



COVER *Pool*
December 16



**CAJA RURAL
CASTILLA-LA MANCHA**



TOTAL PORTFOLIO		
	30/09/2016	31/12/2016
Total mortgage cover pool	2,077,277	2,115,410
Number of loans	24,621	25,044
Number of debtors	38,426	39,060
Elegible cover pool	1,640,143	1,672,595
Average loan size	84	84
Maximum CB issuance (80% eligible)	1,312,114	1,338,076
Average LTV	55.12%	54.87%
Average seasoning (months)	71.58	71.53
Average remaining maturity (years)	21.54	21.57
Average rate	1.64%	1.59%
90+ days arrears (cover pool)	3.63%	3.52%
90+ days arrears (residencial cover pool)	2.19%	2.09%
Outstanding covered bonds (Issued 01/10/2015)	1,000,000	1,000,000
Total overcollateralization	107.73%	111.54%
Eligible overcollateralization	64.01%	67.26%

Thousands of euros – Cut off December 2016



	RESIDENTIAL POOL	
	30/09/2016	31/12/2016
Total amount	1,711,793	1,742,520
Number of loans	21,002	21,398
Number of debtors	35,084	35,696
Elegible cover pool	1,373,321	1,401,399
Average loan size	82	81
Average LTV	58.54%	58.60%
Average seasoning (months)	72.52	72.65
Average remaining maturity (years)	23.18	23.20
Average rate	1.47%	1.43%
90+ days arrears	2.19%	2.09%

	COMMERCIAL POOL	
	30/09/2016	31/12/2016
Total amount	365,483	372,891
Number of loans	3,619	3,646
Number of debtors	3,342	3,364
Elegible cover pool	266,822	271,196
Average loan size	101	102
Average LTV	45.30%	46.50%
Average seasoning (months)	67.16	66.30
Average remaining maturity (years)	13.83	13.94
Average rate	2.42%	2.31%
90+ days arrears	10.39%	10.22%

Thousands of euros – Cut off December 2016



ELIGIBLE PORTFOLIO		
	30/09/2016	31/12/2016
Total amount	1,640,143	1,672,595
Number of loans	20,097	20,553
Number of debtors	31,478	32,148
Average loan size	82	81
Average LTV	51.09%	50.70%
Average seasoning (months)	76.44	77.30
Average remaining maturity (years)	21.06	20.99
Average rate	1.64%	1.59%
90+ days arrears (cover pool)	1.02%	1.14%
90+ days arrears (residencial cover pool)	0.59%	0.65%
Outstanding covered bonds	1,000,000	1,000,000
Eligible overcollateralization	64.01%	67.26%

Thousands of euros – Cut off December 2016



RESIDENTIAL ELIGIBLE POOL		
	30/09/2016	31/12/2016
Total amount	1,373,321	1,401,399
Number of loans	17,226	17,649
Number of debtors	28,773	29,427
Average loan size	80	79
Average LTV	53.47%	53.33%
Average seasoning (months)	77.31	78.32
Average remaining maturity (years)	22.30	22.22
Average rate	1.39%	1.34%
90+ days arrears	0.59%	0.65%

