

Brief report

Date: 02/29/2024
 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
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Bond Paying Agent
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
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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 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	
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		0.78
Series A	With optional redemption *	Average life	3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	Date	01/03/2028
		Final Maturity	8.25	7.75	7.25	6.75	6.50	6.01	5.75	5.25	Date	04/15/2032
			3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	Date	01/03/2028
	Without optional redemption *	Average life	3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	Date	01/03/2028
		Final Maturity	8.25	7.75	7.25	6.75	6.50	6.01	5.75	5.25	Date	04/15/2032
			3.97	3.66	3.39	3.15	2.93	2.75	2.58	2.43	Date	01/03/2028
Series B	With optional redemption *	Average life	8.97	8.46	7.96	7.46	6.98	6.48	6.22	5.97	Date	01/02/2033
		Final Maturity	9.01	8.50	8.01	7.50	7.01	6.50	6.25	6.01	Date	01/15/2033
			8.97	8.46	7.96	7.46	6.98	6.48	6.22	5.97	Date	01/02/2033
	Without optional redemption *	Average life	12.85	12.31	11.79	11.29	10.81	10.35	9.92	9.51	Date	11/17/2036
		Final Maturity	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27	Date	04/15/2051
			12.85	12.31	11.79	11.29	10.81	10.35	9.92	9.51	Date	11/17/2036

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	9,509,138.57
Servicer ppal collect not yet credited	78,992.19		
Servicer ints collect not yet credited	53,845.22		
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	678
Principal	Principal outstanding	40,478,489.09	150,149,558.47
	Average loan	59,702.79	120,119.65
	Minimum	194.37	50,357.63
	Maximum	213,024.40	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)	175	286
	Minimum	03/10/2024	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	17.03%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.97%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.92	7.12		
10.01 - 20%	7.36	15.00	0.38	17.00
20.01 - 30%	14.43	25.35	1.39	25.55
30.01 - 40%	26.42	35.27	5.51	35.51
40.01 - 50%	31.22	44.65	12.69	45.67
50.01 - 60%	16.82	54.04	14.96	55.24
60.01 - 70%	0.85	63.29	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)	37.85		62.43	
Minimum	0.07		15.33	
Maximum	67.45		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)	1.12%	1.29%	1.30%	1.29%	0.55%
Annual Percentage Rate (CPR)	12.63%	14.44%	14.54%	14.40%	6.45%

Geographic distribution		
	Current	At constitution date
Andalucia	0.32%	0.50%
Aragon	33.31%	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	0.95%	1.01%
Castilla-Leon	56.19%	55.86%
Catalonia	0.91%	0.74%
Galicia	1.07%	1.09%
La Rioja	0.06%	0.36%
Madrid	5.18%	4.59%
Navarra	0.26%	0.17%
Valencia	1.45%	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	26	7,178.31	4,983.30	0.00	12,161.61	11.52	1,833,607.42	1,845,769.03	71.52	42.40
from > 1 to = 2 months	2	633.25	645.83	0.00	1,279.08	1.21	148,176.81	149,455.89	5.79	56.53
from > 2 to = 3 months	1	851.37	994.82	0.00	1,846.19	1.75	95,322.53	97,168.72	3.77	49.85
from > 6 to < 12 months	2	7,920.71	1,711.19	0.00	9,631.90	9.12	38,102.83	47,734.73	1.85	15.85
from = 18 to < 24 months	3	23,368.45	12,245.67	0.00	35,614.12	33.73	247,872.21	283,486.33	10.98	44.27
from ≥ 2 years	2	37,276.39	7,783.65	0.00	45,060.04	42.67	112,116.67	157,176.71	6.09	55.04
Subtotal	36	77,228.48	28,364.46	0.00	105,592.94	100.00	2,475,198.47	2,580,791.41	100.00	42.73
Total	36	77,228.48	28,364.46	0.00	105,592.94		2,475,198.47	2,580,791.41		