

Brief report

Date: 05/31/2024
 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

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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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		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																													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)																									
				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																		
	Without 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																		
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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																		
	Without 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																		
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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	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	9,399,626.91
Servicer ppal collect not yet credited	49,679.35		
Servicer ints collect not yet credited	33,589.25		
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	
Principal	Principal outstanding	38,626,769.69	150,149,558.47
	Average loan	58,972.17	120,119.65
	Minimum	3.33	50,357.63
	Maximum	211,464.42	478,679.11
Interest rate	Weighted average (wac)	4.63%	2.25%
	Minimum	1.55%	0.80%
	Maximum	6.51%	5.00%
Final maturity	Weighted average (WARM) (months)	173	286
	Minimum	06/10/2024	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	17.27%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.73%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.05	6.93		
10.01 - 20%	7.14	15.17	0.38	17.00
20.01 - 30%	15.98	25.40	1.39	25.55
30.01 - 40%	27.86	35.58	5.51	35.51
40.01 - 50%	28.61	44.77	12.69	45.67
50.01 - 60%	16.77	53.93	14.96	55.24
60.01 - 70%	0.60	64.41	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)	37.50		62.43	
Minimum	0.00		15.33	
Maximum	66.99		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)	0.89%	1.00%	1.14%	1.12%	0.56%
Annual Percentage Rate (CPR)	10.18%	11.33%	12.90%	12.61%	6.56%

Geographic distribution

	Current	At constitution date
Andalucia	0.33%	0.50%
Aragon	33.07%	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	0.99%	1.01%
Castilla-Leon	56.13%	55.86%
Catalonia	0.93%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.06%	0.36%
Madrid	5.34%	4.59%
Navarra	0.27%	0.17%
Valencia	1.49%	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	5,569.27	3,565.59	0.00	9,134.86	9.64	1,611,059.20	1,620,194.06	75.32	43.26
from > 1 to = 2 months	1	613.47	227.56	0.00	841.03	0.89	56,515.01	57,356.04	2.67	31.93
from > 3 to = 6 months	1	1,121.72	1,311.98	0.00	2,433.70	2.57	94,463.86	96,897.56	4.50	49.71
from > 6 to < 12 months	1	3,425.40	1,166.64	0.00	4,592.04	4.85	23,123.66	27,715.70	1.29	19.39
from = 12 to < 18 months	1	6,562.20	924.66	0.00	7,486.86	7.90	12,627.36	20,114.22	0.94	12.71
from = 18 to < 24 months	2	13,489.38	9,751.12	0.00	23,240.50	24.53	147,990.21	171,230.71	7.96	42.76
from ≥ 2 years	2	37,940.00	9,081.34	0.00	47,021.34	49.63	110,641.80	157,663.14	7.33	55.21
Subtotal	27	68,721.44	26,028.89	0.00	94,750.33	100.00	2,056,421.10	2,151,171.43	100.00	42.12
Total	27	68,721.44	26,028.89	0.00	94,750.33		2,056,421.10	2,151,171.43		

Additional information