



COVER *Pool*
March 16



**CAJA RURAL
CASTILLA-LA MANCHA**



TOTAL PORTFOLIO		
	31/12/2015	31/03/2016
Total mortgage cover pool	1,992,088	2,012,432
Number of loans	23,485	23,755
Number of debtors	36,658	37,077
Elegible cover pool	1,603,447	1,615,711
Average loan size	85	85
Maximum CB issuance (80% eligible)	1,282,758	1,292,569
Average LTV	54.46%	54.63%
Average seasoning (months)	70.05	70.77
Average remaining maturity (years)	21.57	21.56
Average rate	1.91%	1.82%
90+ days arrears (cover pool)	3.45%	3.48%
90+ days arrears (residencial cover pool)	2.12%	2.16%
Outstanding covered bonds (Issued 01/10/2015)	500,000	500,000
Total overcollateralization	298.42%	302.49%
Eligible overcollateralization	220.69%	223.14%

Thousands of euros – Cut off March 2016



	RESIDENTIAL POOL	
	31/12/2015	31/03/2016
Total amount	1,631,466	1,649,145
Number of loans	19,847	20,107
Number of debtors	33,310	33,711
Elegible cover pool	1,330,193	1,340,310
Average loan size	82	82
Average LTV	57.06%	57.15%
Average seasoning (months)	70.53	71.47
Average remaining maturity (years)	23.23	23.19
Average rate	1.74%	1.65%
90+ days arrears	2.12%	2.16%

	COMMERCIAL POOL	
	31/12/2015	31/03/2016
Total amount	360,622	363,287
Number of loans	3,638	3,648
Number of debtors	3,348	3,366
Elegible cover pool	273,254	275,401
Average loan size	99	100
Average LTV	42.67%	43.18%
Average seasoning (months)	67.85	67.58
Average remaining maturity (years)	14.03	14.15
Average rate	2.69%	2.58%
90+ days arrears	9.48%	9.50%

Thousands of euros – Cut off March 2016



ELIGIBLE PORTFOLIO		
	31/12/2015	31/03/2016
Total amount	1,603,447	1,615,711
Number of loans	19,330	19,529
Number of debtors	30,260	30,817
Average loan size	83	83
Average LTV	51.03%	50.98%
Average seasoning (months)	73.46	74.57
Average remaining maturity (years)	21.16	21.11
Average rate	1.91%	1.82%
90+ days arrears (cover pool)	1.22%	1.23%
90+ days arrears (residencial cover pool)	0.67%	0.64%
Outstanding covered bonds	500,000	500,000
Eligible overcollateralization	220.69%	223.14%

Thousands of euros – Cut off March 2016



	RESIDENTIAL ELIGIBLE POOL	
	31/12/2015	31/03/2016
Total amount	1,330,193	1,340,310
Number of loans	16,414	16,610
Number of debtors	27,544	27,838
Average loan size	81	81
Average LTV	53.69%	53.59%
Average seasoning (months)	73.70	75.07
Average remaining maturity (years)	22.51	22.42
Average rate	1.67%	1.58%
90+ days arrears	0.67%	0.64%

	COMMERCIAL ELIGIBLE POOL	
	31/12/2015	31/03/2016
Total amount	273,254	275,401
Number of loans	2,916	2,919
Number of debtors	2,716	2,979
Average loan size	94	94
Average LTV	38.06%	38.31%
Average seasoning (months)	72.30	72.15
Average remaining maturity (years)	14.62	14.74
Average rate	2.59%	2.49%
90+ days arrears	3.92%	4.11%

