

Brief report

Date: 09/30/2023  
 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  
 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		
		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)								
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78	
Series A	With optional redemption *	Average life	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	
		Final Maturity	Years	04/25/2032	06/19/2027	03/06/2027	12/04/2026	09/14/2026	07/02/2026	04/28/2026	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	
		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	
	Series B	With optional redemption *	Average life	Years	9.49	8.98	8.48	7.97	7.48	6.99	6.73	6.47
			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
Series B	Without optional redemption *	Average life	Years	13.42	12.87	12.33	11.82	11.32	10.85	10.40	9.97	
		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	

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	10,324,822.12
Servicer ppal collect not yet credited	73,866.18		
Servicer ints collect not yet credited	50,396.82		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,731,335.19	4.663%
Subordinated Loan S/T		35,537.30	
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	44,494,396.49	150,149,558.47
	Average loan	61,883.72	120,119.65
	Minimum	386.93	50,357.63
	Maximum	215,773.59	478,679.11
Interest rate	Weighted average (wac)	4.28%	2.25%
	Minimum	0.31%	0.80%
	Maximum	6.51%	5.00%
Final maturity	Weighted average (WARM) (months)	179	286
	Minimum	10/27/2023	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	17.68%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.32%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.37	7.03		
10.01 - 20%	7.57	14.84	0.38	17.00
20.01 - 30%	13.13	25.30	1.39	25.55
30.01 - 40%	24.82	35.02	5.51	35.51
40.01 - 50%	33.40	44.78	12.69	45.67
50.01 - 60%	17.25	54.11	14.96	55.24
60.01 - 70%	1.46	62.23	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)	38.51		62.43	
Minimum	0.33		15.33	
Maximum	68.23		95.09	

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

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KPMG Auditores

## Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.11%	0.90%	1.03%	1.31%	0.52%
Annual Percentage Rate (CPR)	12.53%	10.23%	11.68%	14.60%	6.09%

## Geographic distribution

	Current	At constitution date
Andalucia	0.31%	0.50%
Aragon	33.88%	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	0.89%	1.01%
Castilla-Leon	56.09%	55.86%
Catalonia	0.88%	0.74%
Galicia	1.04%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.94%	4.59%
Navarra	0.26%	0.17%
Valencia	1.36%	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	5,534.89	3,510.37	0.00	9,045.26	10.65	1,236,439.67	1,245,484.93	67.03	41.39
from > 1 to = 2 months	2	780.34	925.23	0.00	1,705.57	2.01	127,537.16	129,242.73	6.96	54.10
from > 3 to = 6 months	1	2,654.93	375.81	0.00	3,030.74	3.57	16,534.63	19,565.37	1.05	12.36
from > 6 to < 12 months	1	2,660.37	729.40	0.00	3,389.77	3.99	25,409.24	28,799.01	1.55	20.15
from = 12 to < 18 months	3	18,656.99	7,556.39	0.00	26,213.38	30.87	252,583.67	278,797.05	15.01	43.53
from ≥ 2 years	2	35,814.41	5,724.73	0.00	41,539.14	48.91	114,591.29	156,130.43	8.40	54.67
Subtotal	27	66,101.93	18,821.93	0.00	84,923.86	100.00	1,773,095.66	1,858,019.52	100.00	41.52
Total	27	66,101.93	18,821.93	0.00	84,923.86		1,773,095.66	1,858,019.52		

### Additional information