

Brief report

Date: 01/31/2025
 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 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	13,811.71 18,438,632.85 13.81%	100,000.00 133,500,000.00	Floating 3-M Euribor+0.300% 15.Jan/Apr/Jul/Oct	3.0850% 04/15/2025 106.522813 Gross 86.283479 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2025 "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	3.2850% 04/15/2025 821.250000 Gross 665.212500 Net	04/15/2055 Quarterly 15.Jan/Apr/Jul/Oct	04/15/2025 "Pass-Through"	AA (sf) Asf	BB CCC
Total		34,938,632.85	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)							Final Maturity	Date	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00			9.00
Series A	With optional redemption *	Average life	Years	3.20	2.96	2.74	2.55	2.39	2.24	2.11	1.99		
		Final Maturity	Years	03/27/2028	12/29/2027	10/13/2027	08/05/2027	06/05/2027	04/12/2027	02/22/2027	01/10/2027		
	Without optional redemption *	Average life	Years	3.20	2.96	2.74	2.55	2.39	2.24	2.11	1.99		
		Final Maturity	Years	03/27/2028	12/29/2027	10/13/2027	08/05/2027	06/05/2027	04/12/2027	02/22/2027	01/10/2027		
Series B	With optional redemption *	Average life	Years	7.22	6.73	6.46	5.98	5.71	5.23	4.98	4.73		
		Final Maturity	Years	04/04/2032	10/06/2031	06/30/2031	01/04/2031	10/01/2030	04/08/2030	01/07/2030	10/07/2029		
	Without optional redemption *	Average life	Years	11.31	10.83	10.36	9.92	9.51	9.11	8.73	8.38		
		Final Maturity	Years	05/05/2036	11/10/2035	05/25/2035	12/16/2034	07/16/2034	02/21/2034	10/07/2033	05/30/2033		

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	52.77%	18,438,632.85	68.70%	89.00%	133,500,000.00	16.00%
Series B	47.23%	16,500,000.00	21.47%	11.00%	16,500,000.00	5.00%
Issue of Bonds		34,938,632.85			150,000,000.00	
Principal Reserve Fund	21.47%	7,500,000.00		5.00%	7,500,000.00	
Secondary Reserve Fund	0.47%	165,947.70		0.80%	1,200,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	8,310,678.08
Servicer ppal collect not yet credited	47,687.06		
Servicer ints collect not yet credited	25,342.79		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		7,665,947.70	3.785%
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	34,898,310.80	150,149,558.47
	Average loan	57,116.71	120,119.65
	Minimum	587.19	50,357.63
	Maximum	207,128.87	478,679.11
Interest rate	Weighted average (wac)	3.91%	2.25%
	Minimum	1.55%	0.80%
	Maximum	6.51%	5.00%
Final maturity	Weighted average (WARM) (months)	167	286
	Minimum	02/28/2025	07/31/2017
	Maximum	07/31/2051	07/31/2051
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	17.17%	0.31%
	1-year EURIBOR/MIBOR (Mortgage Market)	82.83%	99.69%

LTV Distribution			
	Current	At constitution date	
		% Pool	% LTV
0.01 - 10%	3.00	6.43	
10.01 - 20%	8.34	15.69	0.38
20.01 - 30%	16.46	25.64	1.39
30.01 - 40%	30.82	35.45	5.51
40.01 - 50%	27.36	44.79	12.69
50.01 - 60%	13.37	53.51	14.96
60.01 - 70%	0.65	63.30	29.20
70.01 - 80%			32.01
80.01 - 90%			3.66
90.01 - 100%			0.19
Weighted average (WALTV)	36.47		62.43
Minimum	0.25		15.33
Maximum	65.66		95.09

RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.21%	0.46%	0.75%	0.80%	0.57%
Annual Percentage Rate (CPR)	2.44%	5.39%	8.61%	9.17%	6.64%

Geographic distribution

	Current	At constitution date
Andalucia	0.34%	0.50%
Aragon	32.20%	33.53%
Asturias	0.01%	0.06%
Balearic Islands		0.08%
Basque Country		0.08%
Canary Islands	0.01%	0.05%
Cantabria	0.16%	0.08%
Castilla-La Mancha	1.06%	1.01%
Castilla-Leon	57.00%	55.86%
Catalonia	0.97%	0.74%
Galicia	1.13%	1.09%
La Rioja	0.04%	0.36%
Madrid	5.21%	4.59%
Navarra	0.29%	0.17%
Valencia	1.57%	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	19	6,485.81	4,354.46	0.00	10,840.27	11.99	1,454,149.05	1,464,989.32	78.48	41.43
from > 1 to = 2 months	2	1,157.61	549.65	0.00	1,707.26	1.89	106,574.18	108,281.44	5.80	34.65
from > 2 to = 3 months	1	661.86	297.55	0.00	959.41	1.06	39,580.81	40,540.22	2.17	32.76
from = 12 to < 18 months	1	4,098.44	1,180.22	0.00	5,278.66	5.84	20,748.63	26,027.29	1.39	18.21
from = 18 to < 24 months	1	10,633.54	1,285.62	0.00	11,919.16	13.19	8,556.02	20,475.18	1.10	12.93
from ≥ 2 years	3	44,388.54	15,295.08	0.00	59,683.62	66.03	146,676.96	206,360.58	11.05	50.63
Subtotal	27	67,425.80	22,962.58	0.00	90,388.38	100.00	1,776,285.65	1,866,674.03	100.00	39.88
Total	27	67,425.80	22,962.58	0.00	90,388.38		1,776,285.65	1,866,674.03		

Additional information