

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos



Brief report

Date: 06/30/2024
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 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	17,125.79 22,862,929.65 17.13%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	4.2060% 07/15/2024 182.078545 Gross 147.483621 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2024 "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	4.4060% 07/15/2024 1,113.738889 Gross 902.128500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	07/15/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		39,362,929.65	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											
		% 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	3.78	3.49	3.23	3.00	2.80	2.62	2.46	2.32
			Date	01/25/2028	10/09/2027	07/07/2027	04/15/2027	01/31/2027	11/27/2026	09/30/2026	08/09/2026
		Final Maturity	Years	7.76	7.25	6.76	6.50	6.00	5.76	5.25	5.00
		Date	01/15/2032	07/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	04/15/2029	
	Without optional redemption *	Average life	Years	3.78	3.49	3.23	3.00	2.80	2.62	2.46	2.32
			Date	01/25/2028	10/09/2027	07/07/2027	04/15/2027	01/31/2027	11/27/2026	09/30/2026	08/09/2026
Final Maturity		Years	7.76	7.25	6.76	6.50	6.00	5.76	5.25	5.00	
	Date	01/15/2032	07/15/2031	01/15/2031	10/15/2030	04/15/2030	01/15/2030	07/15/2029	04/15/2029		
Series B	With optional redemption *	Average life	Years	8.48	7.98	7.48	6.98	6.72	6.23	5.97	5.49
			Date	10/05/2032	04/03/2032	10/04/2031	04/05/2031	12/30/2030	07/05/2030	04/02/2030	10/08/2029
		Final Maturity	Years	8.51	8.01	7.50	7.00	6.76	6.25	6.00	5.50
		Date	10/15/2032	04/15/2032	01/15/2031	04/15/2031	01/15/2031	07/15/2030	04/15/2030	10/15/2029	
	Without optional redemption *	Average life	Years	12.47	11.94	11.44	10.95	10.48	10.04	9.62	9.22
			Date	10/01/2036	03/22/2036	09/19/2035	03/25/2035	10/06/2034	04/28/2034	11/26/2033	07/03/2033
Final Maturity		Years	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	
	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	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	58.08%	22,862,929.65	60.68%	89.00%	133,500,000.00	16.00%
Series B	41.92%	16,500,000.00	18.76%	11.00%	16,500,000.00	5.00%
Issue of Bonds		39,362,929.65			150,000,000.00	
Principal Reserve Fund	18.76%	7,383,278.95		5.00%	7,500,000.00	
Secondary Reserve Fund	0.52%	205,766.37		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,001,051.61	3.692%
Servicer ppal collect not yet credited		79,527.74	
Servicer ints collect not yet credited		47,680.67	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,674,648.26	4.906%
Subordinated Loan S/T		31,118.11	
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		649	1,250
Principal			
Principal outstanding		38,155,286.67	150,149,558.47
Average loan		58,790.89	120,119.65
Minimum		611.30	50,357.63
Maximum		210,940.69	478,679.11
Interest rate			
Weighted average (wac)		4.58%	2.25%
Minimum		1.55%	0.80%
Maximum		6.51%	5.00%
Final maturity			
Weighted average (WARM) (months)		172	286
Minimum		07/19/2024	07/31/2017
Maximum		07/31/2051	07/31/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		17.20%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)		82.80%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.13	6.91		
10.01 - 20%	7.83	15.60	0.38	17.00
20.01 - 30%	15.08	25.56	1.39	25.55
30.01 - 40%	27.79	35.39	5.51	35.51
40.01 - 50%	28.75	44.64	12.69	45.67
50.01 - 60%	16.81	53.82	14.96	55.24
60.01 - 70%	0.60	64.28	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)		37.40		62.43
Minimum		0.25		15.33
Maximum		66.84		95.09

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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.88%	0.97%	1.09%	0.56%
Annual Percentage Rate (CPR)	7.67%	10.10%	10.99%	12.29%	6.57%

Geographic distribution		
	Current	At constitution date
Andalucia	0.33%	0.50%
Aragon	32.81%	33.53%
Asturias	0.02%	0.06%
Balearic Islands		0.08%
Basque Country	0.09%	0.08%
Canary Islands	0.02%	0.05%
Cantabria	0.15%	0.08%
Castilla-La Mancha	1.00%	1.01%
Castilla-Leon	56.32%	55.86%
Catalonia	0.94%	0.74%
Galicia	1.10%	1.09%
La Rioja	0.06%	0.36%
Madrid	5.38%	4.59%
Navarra	0.28%	0.17%
Valencia	1.50%	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	22	4,795.77	4,800.80	0.00	9,596.57	9.98	1,784,270.23	1,793,866.80	78.48	48.13
from > 1 to = 2 months	2	944.97	493.37	0.00	1,438.34	1.50	112,780.74	114,219.08	5.00	41.98
from = 12 to < 18 months	2	10,780.69	2,236.21	0.00	13,016.90	13.53	34,957.93	47,974.83	2.10	15.93
from = 18 to < 24 months	1	7,591.90	7,817.82	0.00	15,409.72	16.02	105,659.14	121,068.86	5.30	43.49
from ≥ 2 years	3	44,712.31	12,012.32	0.00	56,724.63	58.97	151,949.36	208,673.99	9.13	51.20
Subtotal	30	68,825.64	27,360.52	0.00	96,186.16	100.00	2,189,617.40	2,285,803.56	100.00	45.84
Total	30	68,825.64	27,360.52	0.00	96,186.16		2,189,617.40	2,285,803.56		