

Brief report

Date: 09/30/2024  
 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 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	15,985.27 21,340,335.45 15.99%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	3.9850% 10/15/2024 162.792214 Gross 131.861693 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2024 "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	4.1850% 10/15/2024 1,069.500000 Gross 866.295000 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	10/15/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		37,840,335.45	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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
		% 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	3.61	3.33	3.09	2.87	2.68	2.51	2.36	2.22
		Final Maturity	Years	02/23/2028	11/12/2027	08/15/2027	05/28/2027	03/20/2027	01/17/2027	11/22/2026	10/04/2026
	Without optional redemption *	Average life	Years	3.61	3.33	3.09	2.87	2.68	2.51	2.36	2.22
		Final Maturity	Years	02/23/2028	11/12/2027	08/15/2027	05/28/2027	03/20/2027	01/17/2027	11/22/2026	10/04/2026
Series B	With optional redemption *	Average life	Years	8.22	7.71	7.22	6.72	6.23	5.97	5.72	5.24
		Final Maturity	Years	09/29/2032	03/30/2032	09/30/2031	04/03/2031	10/07/2030	07/04/2030	04/01/2030	10/08/2029
	Without optional redemption *	Average life	Years	8.22	7.71	7.22	6.72	6.23	5.97	5.72	5.24
		Final Maturity	Years	09/29/2032	03/30/2032	09/30/2031	04/03/2031	10/07/2030	07/04/2030	04/01/2030	10/08/2029

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	56.40%	21,340,335.45	63.42%	89.00%	133,500,000.00
Series B	43.60%	16,500,000.00	19.82%	11.00%	16,500,000.00
Issue of Bonds		37,840,335.45			150,000,000.00
Principal Reserve Fund	19.82%	7,500,000.00	5.00%		7,500,000.00
Secondary Reserve Fund	0.51%	192,063.02	0.80%		1,200,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,895,829.45	3.454%	
Servicer ppal collect not yet credited	88,810.53		
Servicer ints collect not yet credited	46,502.31		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,661,070.86	4.685%
Subordinated Loan S/T		30,992.16	
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	633	1,250
Principal		
Principal outstanding	36,642,224.58	150,149,558.47
Average loan	57,886.61	120,119.65
Minimum	463.55	50,357.63
Maximum	209,358.19	478,679.11
Interest rate		
Weighted average (wac)	4.49%	2.25%
Minimum	1.55%	0.80%
Maximum	6.51%	5.00%
Final maturity		
Weighted average (WARM) (months)	170	286
Minimum	10/30/2024	07/31/2017
Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	17.37%	0.31%
1-year EURIBOR/MIBOR (Mortgage Market)	82.63%	99.69%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.09	6.69		
10.01 - 20%	8.08	15.71	0.38	17.00
20.01 - 30%	15.39	25.63	1.39	25.55
30.01 - 40%	30.15	35.56	5.51	35.51
40.01 - 50%	26.68	44.82	12.69	45.67
50.01 - 60%	15.99	53.57	14.96	55.24
60.01 - 70%	0.63	63.87	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)		37.06		62.43
Minimum		0.30		15.33
Maximum		66.38		95.09

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

## Brief report

Date: 09/30/2024

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 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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.77%	0.83%	1.05%	0.57%
Annual Percentage Rate (CPR)	6.70%	8.87%	9.49%	11.84%	6.62%

Geographic distribution		
	Current	At constitution date
Andalucia	0.34%	0.50%
Aragon	31.95%	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	1.03%	1.01%
Castilla-Leon	56.96%	55.86%
Catalonia	0.95%	0.74%
Galicia	1.12%	1.09%
La Rioja	0.05%	0.36%
Madrid	5.49%	4.59%
Navarra	0.28%	0.17%
Valencia	1.54%	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	23	5,842.16	3,582.28	0.00	9,424.44	11.15	1,930,470.73	1,939,895.17	86.69	45.69
from > 1 to = 2 months	1	273.15	152.01	0.00	425.16	0.50	40,578.49	41,003.65	1.83	33.14
from = 12 to < 18 months	2	12,491.79	2,386.67	0.00	14,878.46	17.61	32,558.50	47,436.96	2.12	15.75
from ≥ 2 years	3	45,979.59	13,784.70	0.00	59,764.29	70.73	149,750.22	209,514.51	9.36	51.40
Subtotal	29	64,586.69	19,905.66	0.00	84,492.35	100.00	2,153,357.94	2,237,850.29	100.00	44.07
Total	29	64,586.69	19,905.66	0.00	84,492.35		2,153,357.94	2,237,850.29		