

Brief report

Date: 04/30/2024
 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
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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	17,125.79 22,862,929.65	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	4.2060% 07/15/2024 182.078545 Gross 147.483621 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2024 "Pass-Through"	AAA (sf) A+sf	A A
Series B ES0323978017	07/24/2013 165	100,000.00 16,500,000.00	100,000.00 16,500,000.00	Floating 3-M Euribor+0.500% 15.Jan/Apr/Jul/Oct	4.4060% 07/15/2024 1,113.738889 Gross 902.128500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		39,362,929.65	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)									
		% Annual equivalent CPR									
		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78		
Series A	With optional redemption *	Average life	Years	3.78	3.49	3.23	3.00	2.80	2.62	2.46	2.32
		Final Maturity	Years	01/25/2028	10/09/2027	07/07/2027	04/15/2027	01/31/2027	11/27/2026	09/30/2026	08/09/2026
		Date		01/15/2032	07/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	04/15/2029
		Date		3.78	3.49	3.23	3.00	2.80	2.62	2.46	2.32
Series B	With optional redemption *	Average life	Years	8.48	7.98	7.48	6.98	6.72	6.23	5.97	5.49
		Final Maturity	Years	10/05/2032	04/03/2032	10/04/2031	04/05/2031	12/30/2030	07/05/2030	04/02/2030	10/08/2029
		Date		10/15/2032	04/15/2032	10/15/2031	04/15/2031	01/15/2031	07/15/2030	04/15/2030	10/15/2029
		Date		8.48	7.98	7.48	6.98	6.72	6.23	5.97	5.49
	Without optional redemption *	Average life	Years	12.47	11.94	11.44	10.95	10.48	10.04	9.62	9.22
		Final Maturity	Years	10/01/2036	03/22/2036	09/19/2035	03/25/2035	10/06/2034	04/28/2034	11/26/2033	07/03/2033
		Date		27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02
		Date		12.47	11.94	11.44	10.95	10.48	10.04	9.62	9.22

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	58.08%	22,862,929.65	60.68%	89.00%	133,500,000.00
Series B	41.92%	16,500,000.00	18.76%	11.00%	16,500,000.00
Issue of Bonds		39,362,929.65			150,000,000.00
Principal Reserve Fund	18.76%	7,383,278.95	5.00%		7,500,000.00
Secondary Reserve Fund	0.52%	205,766.37	0.80%		1,200,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,516,521.93	3.699%	
Servicer ppal collect not yet credited	161,577.55		
Servicer ints collect not yet credited	40,990.66		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,705,766.37	4.906%
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	664	1,250	
Principal			
Principal outstanding	39,194,058.59	150,149,558.47	
Average loan	59,027.20	120,119.65	
Minimum	106.50	50,357.63	
Maximum	211,986.28	478,679.11	
Interest rate			
Weighted average (wac)	4.66%	2.25%	
Minimum	1.55%	0.80%	
Maximum	6.51%	5.00%	
Final maturity			
Weighted average (WARM) (months)	173	286	
Minimum	05/05/2024	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	17.25%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.75%	99.69%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.05	6.99		
10.01 - 20%	7.31	15.24	0.38	17.00
20.01 - 30%	15.34	25.41	1.39	25.55
30.01 - 40%	27.15	35.43	5.51	35.51
40.01 - 50%	29.19	44.53	12.69	45.67
50.01 - 60%	17.37	53.88	14.96	55.24
60.01 - 70%	0.59	64.54	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)	37.58		62.43	
Minimum	0.07		15.33	
Maximum	67.15		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)	1.10%	1.07%	1.24%	1.16%	0.56%
Annual Percentage Rate (CPR)	12.39%	12.15%	13.92%	13.09%	6.54%

Geographic distribution		
	Current	At constitution date
Andalucia	0.33%	0.50%
Aragon	33.12%	33.53%
Asturias	0.02%	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	0.97%	1.01%
Castilla-Leon	56.17%	55.86%
Catalonia	0.92%	0.74%
Galicia	1.09%	1.09%
La Rioja	0.06%	0.36%
Madrid	5.29%	4.59%
Navarra	0.27%	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	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	19	4,515.24	3,450.39	0.00	7,965.63	7.10	1,406,160.13	1,414,125.76	59.37	44.46
from > 1 to = 2 months	5	3,131.83	2,000.50	0.00	5,132.33	4.57	375,084.57	380,216.90	15.96	44.30
from > 2 to = 3 months	1	854.73	1,315.92	0.00	2,170.65	1.93	94,751.40	96,922.05	4.07	49.72
from > 6 to < 12 months	1	3,133.83	1,075.34	0.00	4,209.17	3.75	23,415.23	27,624.40	1.16	19.33
from = 12 to < 18 months	1	6,066.38	862.76	0.00	6,929.14	6.18	13,123.18	20,052.32	0.84	12.67
from = 18 to < 24 months	2	12,976.54	9,146.56	0.00	22,123.10	19.72	148,503.05	170,626.15	7.16	42.61
from ≥ 2 years	3	49,898.39	13,775.52	0.00	63,673.91	56.75	208,667.21	272,341.12	11.43	51.82
Subtotal	32	80,576.94	31,626.99	0.00	112,203.93	100.00	2,269,704.77	2,381,908.70	100.00	43.62
Total	32	80,576.94	31,626.99	0.00	112,203.93		2,269,704.77	2,381,908.70		