

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 10/31/2022
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	29,257.39 39,058,615.65 29.26%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	1.6780% 01/16/2023 124.098471 Gross 100.519762 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/16/2023 "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	1.8780% 01/16/2023 474.716667 Gross 384.520500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		55,558,615.65	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												
		% 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	4.46	4.14	3.86	3.61	3.38	3.18	3.00	2.83	
			Date	04/03/2027	12/07/2026	08/25/2026	05/25/2026	03/04/2026	12/20/2025	10/14/2025	08/15/2025	
		Final Maturity	Years	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50	
		Date	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	04/15/2029		
	Without optional redemption *	Average life	Years	4.46	4.14	3.86	3.61	3.38	3.18	3.00	2.83	
			Date	04/03/2027	12/07/2026	08/25/2026	05/25/2026	03/04/2026	12/20/2025	10/14/2025	08/15/2025	
Final Maturity		Years	9.75	9.25	8.75	8.25	7.75	7.25	7.00	6.50		
	Date	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	01/15/2030	10/15/2029	04/15/2029			
Series B	With optional redemption *	Average life	Years	10.24	9.73	9.22	8.72	8.23	7.73	7.47	6.98	
			Date	01/08/2033	07/06/2032	01/04/2032	07/04/2031	01/06/2031	07/08/2030	04/03/2030	10/08/2029	
		Final Maturity	Years	10.25	9.75	9.25	8.75	8.25	7.75	7.50	7.00	
		Date	01/15/2033	07/15/2032	01/15/2032	07/15/2031	01/15/2031	07/15/2030	04/15/2030	10/15/2029		
	Without optional redemption *	Average life	Years	14.02	13.46	12.91	12.39	11.88	11.40	10.94	10.51	
			Date	10/19/2036	03/28/2036	09/11/2035	03/04/2035	09/01/2034	03/10/2034	09/23/2033	04/17/2033	
Final Maturity		Years	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51		
	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	70.30%	39,058,615.65	43.20%	89.00%	133,500,000.00	16.00%
Series B	29.70%	16,500,000.00	13.50%	11.00%	16,500,000.00	5.00%
Issue of Bonds		55,558,615.65			150,000,000.00	
Principal Reserve Fund	13.50%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.63%	351,527.54		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		9,109,722.68	0.000%
Servicer ppal collect not yet credited		123,882.65	
Servicer ints collect not yet credited		20,709.79	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,851,527.54	2.378%
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	816	1,250	
Principal			
Principal outstanding	55,057,340.67	150,149,558.47	
Average loan	67,472.23	120,119.65	
Minimum	783.78	50,357.63	
Maximum	225,756.76	478,679.11	
Interest rate			
Weighted average (wac)	1.24%	2.25%	
Minimum	0.00%	0.80%	
Maximum	4.25%	5.00%	
Final maturity			
Weighted average (WARM) (months)	187	286	
Minimum	11/29/2022	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	18.75%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	81.25%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.44	6.59		
10.01 - 20%	6.71	15.18	0.38	17.00
20.01 - 30%	12.44	24.95	1.39	25.55
30.01 - 40%	23.05	35.32	5.51	35.51
40.01 - 50%	31.65	45.26	12.69	45.67
50.01 - 60%	22.51	54.25	14.96	55.24
60.01 - 70%	2.03	61.88	29.20	65.58
70.01 - 80%	0.16	70.16	32.01	73.64
80.01 - 90%			3.66	84.47
90.01 - 100%			0.19	92.29
Weighted average (WALTV)	40.27			62.43
Minimum		0.38		15.33
Maximum		70.16		95.09

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.74%	0.66%	0.70%	0.55%	0.44%
Annual Percentage Rate (CPR)	8.48%	7.66%	8.10%	6.36%	5.14%

Geographic distribution		
	Current	At constitution date
Andalucia	0.29%	0.50%
Aragon	34.01%	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	1.24%	1.01%
Castilla-Leon	55.55%	55.86%
Catalonia	0.87%	0.74%
Galicia	0.96%	1.09%
La Rioja	0.07%	0.36%
Madrid	5.02%	4.59%
Navarra	0.22%	0.17%
Valencia	1.48%	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	19	5,629.01	1,409.37	0.00	7,038.38	11.21	1,313,018.03	1,320,056.41	68.56	44.51
from > 2 to = 3 months	2	2,564.32	484.48	0.00	3,048.80	4.86	183,739.96	186,788.76	9.70	44.79
from > 3 to = 6 months	2	2,865.76	212.75	0.00	3,078.51	4.90	75,417.34	78,495.85	4.08	29.63
from > 6 to < 12 months	1	4,039.84	8.19	0.00	4,048.03	6.45	105,721.23	109,769.26	5.70	45.74
from ≥ 2 years	3	36,275.60	9,281.85	0.00	45,557.45	72.58	184,780.12	230,337.57	11.96	52.95
Subtotal	27	51,374.53	11,396.64	0.00	62,771.17	100.00	1,862,676.68	1,925,447.85	100.00	44.54
Total	27	51,374.53	11,396.64	0.00	62,771.17		1,862,676.68	1,925,447.85		