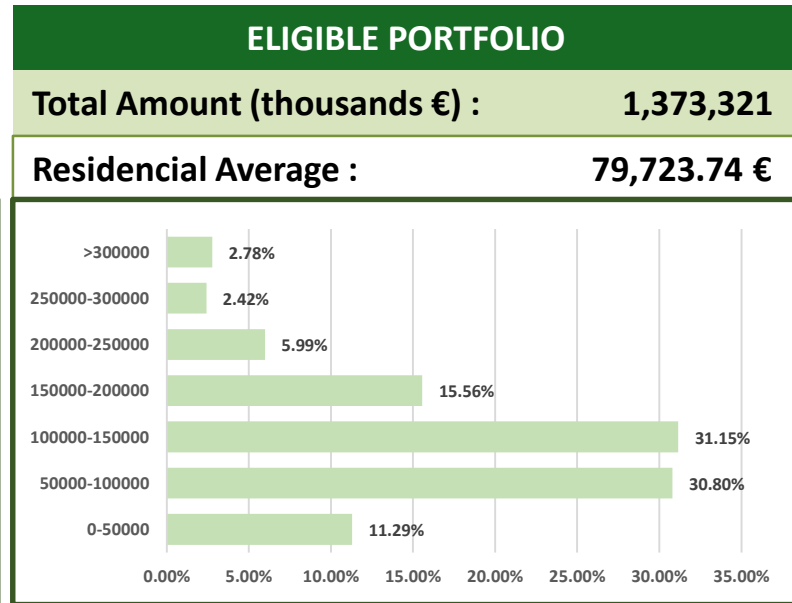
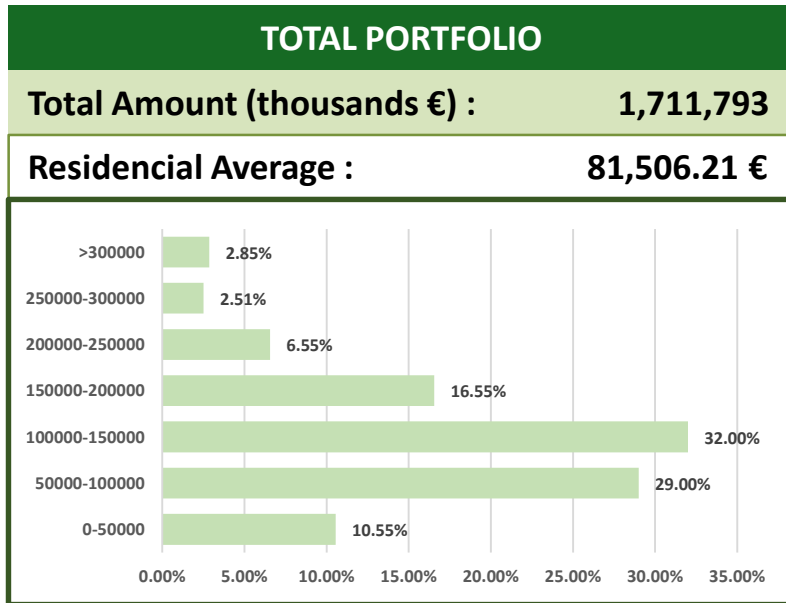




