

Brief report

Date: 04/30/2023
 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	24.170.08 32,267.056.80 24.17%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	3.4770% 07/17/2023 212.432847 Gross 172.070606 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/17/2023 "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	3.6770% 07/17/2023 929.463889 Gross 752.865750 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/17/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		48,767,056.80	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)							Final Maturity	Date	
				0.17	0.25	0.34	0.42	0.51	0.60	0.69			0.78
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
				4.36	4.03	3.74	3.48	3.25	3.05	2.87	2.70	08/25/2027	04/26/2027
				9.25	8.75	8.25	7.75	7.25	6.75	6.50	6.25	07/15/2032	01/15/2032
				4.36	4.03	3.74	3.48	3.25	3.05	2.87	2.70	08/25/2027	04/26/2027
				9.25	8.75	8.25	7.75	7.25	6.75	6.50	6.25	07/15/2032	01/15/2032
				9.97	9.23	8.73	8.23	7.73	7.47	6.98	6.72	04/02/2033	07/07/2032
				10.00	9.25	8.75	8.25	7.75	7.50	7.00	6.75	04/15/2033	07/15/2032
				13.70	13.14	12.59	12.07	11.57	11.09	10.63	10.19	12/25/2036	06/02/2036
				28.01	28.01	28.01	28.01	28.01	28.01	28.01	28.01	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
Series A	66.17%	32,267,056.80	49.13%	89.00%	133,500,000.00	16.00%
Series B	33.83%	16,500,000.00	15.30%	11.00%	16,500,000.00	5.00%
Issue of Bonds		48,767,056.80			150,000,000.00	
Principal Reserve Fund	15.30%	7,460,124.46		5.00%	7,500,000.00	
Secondary Reserve Fund	0.60%	290,403.51		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		9,017,829.06	0.000%
Servicer ppal collect not yet credited		98,636.20	
Servicer ints collect not yet credited		46,407.38	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,790,403.51	4.177%
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	753	1,250	
Principal			
Principal outstanding	48,165,438.73	150,149,558.47	
Average loan	63,964.73	120,119.65	
Minimum	599.24	50,357.63	
Maximum	219,451.60	478,679.11	
Interest rate			
Weighted average (wac)	3.20%	2.25%	
Minimum	0.21%	0.80%	
Maximum	6.24%	5.00%	
Final maturity			
Weighted average (WARM) (months)	183	286	
Minimum	05/31/2023	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	18.41%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	81.59%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.91	6.82		
10.01 - 20%	7.34	15.06	0.38	17.00
20.01 - 30%	13.04	25.39	1.39	25.55
30.01 - 40%	23.57	35.11	5.51	35.51
40.01 - 50%	32.76	44.87	12.69	45.67
50.01 - 60%	19.89	54.22	14.96	55.24
60.01 - 70%	1.49	62.78	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)	39.24		62.43	
Minimum	0.26		15.33	
Maximum	69.11		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)	1.02%	1.43%	1.63%	1.17%	0.50%
Annual Percentage Rate (CPR)	11.61%	15.82%	17.91%	13.14%	5.84%

Geographic distribution

	Current	At constitution date
Andalucia	0.30%	0.50%
Aragon	33.62%	33.53%
Asturias	0.03%	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	1.06%	1.01%
Castilla-Leon	56.45%	55.86%
Catalonia	0.96%	0.74%
Galicia	1.02%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.71%	4.59%
Navarra	0.24%	0.17%
Valencia	1.29%	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	6,059.43	2,362.64	0.00	8,422.07	11.94	1,794,614.33	1,803,036.40	72.40	42.28
from > 1 to = 2 months	1	286.87	134.01	0.00	420.88	0.60	77,572.23	77,993.11	3.13	67.23
from > 2 to = 3 months	1	1,636.92	506.36	0.00	2,143.28	3.04	75,236.63	77,379.91	3.11	43.01
from > 3 to = 6 months	1	944.27	817.24	0.00	1,761.51	2.50	70,532.79	72,294.30	2.90	52.14
from > 6 to < 12 months	3	8,714.62	2,992.96	0.00	11,707.58	16.59	181,687.69	193,395.27	7.77	35.59
from = 12 to < 18 months	1	7,061.02	1,002.69	0.00	8,063.71	11.43	102,700.05	110,763.76	4.45	46.15
from ≥ 2 years	2	33,697.90	4,339.71	0.00	38,037.61	53.91	117,326.37	155,363.98	6.24	54.40
Subtotal	31	58,401.03	12,155.61	0.00	70,556.64	100.00	2,419,670.09	2,490,226.73	100.00	43.17
Total	31	58,401.03	12,155.61	0.00	70,556.64		2,419,670.09	2,490,226.73		

Additional information