

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

## Brief report

**Date:** 09/30/2021  
**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 DBRS / Fitch	
		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		
		% Annual equivalent CPR			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
Series A	With optional redemption *	Average life	Years	5.00	4.64	4.32	4.03	3.78	3.55	3.34	3.15	
		Final Maturity	Years	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	Years	5.00	4.64	4.32	4.03	3.78	3.55	3.34	3.15	
		Final Maturity	Years	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	Years	11.73	10.99	10.48	9.97	9.24	8.74	8.48	7.98	
		Final Maturity	Years	04/04/2033	07/07/2032	01/04/2032	07/01/2031	10/09/2030	04/10/2030	01/03/2030	07/06/2029	
	Without optional redemption *	Average life	Years	11.73	11.01	10.51	10.01	9.26	8.76	8.51	8.01	
		Final Maturity	Years	04/15/2032	07/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	

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	10,184,717.82
Servicer ppal collect not yet credited	116,659.70		
Servicer ints collect not yet credited	11,097.61		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,876,651.55	0.452%
Subordinated Loan S/T		61,452.00	
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		877	1,250
Principal			
Principal outstanding		63,978,296.64	150,149,558.47
Average loan		72,951.31	120,119.65
Minimum		473.39	50,357.63
Maximum		241,438.15	478,679.11
Interest rate			
Weighted average (wac)		0.48%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		197	286
Minimum		10/01/2021	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		19.94%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		80.06%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.95	6.42		
10.01 - 20%	6.04	16.20	0.38	17.00
20.01 - 30%	12.02	25.89	1.39	25.55
30.01 - 40%	18.53	35.68	5.51	35.51
40.01 - 50%	27.96	45.41	12.69	45.67
50.01 - 60%	29.18	54.45	14.96	55.24
60.01 - 70%	5.05	62.23	29.20	65.58
70.01 - 80%	0.27	72.25	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	42.69		62.43	
Minimum	0.24		15.33	
Maximum	73.41		95.09	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.31%	0.24%	0.36%	0.42%
Annual Percentage Rate (CPR)	2.72%	3.64%	2.81%	4.25%	4.98%

Geographic distribution		
	Current	At constitution date
Andalucia	0.43%	0.50%
Aragon	32.87%	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	1.29%	1.01%
Castilla-Leon	56.30%	55.86%
Catalonia	0.82%	0.74%
Galicia	1.11%	1.09%
La Rioja	0.17%	0.36%
Madrid	5.08%	4.59%
Navarra	0.20%	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	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	11	2,358.03	402.86	0.00	2,760.89	4.50	754,543.42	757,304.31	56.68	46.13
from > 1 to = 2 months	2	1,145.56	94.94	0.00	1,240.50	2.02	158,495.27	159,735.77	11.95	62.72
from > 3 to < 6 months	1	1,855.40	70.93	0.00	1,926.33	3.14	32,722.24	34,648.57	2.59	24.24
from = 18 to < 24 months	1	4,813.23	4,854.81	0.00	9,668.04	15.77	66,877.08	76,545.12	5.73	51.24
from ≥ 2 years	3	30,233.59	15,490.15	0.00	45,723.74	74.57	262,258.54	307,982.28	23.05	54.61
Subtotal	18	40,405.81	20,913.69	0.00	61,319.50	100.00	1,274,896.55	1,336,216.05	100.00	48.54
Total	18	40,405.81	20,913.69	0.00	61,319.50		1,274,896.55	1,336,216.05		