

Brief report

Date: 01/31/2024
 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	18,687.69 24,948,066.15 18.69%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	4.2420% 04/15/2024 200.384985 Gross 162.311838 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2024 "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	4.4420% 04/15/2024 1,122.838889 Gross 909.499500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		41,448,066.15	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	Years
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Average life	Years	3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	
		Final Maturity	Years	01/03/2028	09/11/2027	06/04/2027	03/08/2027	12/20/2026	10/13/2026	08/12/2026	06/18/2026	5.25
	Without optional redemption *	Average life	Years	3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	
		Final Maturity	Years	01/03/2028	09/11/2027	06/04/2027	03/08/2027	12/20/2026	10/13/2026	08/12/2026	06/18/2026	5.25
Series B	With optional redemption *	Average life	Years	8.97	8.46	7.96	7.46	6.98	6.48	6.22	5.97	
		Final Maturity	Years	01/02/2033	06/30/2032	12/30/2031	07/01/2031	01/04/2031	07/07/2030	04/04/2030	01/01/2030	6.01
	Without optional redemption *	Average life	Years	12.85	12.31	11.79	11.29	10.81	10.35	9.92	9.51	
		Final Maturity	Years	11/17/2036	05/04/2036	10/26/2035	04/27/2035	11/03/2034	05/20/2034	12/14/2033	07/17/2033	27.27

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
Series A	60.19%	24,948,066.15	57.62%	89.00%	133,500,000.00
Series B	39.81%	16,500,000.00	17.81%	11.00%	16,500,000.00
Issue of Bonds		41,448,066.15			150,000,000.00
Principal Reserve Fund	17.81%	7,380,881.19		5.00%	7,500,000.00
Secondary Reserve Fund	0.54%	224,532.60		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		8,638,647.28	3.682%
Servicer ppal collect not yet credited		100,108.23	
Servicer ints collect not yet credited		37,698.57	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,724,532.60	4.942%
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		686	1,250
Principal			
Principal outstanding		41,162,373.34	150,149,558.47
Average loan		60,003.46	120,119.65
Minimum		47.12	50,357.63
Maximum		213,540.68	478,679.11
Interest rate			
Weighted average (wac)		4.69%	2.25%
Minimum		0.31%	0.80%
Maximum		6.24%	5.00%
Final maturity			
Weighted average (WARM) (months)		176	286
Minimum		02/02/2024	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		16.85%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		83.15%	99.69%

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	2.76	6.98	
10.01 - 20%	7.57	14.99	0.38
20.01 - 30%	14.02	25.46	1.39
30.01 - 40%	26.08	35.30	5.51
40.01 - 50%	32.00	44.70	12.69
50.01 - 60%	16.75	54.13	14.96
60.01 - 70%	0.83	63.44	29.20
70.01 - 80%			32.01
80.01 - 90%			3.66
90.01 - 100%			0.19
Weighted average (WALTV)	38.00		62.43
Minimum	0.02		15.33
Maximum	67.60		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)	1.02%	1.41%	1.21%	1.25%	0.55%
Annual Percentage Rate (CPR)	11.59%	15.66%	13.60%	14.02%	6.40%

Geographic distribution		
	Current	At constitution date
Andalucia	0.32%	0.50%
Aragon	33.98%	33.53%
Asturias	0.03%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.02%	0.05%
Cantabria	0.15%	0.08%
Castilla-La Mancha	0.94%	1.01%
Castilla-Leon	55.63%	55.86%
Catalonia	0.90%	0.74%
Galicia	1.06%	1.09%
La Rioja	0.07%	0.36%
Madrid	5.13%	4.59%
Navarra	0.26%	0.17%
Valencia	1.43%	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	6,897.91	4,561.96	0.00	11,459.87	11.34	1,766,224.25	1,777,684.12	73.46	41.87
from > 1 to = 2 months	2	1,145.94	1,478.79	0.00	2,624.73	2.60	152,507.22	155,131.95	6.41	49.53
from > 6 to < 12 months	2	7,146.63	1,541.03	0.00	8,687.66	8.60	38,876.91	47,564.57	1.97	15.79
from = 18 to < 24 months	3	22,456.41	11,221.63	0.00	33,677.04	33.33	248,785.25	282,462.29	11.67	44.11
from ≥ 2 years	2	37,213.76	7,379.14	0.00	44,592.90	44.13	112,604.37	157,197.27	6.50	55.04
Subtotal	33	74,859.65	26,182.55	0.00	101,042.20	100.00	2,318,998.00	2,420,040.20	100.00	41.82
Total	33	74,859.65	26,182.55	0.00	101,042.20		2,318,998.00	2,420,040.20		