

Brief report

Date: 09/30/2020
 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
 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		01/15/2033	04/15/2032	07/15/2031	01/15/2031	04/15/2030	10/15/2029	04/15/2029	12/15/2029
		Date		01/23/2026	08/25/2025	04/14/2025	12/16/2024	09/01/2024	05/30/2024	03/06/2024	01/20/2023
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	20.07	19.06	18.05	17.04	16.03	15.02	14.01	13.00
	Without optional redemption *	Average life	Years	12.98	12.24	11.49	10.98	10.24	9.74	9.24	8.74
		Final Maturity	Years	20.07	19.06	18.05	17.04	16.03	15.02	14.01	13.00
		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		02/14/2037	06/18/2036	10/26/2035	03/10/2035	08/01/2034	12/31/2033	06/11/2033	11/29/2032

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	% CE		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	10,529,230.32
Servicer ppal collect not yet credited	106,277.30		
Servicer ints collect not yet credited	16,851.61		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,963,660.60	0.565%
Subordinated Loan S/T		47,892.56	
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		71,771,683.14	150,149,558.47
Average loan		78,182.66	120,119.65
Minimum		738.51	50,357.63
Maximum		377,291.96	478,679.11
Interest rate			
Weighted average (wac)		0.73%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		208	286
Minimum		10/29/2020	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		20.45%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		79.55%	99.69%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		0.88	6.99
10.01 - 20%		4.32	16.08
20.01 - 30%		11.00	25.63
30.01 - 40%		16.37	35.39
40.01 - 50%		23.57	45.26
50.01 - 60%		33.29	54.75
60.01 - 70%		10.33	62.93
70.01 - 80%		0.25	75.11
80.01 - 90%			3.66
90.01 - 100%			0.19
Weighted average (WALTV)		44.95	62.43
Minimum		0.25	15.33
Maximum		76.41	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)	0.34%	0.26%	0.33%	0.35%	0.43%
Annual Percentage Rate (CPR)	3.98%	3.12%	3.86%	4.15%	5.04%

Geographic distribution		
	Current	At constitution date
Andalucia	0.41%	0.50%
Aragon	32.58%	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	1.21%	1.01%
Castilla-Leon	56.50%	55.86%
Catalonia	0.90%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.18%	0.36%
Madrid	5.06%	4.59%
Navarra	0.19%	0.17%
Valencia	1.57%	1.79%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	13	5,591.30	835.39	0.00	6,426.69	8.62	1,251,378.47	1,257,805.16	39.36	52.15
from > 1 to = 2 months	6	6,767.25	1,984.29	0.00	8,751.54	11.74	476,271.42	485,022.96	15.18	33.56
from > 2 to = 3 months	8	10,274.70	2,653.43	0.00	12,928.13	17.35	608,531.12	621,459.25	19.45	33.68
from > 3 to = 6 months	5	8,998.02	1,004.21	0.00	10,002.23	13.42	441,641.84	451,644.07	14.13	43.07
from = 12 to < 18 months	2	8,683.89	11,657.60	0.00	20,341.49	27.30	206,245.01	226,586.50	7.09	52.97
from = 18 to < 24 months	2	14,221.26	1,848.69	0.00	16,069.95	21.56	137,037.03	153,106.98	4.79	53.61
Subtotal	36	54,536.42	19,983.61	0.00	74,520.03	100.00	3,121,104.89	3,195,624.92	100.00	42.81
Total	36	54,536.42	19,983.61	0.00	74,520.03		3,121,104.89	3,195,624.92		