

Brief report

Date: 08/31/2021  
 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	07/15/2026	03/04/2026	11/07/2025	07/25/2025	04/23/2025	01/29/2025	11/14/2024	09/07/2024	
	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	07/15/2026	03/04/2026	11/07/2025	07/25/2025	04/23/2025	01/29/2025	11/14/2024	09/07/2024	
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	04/15/2032	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	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	9,668,724.23
Servicer ppal collect not yet credited	86,170.38		
Servicer ints collect not yet credited	10,356.60		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,938,103.55	0.454%
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		64,503,483.62	150,149,558.47
Average loan		73,382.80	120,119.65
Minimum		859.52	50,357.63
Maximum		242,662.10	478,679.11
Interest rate			
Weighted average (wac)		0.49%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		198	286
Minimum		10/01/2021	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		19.91%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		80.09%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.94	6.47		
10.01 - 20%	5.92	16.13	0.38	17.00
20.01 - 30%	11.92	25.87	1.39	25.55
30.01 - 40%	18.05	35.61	5.51	35.51
40.01 - 50%	28.38	45.45	12.69	45.67
50.01 - 60%	29.49	54.62	14.96	55.24
60.01 - 70%	5.02	62.45	29.20	65.58
70.01 - 80%	0.27	72.49	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	42.87		62.43	
Minimum	0.47		15.33	
Maximum	73.66		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)	0.08%	0.25%	0.29%	0.37%	0.43%
Annual Percentage Rate (CPR)	0.98%	3.00%	3.46%	4.36%	5.00%

Geographic distribution		
	Current	At constitution date
Andalucia	0.43%	0.50%
Aragon	32.92%	33.53%
Asturias	0.04%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.04%	0.05%
Cantabria	0.12%	0.08%
Castilla-La Mancha	1.28%	1.01%
Castilla-Leon	56.26%	55.86%
Catalonia	0.82%	0.74%
Galicia	1.10%	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	14	4,676.81	412.55	0.00	5,089.36	8.17	958,419.56	963,508.92	64.19	42.43
from > 1 to = 2 months	1	625.81	44.14	0.00	669.95	1.08	76,507.41	77,177.36	5.14	55.66
from > 3 to = 6 months	1	1,538.47	56.72	0.00	1,595.19	2.56	33,039.17	34,634.36	2.31	24.23
from > 6 to < 12 months	1	398.33	459.45	0.00	857.78	1.38	40,547.00	41,404.78	2.76	55.18
from = 18 to < 24 months	1	4,661.76	4,870.35	0.00	9,532.11	15.30	67,107.30	76,639.41	5.11	51.30
from ≥ 2 years	3	29,502.19	15,035.34	0.00	44,537.53	71.51	263,223.96	307,761.49	20.50	54.57
Subtotal	21	41,403.37	20,878.55	0.00	62,281.92	100.00	1,438,844.40	1,501,126.32	100.00	44.94
Total	21	41,403.37	20,878.55	0.00	62,281.92		1,438,844.40	1,501,126.32		