

Brief report

Date: 06/30/2023  
 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	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						
				% 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	4.36	4.03	3.74	3.48	3.25	3.05	2.87	2.70	08/25/2027	04/26/2027	01/10/2027	10/08/2026	07/17/2026	05/03/2026	02/26/2026	12/28/2025
		Final Maturity	Years	9.25	8.75	8.25	7.75	7.25	6.75	6.25	5.75	5.25	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029
	Without optional redemption *	Average life	Years	4.36	4.03	3.74	3.48	3.25	3.05	2.87	2.70	08/25/2027	04/26/2027	01/10/2027	10/08/2026	07/17/2026	05/03/2026	02/26/2026	12/28/2025
		Final Maturity	Years	9.25	8.75	8.25	7.75	7.25	6.75	6.25	5.75	5.25	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029
Series B	With optional redemption *	Average life	Years	9.97	9.23	8.73	8.23	7.73	7.47	6.98	6.72	04/02/2033	07/07/2032	01/06/2032	07/06/2031	01/07/2031	10/02/2030	04/06/2030	01/02/2030
		Final Maturity	Years	10.00	9.25	8.75	8.25	7.75	7.50	7.00	6.75	6.25	04/15/2033	07/15/2032	01/15/2032	07/15/2031	01/15/2031	10/15/2030	04/15/2030
	Without optional redemption *	Average life	Years	13.70	13.14	12.59	12.07	11.57	11.09	10.63	10.19	12/25/2036	06/02/2036	11/16/2035	05/08/2035	11/06/2034	05/15/2034	11/29/2033	06/23/2033
		Final Maturity	Years	28.01	28.01	28.01	28.01	28.01	28.01	28.01	28.01	28.01	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	
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		10,998,487.65	0.0000%
Servicer ppal collect not yet credited		71,719.78	
Servicer ints collect not yet credited		40,807.62	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,748,604.97	4.177%
Subordinated Loan S/T		41,798.54	
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	737	1,250	
Principal			
Principal outstanding	46,463,565.42	150,149,558.47	
Average loan	63,044.19	120,119.65	
Minimum	378.96	50,357.63	
Maximum	217,565.73	478,679.11	
Interest rate			
Weighted average (wac)	3.75%	2.25%	
Minimum	0.33%	0.80%	
Maximum	6.24%	5.00%	
Final maturity			
Weighted average (WARM) (months)	181	286	
Minimum	07/31/2023	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	17.90%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.10%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.01	6.94		
10.01 - 20%	7.67	15.05	0.38	17.00
20.01 - 30%	13.16	25.33	1.39	25.55
30.01 - 40%	24.11	35.02	5.51	35.51
40.01 - 50%	32.49	44.83	12.69	45.67
50.01 - 60%	19.15	54.08	14.96	55.24
60.01 - 70%	1.41	62.68	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)	38.87		62.43	
Minimum	0.23		15.33	
Maximum	68.76		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%	1.16%	1.46%	1.27%	0.51%
Annual Percentage Rate (CPR)	11.61%	13.10%	16.15%	14.19%	5.98%

Geographic distribution		
	Current	At constitution date
Andalucia	0.30%	0.50%
Aragon	34.03%	33.53%
Asturias	0.03%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.03%	0.05%
Cantabria	0.14%	0.08%
Castilla-La Mancha	0.86%	1.01%
Castilla-Leon	56.02%	55.86%
Catalonia	0.98%	0.74%
Galicia	1.05%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.83%	4.59%
Navarra	0.25%	0.17%
Valencia	1.32%	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	18	4,343.42	3,284.67	0.00	7,628.09	9.65	1,319,476.82	1,327,104.91	58.59	41.17
from > 1 to = 2 months	6	3,902.47	1,729.01	0.00	5,631.48	7.12	398,580.18	404,211.66	17.84	42.41
from > 3 to = 6 months	1	1,420.71	1,243.12	0.00	2,663.83	3.37	70,056.35	72,720.18	3.21	52.44
from > 6 to < 12 months	2	6,467.08	3,253.30	0.00	9,720.38	12.29	135,310.28	145,030.66	6.40	34.42
from = 12 to < 18 months	2	11,485.19	2,376.30	0.00	13,861.49	17.53	146,504.43	160,365.92	7.08	44.30
from ≥ 2 years	2	34,783.73	4,793.91	0.00	39,577.64	50.05	116,188.16	155,765.80	6.88	54.54
Subtotal	31	62,402.60	16,680.31	0.00	79,082.91	100.00	2,186,116.22	2,265,199.13	100.00	42.07
Total	31	62,402.60	16,680.31	0.00	79,082.91		2,186,116.22	2,265,199.13		