

Brief report

Date: 04/30/2020  
 Currency: EUR

Constitution date  
 07/24/2013

VAT Reg. no.  
 V86790680

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

Originator  
 Caja Rural de Soria  
 Caja Rural de Teruel  
 Caja Rural de Zamora

Servicer  
 Caja Rural de Soria  
 Caja Rural de Teruel  
 Caja Rural de Zamora

Lead Manager and Subscriber  
 Banco Cooperativo Español

Servicer Credit Support Provider  
 Banco Cooperativo Español

Bond Paying Agent  
 Soci te G n rale

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Soci te G n rale

Assets Custodian  
 Banco Cooperativo Espa ol

Start-up Loan  
 Entidades Cedentes

Subordinated Loan  
 Entidades Cedentes

Fund Auditor  
 KPMG Auditores

Issued securities: Asset-Backed Bonds

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	
		Current	Original			Final maturity (legal)	Next	Current DBRS / Fitch	Original
Series A ES0323978009	07/24/2013 1,335	44,276.43 59,109,034.05	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0460% 07/15/2020 5.148365 Gross 4.170176 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2020 "Pass-Through"	AA (high) (sf) A+sf	A A
Series B ES0323978017	07/24/2013 165	100,000.00 16,500,000.00	100,000.00 16,500,000.00	Floating 3-M Euribor+0.500% 15.Jan/Apr/Jul/Oct	0.2460% 07/15/2020 62.183333 Gross 50.368500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2020 "Pass-Through"	A (high) (sf) A+sf	BB CCC
Total		75,609,034.05	150,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
Series A	With optional redemption *	Average life	Years	5.64	5.22	4.84	4.51	4.21	3.94	3.71	3.49
		Final Maturity	Years	12/03/2025	07/01/2025	02/14/2025	10/15/2024	06/29/2024	03/24/2024	12/28/2023	10/10/2023
	Without optional redemption *	Average life	Years	5.64	5.22	4.84	4.51	4.21	3.94	3.71	3.49
		Final Maturity	Years	12/03/2025	07/01/2025	02/14/2025	10/15/2024	06/29/2024	03/24/2024	12/28/2023	10/10/2023
			Date	01/15/2033	04/15/2032	07/15/2031	01/15/2031	04/15/2030	10/15/2029	04/15/2029	10/15/2028
			Date	01/15/2033	04/15/2032	07/15/2031	01/15/2031	04/15/2030	10/15/2029	04/15/2029	10/15/2028
Series B	With optional redemption *	Average life	Years	13.24	12.49	11.74	11.23	10.49	9.99	9.49	8.99
		Final Maturity	Years	07/06/2033	10/07/2032	01/09/2032	07/04/2031	10/09/2030	04/07/2030	10/07/2029	04/08/2029
	Without optional redemption *	Average life	Years	13.26	12.51	11.76	11.25	10.51	10.01	9.51	9.01
		Final Maturity	Years	07/15/2033	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	04/15/2029
			Date	07/15/2033	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	04/15/2029
			Date	07/15/2033	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	04/15/2029

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 and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE		% CE		% CE
Series A	78.18%	59,109,034.05	31.74%	89.00%	133,500,000.00	16.00%
Series B	21.82%	16,500,000.00	9.92%	11.00%	16,500,000.00	5.00%
Issue of Bonds		75,609,034.05			150,000,000.00	
Principal Reserve Fund	9.92%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.70%	531,981.32		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,550,055.79
Servicer ppal collect not yet credited	112,683.51		
Servicer ints collect not yet credited	17,677.91		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,985,305.23	0.746%
Subordinated Loan S/T		46,676.09	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal			
Principal outstanding		74,919,228.68	150,149,558.47
Average loan		80,471.78	120,119.65
Minimum		2,812.60	50,357.63
Maximum		383,598.63	478,679.11
Interest rate			
Weighted average (wac)		0.70%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		212	286
Minimum		10/29/2020	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		20.32%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		79.68%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.83	7.20		
10.01 - 20%	4.15	16.34	0.38	17.00
20.01 - 30%	9.51	25.65	1.39	25.55
30.01 - 40%	16.88	35.39	5.51	35.51
40.01 - 50%	22.36	45.43	12.69	45.67
50.01 - 60%	32.33	54.89	14.96	55.24
60.01 - 70%	13.52	62.95	29.20	65.58
70.01 - 80%	0.42	74.07	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)		45.88		62.43
Minimum		1.52		15.33
Maximum		77.65		95.09

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

## Brief report

Date: 04/30/2020

Currency: EUR

Constitution date  
07/24/2013

VAT Reg. no.  
V86790680

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

Originator  
Caja Rural de Soria  
Caja Rural de Teruel  
Caja Rural de Zamora

Servicer  
Caja Rural de Soria  
Caja Rural de Teruel  
Caja Rural de Zamora

Lead Manager and Suscriber  
Banco Cooperativo Español

Servicer Credit Support Provider  
Banco Cooperativo Español

Bond Paying Agent  
Société Générale

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Société Générale

Assets Custodian  
Banco Cooperativo Español

Start-up Loan  
Entidades Cedentes

Subordinated Loan  
Entidades Cedentes

Fund Auditor  
KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.31%	0.39%	0.33%	0.44%
Annual Percentage Rate (CPR)	4.39%	3.63%	4.57%	3.93%	5.12%

### Geographic distribution

	Current	At constitution date
Andalucia	0.41%	0.50%
Aragon	33.04%	33.53%
Asturias	0.05%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.05%	0.05%
Cantabria	0.11%	0.08%
Castilla-La Mancha	1.34%	1.01%
Castilla-Leon	55.98%	55.86%
Catalonia	0.89%	0.74%
Galicia	1.08%	1.09%
La Rioja	0.18%	0.36%
Madrid	5.04%	4.59%
Navarra	0.18%	0.17%
Valencia	1.55%	1.79%

### 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	20	7,974.66	761.94	0.00	8,736.60	21.42	1,511,266.78	1,520,003.38	69.61	44.15
from > 1 to = 2 months	1	844.40	95.75	0.00	940.15	2.30	122,775.89	123,716.04	5.67	37.48
from > 2 to = 3 months	1	779.05	95.02	0.00	874.07	2.14	81,456.25	82,330.32	3.77	59.37
from > 3 to = 6 months	1	1,692.85	141.79	0.00	1,834.64	4.50	78,197.34	80,031.98	3.67	44.55
from > 6 to < 12 months	1	3,281.06	5,132.84	0.00	8,413.90	20.63	138,186.80	146,600.70	6.71	52.66
from = 12 to < 18 months	2	7,849.17	4,311.06	0.00	12,160.23	29.81	140,838.29	152,998.52	7.01	53.54
from = 18 to < 24 months	1	6,836.12	996.82	0.00	7,832.94	19.20	69,987.14	77,820.08	3.56	52.16
Subtotal	27	29,257.31	11,535.22	0.00	40,792.53	100.00	2,142,708.49	2,183,501.02	100.00	45.45
Total	27	29,257.31	11,535.22	0.00	40,792.53		2,142,708.49	2,183,501.02		

#### Additional information