

Brief report

Date: 11/30/2024
 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	14,903.39 19,896,025.65 14.90%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	3.4790% 01/15/2025 132.502729 Gross 107.327210 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2025 "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	3.6790% 01/15/2025 940.188889 Gross 781.553000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2025 "Pass-Through"	AA (sf) Asf	BB CCC
Total		36,396,025.65	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)							Final Maturity	Date	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00			9.00
Series A	With optional redemption *	Average life	Years	3.43	3.17	2.94	2.73	2.55	2.39	2.25	2.12	03/20/2028	10/15/2031
		Final Maturity	Years	7.00	6.50	6.25	6.25	5.75	5.25	4.75	4.50	03/20/2028	04/15/2029
	Without optional redemption *	Average life	Years	3.43	3.17	2.94	2.73	2.55	2.39	2.25	2.12	03/20/2028	10/15/2031
		Final Maturity	Years	7.00	6.50	6.25	6.25	5.75	5.25	4.75	4.50	03/20/2028	04/15/2029
Series B	With optional redemption *	Average life	Years	7.72	7.23	6.73	6.46	5.98	5.72	5.24	4.99	07/03/2032	01/15/2030
		Final Maturity	Years	7.75	7.25	6.75	6.50	6.00	5.75	5.25	5.00	07/03/2032	01/15/2030
	Without optional redemption *	Average life	Years	11.78	11.27	10.79	10.33	9.89	9.48	9.08	8.71	07/22/2036	01/15/2030
		Final Maturity	Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52	07/22/2036	01/15/2030

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	54.67%	19,896,025.65	65.94%	89.00%	133,500,000.00
Series B	45.33%	16,500,000.00	20.61%	11.00%	16,500,000.00
Issue of Bonds		36,396,025.65			150,000,000.00
Principal Reserve Fund	20.61%	7,500,000.00		5.00%	7,500,000.00
Secondary Reserve Fund	0.49%	179,064.23		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	9,071,595.86
Servicer ppal collect not yet credited		64,540.35	
Servicer ints collect not yet credited		38,492.47	
Liabilities		Available	Balance
		Subordinated Loan L/T	7,679,064.23
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	35,738,504.57	150,149,558.47
	Average loan	57,365.18	120,119.65
	Minimum	123.35	50,357.63
	Maximum	208,293.70	478,679.11
Interest rate	Weighted average (wac)	4.29%	2.25%
	Minimum	1.55%	0.80%
	Maximum	6.51%	5.00%
Final maturity	Weighted average (WARM) (months)	168	286
	Minimum	12/10/2024	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)			
	1-year EURIBOR/MIBOR	17.13%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.87%	99.69%

LTV Distribution					
		Current		At constitution date	
		% Pool	% LTV	% Pool	% LTV
0.01 - 10%		2.95	6.45		
10.01 - 20%		8.34	15.68	0.38	17.00
20.01 - 30%		15.92	25.63	1.39	25.55
30.01 - 40%		30.77	35.49	5.51	35.51
40.01 - 50%		27.45	44.96	12.69	45.67
50.01 - 60%		13.92	53.74	14.96	55.24
60.01 - 70%		0.64	63.59	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)		36.73		62.43	
Minimum		0.07		15.33	
Maximum		66.03		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)	0.21%	0.63%	0.72%	0.93%	0.57%
Annual Percentage Rate (CPR)	2.47%	7.31%	8.25%	10.61%	6.64%

Geographic distribution

	Current	At constitution date
Andalucia	0.34%	0.50%
Aragon	32.08%	33.53%
Asturias	0.01%	0.06%
Balearic Islands		0.08%
Basque Country		0.08%
Canary Islands	0.02%	0.05%
Cantabria	0.15%	0.08%
Castilla-La Mancha	1.04%	1.01%
Castilla-Leon	57.18%	55.86%
Catalonia	0.96%	0.74%
Galicia	1.13%	1.09%
La Rioja	0.05%	0.36%
Madrid	5.18%	4.59%
Navarra	0.29%	0.17%
Valencia	1.55%	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	21	6,430.72	4,660.93	0.00	11,091.65	11.87	1,788,619.92	1,799,711.57	75.29	44.69
from > 1 to = 2 months	5	2,428.29	1,323.52	0.00	3,751.81	4.01	329,235.56	332,987.37	13.93	42.95
from = 12 to < 18 months	1	4,315.31	1,317.81	0.00	5,633.12	6.03	21,349.49	26,982.61	1.13	18.88
from = 18 to < 24 months	1	9,597.21	1,220.43	0.00	10,817.64	11.57	9,592.35	20,409.99	0.85	12.89
from ≥ 2 years	3	47,323.44	14,863.11	0.00	62,186.55	66.52	148,227.29	210,413.84	8.80	51.62
Subtotal	31	70,094.97	23,385.80	0.00	93,480.77	100.00	2,297,024.61	2,390,505.38	100.00	43.38
Total	31	70,094.97	23,385.80	0.00	93,480.77		2,297,024.61	2,390,505.38		

Additional information