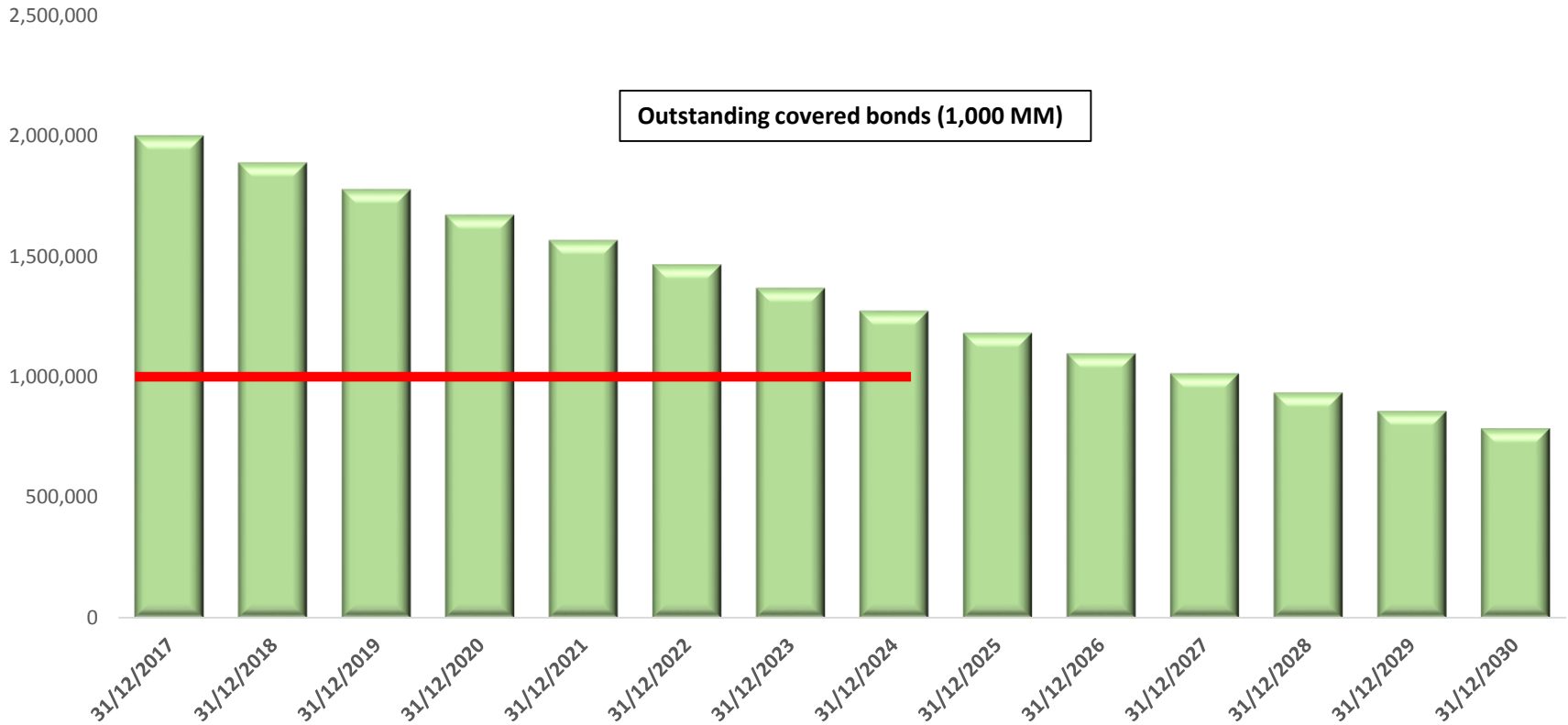
COMMERCIAL ELIGIBLE POOL		
	30/09/2016	31/12/2016
Total amount	266,822	271,196
Number of loans	2,871	2,904
Number of debtors	2,705	2,721
Average loan size	93	93
Average LTV	38.88%	37.09%
Average seasoning (months)	71.96	72.04
Average remaining maturity (years)	14.69	14.66
Average rate	2.37%	2.25%
90+ days arrears	3.21%	3.66%