Thousands of euros – Cut off March 2016

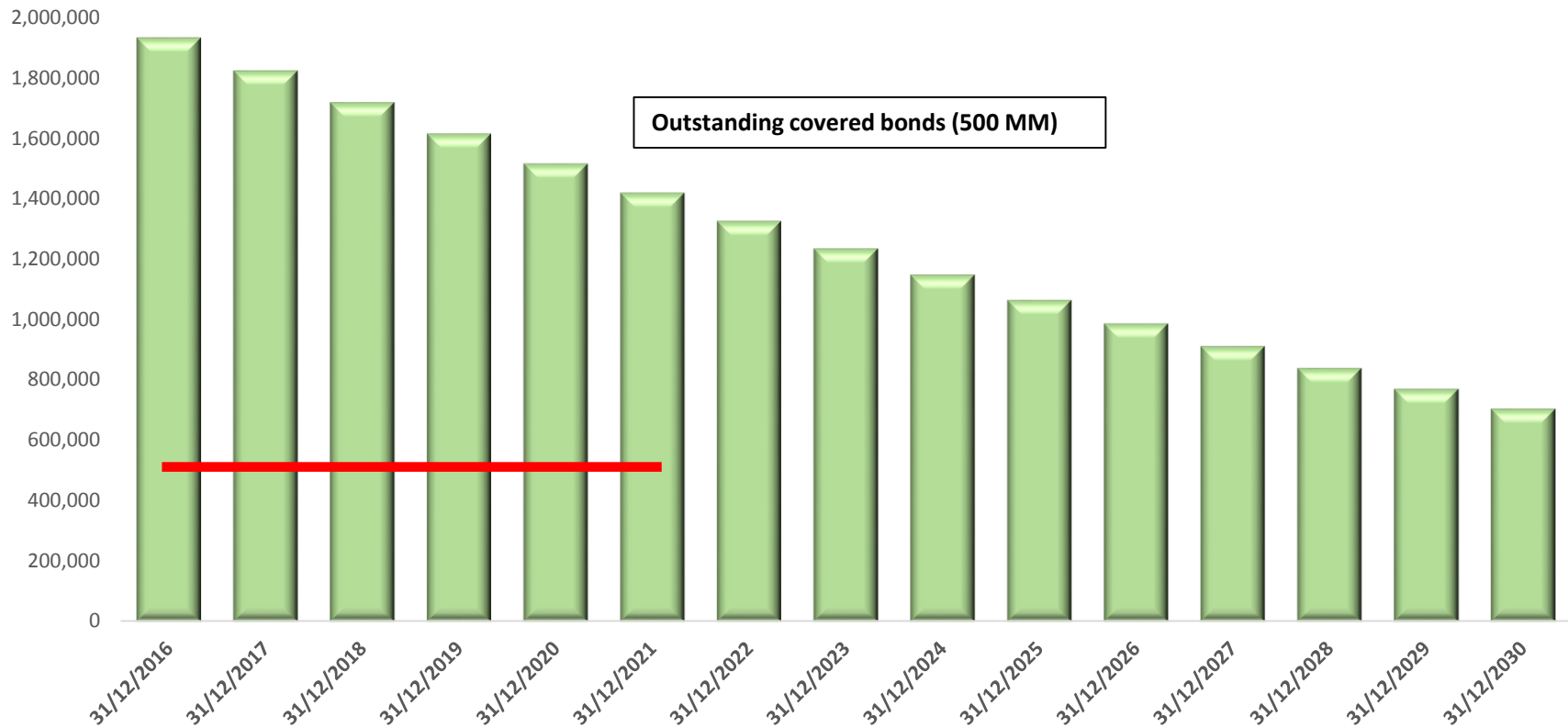


OUTSTANDING COVERED BONDS

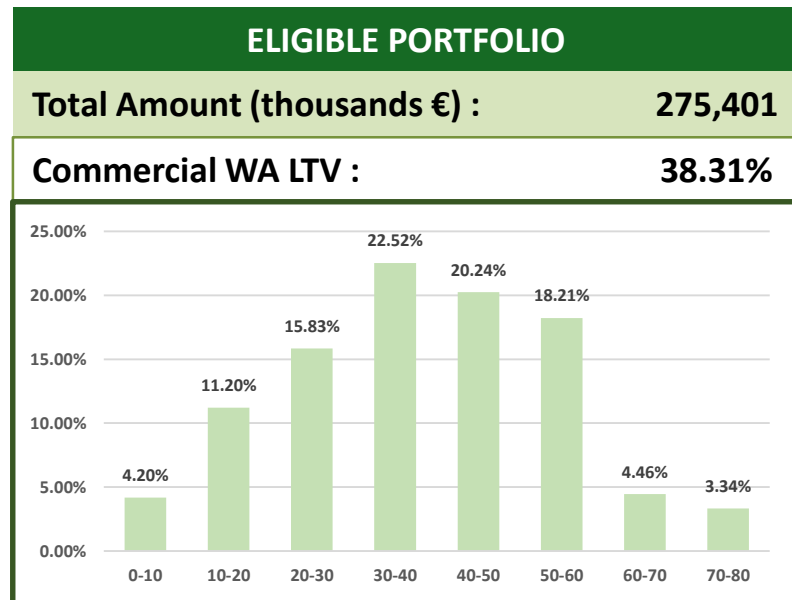
