

Brief report

Date: 09/30/2022  
 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 N° 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	30,791.47 41,106,612.45 30.79%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.2480% 10/17/2022 19,939187 Gross 16.150741 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/17/2022 "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	0.4480% 10/17/2022 116,977778 Gross 94.752000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/17/2022 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		57,606,612.45	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)									
				% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
		Final Maturity	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
		Date		01/29/2027	10/03/2026	06/20/2026	03/18/2026	12/25/2025	10/11/2025	08/04/2025	06/03/2025		
	Without optional redemption *	Average life	Years	4.55	4.22	3.93	3.68	3.45	3.24	3.06	2.89		
		Final Maturity	Years	10.01	9.51	9.01	8.51	8.01	7.51	7.01	6.76		
		Date		07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	07/15/2029	04/15/2029		
Series B	With optional redemption *	Average life	Years	0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
		Final Maturity	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
		Date		01/29/2027	10/03/2026	06/20/2026	03/18/2026	12/25/2025	10/11/2025	08/04/2025	06/03/2025		
	Without optional redemption *	Average life	Years	4.55	4.22	3.93	3.68	3.45	3.24	3.06	2.89		
		Final Maturity	Years	10.01	9.51	9.01	8.51	8.01	7.51	7.01	6.76		
		Date		07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	07/15/2029	04/15/2029		

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	71.36%	41,106,612.45	41.66%	89.00%	133,500,000.00	16.00%
Series B	28.64%	16,500,000.00	13.02%	11.00%	16,500,000.00	5.00%
Issue of Bonds		57,606,612.45			150,000,000.00	
Principal Reserve Fund	13.02%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.64%	369,959.51		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	10,675,587.66
Servicer ppal collect not yet credited	94,882.25		
Servicer ints collect not yet credited	17,140.34		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,824,596.69	0.948%
Subordinated Loan S/T		45,362.82	
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		55,804,354.06	150,149,558.47
Average loan		67,971.20	120,119.65
Minimum		496.74	50,357.63
Maximum		226,861.23	478,679.11
Interest rate			
Weighted average (wac)		1.04%	2.25%
Minimum		0.00%	0.80%
Maximum		4.25%	5.00%
Final maturity			
Weighted average (WARM) (months)		188	286
Minimum		11/29/2022	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		18.79%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		81.21%	99.69%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		1.34 6.61	
10.01 - 20%		6.95 15.30	0.38 17.00
20.01 - 30%		12.36 25.05	1.39 25.55
30.01 - 40%		22.66 35.38	5.51 35.51
40.01 - 50%		31.77 45.34	12.69 45.67
50.01 - 60%		22.75 54.36	14.96 55.24
60.01 - 70%		2.01 62.08	29.20 65.58
70.01 - 80%		0.16 70.41	32.01 73.64
80.01 - 90%			3.66 84.47
90.01 - 100%			0.19 92.29
Weighted average (WALTV)		40.40	62.43
Minimum		0.15	15.33
Maximum		70.41	95.09

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

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Iberclear

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### Fund Auditor

KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.73%	0.67%	0.53%	0.44%
Annual Percentage Rate (CPR)	4.01%	8.46%	7.72%	6.20%	5.11%

### Geographic distribution

	Current	At constitution date
Andalucia	0.46%	0.50%
Aragon	33.98%	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	1.23%	1.01%
Castilla-Leon	55.37%	55.86%
Catalonia	0.87%	0.74%
Galicia	0.98%	1.09%
La Rioja	0.17%	0.36%
Madrid	4.98%	4.59%
Navarra	0.22%	0.17%
Valencia	1.47%	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	4,360.02	951.65	0.00	5,311.67	9.06	1,060,036.97	1,065,348.64	63.75	42.08
from > 1 to = 2 months	1	1,213.74	292.56	0.00	1,506.30	2.57	112,037.30	113,543.60	6.79	40.78
from > 2 to = 3 months	2	2,084.32	93.57	0.00	2,177.89	3.71	119,490.26	121,668.15	7.28	46.68
from > 3 to = 6 months	1	1,131.83	69.75	0.00	1,201.58	2.05	28,922.72	30,124.30	1.80	21.08
from > 6 to < 12 months	1	4,039.79	8.24	0.00	4,048.03	6.90	106,298.37	110,346.40	6.60	45.98
from ≥ 2 years	3	35,389.24	9,004.58	0.00	44,393.82	75.71	185,666.48	230,060.30	13.77	52.89
Subtotal	22	48,218.94	10,420.35	0.00	58,639.29	100.00	1,612,452.10	1,671,091.39	100.00	42.97
Total	22	48,218.94	10,420.35	0.00	58,639.29		1,612,452.10	1,671,091.39		

### Additional information