Thousands of euros – Cut off December 2016

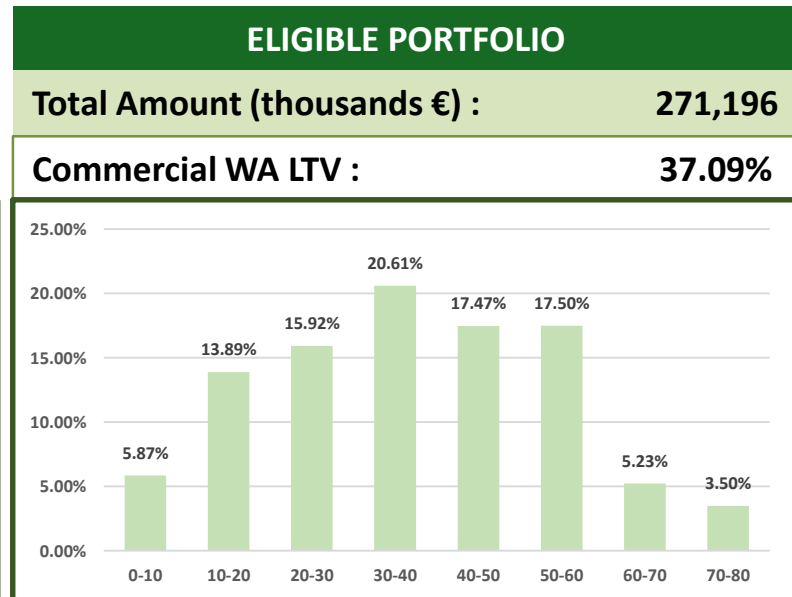
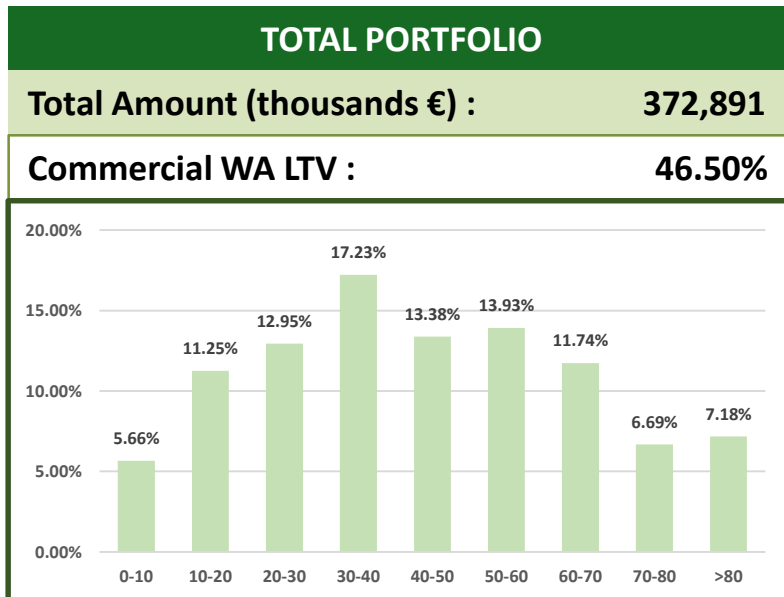
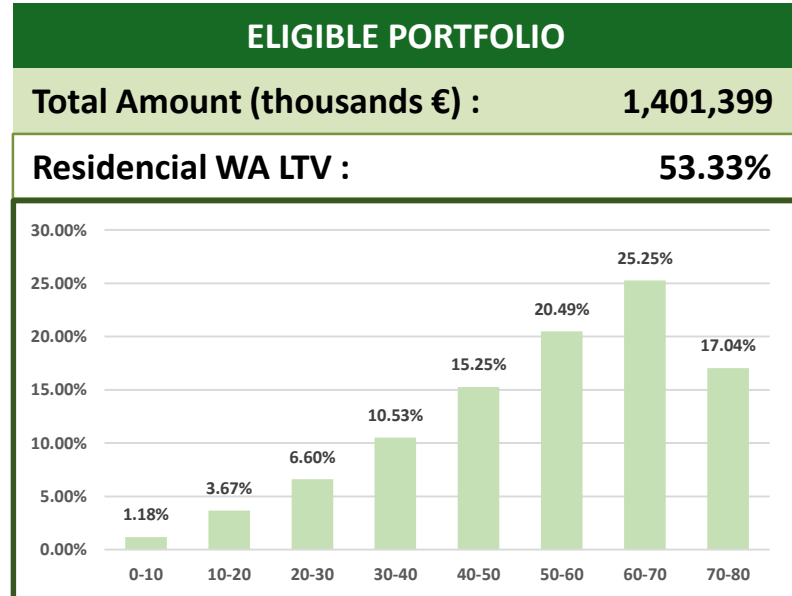
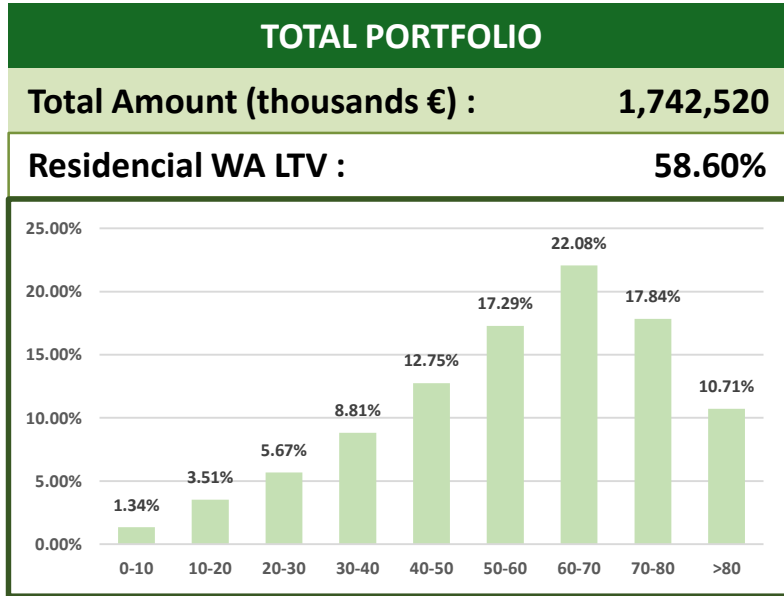


OUTSTANDING COVERED BONDS	
ES0457089003 (Maturity: 10/01/2021)	500,000
ES0457089011 (Maturity: 05/27/2024)	500,000

