

Brief report

Date: 08/31/2023
 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
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

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	22,211.61 29,652,499.35 22.21%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	3.9630% 10/16/2023 222.506654 Gross 180.230390 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/16/2023 "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	4.1630% 10/16/2023 1,052.313889 Gross 852.374250 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		46,152,499.35	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	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00			9.00
Series A	With optional redemption *	Average life	Years	4.25	3.93	3.64	3.39	3.16	2.96	2.79	2.62	02/28/2026	02/28/2026
		Final Maturity	Years	10/15/2027	06/19/2027	03/06/2027	12/04/2026	09/14/2026	07/02/2026	04/28/2026	02/28/2026	02/28/2026	02/28/2026
	Without optional redemption *	Average life	Years	4.25	3.93	3.64	3.39	3.16	2.96	2.79	2.62	07/15/2029	07/15/2029
		Final Maturity	Years	10/15/2027	06/19/2027	03/06/2027	12/04/2026	09/14/2026	07/02/2026	04/28/2026	02/28/2026	02/28/2026	02/28/2026
Series B	With optional redemption *	Average life	Years	9.49	8.98	8.48	7.97	7.48	6.99	6.73	6.47	04/06/2030	01/02/2030
		Final Maturity	Years	01/08/2033	07/06/2032	01/05/2032	07/05/2031	01/06/2031	07/10/2030	04/06/2030	01/02/2030	01/02/2030	01/02/2030
	Without optional redemption *	Average life	Years	13.42	12.87	12.33	11.82	11.32	10.85	10.40	9.97	12/06/2033	07/04/2033
		Final Maturity	Years	12/14/2036	05/26/2036	11/12/2035	05/07/2035	11/07/2034	05/19/2034	12/06/2033	07/04/2033	07/04/2033	07/04/2033
				04/15/2051	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	64.25%	29,652,499.35	51.84%	89.00%	133,500,000.00
Series B	35.75%	16,500,000.00	16.09%	11.00%	16,500,000.00
Issue of Bonds		46,152,499.35			150,000,000.00
Principal Reserve Fund	16.09%	7,424,614.43	5.00%		7,500,000.00
Secondary Reserve Fund	0.58%	266,872.49	0.80%		1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,450,629.71
Servicer ppal collect not yet credited	62,024.15		
Servicer ints collect not yet credited	36,804.95		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,766,872.49	4.663%
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	45,237,525.14	150,149,558.47
	Average loan	62,310.64	120,119.65
	Minimum	525.23	50,357.63
	Maximum	216,343.22	478,679.11
Interest rate	Weighted average (wac)	4.11%	2.25%
	Minimum	0.31%	0.80%
	Maximum	6.51%	5.00%
Final maturity	Weighted average (WARM) (months)	180	286
	Minimum	09/30/2023	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)			
	1-year EURIBOR/MIBOR	17.77%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.23%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.39	7.23		
10.01 - 20%	7.49	15.04	0.38	17.00
20.01 - 30%	12.81	25.33	1.39	25.55
30.01 - 40%	24.97	35.03	5.51	35.51
40.01 - 50%	33.55	44.90	12.69	45.67
50.01 - 60%	17.34	54.20	14.96	55.24
60.01 - 70%	1.44	62.38	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)	38.65		62.43	
Minimum	0.35		15.33	
Maximum	68.41		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)	0.57%	0.87%	1.27%	1.24%	0.52%
Annual Percentage Rate (CPR)	6.68%	9.92%	14.25%	13.94%	6.03%

Geographic distribution

	Current	At constitution date
Andalucia	0.31%	0.50%
Aragon	33.74%	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	0.88%	1.01%
Castilla-Leon	56.17%	55.86%
Catalonia	0.99%	0.74%
Galicia	1.06%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.89%	4.59%
Navarra	0.25%	0.17%
Valencia	1.34%	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	21	5,563.59	3,842.59	0.00	9,406.18	11.31	1,484,606.10	1,494,012.28	66.60	39.79
from > 1 to = 2 months	3	1,326.49	1,027.51	0.00	2,354.00	2.83	194,052.21	196,406.21	8.76	51.23
from > 2 to = 3 months	1	200.52	643.36	0.00	843.88	1.01	69,958.88	70,802.76	3.16	58.70
from > 3 to = 6 months	1	2,174.57	301.27	0.00	2,475.84	2.98	17,014.99	19,490.83	0.87	12.31
from > 6 to < 12 months	1	2,381.04	622.21	0.00	3,003.25	3.61	25,688.57	28,691.82	1.28	20.07
from = 12 to < 18 months	3	17,664.81	6,753.36	0.00	24,418.17	29.36	253,575.85	277,994.02	12.39	43.41
from ≥ 2 years	2	35,280.54	5,398.31	0.00	40,678.85	48.90	115,125.16	155,804.01	6.95	54.56
Subtotal	32	64,591.56	18,588.61	0.00	83,180.17	100.00	2,160,021.76	2,243,201.93	100.00	40.89
Total	32	64,591.56	18,588.61	0.00	83,180.17		2,160,021.76	2,243,201.93		

Additional information