\* Seasoning Calculated on a WA basis – Cut off September 2016



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

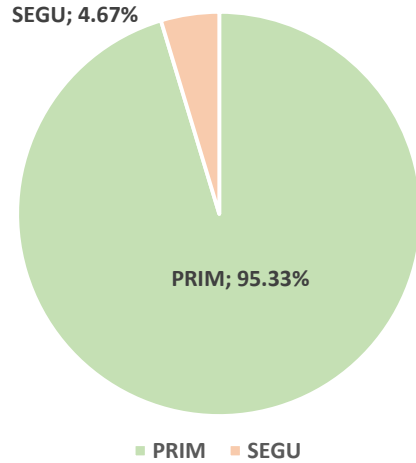


\* Current Loan Balance Calculated on a WA basis – Cut off September 2016

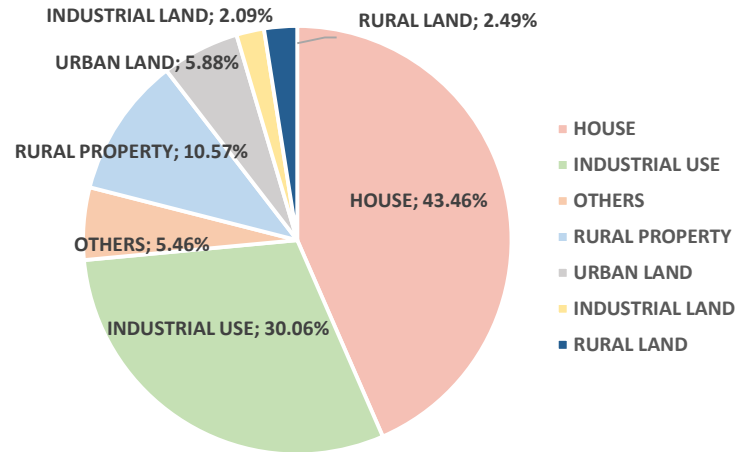


**TYPE OF PROPERTY**

**RESIDENTIAL**

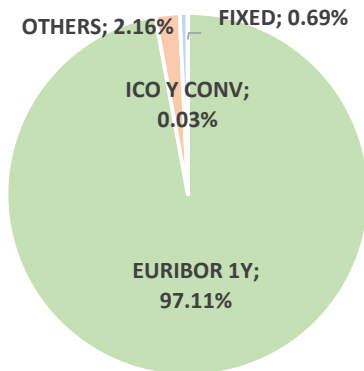


**COMMERCIAL**

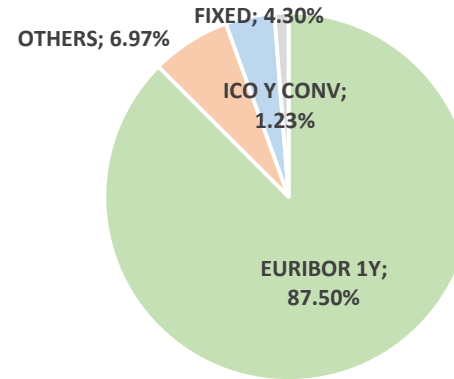


**REFERENCE RATE**

**RESIDENTIAL**



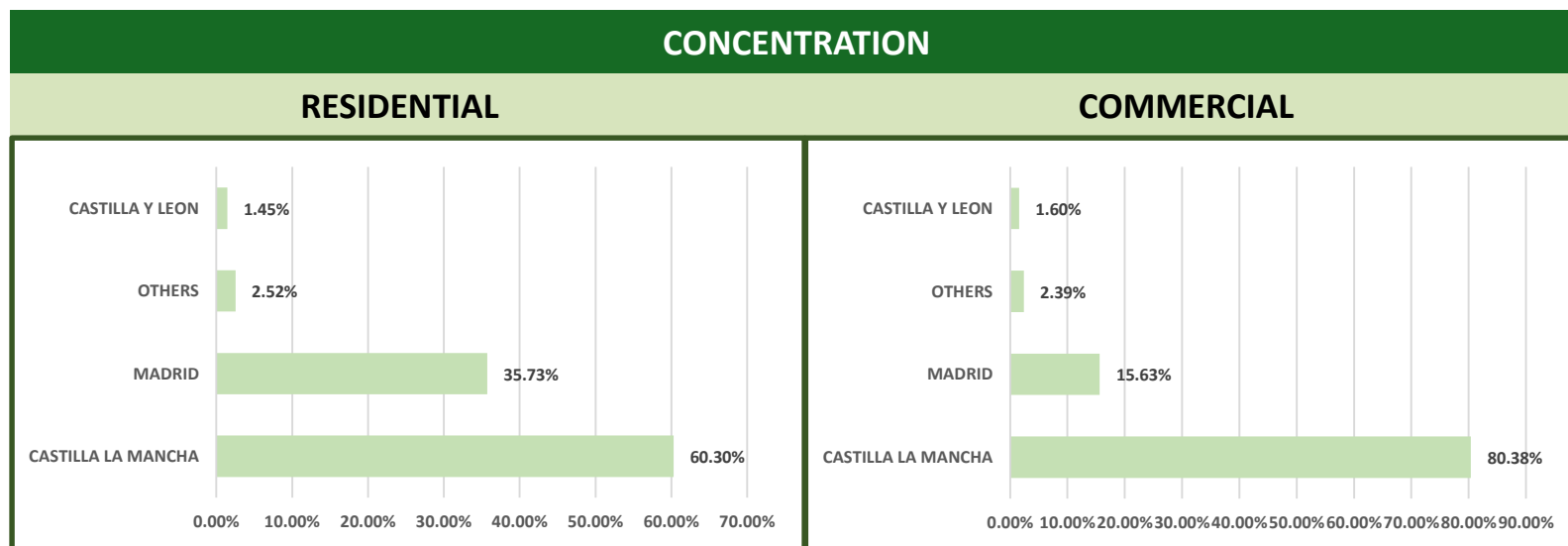
**COMMERCIAL**



\* On total portfolio – Cut off September 2016



<b>CONCENTRATION LTV</b>			
<b>RESIDENTIAL PORTFOLIO LTV</b>		<b>COMMERCIAL PORTFOLIO LTV</b>	
<b>CASTILLA LA MANCHA</b>	<b>58.32%</b>	<b>CASTILLA LA MANCHA</b>	<b>45.02%</b>
<b>MADRID</b>	<b>56.30%</b>	<b>MADRID</b>	<b>43.39%</b>
<b>CASTILLA Y LEÓN</b>	<b>53.22%</b>	<b>CASTILLA Y LEÓN</b>	<b>49.58%</b>
<b>OTHERS</b>	<b>53.31%</b>	<b>OTHERS</b>	<b>28.92%</b>



\* On total portfolio – Cut off September 2016



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