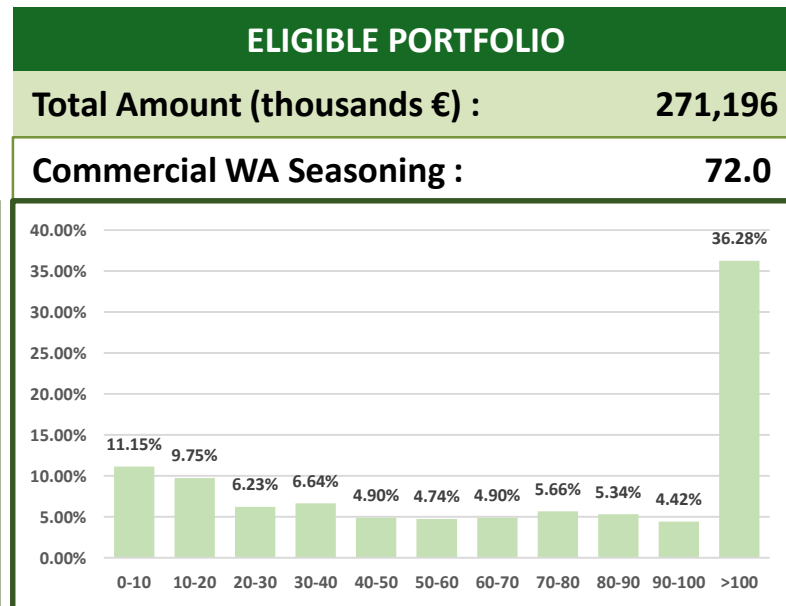
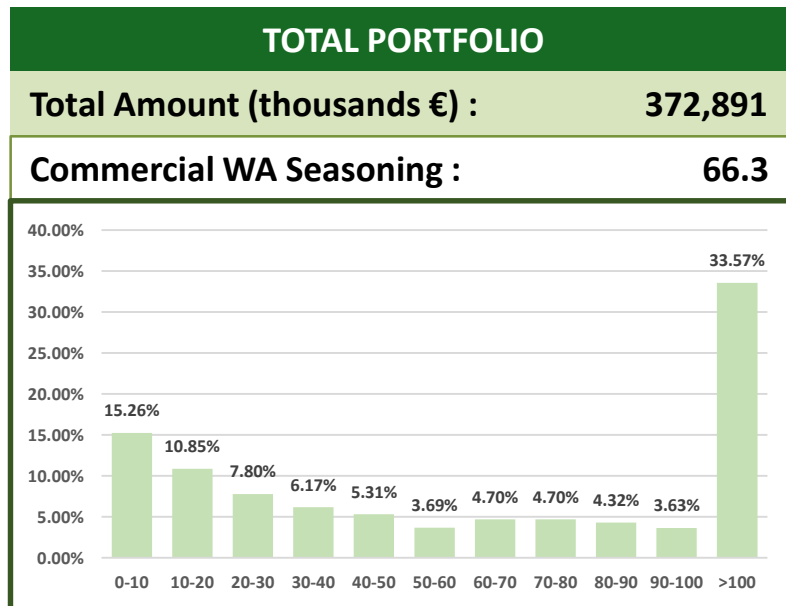
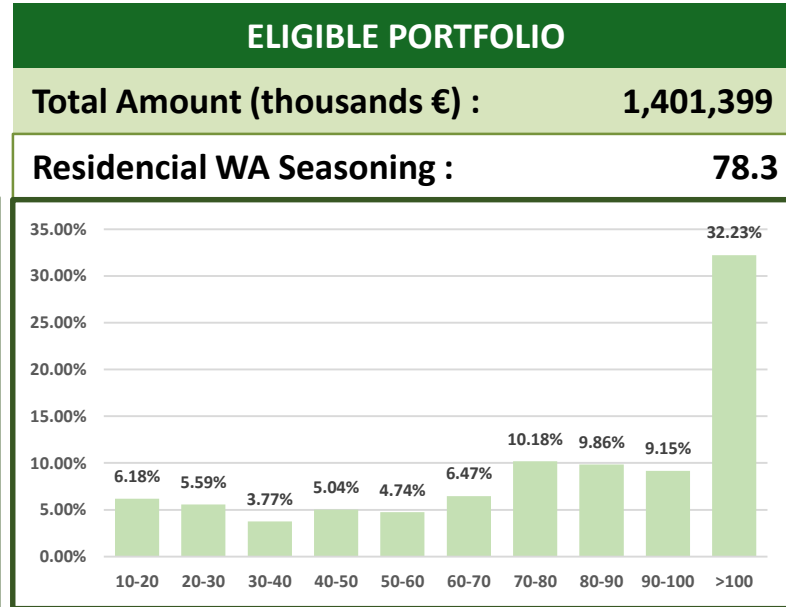
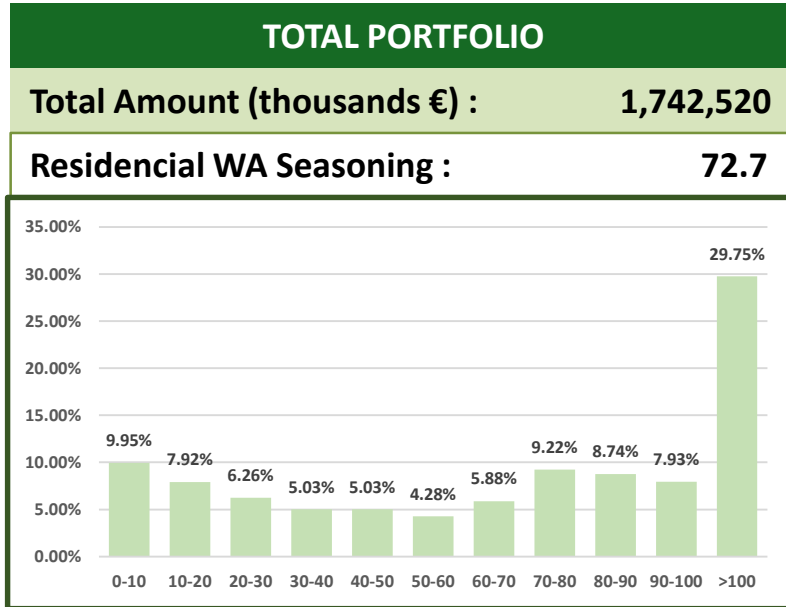
COVER POOL AMORTISATION PROFILE



