

Brief report

Date: 07/31/2021
 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	36,463.05 48,678,171.75 36.46%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 10/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2021 "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% 10/15/2021 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		65,178,171.75	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	5.00	4.64	4.32	4.03	3.78	3.55	3.34	3.15	
		Final Maturity	11.26	10.51	10.01	9.26	8.76	8.26	8.01	7.51	
		Date	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	07/15/2029	01/15/2029	
	Without optional redemption *	Average life	5.00	4.64	4.32	4.03	3.78	3.55	3.34	3.15	
		Final Maturity	11.26	10.51	10.01	9.26	8.76	8.26	8.01	7.51	
		Date	10/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	10/15/2029	07/15/2029	01/15/2029	
Series B	With optional redemption *	Average life	11.73	10.99	10.48	9.97	9.24	8.74	8.48	7.98	
		Final Maturity	11.76	11.01	10.51	10.01	9.26	8.76	8.51	8.01	
		Date	04/15/2033	07/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	
	Without optional redemption *	Average life	15.33	14.72	14.13	13.55	13.00	12.47	11.96	11.48	
		Final Maturity	29.77	29.77	29.77	29.77	29.77	29.77	29.77	29.77	
		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	% CE
Series A	74.68%	48,678,171.75	36.83%	89.00%	133,500,000.00
Series B	25.32%	16,500,000.00	11.51%	11.00%	16,500,000.00
Issue of Bonds		65,178,171.75			150,000,000.00
Principal Reserve Fund	11.51%	7,500,000.00		5.00%	7,500,000.00
Secondary Reserve Fund	0.67%	438,103.55		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,221,936.41
Servicer ppal collect not yet credited	106,449.70		
Servicer ints collect not yet credited	11,374.13		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,938,103.55	0.452%
Subordinated Loan S/T		0.00	
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		64,934,095.82	150,149,558.47
Average loan		73,788.75	120,119.65
Minimum		982.11	50,357.63
Maximum		243,887.66	478,679.11
Interest rate			
Weighted average (wac)		0.50%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		199	286
Minimum		08/25/2021	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		19.95%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		80.05%	99.69%

LTV Distribution					
		Current		At constitution date	
		% Pool	% LTV	% Pool	% LTV
0.01 - 10%		0.96	6.61		
10.01 - 20%		5.78	16.20	0.38	17.00
20.01 - 30%		11.65	25.82	1.39	25.55
30.01 - 40%		18.40	35.63	5.51	35.51
40.01 - 50%		27.88	45.53	12.69	45.67
50.01 - 60%		29.68	54.67	14.96	55.24
60.01 - 70%		5.38	62.48	29.20	65.58
70.01 - 80%		0.27	72.73	32.01	73.64
80.01 - 90%				3.66	84.47
90.01 - 100%				0.19	92.29
Weighted average (WALTV)		43.04		62.43	
Minimum		0.48		15.33	
Maximum		73.91		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)	0.61%	0.28%	0.29%	0.38%	0.43%
Annual Percentage Rate (CPR)	7.11%	3.29%	3.47%	4.49%	5.04%

Geographic distribution

	Current	At constitution date
Andalucia	0.43%	0.50%
Aragon	32.91%	33.53%
Asturias	0.05%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.05%	0.05%
Cantabria	0.12%	0.08%
Castilla-La Mancha	1.28%	1.01%
Castilla-Leon	56.27%	55.86%
Catalonia	0.82%	0.74%
Galicia	1.11%	1.09%
La Rioja	0.17%	0.36%
Madrid	5.06%	4.59%
Navarra	0.20%	0.17%
Valencia	1.46%	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	10	4,465.97	418.66	0.00	4,884.63	7.68	831,795.26	836,679.89	54.62	43.15
from > 1 to = 2 months	2	1,156.42	164.34	0.00	1,320.76	2.08	159,664.27	160,985.03	10.51	63.21
from > 3 to = 6 months	2	3,804.71	261.24	0.00	4,065.95	6.40	104,716.43	108,782.38	7.10	33.72
from > 6 to < 12 months	1	398.33	401.02	0.00	799.35	1.26	40,547.00	41,346.35	2.70	55.11
from = 18 to < 24 months	1	4,646.28	4,779.26	0.00	9,425.54	14.83	67,336.75	76,762.29	5.01	51.38
from ≥ 2 years	3	28,538.14	14,527.37	0.00	43,065.51	67.75	264,188.01	307,253.52	20.06	54.48
Subtotal	19	43,009.85	20,551.89	0.00	63,561.74	100.00	1,468,247.72	1,531,809.46	100.00	46.35
Total	19	43,009.85	20,551.89	0.00	63,561.74		1,468,247.72	1,531,809.46		

Additional information