

Brief report

Date: 03/31/2021  
 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	39,200.45 52,332,600.75 39.20%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 04/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2021 "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	0.0000% 04/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		68,832,600.75	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)							0.78
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	
Series A	With optional redemption *	Average life	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Final Maturity	Years	04/15/2026	11/25/2025	07/23/2025	04/03/2025	12/25/2024	09/27/2024	07/09/2024	04/28/2024
		Date	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	04/15/2029	01/15/2029	
	Without optional redemption *	Average life	Years	5.25	4.86	4.52	4.22	3.95	3.70	3.48	3.29
		Final Maturity	Years	04/15/2026	11/25/2025	07/23/2025	04/03/2025	12/25/2024	09/27/2024	07/09/2024	04/28/2024
		Date	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	04/15/2029	01/15/2029	
Series B	With optional redemption *	Average life	Years	12.23	11.72	10.98	10.47	9.74	9.23	8.74	8.47
		Final Maturity	Years	04/07/2033	10/01/2032	01/05/2032	07/02/2031	10/08/2030	04/08/2030	10/09/2029	07/03/2029
		Date	04/15/2033	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	07/15/2029	
	Without optional redemption *	Average life	Years	15.91	15.28	14.66	14.07	13.49	12.93	12.41	11.90
		Final Maturity	Years	12/10/2036	04/23/2036	09/11/2035	02/05/2035	07/09/2034	12/19/2033	06/09/2033	12/06/2032
		Date	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	

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	76.03%	52,332,600.75	34.73%	89.00%	133,500,000.00
Series B	23.97%	16,500,000.00	10.76%	11.00%	16,500,000.00
Issue of Bonds		68,832,600.75			150,000,000.00
Principal Reserve Fund	10.76%	7,408,077.54	5.00%		7,500,000.00
Secondary Reserve Fund	0.68%	470,993.41	0.80%		1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,430,322.86	0.0000%
Servicer ppal collect not yet credited		135,329.64	
Servicer ints collect not yet credited		11,500.03	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,922,762.66	0.455%
Subordinated Loan S/T		48,230.75	
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	895	1,250	
Principal			
Principal outstanding	67,403,336.73	150,149,558.47	
Average loan	75,310.99	120,119.65	
Minimum	660.62	50,357.63	
Maximum	248,789.90	478,679.11	
Interest rate			
Weighted average (wac)	0.56%	2.25%	
Minimum	0.00%	0.80%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	203	286	
Minimum	05/27/2021	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	19.93%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	80.07%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.95	6.73		
10.01 - 20%	5.02	16.05	0.38	17.00
20.01 - 30%	11.24	25.66	1.39	25.55
30.01 - 40%	17.04	35.34	5.51	35.51
40.01 - 50%	27.51	45.49	12.69	45.67
50.01 - 60%	30.27	54.73	14.96	55.24
60.01 - 70%	7.71	62.52	29.20	65.58
70.01 - 80%	0.26	73.69	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	43.87		62.43	
Minimum	0.52		15.33	
Maximum	74.91		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)	0.56%	0.34%	0.48%	0.41%	0.43%
Annual Percentage Rate (CPR)	6.56%	3.95%	5.66%	4.77%	5.08%

### Geographic distribution

	Current	At constitution date
Andalucia	0.43%	0.50%
Aragon	32.71%	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	1.25%	1.01%
Castilla-Leon	56.39%	55.86%
Catalonia	0.81%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.18%	0.36%
Madrid	5.19%	4.59%
Navarra	0.19%	0.17%
Valencia	1.44%	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	12	4,038.57	621.01	0.00	4,659.58	6.92	1,127,429.50	1,132,089.08	54.19	51.58
from > 1 to = 2 months	3	2,617.61	294.59	0.00	2,912.20	4.32	144,879.62	147,791.82	7.07	35.79
from > 2 to = 3 months	1	738.55	69.90	0.00	808.45	1.20	78,070.90	78,879.35	3.78	56.88
from > 3 to = 6 months	2	1,817.23	83.39	0.00	1,900.62	2.82	34,622.69	36,523.31	1.75	10.50
from > 6 to < 12 months	3	9,498.38	1,509.91	0.00	11,008.29	16.35	300,415.24	311,423.53	14.91	51.37
from = 18 to < 24 months	2	11,058.19	14,650.75	0.00	25,708.94	38.18	203,030.35	228,739.29	10.95	53.47
from ≥ 2 years	2	18,022.92	2,314.28	0.00	20,337.20	30.20	133,235.37	153,572.57	7.35	53.77
Subtotal	25	47,791.45	19,543.83	0.00	67,335.28	100.00	2,021,683.67	2,089,018.95	100.00	47.32
Total	25	47,791.45	19,543.83	0.00	67,335.28		2,021,683.67	2,089,018.95		

#### Additional information