

Brief report

Date: 10/31/2023
 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	20,827.12 27,804,205.20 20.83%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	4.2520% 01/15/2024 223.852200 Gross 181.320282 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2024 "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	4.4520% 01/15/2024 1.125.366667 Gross 911.547000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		44,304,205.20	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
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	12/17/2027	08/21/2027	05/09/2027	02/06/2027	11/17/2026	09/06/2026	07/04/2026	05/07/2026		
	Without optional redemption *	Average life	Years	4.17	3.85	3.57	3.31	3.09	2.90	2.72	2.56		
		Final Maturity	Years	12/17/2027	08/21/2027	05/09/2027	02/06/2027	11/17/2026	09/06/2026	07/04/2026	05/07/2026		
Series B	With optional redemption *	Average life	Years	4.17	3.85	3.57	3.31	3.09	2.90	2.72	2.56		
		Final Maturity	Years	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	04/15/2030	10/15/2029	07/15/2029		
	Without optional redemption *	Average life	Years	9.47	8.73	8.23	7.73	7.24	6.97	6.48	6.23		
		Final Maturity	Years	03/31/2033	07/07/2032	01/06/2032	07/06/2031	01/08/2031	10/03/2030	04/08/2030	01/05/2030		

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
Series A	62.76%	27,804,205.20	54.06%	89.00%	133,500,000.00
Series B	37.24%	16,500,000.00	16.82%	11.00%	16,500,000.00
Issue of Bonds		44,304,205.20			150,000,000.00
Principal Reserve Fund	16.82%	7,451,516.51		5.00%	7,500,000.00
Secondary Reserve Fund	0.56%	250,237.85		0.80%	1,200,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,956,357.82	3,680%	
Servicer ppal collect not yet credited	53,687.86		
Servicer ints collect not yet credited	38,337.41		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,750,237.85	4.965%
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	713	1,250	
Principal			
Principal outstanding	43,713,995.40	150,149,558.47	
Average loan	61,309.95	120,119.65	
Minimum	421.61	50,357.63	
Maximum	215,202.37	478,679.11	
Interest rate			
Weighted average (wac)	4.43%	2.25%	
Minimum	0.31%	0.80%	
Maximum	6.51%	5.00%	
Final maturity			
Weighted average (WARM) (months)	178	286	
Minimum	11/18/2023	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	17.11%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.89%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.53	6.99		
10.01 - 20%	7.56	14.87	0.38	17.00
20.01 - 30%	13.56	25.40	1.39	25.55
30.01 - 40%	25.08	35.09	5.51	35.51
40.01 - 50%	32.84	44.71	12.69	45.67
50.01 - 60%	17.37	54.25	14.96	55.24
60.01 - 70%	1.05	62.93	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)	38.32		62.43	
Minimum	0.34		15.33	
Maximum	68.05		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)	1.22%	0.97%	1.06%	1.35%	0.53%
Annual Percentage Rate (CPR)	13.70%	11.02%	12.03%	15.02%	6.15%

Geographic distribution		
	Current	At constitution date
Andalucia	0.31%	0.50%
Aragon	34.09%	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	0.91%	1.01%
Castilla-Leon	55.77%	55.86%
Catalonia	0.89%	0.74%
Galicia	1.05%	1.09%
La Rioja	0.07%	0.36%
Madrid	4.99%	4.59%
Navarra	0.26%	0.17%
Valencia	1.37%	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	24	5,212.03	3,519.15	0.00	8,731.18	9.62	1,769,974.53	1,778,705.71	69.60	41.85
from > 1 to = 2 months	5	2,831.41	1,919.93	0.00	4,751.34	5.24	288,024.03	292,775.37	11.46	39.27
from > 6 to < 12 months	2	5,756.01	1,240.44	0.00	6,996.45	7.71	41,180.91	48,177.36	1.89	15.99
from = 12 to < 18 months	2	9,930.06	5,512.15	0.00	15,442.21	17.02	151,549.53	166,991.74	6.53	41.71
from = 18 to < 24 months	1	9,677.75	2,947.58	0.00	12,625.33	13.91	100,083.32	112,708.65	4.41	46.96
from ≥ 2 years	2	36,155.16	6,046.71	0.00	42,201.87	46.50	114,055.83	156,257.70	6.11	54.72
Subtotal	36	69,562.42	21,185.96	0.00	90,748.38	100.00	2,464,868.15	2,555,616.53	100.00	41.07
Total	36	69,562.42	21,185.96	0.00	90,748.38		2,464,868.15	2,555,616.53		