

Brief report

Date: 11/30/2022
 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	29,257.39 39,058,615.65 29.26%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	1.6780% 01/16/2023 124.098471 Gross 100.519762 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/16/2023 "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	1.8780% 01/16/2023 474.716667 Gross 384.520500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		55,558,615.65	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 A	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	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
				4.46	4.14	3.86	3.61	3.38	3.18	3.00	2.83
				04/03/2027	12/07/2026	08/25/2026	05/25/2026	03/04/2026	12/20/2025	10/14/2025	08/15/2025
				9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50
				07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	04/15/2029
				4.46	4.14	3.86	3.61	3.38	3.18	3.00	2.83
				04/03/2027	12/07/2026	08/25/2026	05/25/2026	03/04/2026	12/20/2025	10/14/2025	08/15/2025
				9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50
				07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	04/15/2029
Series B	With optional redemption *	Average life	Years	10.24	9.73	9.22	8.72	8.23	7.73	7.47	6.98
				01/08/2033	07/06/2032	01/04/2032	07/04/2031	01/06/2031	07/08/2030	04/03/2030	10/08/2029
				10.25	9.75	9.25	8.75	8.25	7.75	7.50	7.00
				01/15/2033	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	04/15/2030	10/15/2029
				14.02	13.46	12.91	12.39	11.88	11.40	10.94	10.51
				10/19/2036	03/28/2036	09/11/2035	03/04/2035	09/01/2034	03/10/2034	09/23/2033	04/17/2033
				28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51
				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	
		% CE	% CE	% CE	% CE
Series A	70.30%	39,058,615.65	43.20%	89.00%	133,500,000.00
Series B	29.70%	16,500,000.00	13.50%	11.00%	16,500,000.00
Issue of Bonds		55,558,615.65			150,000,000.00
Principal Reserve Fund	13.50%	7,500,000.00		5.00%	7,500,000.00
Secondary Reserve Fund	0.63%	351,527.54		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	10,299,714.87
Servicer ppal collect not yet credited	122,652.47		
Servicer ints collect not yet credited	27,786.89		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,851,527.54	2.378%
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		53,924,806.03	150,149,558.47
Average loan		66,656.13	120,119.65
Minimum		259.40	50,357.63
Maximum		224,651.05	478,679.11
Interest rate			
Weighted average (wac)		1.53%	2.25%
Minimum		0.00%	0.80%
Maximum		4.38%	5.00%
Final maturity			
Weighted average (WARM) (months)		186	286
Minimum		12/12/2022	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		18.76%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		81.24%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.43	6.39		
10.01 - 20%	6.76	14.97	0.38	17.00
20.01 - 30%	13.04	25.04	1.39	25.55
30.01 - 40%	22.81	35.38	5.51	35.51
40.01 - 50%	31.64	45.32	12.69	45.67
50.01 - 60%	22.49	54.31	14.96	55.24
60.01 - 70%	1.83	62.79	29.20	65.58
70.01 - 80%			32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	40.14		62.43	
Minimum	0.08		15.33	
Maximum	69.99		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)	1.46%	0.85%	0.88%	0.65%	0.45%
Annual Percentage Rate (CPR)	16.18%	9.70%	10.07%	7.50%	5.25%

Geographic distribution

	Current	At constitution date
Andalucia	0.30%	0.50%
Aragon	33.95%	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	1.07%	1.01%
Castilla-Leon	55.97%	55.86%
Catalonia	0.88%	0.74%
Galicia	0.97%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.87%	4.59%
Navarra	0.22%	0.17%
Valencia	1.40%	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	22	6,602.10	1,713.84	0.00	8,315.94	15.36	1,410,639.90	1,418,955.84	72.84	39.37
from > 2 to = 3 months	1	945.71	94.69	0.00	1,040.40	1.92	71,792.57	72,832.97	3.74	52.52
from > 3 to = 6 months	3	5,116.43	808.40	0.00	5,924.83	10.94	186,075.01	191,999.84	9.86	35.34
from > 6 to < 12 months	1	4,616.98	9.34	0.00	4,626.32	8.54	105,144.09	109,770.41	5.63	45.74
from ≥ 2 years	2	30,662.63	3,580.73	0.00	34,243.36	63.24	120,361.64	154,605.00	7.94	54.14
Subtotal	29	47,943.85	6,207.00	0.00	54,150.85	100.00	1,894,013.21	1,948,164.06	100.00	40.49
Total	29	47,943.85	6,207.00	0.00	54,150.85		1,894,013.21	1,948,164.06		

Additional information