

Brief report

Date: 06/30/2024  
 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  
 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	17,125.79 22,862,929.65 17.13%	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 16,500,000.00 100.00%	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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.78
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	
% 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	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
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	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

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		10,001,051.61	3.692%
Servicer ppal collect not yet credited		79,527.74	
Servicer ints collect not yet credited		47,680.67	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,674,648.26	4.906%
Subordinated Loan S/T		31,118.11	
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	649	1,250	
Principal			
Principal outstanding	38,155,286.67	150,149,558.47	
Average loan	58,790.89	120,119.65	
Minimum	611.30	50,357.63	
Maximum	210,940.69	478,679.11	
Interest rate			
Weighted average (wac)	4.58%	2.25%	
Minimum	1.55%	0.80%	
Maximum	6.51%	5.00%	
Final maturity			
Weighted average (WARM) (months)	172	286	
Minimum	07/19/2024	07/31/2017	
Maximum	07/31/2051	07/31/2051	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	17.20%	0.31%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.80%	99.69%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	3.13	6.91	
10.01 - 20%	7.83	15.60	
20.01 - 30%	15.08	25.56	
30.01 - 40%	27.79	35.39	
40.01 - 50%	28.75	44.64	
50.01 - 60%	16.81	53.82	
60.01 - 70%	0.60	64.28	
70.01 - 80%		32.01	
80.01 - 90%		3.66	
90.01 - 100%		0.19	
Weighted average (WALTV)	37.40	62.43	
Minimum	0.25	15.33	
Maximum	66.84	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)	0.66%	0.88%	0.97%	1.09%	0.56%
Annual Percentage Rate (CPR)	7.67%	10.10%	10.99%	12.29%	6.57%

Geographic distribution		
	Current	At constitution date
Andalucia	0.33%	0.50%
Aragon	32.81%	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	1.00%	1.01%
Castilla-Leon	56.32%	55.86%
Catalonia	0.94%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.06%	0.36%
Madrid	5.38%	4.59%
Navarra	0.28%	0.17%
Valencia	1.50%	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	22	4,795.77	4,800.80	0.00	9,596.57	9.98	1,784,270.23	1,793,866.80	78.48	48.13
from > 1 to = 2 months	2	944.97	493.37	0.00	1,438.34	1.50	112,780.74	114,219.08	5.00	41.98
from = 12 to < 18 months	2	10,780.69	2,236.21	0.00	13,016.90	13.53	34,957.93	47,974.83	2.10	15.93
from = 18 to < 24 months	1	7,591.90	7,817.82	0.00	15,409.72	16.02	105,659.14	121,068.86	5.30	43.49
from ≥ 2 years	3	44,712.31	12,012.32	0.00	56,724.63	58.97	151,949.36	208,673.99	9.13	51.20
Subtotal	30	68,825.64	27,360.52	0.00	96,186.16	100.00	2,189,617.40	2,285,803.56	100.00	45.84
Total	30	68,825.64	27,360.52	0.00	96,186.16		2,189,617.40	2,285,803.56		