

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
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 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 Nº 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	30,791.47 41,106,612.45 30.79%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	0.2480% 10/17/2022 19.939187 Gross 16.150741 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/17/2022 "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	0.4480% 10/17/2022 116.977778 Gross 94.752000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/17/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		57,606,612.45	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												
		% 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	4.55	4.22	3.93	3.68	3.45	3.24	3.06	2.89	
			Date	01/29/2027	10/03/2026	06/20/2026	03/18/2026	12/25/2025	10/11/2025	08/04/2025	06/03/2025	
		Final Maturity	Years	10.01	9.51	9.01	8.51	8.01	7.51	7.01	6.76	
		Date	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	07/15/2029	04/15/2029		
	Without optional redemption *	Average life	Years	4.55	4.22	3.93	3.68	3.45	3.24	3.06	2.89	
			Date	01/29/2027	10/03/2026	06/20/2026	03/18/2026	12/25/2025	10/11/2025	08/04/2025	06/03/2025	
Final Maturity		Years	10.01	9.51	9.01	8.51	8.01	7.51	7.01	6.76		
	Date	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	07/15/2029	04/15/2029			
Series B	With optional redemption *	Average life	Years	10.49	9.98	9.48	8.97	8.48	7.98	7.50	7.23	
			Date	01/07/2033	07/05/2032	01/03/2032	07/03/2031	01/03/2031	07/06/2030	01/10/2030	10/05/2029	
		Final Maturity	Years	10.51	10.01	9.51	9.01	8.51	8.01	7.51	7.26	
		Date	01/15/2033	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	14.23	13.66	13.11	12.58	12.07	11.58	11.12	10.67	
			Date	10/03/2036	03/10/2036	08/22/2035	02/09/2035	08/07/2034	02/09/2034	08/24/2033	03/14/2033	
Final Maturity		Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77		
	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	71.36%	41,106,612.45	41.66%	89.00%	133,500,000.00	16.00%
Series B	28.64%	16,500,000.00	13.02%	11.00%	16,500,000.00	5.00%
Issue of Bonds		57,606,612.45			150,000,000.00	
Principal Reserve Fund	13.02%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.64%	369,959.51		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,017,749.58	0.000%
Servicer ppal collect not yet credited		199,462.01	
Servicer ints collect not yet credited		13,405.67	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,869,959.51	0.948%
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	824	1,250	
Principal			
Principal outstanding	56,337,611.88	150,149,558.47	
Average loan	68,370.89	120,119.65	
Minimum	499.07	50,357.63	
Maximum	227,964.47	478,679.11	
Interest rate			
Weighted average (wac)	0.87%	2.25%	
Minimum	0.00%	0.80%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	188	286	
Minimum	11/29/2022	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	18.85%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	81.15%	99.69%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	1.31	6.75	
10.01 - 20%	7.03	15.49	
20.01 - 30%	12.42	25.22	
30.01 - 40%	22.52	35.49	
40.01 - 50%	30.89	45.35	
50.01 - 60%	23.67	54.37	
60.01 - 70%	2.00	62.29	
70.01 - 80%	0.16	70.66	
80.01 - 90%		32.01	
90.01 - 100%		3.66	
		0.19	
Weighted average (WALTV)	40.54	62.43	
Minimum	0.15	15.33	
Maximum	70.66	95.09	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	0.92%	0.67%	0.52%	0.44%
Annual Percentage Rate (CPR)	10.36%	10.45%	7.71%	6.09%	5.12%

Geographic distribution		
	Current	At constitution date
Andalucia	0.46%	0.50%
Aragon	34.07%	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	1.22%	1.01%
Castilla-Leon	55.31%	55.86%
Catalonia	0.86%	0.74%
Galicia	0.98%	1.09%
La Rioja	0.17%	0.36%
Madrid	4.96%	4.59%
Navarra	0.21%	0.17%
Valencia	1.47%	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	5,774.11	1,245.04	0.00	7,019.15	12.20	1,333,988.52	1,341,007.67	70.37
from > 1 to = 2 months	1	261.76	105.09	0.00	366.85	0.64	71,368.12	71,734.97	3.76
from > 2 to = 3 months	2	1,809.18	94.26	0.00	1,903.44	3.31	120,102.12	122,005.56	6.40
from > 3 to = 6 months	2	4,656.50	44.26	0.00	4,700.76	8.17	136,101.17	140,801.93	7.39
from ≥ 2 years	3	34,632.05	8,908.79	0.00	43,540.84	75.68	186,551.69	230,092.53	12.07
Subtotal	26	47,133.60	10,397.44	0.00	57,531.04	100.00	1,848,111.62	1,905,642.66	100.00
Total	26	47,133.60	10,397.44	0.00	57,531.04		1,848,111.62	1,905,642.66	