

Brief report

Date: 08/31/2020  
 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  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Banco Santander

Assets Custodian  
 Banco Cooperativo Español

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 Nº 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	Original
Series A ES0323978009	07/24/2013 1,335	42.576.21 56,839,240.35 42.58%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 10/15/2020 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2020 "Pass-Through"	AA (high) (sf) A+sf	A A
Series B ES0323978017	07/24/2013 165	100,000.00 16,500,000.00 100.00%	100,000.00 16,500,000.00	Floating 3-M Euribor+0.500% 15.Jan/Apr/Jul/Oct	0.0650% 10/15/2020 16.611111 Gross 13.455000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2020 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		73,339,240.35	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	5.53	5.12	4.75	4.43	4.14	3.88	3.65	3.43
		Final Maturity	Years	12.51	11.76	11.01	10.51	9.76	9.26	8.76	8.51
	Without optional redemption *	Average life	Years	5.53	5.12	4.75	4.43	4.14	3.88	3.65	3.43
		Final Maturity	Years	12.51	11.76	11.01	10.51	9.76	9.26	8.76	8.51
		Date		01/23/2026	08/25/2025	04/14/2025	12/16/2024	09/01/2024	05/30/2024	03/06/2024	12/20/2023
		Date		01/15/2033	04/15/2032	07/15/2031	01/15/2031	04/15/2030	10/15/2029	04/15/2029	01/15/2029
Series B	With optional redemption *	Average life	Years	12.98	12.24	11.49	10.98	10.24	9.74	9.24	8.74
		Final Maturity	Years	30.77	30.77	30.77	30.77	30.77	30.77	30.77	30.77
	Without optional redemption *	Average life	Years	16.60	15.94	15.29	14.66	14.06	13.47	12.92	12.39
		Final Maturity	Years	30.77	30.77	30.77	30.77	30.77	30.77	30.77	30.77
		Date		02/14/2037	06/18/2036	10/26/2035	03/10/2035	08/01/2034	12/31/2033	06/11/2033	11/29/2032
		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	% CE
Series A	77.50%	56,839,240.35	32.66%	89.00%	133,500,000.00
Series B	22.50%	16,500,000.00	10.16%	11.00%	16,500,000.00
Issue of Bonds		73,339,240.35			150,000,000.00
Principal Reserve Fund	10.16%	7,454,732.74		5.00%	7,500,000.00
Secondary Reserve Fund	0.70%	511,553.16		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,825,119.78
Servicer ppal collect not yet credited	137,480.82		
Servicer ints collect not yet credited	18,654.38		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,965,755.73	0.565%
Subordinated Loan S/T		45,797.43	
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		72,409,708.65	150,149,558.47
Average loan		78,706.21	120,119.65
Minimum		1,475.86	50,357.63
Maximum		378,553.64	478,679.11
Interest rate			
Weighted average (wac)		0.74%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		209	286
Minimum		10/29/2020	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		20.39%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		79.61%	99.69%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		0.85	6.98
10.01 - 20%		4.25	16.05
20.01 - 30%		10.53	25.57
30.01 - 40%		17.07	35.42
40.01 - 50%		22.98	45.33
50.01 - 60%		33.53	54.83
60.01 - 70%		10.36	62.94
70.01 - 80%		0.43	73.15
80.01 - 90%			3.66
90.01 - 100%			0.19
Weighted average (WALTV)		45.12	62.43
Minimum		0.51	15.33
Maximum		76.66	95.09

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.22%	0.31%	0.28%	0.37%	0.43%
Annual Percentage Rate (CPR)	2.59%	3.70%	3.27%	4.30%	5.05%

### Geographic distribution

	Current	At constitution date
Andalucia	0.42%	0.50%
Aragon	32.62%	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	1.37%	1.01%
Castilla-Leon	56.33%	55.86%
Catalonia	0.90%	0.74%
Galicia	1.09%	1.09%
La Rioja	0.18%	0.36%
Madrid	5.04%	4.59%
Navarra	0.19%	0.17%
Valencia	1.56%	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	19	5,628.45	868.70	0.00	6,497.15	9.87	1,662,053.43	1,668,550.58	45.49	49.22
from > 1 to = 2 months	13	10,944.14	2,885.20	0.00	13,829.34	21.00	995,150.98	1,008,980.32	27.51	32.60
from > 2 to = 3 months	3	3,119.16	278.05	0.00	3,397.21	5.16	193,415.53	196,812.74	5.37	42.67
from > 3 to = 6 months	4	6,561.29	764.13	0.00	7,325.42	11.12	406,920.06	414,245.48	11.29	45.74
from = 12 to < 18 months	2	8,362.68	11,079.40	0.00	19,442.08	29.52	206,774.57	226,216.65	6.17	52.88
from = 18 to < 24 months	2	13,599.68	1,769.67	0.00	15,369.35	23.34	137,658.61	153,027.96	4.17	53.58
Subtotal	43	48,215.40	17,645.15	0.00	65,860.55	100.00	3,601,973.18	3,667,833.73	100.00	42.82
Total	43	48,215.40	17,645.15	0.00	65,860.55		3,601,973.18	3,667,833.73		

#### Additional information