

Brief report

Date: 05/31/2026
 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	9,650.35 12,883,217.25 9.65%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	2.5040% 07/15/2026 61.082426 Gross 49.476765 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2026 "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	2.7040% 07/15/2026 683.511111 Gross 553.644000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2026 "Pass-Through"	AA (sf) A+sf	BB CCC
Total		29,383,217.25 150,000,000.00							

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)							
				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
Series A	With optional redemption *	Average life	Years	2.38	2.21	2.06	1.93	1.81	1.70	1.61	1.52
		Final Maturity	Years	08/30/2028	06/29/2028	05/05/2028	03/17/2028	02/03/2028	12/26/2027	11/22/2027	10/21/2027
	Without optional redemption *	Average life	Years	2.38	2.21	2.06	1.93	1.81	1.70	1.61	1.52
		Final Maturity	Years	08/30/2028	06/29/2028	05/05/2028	03/17/2028	02/03/2028	12/26/2027	11/22/2027	10/21/2027
			Date								
			Date								
Series B	With optional redemption *	Average life	Years	5.47	5.21	4.73	4.48	4.23	3.98	3.74	3.72
		Final Maturity	Years	10/03/2031	06/30/2031	01/07/2031	10/06/2030	07/06/2030	04/07/2030	01/09/2030	01/02/2030
	Without optional redemption *	Average life	Years	5.47	5.21	4.73	4.48	4.23	3.98	3.74	3.72
		Final Maturity	Years	10/03/2031	06/30/2031	01/07/2031	10/06/2030	07/06/2030	04/07/2030	01/09/2030	01/02/2030
			Date								
			Date								

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	43.85%	12,883,217.25	81.67%	89.00%	133,500,000.00
Series B	56.15%	16,500,000.00	25.52%	11.00%	16,500,000.00
Issue of Bonds		29,383,217.25			150,000,000.00
Principal Reserve Fund	25.52%	7,500,000.00		5.00%	7,500,000.00
Secondary Reserve Fund	0.39%	115,948.96		0.80%	1,200,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	8,481,076.41
Servicer ppal collect not yet credited	62,499.56		
Servicer ints collect not yet credited	22,490.10		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,615,948.96	3.204%
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		28,985,300.98	150,149,558.47
Average loan		52,225.77	120,119.65
Minimum		208.15	50,357.63
Maximum		196,807.03	478,679.11
Interest rate			
Weighted average (wac)		3.08%	2.25%
Minimum		1.55%	0.80%
Maximum		5.15%	5.00%
Final maturity			
Weighted average (WARM) (months)		155	286
Minimum		06/30/2026	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		17.19%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		82.81%	99.69%

LTV Distribution			
	Current	At constitution date	
		% Pool	% LTV
0.01 - 10%	3.35	6.19	
10.01 - 20%	9.96	15.68	0.38
20.01 - 30%	20.58	25.54	1.39
30.01 - 40%	31.20	35.20	5.51
40.01 - 50%	26.06	44.80	12.69
50.01 - 60%	8.61	52.45	14.96
60.01 - 70%	0.24	60.72	29.20
70.01 - 80%			32.01
80.01 - 90%			3.66
90.01 - 100%			0.19
Weighted average (WALTV)	34.34		62.43
Minimum	0.09		15.33
Maximum	60.72		95.09

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.04%	0.21%	0.45%	0.50%	0.56%
Annual Percentage Rate (CPR)	0.50%	2.51%	5.29%	5.82%	6.55%

Geographic distribution

	Current	At constitution date
Andalucia	0.35%	0.50%
Aragon	32.49%	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	1.20%	1.01%
Castilla-Leon	57.45%	55.86%
Catalonia	1.01%	0.74%
Galicia	1.12%	1.09%
La Rioja	0.00%	0.36%
Madrid	4.28%	4.59%
Navarra	0.32%	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	%				
<i>Delinquencies</i>										
Up to 1 month	16	4,564.08	2,531.55	0.00	7,095.63	11.95	1,203,181.74	1,210,277.37	75.38	39.57
from > 1 to = 2 months	4	2,903.03	1,196.95	0.00	4,099.98	6.90	253,140.88	257,240.86	16.02	35.76
from > 6 to < 12 months	1	2,194.43	616.77	0.00	2,811.20	4.73	38,481.40	41,292.60	2.57	28.85
from = 18 to < 24 months	1	6,129.92	1,072.92	0.00	7,202.84	12.13	15,642.49	22,845.33	1.42	15.98
from ≥ 2 years	2	31,384.96	6,782.58	0.00	38,167.54	64.28	35,836.25	74,003.79	4.61	26.40
Subtotal	24	47,176.42	12,200.77	0.00	59,377.19	100.00	1,546,282.76	1,605,659.95	100.00	36.96
Total	24	47,176.42	12,200.77	0.00	59,377.19		1,546,282.76	1,605,659.95		

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