

Date: 02/28/2018
Currency: EUR

Fund Auditors
Deloitte

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323978009	07/24/2013 1,335	58,215.70 77,717,959.50 58.22%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 04/16/2018 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/16/2018 "Pass-Through"	AA(I)(sf) A+sf	A(sf) Asf
Series B ES0323978017	07/24/2013 165	100,000.00 16,500,000.00 100.00%	100,000.00 16,500,000.00	Floating 3-M Euribor+0.500% 15.Jan/Apr/Jul/Oct	0.1710% 04/16/2018 43.225000 Gross 35.012250 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/16/2018 "Pass-Through"	BBB(sf) A(sf)	BB(sf) CCCs
Total		94,217,959.50	150,000,000.00						

[illegible]

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Series A	82.49%	77,717,959.50	25.47%	89.00%	133,500,000.00
Series B	17.51%	16,500,000.00	7.96%	11.00%	16,500,000.00
Issue of Bonds		94,217,959.50			150,000,000.00
Principal Reserve Fund	7.96%	7,500,000.00		5.00%	7,500,000.00
Secondary Reserve Fund	0.74%	699,461.63		0.80%	1,200,000.00

Assets	Balance	Interest
Treasury Account	10,614,677.51	0.000%
Service pral collect not yet credited	150,599.50	
Service ints collect not yet credited	32,028.50	
Liabilities	Available	Balance
Subordinated Loan L/T		8,147,615.78
Subordinated Loan S/T		51,845.85
Start-up Loan L/T		0.00
Start-up Loan S/T		53,016.27

General			
	Current	At constitution date	
Count	1,005	1,250	
Principal			
Principal outstanding	92,871,556.17	150,149,558.47	
Average loan	92,409.51	120,119.65	
Minimum	8.70	50,357.63	
Maximum	415,777.10	478,679.11	
Interest rate			
Weighted average (wac)	0.85%	2.25%	
Minimum	0.06%	0.80%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	234	286	
Minimum	03/31/2019	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	20.66%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	79.34%	99.69%	

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.26	5.93		
10.01 - 20%	2.49	15.64	0.38	17.00
20.01 - 30%	5.95	25.45	1.39	25.55
30.01 - 40%	13.00	35.41	5.51	35.51
40.01 - 50%	18.16	44.89	12.69	45.67
50.01 - 60%	29.33	55.52	14.96	55.24
60.01 - 70%	26.78	64.08	29.20	65.58
70.01 - 80%	3.82	72.59	32.01	73.64
80.01 - 90%	0.21	82.46	3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	51.07			62.43
Minimum	0.00			15.33
Maximum	83.97			95.09

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.50%	0.40%	0.87%	0.49%
Annual Percentage Rate (CPR)	3.16%	5.88%	4.75%	9.90%	5.70%

	Current	At constitution date
Andalucia	0.50%	0.50%
Aragon	33.21%	33.53%
Asturias	0.06%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.05%	0.05%
Cantabria	0.10%	0.08%
Castilla-La Mancha	1.24%	1.01%
Castilla-Leon	55.94%	55.86%
Catalonia	0.91%	0.74%
Galicia	1.03%	1.09%
La Rioja	0.19%	0.36%
Madrid	4.95%	4.59%
Navarra	0.18%	0.17%
Valencia	1.55%	1.79%

Additional information
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 Oficial register CNMV: C/ Fdipón 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos



Brief report

Date: 02/28/2018
Currency: EUR

Date of constitution
07/24/2013

VAT Reg. no.
V86790680

Management Company
Europea de Titulización, S.G.F.T

Originator
Caja Rural de Soria, S.C.C.
Caja Rural de Teruel, S.C.C.
Caja Rural de Zamora, C.C.

Servicer
Caja Rural de Soria, S.C.C.
Caja Rural de Teruel, S.C.C.
Caja Rural de Zamora, C.C.

Lead Manager and Subscriber
Banco Cooperativo Español, S.A.

Servicer Credit Support Provider
Banco Cooperativo Español, S.A.

Bond Paying Agent
Citibank

Market
AJAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Assets Custodian
Banco Cooperativo Español, S.A.

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditors
Deloitte

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	25	10,062.45	1,636.49	0.00	11,698.94	19.42	2,498,332.66	2,510,031.60	68.45	56.34
from > 1 to ≤ 2 months	6	4,233.08	1,857.51	0.00	6,090.59	10.11	497,587.63	503,678.22	13.73	53.79
from > 3 to ≤ 6 months	1	1,028.16	192.47	0.00	1,220.63	2.03	89,230.49	90,451.12	2.47	65.23
from > 6 to < 12 months	1	1,772.03	2,250.40	0.00	4,022.43	6.68	76,116.21	80,138.64	2.19	53.64
from ≥ 12 to < 18 months	4	33,708.24	3,506.66	0.00	37,214.90	61.77	445,698.45	482,913.35	13.17	60.29
Subtotal	37	50,803.96	9,443.53	0.00	60,247.49	100.00	3,606,965.44	3,667,212.93	100.00	56.59
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	37	50,803.96	9,443.53	0.00	60,247.49		3,606,965.44	3,667,212.93		56.59