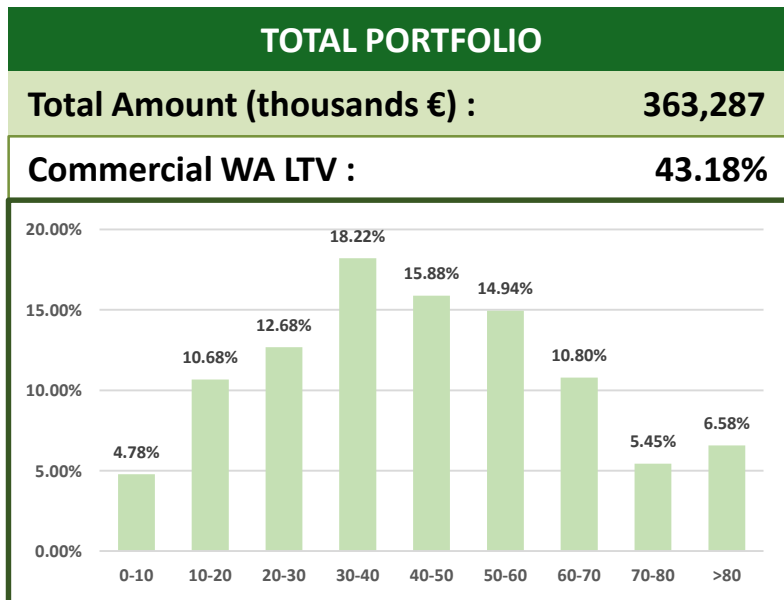
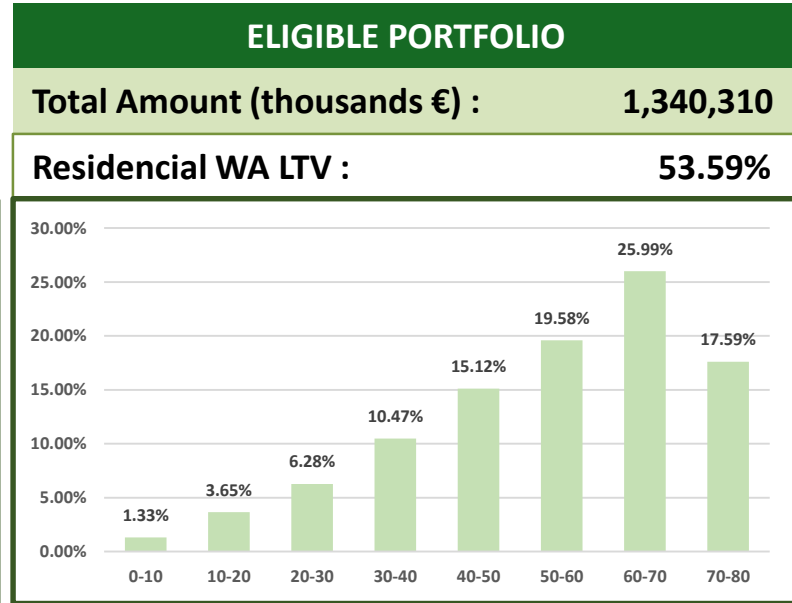
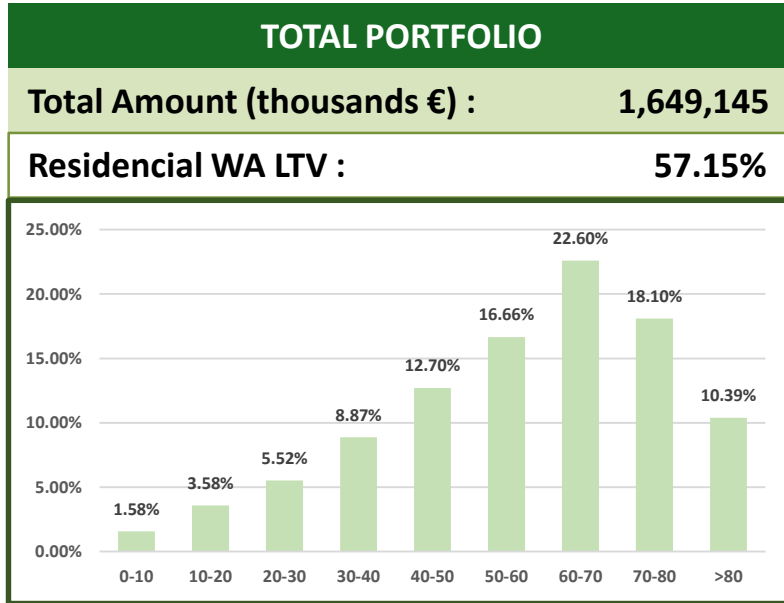
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500,000

