

Brief report

Date: 06/30/2021
 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	37.790.40 50,450,184.00 37.79%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 07/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2021 "Pass-Through"	AAA (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% 07/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		66,950,184.00	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	
				% Annual equivalent CPR							9.00
Series A	With optional redemption *	Average life	Years	5.25	4.86	4.52	4.22	3.95	3.70	3.48	3.29
		Final Maturity	Years	11.76	11.01	10.50	9.75	9.25	8.75	8.25	8.01
			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	11.76	11.01	10.50	9.75	9.25	8.75	8.25	8.01
			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	12.25	11.76	11.01	10.50	9.75	9.25	8.75	8.50
			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	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27
			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		% CE		At issue date	
Series A	75.35%	50,450,184.00	35.85%	89.00%	133,500,000.00	16.00%
Series B	24.65%	16,500,000.00	11.20%	11.00%	16,500,000.00	5.00%
Issue of Bonds		66,950,184.00			150,000,000.00	
Principal Reserve Fund	11.20%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.68%	454,051.65		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,307,029.68	0.0000%
Servicer ppal collect not yet credited		106,671.61	
Servicer ints collect not yet credited		11,666.05	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,907,660.20	0.462%
Subordinated Loan S/T		46,391.45	
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	886	1,250	
Principal			
Principal outstanding	65,714,135.43	150,149,558.47	
Average loan	74,169.45	120,119.65	
Minimum	1,104.65	50,357.63	
Maximum	245,113.22	478,679.11	
Interest rate			
Weighted average (wac)	0.51%	2.25%	
Minimum	0.00%	0.80%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	200	286	
Minimum	08/25/2021	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	19.83%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	80.17%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.91	6.45		
10.01 - 20%	5.50	16.00	0.38	17.00
20.01 - 30%	11.64	25.68	1.39	25.55
30.01 - 40%	17.89	35.51	5.51	35.51
40.01 - 50%	27.91	45.50	12.69	45.67
50.01 - 60%	30.07	54.72	14.96	55.24
60.01 - 70%	5.81	62.49	29.20	65.58
70.01 - 80%	0.27	72.98	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	43.26		62.43	
Minimum	0.84		15.33	
Maximum	74.16		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)	0.06%	0.17%	0.25%	0.38%	0.43%
Annual Percentage Rate (CPR)	0.77%	1.97%	2.97%	4.42%	5.02%

Geographic distribution		
	Current	At constitution date
Andalucia	0.43%	0.50%
Aragon	32.94%	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	1.27%	1.01%
Castilla-Leon	56.30%	55.86%
Catalonia	0.81%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.17%	0.36%
Madrid	5.02%	4.59%
Navarra	0.20%	0.17%
Valencia	1.45%	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	14	5,013.44	787.19	0.00	5,800.63	9.25	973,870.63	979,671.26	61.52	46.84
from > 1 to = 2 months	1	625.26	69.06	0.00	694.32	1.11	77,133.22	77,827.54	4.89	56.13
from > 3 to = 6 months	2	2,523.86	517.94	0.00	3,041.80	4.85	112,364.97	115,406.77	7.25	45.31
from > 6 to < 12 months	1	2,198.77	125.16	0.00	2,323.93	3.71	33,672.98	35,996.91	2.26	25.18
from = 18 to < 24 months	1	4,598.96	4,660.61	0.00	9,259.57	14.76	67,565.44	76,825.01	4.82	51.42
from ≥ 2 years	3	27,575.46	14,018.03	0.00	41,593.49	66.32	265,150.69	306,744.18	19.26	54.39
Subtotal	22	42,535.75	20,177.99	0.00	62,713.74	100.00	1,529,757.93	1,592,471.67	100.00	47.66
Total	22	42,535.75	20,177.99	0.00	62,713.74		1,529,757.93	1,592,471.67		