RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 12/31/2025
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 Suscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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Assets Custodian
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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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Fitch Current	Original
Series A ES0323978009	07/24/2013 1,335	11,515.81 15,373,606.35 11.52%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	2.3260% 01/15/2026 68.452534 Gross 55.446553 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2026 "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	2.5260% 01/15/2026 645.533333 Gross 522.882000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	01/15/2026 "Pass-Through"	AA (sf) Asf	BB CCC
Total		31,873,606.35	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

				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
	% 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	2.70	2.51	2.33	2.18	2.05	1.92	1.81	1.72
			Date	06/28/2028	04/17/2028	02/13/2028	12/20/2027	10/31/2027	09/17/2027	08/08/2027	07/03/2027
		Final Maturity	Years	5.50	5.25	4.75	4.50	4.25	4.00	3.75	3.75
			Date	04/15/2031	01/15/2031	07/15/2030	04/15/2030	01/15/2030	10/15/2029	07/15/2029	07/15/2029
	Without optional redemption *	Average life	Years	2.70	2.51	2.33	2.18	2.05	1.92	1.81	1.72
			Date	06/28/2028	04/17/2028	02/13/2028	12/20/2027	10/31/2027	09/17/2027	08/08/2027	07/03/2027
		Final Maturity	Years	5.50	5.25	4.75	4.50	4.25	4.00	3.75	3.75
			Date	04/15/2031	01/15/2031	07/15/2030	04/15/2030	01/15/2030	10/15/2029	07/15/2029	07/15/2029
Series B	With optional redemption *	Average life	Years	6.22	5.73	5.47	5.22	4.73	4.48	4.24	3.99
			Date	01/02/2032	07/06/2031	04/03/2031	12/31/2030	07/08/2030	04/08/2030	01/09/2030	10/10/2029
		Final Maturity	Years	6.25	5.75	5.50	5.25	4.75	4.50	4.25	4.00
			Date	01/15/2032	07/15/2031	04/15/2031	01/15/2031	07/15/2030	04/15/2030	01/15/2030	10/15/2029
	Without optional redemption *	Average life	Years	10.30	9.86	9.44	9.05	8.67	8.31	7.98	7.66
			Date	01/30/2036	08/23/2035	03/23/2035	10/29/2034	06/14/2034	02/04/2034	10/05/2033	06/11/2033
		Final Maturity	Years	25.52	25.52	25.52	25.52	25.52	25.52	25.52	25.52
			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		% CE	At issue date		% CE
Series A	48.23%	15,373,606.35	75.30%	89.00%	133,500,000.00	16.00%
Series B	51.77%	16,500,000.00	23.53%	11.00%	16,500,000.00	5.00%
Issue of Bonds		31,873,606.35			150,000,000.00	
Principal Reserve Fund	23.53%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.43%	138,362.46		0.80%	1,200,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		9,371,762.55	1.730%
Servicer ppal collect not yet credited		55,502.30	
Servicer ints collect not yet credited		18,463.72	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		7,610,514.02	3.016%
Subordinated Loan S/T		27,848.44	
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	573	1,250
Principal		
Principal outstanding	30,739,488.76	150,149,558.47
Average loan	53,646.58	120,119.65
Minimum	26.28	50,357.63
Maximum	200,100.96	478,679.11
Interest rate		
Weighted average (wac)	3.01%	2.25%
Minimum	1.55%	0.80%
Maximum	5.43%	5.00%
Final maturity		
Weighted average (WARM) (months)	159	286
Minimum	01/10/2026	07/31/2017
Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	17.23%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)	82.77%	99.69%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.36	6.27		
10.01 - 20%	9.31	15.76	0.38	17.00
20.01 - 30%	20.28	25.58	1.39	25.55
30.01 - 40%	29.93	35.21	5.51	35.51
40.01 - 50%	26.35	44.59	12.69	45.67
50.01 - 60%	10.53	52.68	14.96	55.24
60.01 - 70%	0.23	61.69	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)		34.85		62.43
Minimum		0.01		15.33
Maximum		61.69		95.09

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.61%	0.50%	0.47%	0.57%
Annual Percentage Rate (CPR)	4.16%	7.04%	5.85%	5.55%	6.58%

Geographic distribution

	Current	At constitution date
Andalucia	0.35%	0.50%
Aragon	32.50%	33.53%
Asturias		0.06%
Balearic Islands		0.08%
Basque Country		0.08%
Canary Islands	0.01%	0.05%
Cantabria	0.16%	0.08%
Castilla-La Mancha	1.16%	1.01%
Castilla-Leon	56.85%	55.86%
Catalonia	1.00%	0.74%
Galicia	1.14%	1.09%
La Rioja	0.00%	0.36%
Madrid	4.92%	4.59%
Navarra	0.31%	0.17%
Valencia	1.61%	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	13	3,696.00	1,401.48	0.00	5,097.48	10.66	968,423.62	973,521.10	83.62	42.38
from > 1 to = 2 months	1	554.68	199.43	0.00	754.11	1.58	50,415.16	51,169.27	4.40	38.52
from > 3 to = 6 months	1	1,082.02	326.73	0.00	1,408.75	2.95	40,301.44	41,710.19	3.58	29.14
from = 12 to < 18 months	1	5,563.07	1,200.13	0.00	6,763.20	14.14	17,267.88	24,031.08	2.06	16.81
from ≥ 2 years	2	27,473.43	6,319.86	0.00	33,793.29	70.67	39,944.68	73,737.97	6.33	26.31
Subtotal	18	38,369.20	9,447.63	0.00	47,816.83	100.00	1,116,352.78	1,164,169.61	100.00	38.85
Total	18	38,369.20	9,447.63	0.00	47,816.83		1,116,352.78	1,164,169.61		

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