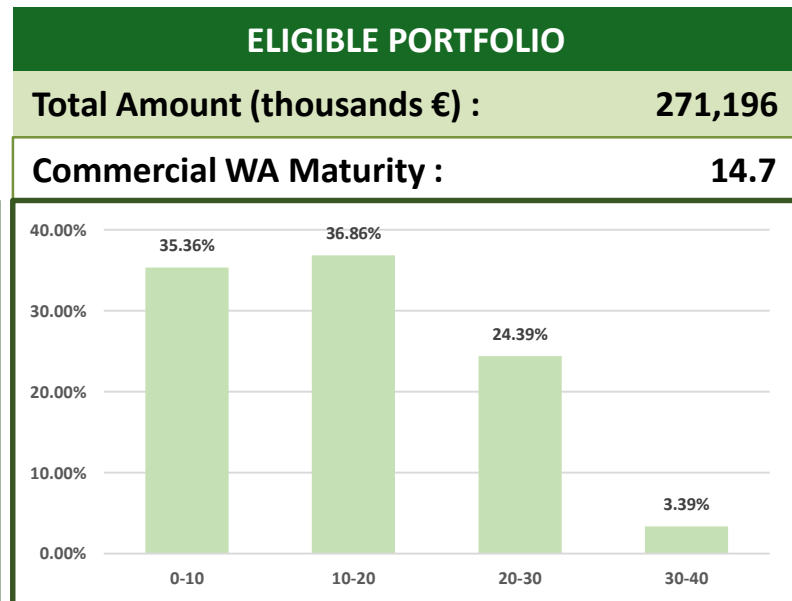
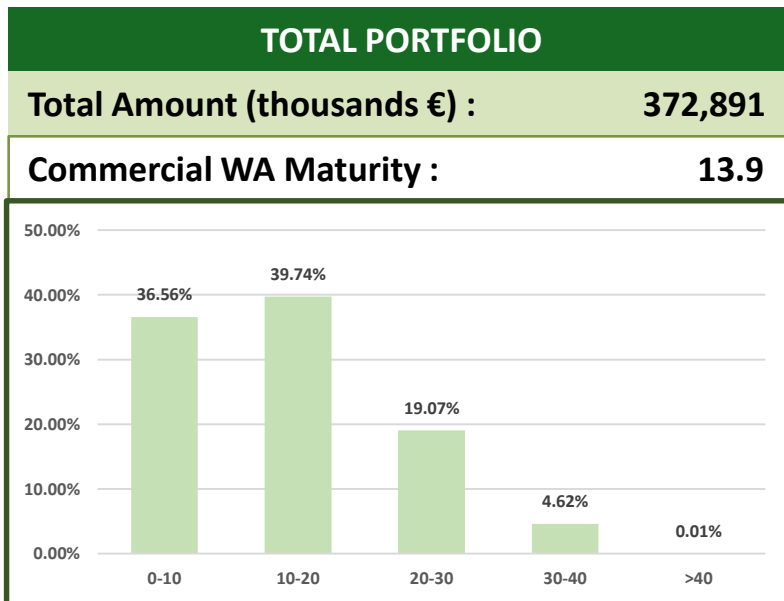
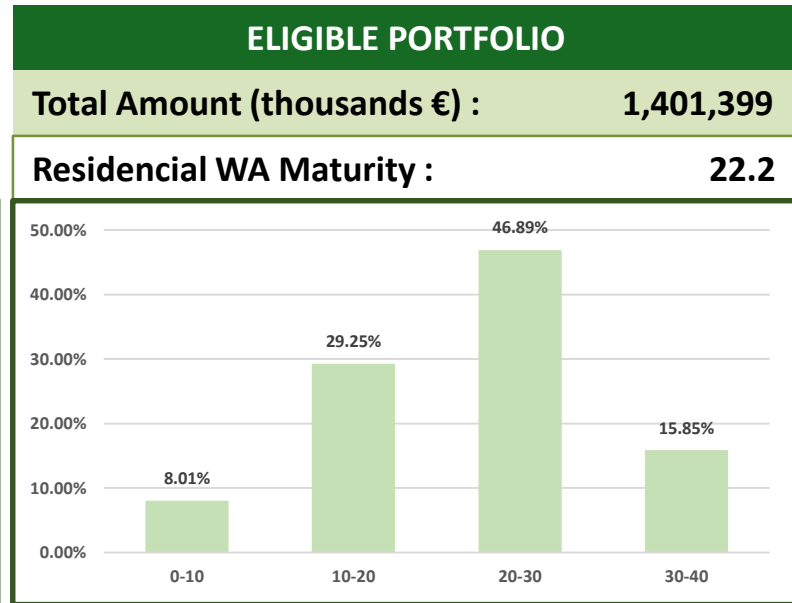
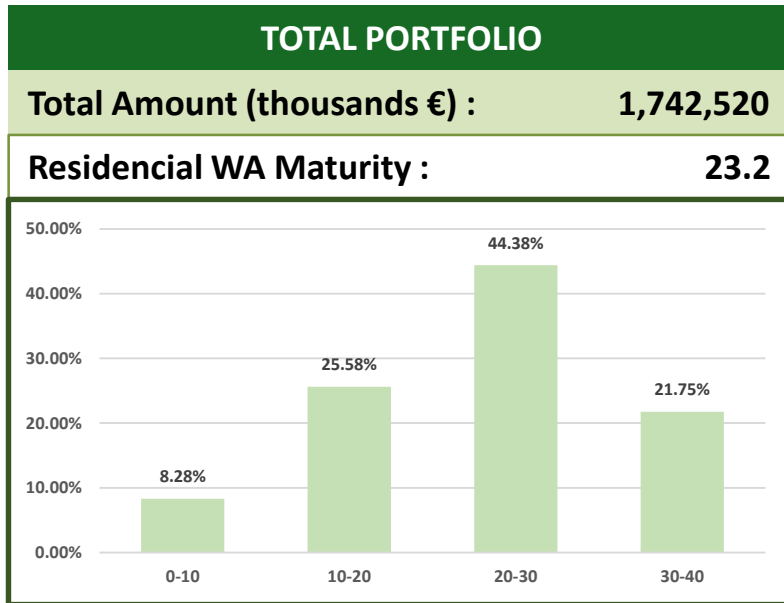
Contractual loans maturity
Thousands of euros – Cut off December 2016