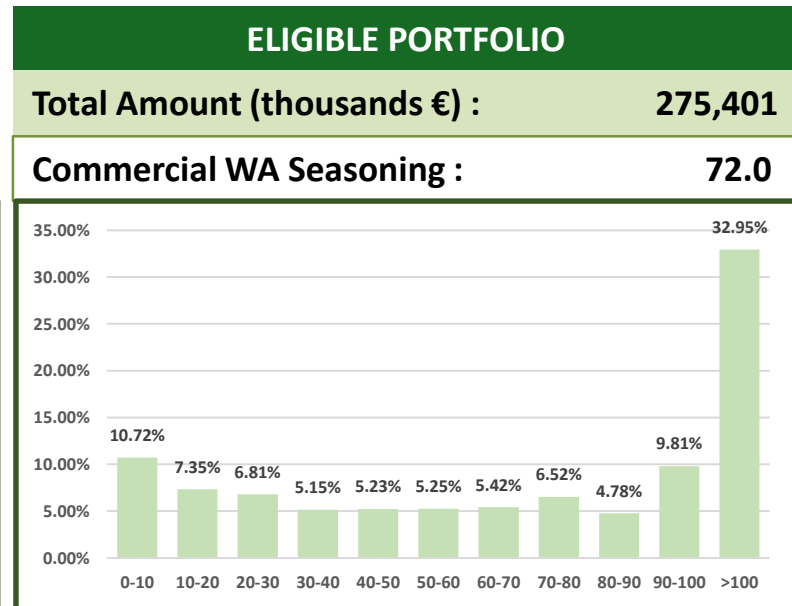
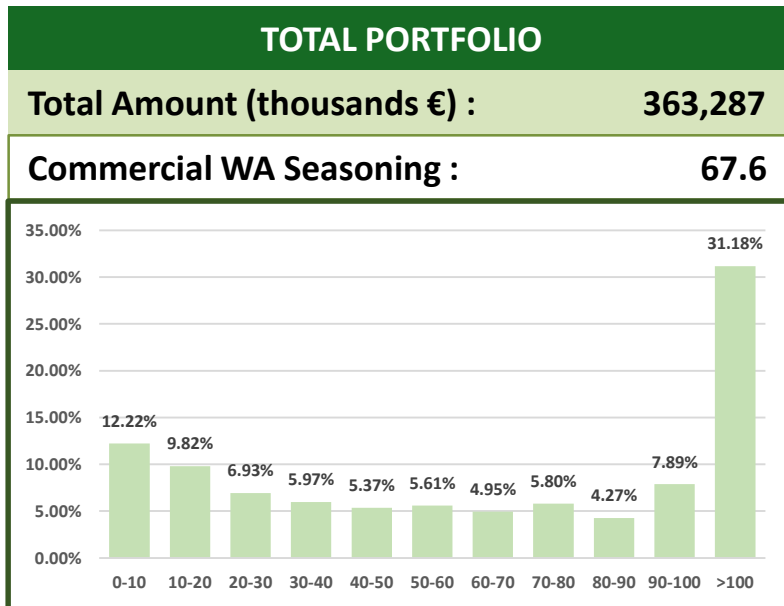
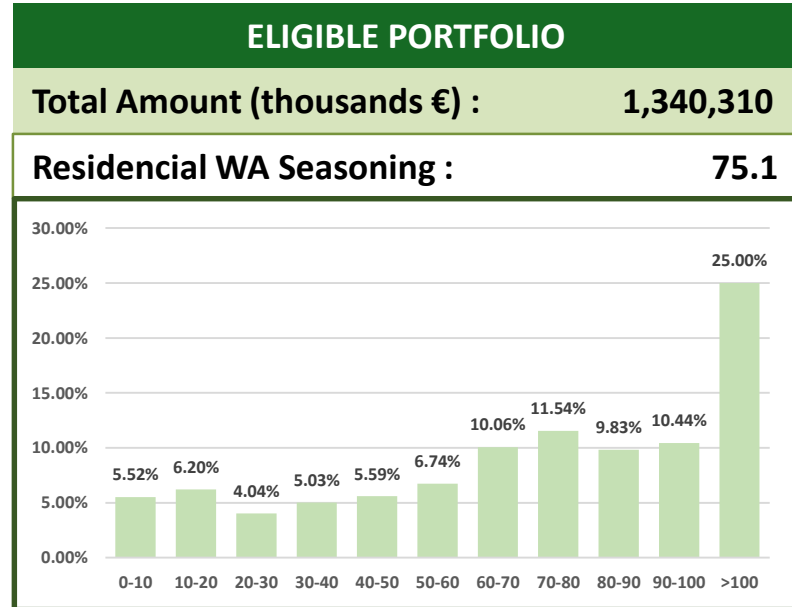
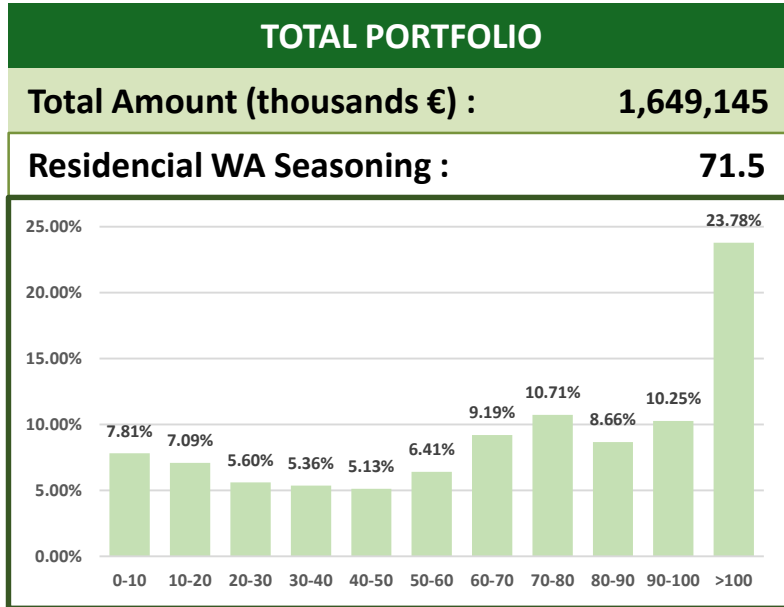
COVER POOL AMORTISATION PROFILE



