

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 05/31/2025
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 Nº 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	13,013.72 17,373,316.20 13.01%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	2.5790% 07/15/2025 84.838248 Gross 68.718981 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2025 "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	2.7790% 07/15/2025 702.469444 Gross 569.000250 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2025 "Pass-Through"	AA (sf) Asf	BB CCC
Total		33,873,316.20	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											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	3.04	2.81	2.61	2.43	2.27	2.13	2.01	1.90
			Date	04/26/2028	02/03/2028	11/22/2027	09/18/2027	07/23/2027	06/03/2027	04/18/2027	03/08/2027
		Final Maturity	Years	6.25	5.76	5.50	5.00	4.76	4.50	4.25	4.00
		Date	07/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	10/15/2029	07/15/2029	04/15/2029	
	Without optional redemption *	Average life	Years	3.04	2.81	2.61	2.43	2.27	2.13	2.01	1.90
			Date	04/26/2028	02/03/2028	11/22/2027	09/18/2027	07/23/2027	06/03/2027	04/18/2027	03/08/2027
Final Maturity		Years	6.25	5.76	5.50	5.00	4.76	4.50	4.25	4.00	
	Date	07/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	10/15/2029	07/15/2029	04/15/2029		
Series B	With optional redemption *	Average life	Years	6.97	6.47	5.98	5.73	5.46	4.98	4.74	4.49
			Date	03/31/2032	10/03/2031	04/06/2031	01/03/2031	09/30/2030	04/08/2030	01/07/2030	10/08/2029
		Final Maturity	Years	7.01	6.50	6.00	5.76	5.50	5.00	4.76	4.50
		Date	04/15/2032	10/15/2031	04/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	10/15/2029	
	Without optional redemption *	Average life	Years	10.97	10.50	10.06	9.63	9.23	8.84	8.48	8.14
			Date	04/01/2036	10/13/2035	05/03/2035	11/29/2034	07/04/2034	02/14/2034	10/05/2033	06/02/2033
Final Maturity		Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02	26.02	
	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
Series A	51.29%	17,373,316.20	70.85%	89.00%	133,500,000.00	16.00%
Series B	48.71%	16,500,000.00	22.14%	11.00%	16,500,000.00	5.00%
Issue of Bonds		33,873,316.20			150,000,000.00	
Principal Reserve Fund	22.14%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.46%	156,359.85		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		8,803,319.32	1.967%
Servicer ppal collect not yet credited		59,928.66	
Servicer ints collect not yet credited		26,397.37	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,656,359.85	3.279%
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	Count
Principal		599	1,250
Principal outstanding		33,402,952.11	150,149,558.47
Average loan		55,764.53	120,119.65
Minimum		264.54	50,357.63
Maximum		204,594.80	478,679.11
Interest rate			
Weighted average (wac)		3.50%	2.25%
Minimum		1.55%	0.80%
Maximum		5.53%	5.00%
Final maturity			
Weighted average (WARM) (months)		164	286
Minimum		06/08/2025	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		17.42%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		82.58%	99.69%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		3.26 6.54	
10.01 - 20%		8.48 15.82	0.38 17.00
20.01 - 30%		17.02 25.39	1.39 25.55
30.01 - 40%		31.55 35.28	5.51 35.51
40.01 - 50%		26.06 44.57	12.69 45.67
50.01 - 60%		13.17 53.18	14.96 55.24
60.01 - 70%		0.46 64.00	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)		35.92	62.43
Minimum		0.12	15.33
Maximum		64.90	95.09

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.45%	0.51%	0.61%	0.57%
Annual Percentage Rate (CPR)	7.60%	5.27%	5.92%	7.09%	6.61%

Geographic distribution		
	Current	At constitution date
Andalucia	0.34%	0.50%
Aragon	32.25%	33.53%
Asturias	0.00%	0.06%
Balearic Islands		0.08%
Basque Country		0.08%
Canary Islands	0.01%	0.05%
Cantabria	0.16%	0.08%
Castilla-La Mancha	1.09%	1.01%
Castilla-Leon	57.08%	55.86%
Catalonia	0.98%	0.74%
Galicia	1.14%	1.09%
La Rioja	0.00%	0.36%
Madrid	5.04%	4.59%
Navarra	0.30%	0.17%
Valencia	1.60%	1.79%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	19	4,984.72	2,482.74	0.00	7,467.46	7.93	1,421,172.06	1,428,639.52	79.52	44.07
from > 1 to = 2 months	1	211.24	266.96	0.00	478.20	0.51	73,084.07	73,562.27	4.09	63.41
from > 3 to = 6 months	1	922.36	436.48	0.00	1,358.84	1.44	38,568.18	39,927.02	2.22	32.27
from = 12 to < 18 months	1	4,774.90	1,282.67	0.00	6,057.57	6.43	19,505.29	25,562.86	1.42	17.88
from ≥ 2 years	4	60,067.20	18,732.89	0.00	78,800.09	83.69	150,004.33	228,804.42	12.74	40.43
Subtotal	26	70,960.42	23,201.74	0.00	94,162.16	100.00	1,702,333.93	1,796,496.09	100.00	42.87
Total	26	70,960.42	23,201.74	0.00	94,162.16		1,702,333.93	1,796,496.09		