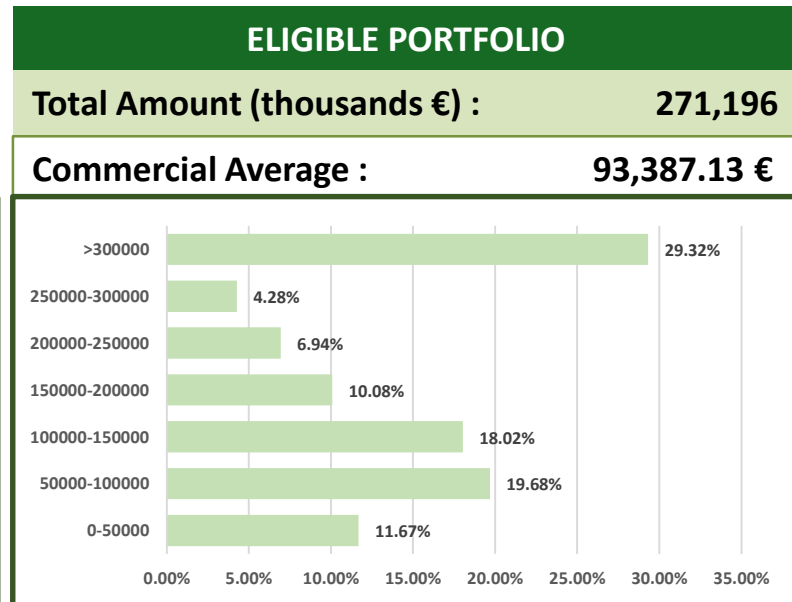
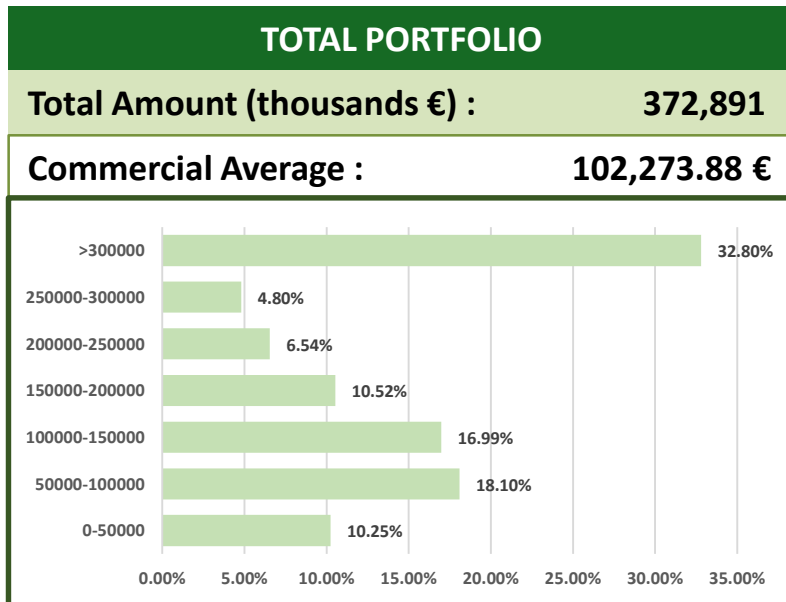
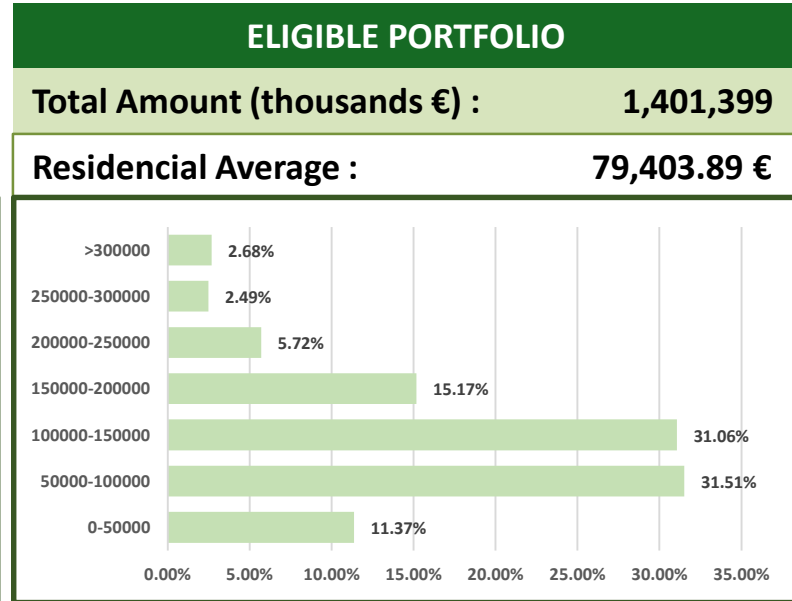
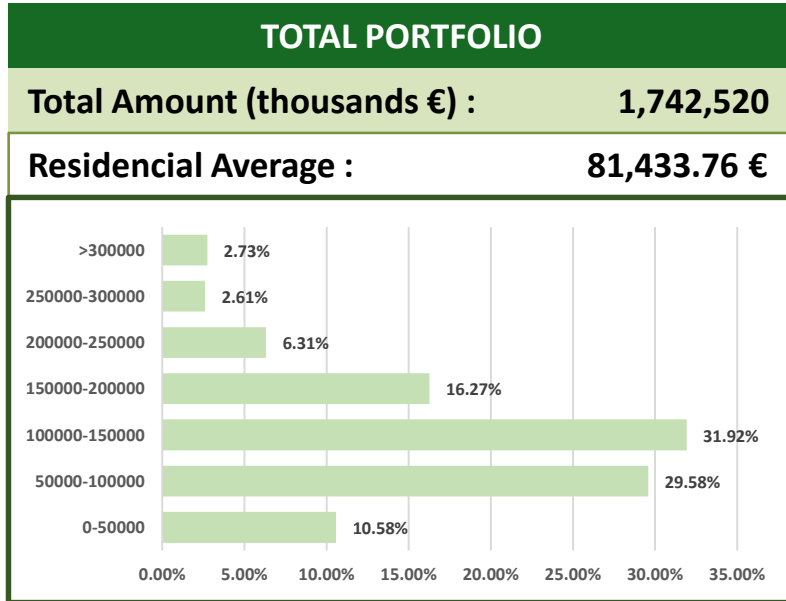
* LTV Calculated on a WA basis – Cut off December 2016