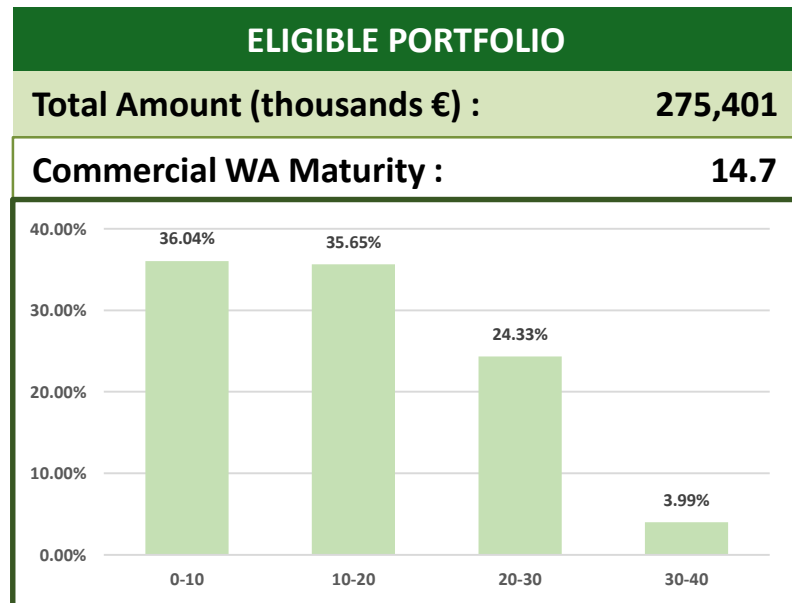
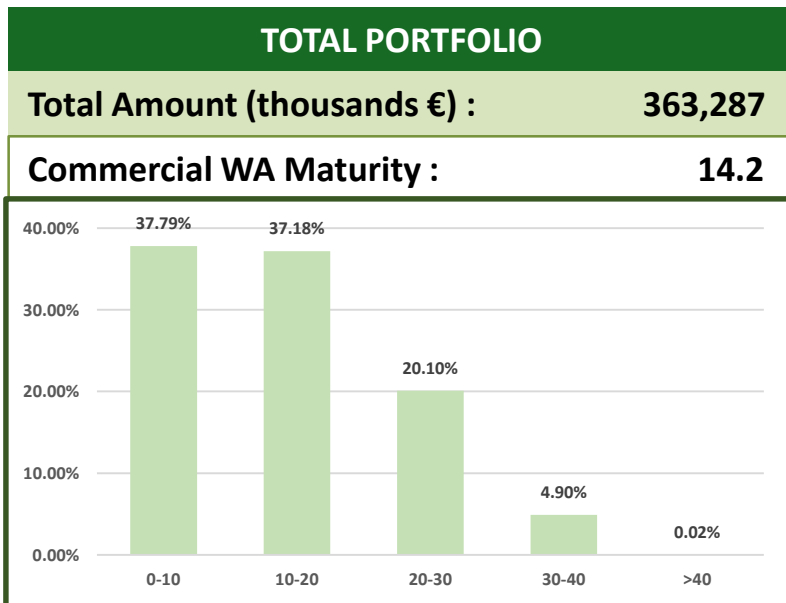
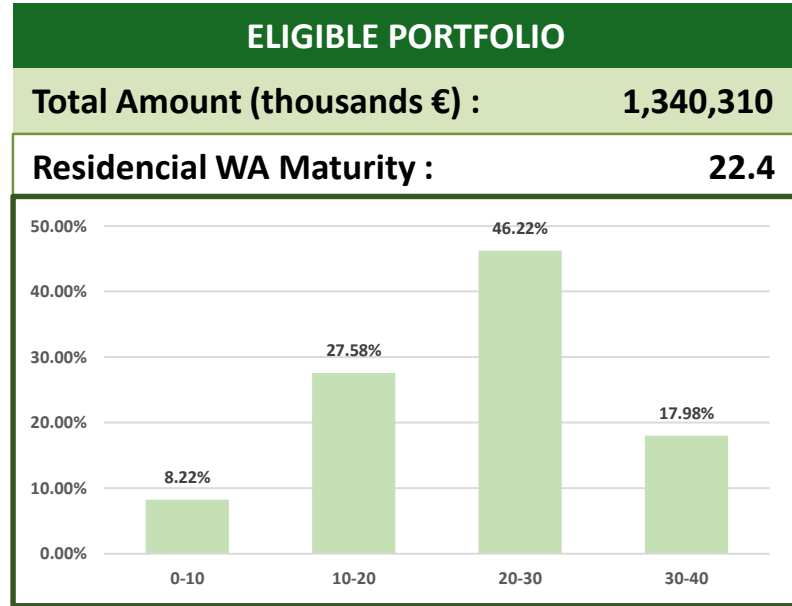
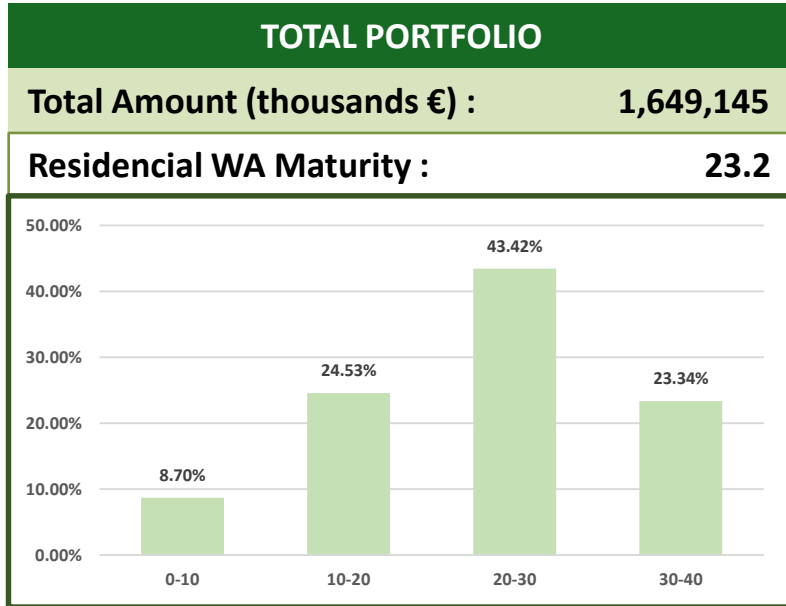
Contractual loans maturity
Thousands of euros – Cut off March 2016



