

Brief report

Date: 12/31/2024
 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

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)							0.78
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	
Series A	With optional redemption *	Average life	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Final Maturity	Years	03/20/2028	12/14/2027	09/21/2027	07/09/2027	05/04/2027	03/07/2027	01/14/2027	11/28/2026
		Date	10/15/2031	04/15/2031	01/15/2031	07/15/2030	04/15/2030	01/15/2030	07/15/2029	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
		Final Maturity	Years	03/20/2028	12/14/2027	09/21/2027	07/09/2027	05/04/2027	03/07/2027	01/14/2027	11/28/2026
		Date	10/15/2031	04/15/2031	01/15/2031	07/15/2030	04/15/2030	01/15/2030	07/15/2029	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
		Final Maturity	Years	07/03/2032	01/04/2032	07/06/2031	03/31/2031	10/05/2030	07/03/2030	01/09/2030	10/08/2029
		Date	07/15/2032	01/15/2032	07/15/2031	04/15/2031	10/15/2030	07/15/2030	01/15/2030	10/15/2029	
	Without optional redemption *	Average life	Years	11.78	11.27	10.79	10.33	9.89	9.48	9.08	8.71
		Final Maturity	Years	07/22/2036	01/20/2036	07/28/2035	02/10/2035	09/03/2034	04/05/2034	11/12/2033	06/29/2033
		Date	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	04/15/2051	

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	9,794,575.28
Servicer ppal collect not yet credited	59,422.64		
Servicer ints collect not yet credited	28,748.00		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,648,892.54	4,179.93
Subordinated Loan S/T		30,171.69	
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	615	1,250
Principal		
Principal outstanding	35,183,064.15	150,149,558.47
Average loan	57,208.23	120,119.65
Minimum	457.11	50,357.63
Maximum	207,758.58	478,679.11
Interest rate		
Weighted average (wac)	4.05%	2.25%
Minimum	1.55%	0.80%
Maximum	6.51%	5.00%
Final maturity		
Weighted average (WARM) (months)	167	286
Minimum	01/02/2025	07/31/2017
Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	17.21%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)	82.79%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.95	6.34		
10.01 - 20%	8.38	15.75	0.38	17.00
20.01 - 30%	16.11	25.58	1.39	25.55
30.01 - 40%	30.56	35.40	5.51	35.51
40.01 - 50%	27.77	44.76	12.69	45.67
50.01 - 60%	13.59	53.58	14.96	55.24
60.01 - 70%	0.65	63.44	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)	36.57		62.43	
Minimum	0.11		15.33	
Maximum	65.85		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)	0.96%	0.76%	0.77%	0.87%	0.57%
Annual Percentage Rate (CPR)	10.98%	8.75%	8.81%	9.91%	6.67%

Geographic distribution

	Current	At constitution date
Andalucia	0.34%	0.50%
Aragon	32.21%	33.53%
Asturias	0.01%	0.06%
Balearic Islands		0.08%
Basque Country		0.08%
Canary Islands	0.01%	0.05%
Cantabria	0.16%	0.08%
Castilla-La Mancha	1.06%	1.01%
Castilla-Leon	56.97%	55.86%
Catalonia	0.97%	0.74%
Galicia	1.13%	1.09%
La Rioja	0.05%	0.36%
Madrid	5.22%	4.59%
Navarra	0.29%	0.17%
Valencia	1.57%	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	14	3,913.71	2,599.40	0.00	6,513.11	7.30	1,103,566.16	1,110,079.27	73.16	43.70
from > 1 to = 2 months	2	1,019.07	386.77	0.00	1,405.84	1.58	107,224.76	108,630.60	7.16	34.76
from > 2 to = 3 months	1	738.35	299.40	0.00	1,037.75	1.16	39,831.62	40,869.37	2.69	33.03
from = 12 to < 18 months	1	4,351.48	1,294.52	0.00	5,646.00	6.33	21,049.64	26,695.64	1.76	18.68
from = 18 to < 24 months	1	10,114.47	1,253.93	0.00	11,368.40	12.74	9,075.09	20,443.49	1.35	12.91
from ≥ 2 years	3	47,878.18	15,354.70	0.00	63,232.88	70.89	147,453.51	210,686.39	13.88	51.69
Subtotal	22	68,015.26	21,188.72	0.00	89,203.98	100.00	1,428,200.78	1,517,404.76	100.00	41.18
Total	22	68,015.26	21,188.72	0.00	89,203.98		1,428,200.78	1,517,404.76		