

Brief report

Date: 09/30/2024
 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 | 15,985.27 21,340,335.45 15.99% | 100,000.00 133,500,000.00 | Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct | 3.9850% 10/15/2024 162.792214 Gross 131.861693 Net | 04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct | 10/15/2024 "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 | 4.1850% 10/15/2024 1,069.500000 Gross 866.295000 Net | 04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct | 10/15/2024 "Pass-Through" | AA (sf) Asf | BB CCC |
| Total | | 37,840,335.45 | 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) | | | | | | 0.69 | 0.78 |
| | | | | 0.17 | 0.25 | 0.34 | 0.42 | 0.51 | 0.60 | | |
| | | % 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 | 3.61 | 3.33 | 3.09 | 2.87 | 2.68 | 2.51 | 2.36 | 2.22 |
| | | Final Maturity | Years | 02/23/2028 | 11/12/2027 | 08/15/2027 | 05/28/2027 | 03/20/2027 | 01/17/2027 | 11/22/2026 | 10/04/2026 |
| | Without optional redemption * | Average life | Years | 3.61 | 3.33 | 3.09 | 2.87 | 2.68 | 2.51 | 2.36 | 2.22 |
| | | Final Maturity | Years | 02/23/2028 | 11/12/2027 | 08/15/2027 | 05/28/2027 | 03/20/2027 | 01/17/2027 | 11/22/2026 | 10/04/2026 |
| Series B | With optional redemption * | Average life | Years | 8.22 | 7.71 | 7.22 | 6.72 | 6.23 | 5.97 | 5.72 | 5.24 |
| | | Final Maturity | Years | 09/29/2032 | 03/30/2032 | 09/30/2031 | 04/03/2031 | 10/07/2030 | 07/04/2030 | 04/01/2030 | 10/08/2029 |
| | Without optional redemption * | Average life | Years | 8.22 | 7.71 | 7.22 | 6.72 | 6.23 | 5.97 | 5.72 | 5.24 |
| | | Final Maturity | Years | 09/29/2032 | 03/30/2032 | 09/30/2031 | 04/03/2031 | 10/07/2030 | 07/04/2030 | 04/01/2030 | 10/08/2029 |

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 | % CE | | At issue date | |
| | | % CE | % CE | % CE | % CE |
| Series A | 56.40% | 21,340,335.45 | 63.42% | 89.00% | 133,500,000.00 |
| Series B | 43.60% | 16,500,000.00 | 19.82% | 11.00% | 16,500,000.00 |
| Issue of Bonds | | 37,840,335.45 | | | 150,000,000.00 |
| Principal Reserve Fund | 19.82% | 7,500,000.00 | | 5.00% | 7,500,000.00 |
| Secondary Reserve Fund | 0.51% | 192,063.02 | | 0.80% | 1,200,000.00 |

| Other financial operations (current) | | | |
|--|-----------|------------------|--------------|
| Assets | | Balance | Interest |
| | | Treasury Account | 9,895,829.45 |
| Servicer ppal collect not yet credited | 88,810.53 | | |
| Servicer ints collect not yet credited | 46,502.31 | | |
| Liabilities | Available | Balance | Interest |
| Subordinated Loan L/T | | 7,661,070.86 | 4.685% |
| Subordinated Loan S/T | | 30,992.16 | |
| 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 | 633 | 1,250 |
| Principal | | |
| Principal outstanding | 36,642,224.58 | 150,149,558.47 |
| Average loan | 57,886.61 | 120,119.65 |
| Minimum | 463.55 | 50,357.63 |
| Maximum | 209,358.19 | 478,679.11 |
| Interest rate | | |
| Weighted average (wac) | 4.49% | 2.25% |
| Minimum | 1.55% | 0.80% |
| Maximum | 6.51% | 5.00% |
| Final maturity | | |
| Weighted average (WARM) (months) | 170 | 286 |
| Minimum | 10/30/2024 | 07/31/2017 |
| Maximum | 07/31/2051 | 07/31/2051 |
| Index (principal outstanding distribution) | | |
| 1-year EURIBOR/MIBOR | 17.37% | 0.31% |
| 1-year EURIBOR/MIBOR (Mortgage Market) | 82.63% | 99.69% |

| LTV Distribution | | | | |
|--------------------------|---------|-------|----------------------|-------|
| | Current | | At constitution date | |
| | % Pool | % LTV | % Pool | % LTV |
| 0.01 - 10% | 3.09 | 6.69 | | |
| 10.01 - 20% | 8.08 | 15.71 | 0.38 | 17.00 |
| 20.01 - 30% | 15.39 | 25.63 | 1.39 | 25.55 |
| 30.01 - 40% | 30.15 | 35.56 | 5.51 | 35.51 |
| 40.01 - 50% | 26.68 | 44.82 | 12.69 | 45.67 |
| 50.01 - 60% | 15.99 | 53.57 | 14.96 | 55.24 |
| 60.01 - 70% | 0.63 | 63.87 | 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) | 37.06 | | 62.43 | |
| Minimum | 0.30 | | 15.33 | |
| Maximum | 66.38 | | 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) | 0.58% | 0.77% | 0.83% | 1.05% | 0.57% |
| Annual Percentage Rate (CPR) | 6.70% | 8.87% | 9.49% | 11.84% | 6.62% |

Geographic distribution

| | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia | 0.34% | 0.50% |
| Aragon | 31.95% | 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 | 1.03% | 1.01% |
| Castilla-Leon | 56.96% | 55.86% |
| Catalonia | 0.95% | 0.74% |
| Galicia | 1.12% | 1.09% |
| La Rioja | 0.05% | 0.36% |
| Madrid | 5.49% | 4.59% |
| Navarra | 0.28% | 0.17% |
| Valencia | 1.54% | 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 | 23 | 5,842.16 | 3,582.28 | 0.00 | 9,424.44 | 11.15 | 1,930,470.73 | 1,939,895.17 | 86.69 | 45.69 |
| from > 1 to = 2 months | 1 | 273.15 | 152.01 | 0.00 | 425.16 | 0.50 | 40,578.49 | 41,003.65 | 1.83 | 33.14 |
| from = 12 to < 18 months | 2 | 12,491.79 | 2,386.67 | 0.00 | 14,878.46 | 17.61 | 32,558.50 | 47,436.96 | 2.12 | 15.75 |
| from ≥ 2 years | 3 | 45,979.59 | 13,784.70 | 0.00 | 59,764.29 | 70.73 | 149,750.22 | 209,514.51 | 9.36 | 51.40 |
| Subtotal | 29 | 64,586.69 | 19,905.66 | 0.00 | 84,492.35 | 100.00 | 2,153,357.94 | 2,237,850.29 | 100.00 | 44.07 |
| Total | 29 | 64,586.69 | 19,905.66 | 0.00 | 84,492.35 | | 2,153,357.94 | 2,237,850.29 | | |

Additional information