RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Brief report

Date: 08/31/2026
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 Suscriber
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) 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	9,104.24 12,154,160.40 9.10%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	2.7310% 10/15/2026 63.540514 Gross 51.467816 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2026 "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	2.9310% 10/15/2026 749.033333 Gross 606.717000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2026 "Pass-Through"	AA (sf) A+sf	BB CCC
Total		28,654,160.40	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	2.29	2.12	1.98	1.85	1.74	1.63	1.55	1.46
			Date	10/26/2028	08/27/2028	07/06/2028	05/20/2028	04/09/2028	03/02/2028	01/30/2028	12/31/2027
		Final Maturity	Years	4.75	4.25	4.00	3.75	3.51	3.25	3.25	3.00
			Date	04/15/2031	10/15/2030	07/15/2030	04/15/2030	01/15/2030	10/15/2029	10/15/2029	07/15/2029
	Without optional redemption *	Average life	Years	2.29	2.12	1.98	1.85	1.74	1.63	1.55	1.46
			Date	10/26/2028	08/27/2028	07/06/2028	05/20/2028	04/09/2028	03/02/2028	01/30/2028	12/31/2027
		Final Maturity	Years	4.75	4.25	4.00	3.75	3.51	3.25	3.25	3.00
			Date	04/15/2031	10/15/2030	07/15/2030	04/15/2030	01/15/2030	10/15/2029	10/15/2029	07/15/2029
Series B	With optional redemption *	Average life	Years	5.23	4.97	4.72	4.47	4.22	3.97	3.72	3.48
			Date	10/05/2031	07/02/2031	04/01/2031	12/31/2030	09/30/2030	07/02/2030	04/04/2030	01/06/2030
		Final Maturity	Years	5.25	5.00	4.75	4.51	4.25	4.00	3.75	3.51
			Date	10/15/2031	07/15/2031	04/15/2031	01/15/2031	10/15/2030	07/15/2030	04/15/2030	01/15/2030
	Without optional redemption *	Average life	Years	9.46	9.05	8.67	8.31	7.97	7.64	7.33	7.04
			Date	12/26/2035	08/01/2035	03/14/2035	11/02/2034	06/30/2034	03/04/2034	11/12/2033	07/29/2033
		Final Maturity	Years	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77
			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	42.42%	12,154,160.40	83.75%	89.00%	133,500,000.00	16.00%
Series B	57.58%	16,500,000.00	26.17%	11.00%	16,500,000.00	5.00%
Issue of Bonds		28,654,160.40			150,000,000.00	
Principal Reserve Fund	26.17%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.38%	109,387.44		0.80%	1,200,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,808,120.18	1.983%
Servicer ppal collect not yet credited		56,338.93	
Servicer ints collect not yet credited		19,591.14	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		7,609,387.44	3.431%
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	540	1,250
Principal		
Principal outstanding	27,931,505.98	150,149,558.47
Average loan	51,725.01	120,119.65
Minimum	344.66	50,357.63
Maximum	194,812.27	478,679.11
Interest rate		
Weighted average (wac)	3.31%	2.25%
Minimum	2.47%	0.80%
Maximum	5.30%	5.00%
Final maturity		
Weighted average (WARM) (months)	153	286
Minimum	09/27/2026	07/31/2017
Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	16.99%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)	83.01%	99.69%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.31	6.28		
10.01 - 20%	10.32	15.56	0.38	17.00
20.01 - 30%	20.51	25.25	1.39	25.55
30.01 - 40%	32.46	34.97	5.51	35.51
40.01 - 50%	25.77	44.92	12.69	45.67
50.01 - 60%	7.38	52.45	14.96	55.24
60.01 - 70%	0.25	60.17	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)		33.94		62.43
Minimum		0.13		15.33
Maximum		60.17		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.

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)	0.44%	0.52%	0.37%	0.49%	0.56%
Annual Percentage Rate (CPR)	5.10%	6.05%	4.30%	5.68%	6.54%

Geographic distribution

	Current	At constitution date
Andalucia	0.35%	0.50%
Aragon	32.54%	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	1.00%	1.01%
Castilla-Leon	57.67%	55.86%
Catalonia	1.02%	0.74%
Galicia	0.99%	1.09%
La Rioja	0.00%	0.36%
Madrid	4.34%	4.59%
Navarra	0.33%	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	10	2,028.40	925.27	0.00	2,953.67	8.17	682,557.57	685,511.24	61.73	41.57
from > 1 to = 2 months	2	1,082.84	944.92	0.00	2,027.76	5.61	173,810.99	175,838.75	15.83	57.32
from > 2 to = 3 months	1	1,527.97	1,566.13	0.00	3,094.10	8.55	130,986.60	134,080.70	12.07	52.00
from > 6 to < 12 months	1	2,926.22	731.24	0.00	3,657.46	10.11	37,375.22	41,032.68	3.69	28.67
from = 12 to < 18 months	1	5,161.76	724.18	0.00	5,885.94	16.27	14,658.15	20,544.09	1.85	14.37
from ≥ 2 years	1	13,035.85	5,514.30	0.00	18,550.15	51.29	34,995.80	53,545.95	4.82	43.89
Subtotal	16	25,763.04	10,406.04	0.00	36,169.08	100.00	1,074,384.33	1,110,553.41	100.00	42.36
Total	16	25,763.04	10,406.04	0.00	36,169.08		1,074,384.33	1,110,553.41		

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