RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 03/31/2022
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 Suscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
Banco Santander

Assets Custodian
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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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch Current	 Original
Series A ES0323978009	07/24/2013 1,335	33,655.79 44,930,479.65 33.66%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.0000% 04/19/2022 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/19/2022 "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	0.0000% 04/19/2022 0.000000 Gross 0.000000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/19/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		61,430,479.65	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

				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% Monthly CPR (SMM)		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	4.75	4.41	4.10	3.84	3.59	3.38	3.18	3.01
			Date	10/16/2026	06/13/2026	02/23/2026	11/17/2025	08/21/2025	06/03/2025	03/24/2025	01/18/2025
		Final Maturity	Years	10.50	10.00	9.50	8.75	8.25	8.00	7.50	7.25
			Date	07/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	04/15/2029
	Without optional redemption *	Average life	Years	4.75	4.41	4.10	3.84	3.59	3.38	3.18	3.01
			Date	10/16/2026	06/13/2026	02/23/2026	11/17/2025	08/21/2025	06/03/2025	03/24/2025	01/18/2025
		Final Maturity	Years	10.50	10.00	9.50	8.75	8.25	8.00	7.50	7.25
			Date	07/15/2032	01/15/2032	07/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	04/15/2029
Series B	With optional redemption *	Average life	Years	11.21	10.47	9.97	9.46	8.96	8.46	7.98	7.48
			Date	03/31/2033	07/05/2032	01/03/2032	07/01/2031	01/01/2031	07/03/2030	01/06/2030	07/10/2029
		Final Maturity	Years	11.25	10.50	10.00	9.50	9.00	8.50	8.00	7.50
			Date	04/15/2033	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	07/15/2029
	Without optional redemption *	Average life	Years	14.73	14.15	13.58	13.03	12.50	11.99	11.51	11.05
			Date	10/07/2036	03/07/2036	08/12/2035	01/23/2035	07/14/2034	01/10/2034	07/17/2033	01/30/2033
		Final Maturity	Years	29.26	29.26	29.26	29.26	29.26	29.26	29.26	29.26
			Date	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
Series A	73.14%	44,930,479.65	39.07%	89.00%	133,500,000.00	16.00%
Series B	26.86%	16,500,000.00	12.21%	11.00%	16,500,000.00	5.00%
Issue of Bonds		61,430,479.65			150,000,000.00	
Principal Reserve Fund	12.21%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.66%	404,374.32		0.80%	1,200,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		10,119,907.23	0.000%
Servicer ppal collect not yet credited		81,460.61	
Servicer ints collect not yet credited		9,477.68	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		7,860,534.94	0.437%
Subordinated Loan S/T		43,839.38	
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	852	1,250
Principal		
Principal outstanding	60,262,676.42	150,149,558.47
Average loan	70,730.84	120,119.65
Minimum	1,151.58	50,357.63
Maximum	234,092.52	478,679.11
Interest rate		
Weighted average (wac)	0.46%	2.25%
Minimum	0.00%	0.80%
Maximum	4.25%	5.00%
Final maturity		
Weighted average (WARM) (months)	193	286
Minimum	05/07/2022	07/31/2017
Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	19.75%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)	80.25%	99.69%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.14	6.68		
10.01 - 20%	6.57	15.85	0.38	17.00
20.01 - 30%	12.56	25.69	1.39	25.55
30.01 - 40%	19.93	35.68	5.51	35.51
40.01 - 50%	29.34	45.32	12.69	45.67
50.01 - 60%	26.81	54.21	14.96	55.24
60.01 - 70%	3.50	62.05	29.20	65.58
70.01 - 80%	0.15	71.91	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)		41.56		62.43
Minimum		0.37		15.33
Maximum		71.91		95.09

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.31%	0.40%	0.32%	0.42%
Annual Percentage Rate (CPR)	3.95%	3.61%	4.65%	3.73%	4.96%

Geographic distribution

	Current	At constitution date
Andalucia	0.44%	0.50%
Aragon	32.99%	33.53%
Asturias	0.04%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.04%	0.05%
Cantabria	0.12%	0.08%
Castilla-La Mancha	1.33%	1.01%
Castilla-Leon	56.23%	55.86%
Catalonia	0.84%	0.74%
Galicia	0.96%	1.09%
La Rioja	0.17%	0.36%
Madrid	5.09%	4.59%
Navarra	0.21%	0.17%
Valencia	1.46%	1.79%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	20	7,670.95	437.98	0.00	8,108.93	10.82	1,504,786.87	1,512,895.80	75.39	42.49
from > 2 to = 3 months	2	1,782.24	91.62	0.00	1,873.86	2.50	105,129.25	107,003.11	5.33	38.00
from = 18 to < 24 months	1	5,208.92	5,231.01	0.00	10,439.93	13.93	65,479.56	75,919.49	3.78	50.82
from ≥ 2 years	3	36,072.95	18,463.21	0.00	54,536.16	72.75	256,419.18	310,955.34	15.50	55.14
Subtotal	26	50,735.06	24,223.82	0.00	74,958.88	100.00	1,931,814.86	2,006,773.74	100.00	44.05
Total	26	50,735.06	24,223.82	0.00	74,958.88		1,931,814.86	2,006,773.74		

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