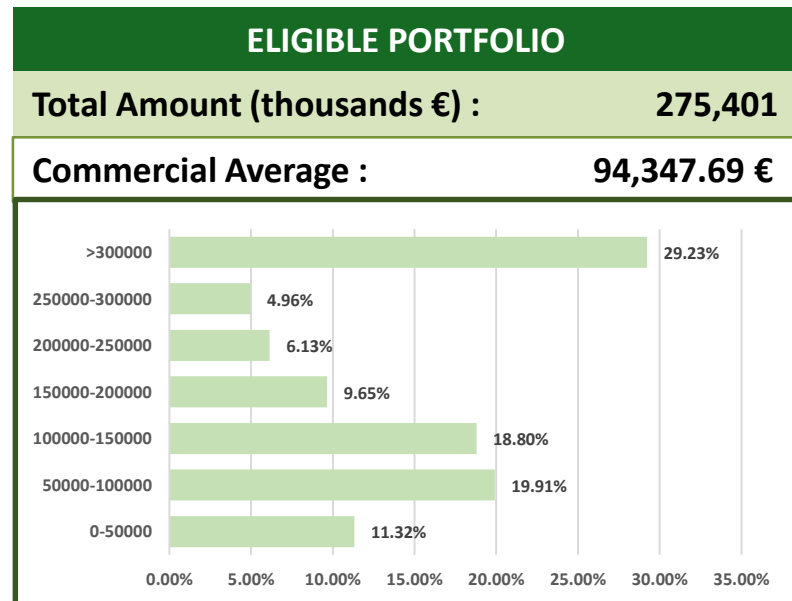
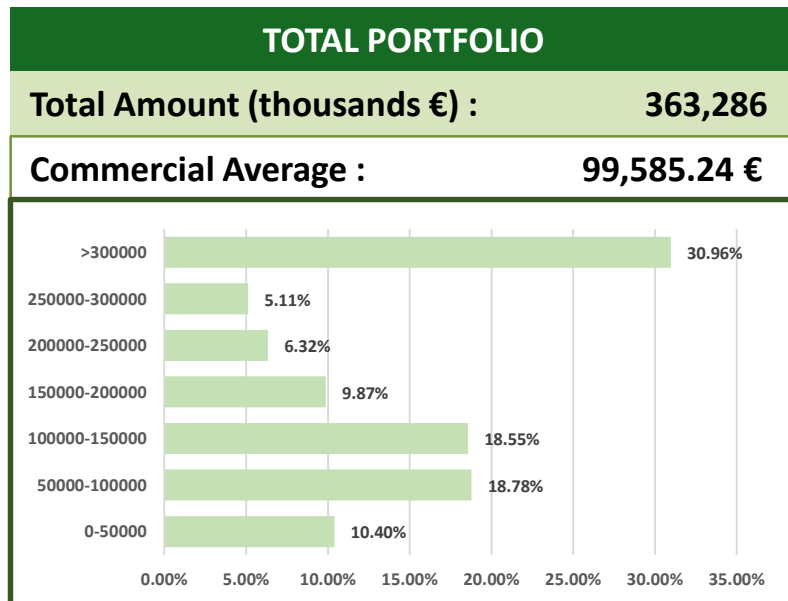
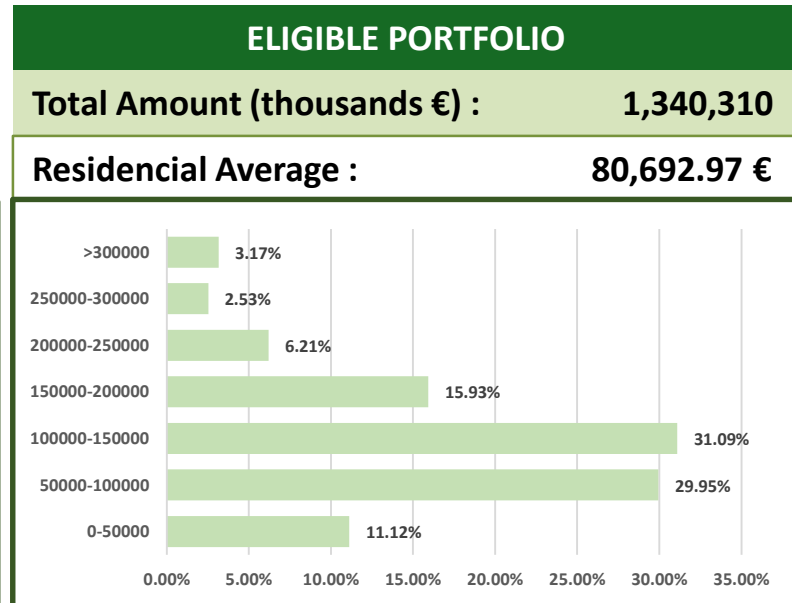
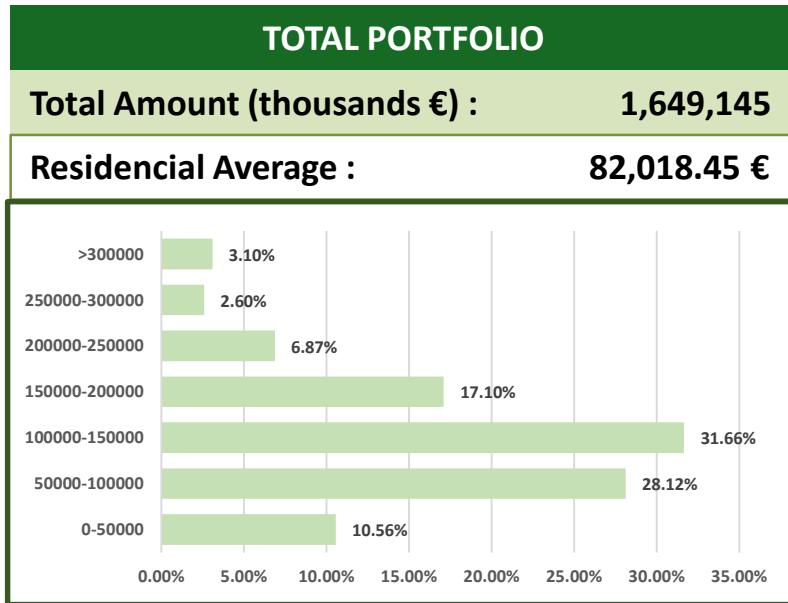
* LTV Calculated on a WA basis – Cut off March 2016



