

Brief report

Date: 01/31/2023
 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	26.617.23 35,534,002.05 26.62%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	2.5880% 04/17/2023 174.126961 Gross 141.042838 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/17/2023 "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	2.7880% 04/17/2023 704.744444 Gross 570.843000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/17/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		52,034,002.05	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)							
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
Series A	With optional redemption *	Average life	Years	4.43	4.10	3.81	3.56	3.33	3.13	2.94	2.78
		Final Maturity	Years	9.50	9.00	8.50	8.00	7.50	7.00	6.75	6.50
		Date		07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	07/15/2029
	Without optional redemption *	Average life	Years	4.43	4.10	3.81	3.56	3.33	3.13	2.94	2.78
		Final Maturity	Years	9.50	9.00	8.50	8.00	7.50	7.00	6.75	6.50
		Date		07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	07/15/2029
Series B	With optional redemption *	Average life	Years	10.22	9.48	8.98	8.48	7.98	7.49	7.22	6.74
		Final Maturity	Years	12.02	11.28	10.78	10.28	9.78	9.28	8.78	8.28
		Date		04/02/2033	07/08/2032	01/06/2032	07/06/2031	01/07/2031	07/10/2030	04/05/2030	10/10/2029
	Without optional redemption *	Average life	Years	13.90	13.34	12.79	12.26	11.76	11.28	10.81	10.38
		Final Maturity	Years	28.26	28.26	28.26	28.26	28.26	28.26	28.26	28.26
		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	% CE	
Series A	68.29%	35,534,002.05	46.12%	89.00%	133,500,000.00
Series B	31.71%	16,500,000.00	14.41%	11.00%	16,500,000.00
Issue of Bonds		52,034,002.05			150,000,000.00
Principal Reserve Fund	14.41%	7,500,000.00	5.00%		7,500,000.00
Secondary Reserve Fund	0.61%	319,806.02	0.80%		1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,366,422.22
Servicer ppal collect not yet credited	136,294.94		
Servicer ints collect not yet credited	27,116.78		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,819,806.02	3.288%
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		51,151,458.01	150,149,558.47
Average loan		65,662.98	120,119.65
Minimum		353.14	50,357.63
Maximum		222,435.92	478,679.11
Interest rate			
Weighted average (wac)		2.37%	2.25%
Minimum		0.00%	0.80%
Maximum		5.52%	5.00%
Final maturity			
Weighted average (WARM) (months)		186	286
Minimum		02/13/2023	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		18.73%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		81.27%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.59	6.68		
10.01 - 20%	6.89	15.06	0.38	17.00
20.01 - 30%	12.35	24.83	1.39	25.55
30.01 - 40%	24.48	35.26	5.51	35.51
40.01 - 50%	31.78	45.18	12.69	45.67
50.01 - 60%	21.35	54.28	14.96	55.24
60.01 - 70%	1.56	63.05	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)	39.77		62.43	
Minimum	0.26		15.33	
Maximum	69.64		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)	2.00%	1.84%	1.25%	0.90%	0.48%
Annual Percentage Rate (CPR)	21.50%	19.94%	14.02%	10.32%	5.57%

Geographic distribution		
	Current	At constitution date
Andalucia	0.31%	0.50%
Aragon	34.12%	33.53%
Asturias	0.04%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.03%	0.05%
Cantabria	0.13%	0.08%
Castilla-La Mancha	1.12%	1.01%
Castilla-Leon	55.79%	55.86%
Catalonia	0.92%	0.74%
Galicia	0.98%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.94%	4.59%
Navarra	0.23%	0.17%
Valencia	1.24%	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	20	5,008.02	1,496.40	0.00	6,504.42	11.19	1,426,581.96	1,433,086.38	72.99	40.08
from > 3 to = 6 months	1	1,181.12	310.44	0.00	1,491.56	2.57	71,242.06	72,733.62	3.70	52.45
from > 6 to < 12 months	4	12,662.43	1,687.16	0.00	14,349.59	24.70	288,290.08	302,639.67	15.41	38.63
from ≥ 2 years	2	31,874.71	3,886.35	0.00	35,761.06	61.54	119,149.56	154,910.62	7.89	54.24
Subtotal	27	50,726.28	7,380.35	0.00	58,106.63	100.00	1,905,263.66	1,963,370.29	100.00	41.05
Total	27	50,726.28	7,380.35	0.00	58,106.63		1,905,263.66	1,963,370.29		