* Seasoning Calculated on a WA basis – Cut off December 2016



* Maturity Calculated on a WA basis – Cut off December 2016

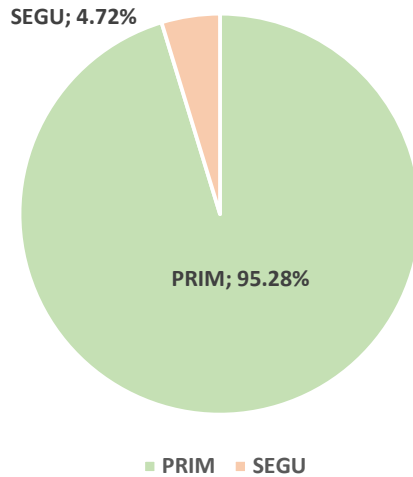


* Current Loan Balance Calculated on a WA basis – Cut off December 2016

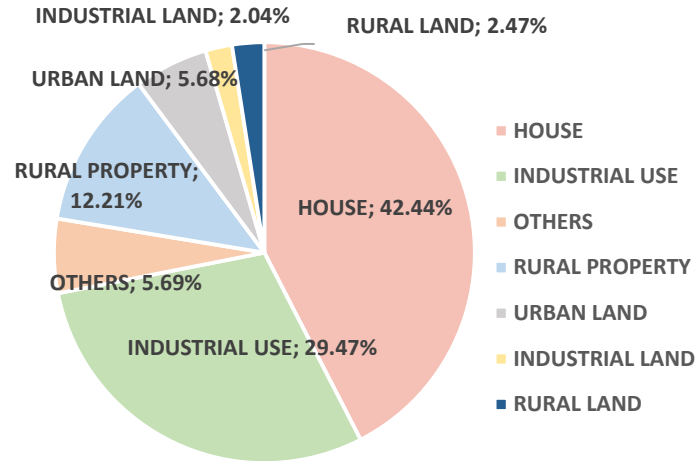


TYPE OF PROPERTY

RESIDENTIAL



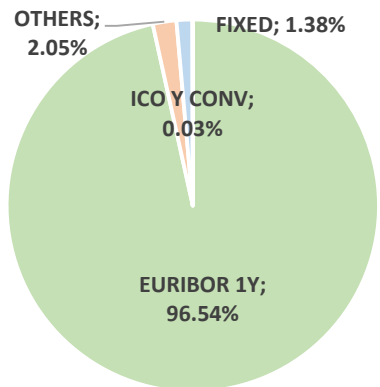
COMMERCIAL



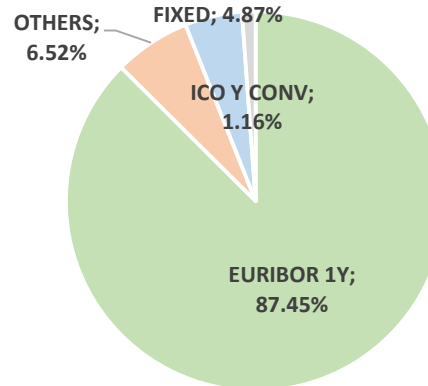
- HOUSE
- INDUSTRIAL USE
- OTHERS
- RURAL PROPERTY
- URBAN LAND
- INDUSTRIAL LAND
- RURAL LAND

REFERENCE RATE

RESIDENTIAL



COMMERCIAL



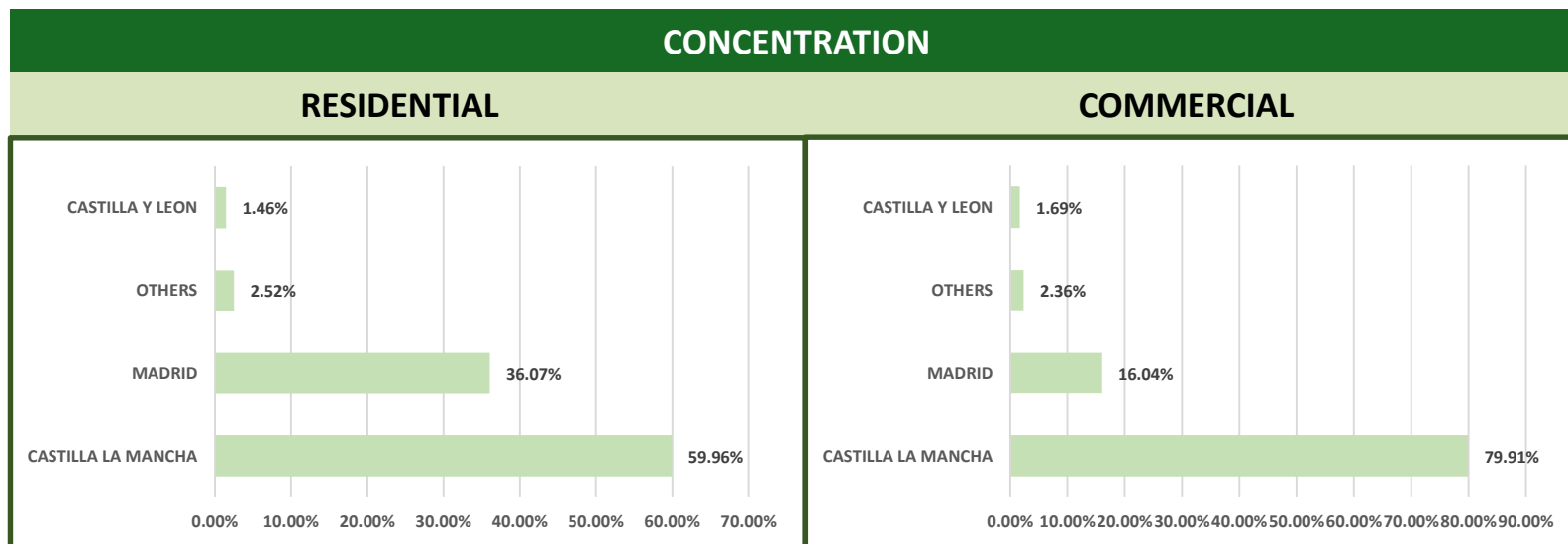
- EURIBOR 1Y
- OTHERS
- FIXED
- ICO Y CONV

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

* On total portfolio – Cut off December 2016



CONCENTRATION LTV			
RESIDENTIAL PORTFOLIO LTV		COMMERCIAL PORTFOLIO LTV	
CASTILLA LA MANCHA	57.95%	CASTILLA LA MANCHA	43.42%
MADRID	56.67%	MADRID	44.96%
CASTILLA Y LEÓN	53.64%	CASTILLA Y LEÓN	47.98%
OTHERS	53.90%	OTHERS	29.81%



* On total portfolio – Cut off December 2016



Headquarters

**Caja Rural de Castilla La Mancha, S.C.C.
C/ Méjico, 2
45004 Toledo
Toledo (Spain)**

Tel: +34 925 269600

www.cajaruralcastillalamancha.es

E-mail: investors@cajaruralclm.es

Ignacio Naranjo

CFO

Tel: +34 925 269606

Fax: +34 925 274992

E-mail: inaranjo@cajaruralclm.es

Julián Sanchez-Mayoral

Head of Credit Risk

Tel: +34 925 269607

Fax: +34 925 274983

E-mail: jsmayoral@cajaruralclm.es



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