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



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

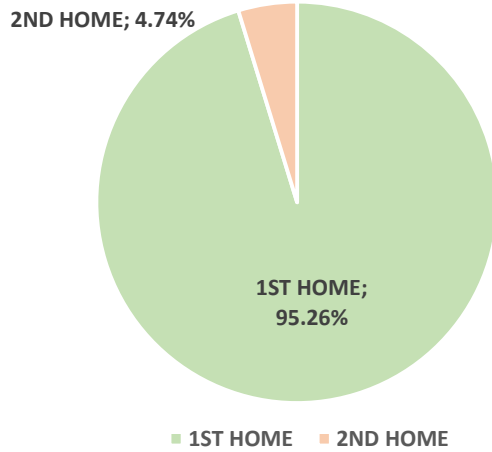


* Current Loan Balance Calculated on a WA basis – Cut off March 2016

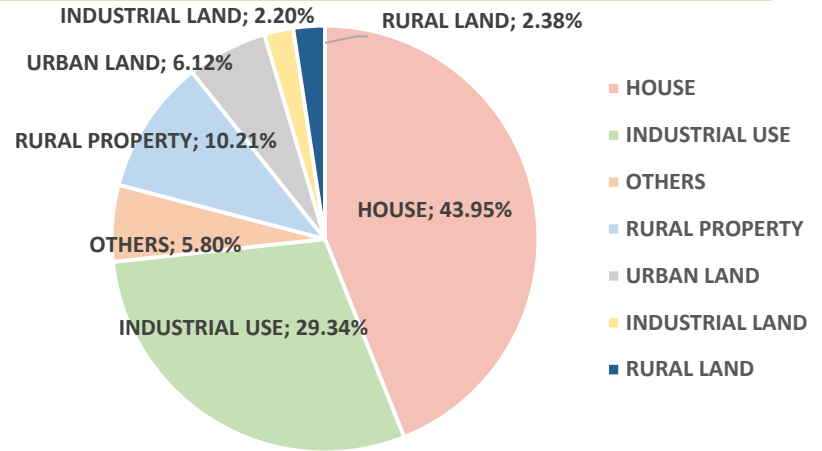


TYPE OF PROPERTY

RESIDENTIAL



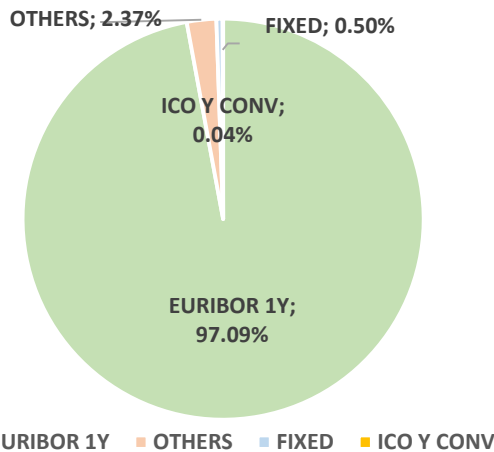
COMMERCIAL



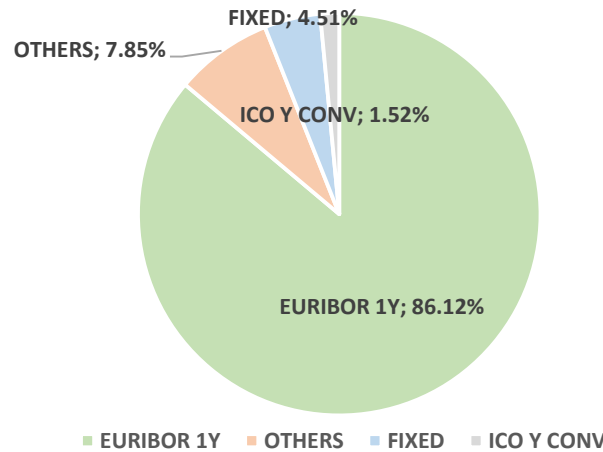
- HOUSE
- INDUSTRIAL USE
- OTHERS
- RURAL PROPERTY
- URBAN LAND
- INDUSTRIAL LAND
- RURAL LAND

REFERENCE RATE

RESIDENTIAL



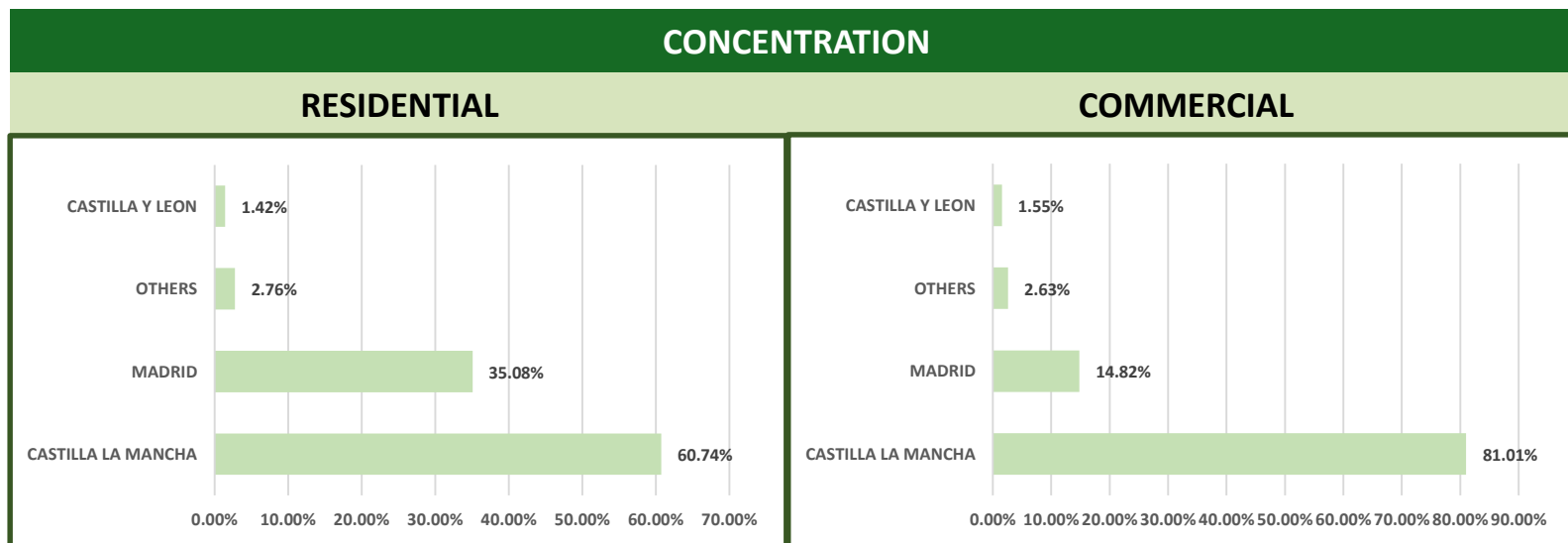
COMMERCIAL



* On total portfolio – Cut off March 2016



CONCENTRATION LTV			
RESIDENTIAL PORTFOLIO LTV		COMMERCIAL PORTFOLIO LTV	
CASTILLA LA MANCHA	58,37%	CASTILLA LA MANCHA	43,83%
MADRID	55,59%	MADRID	41,52%
CASTILLA Y LEÓN	52,84%	CASTILLA Y LEÓN	48,19%
OTHERS	52,49%	OTHERS	29,83%



* On total portfolio – Cut off March 2016



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