

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 12/31/2020
Currency: EUR

Constitution date
07/03/2014

VAT Reg. no.
V87054417

Management Company
Europea de Titulización, S.G.F.T

Originator
Caja Rural de Aragón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Teruel

Servicer
Caja Rural de Aragón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Teruel

Servicer Credit Support Provider
Banco Cooperativo Español

Lead Manager
Banco Cooperativo Español

Underwriter
Banco Europeo de Inversiones

Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

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 ES0305033005 | 07/03/2014 900 | 37.905.73 34,115,157.00 | 100,000.00 90,000,000.00 | Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct | 0.9910% 01/14/2021 95.998367 Gross 77.758677 Net | 01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct | "Pass-Through" Secuencial | AA (high) (sf) A+sf | A (high) A+ |
| Total | | 34,115,157.00 | 90,000,000.00 | | | | | | |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date | | | | | | | | | | | |
|---|-------------------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------|
| Series | | % Monthly CPR (SMM) | | | | | | | | | |
| | | % Annual equivalent CPR | | | | | | | | | |
| | | 0.17 | 0.25 | 0.34 | 0.42 | 0.51 | 0.60 | 0.69 | 0.78 | | |
| | | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | 9.00 | | |
| Series | With optional redemption * | Average life | Years | 6.39 | 5.82 | 5.33 | 4.91 | 4.54 | 4.21 | 3.92 | 3.67 |
| | | Date | 03/04/2027 | 08/09/2026 | 02/11/2026 | 09/08/2025 | 04/26/2025 | 12/28/2024 | 09/14/2024 | 06/13/2024 | |
| | Final Maturity | Years | 14.26 | 13.26 | 12.26 | 11.51 | 10.75 | 10.01 | 9.50 | 9.01 | |
| | | Date | 01/14/2035 | 01/14/2034 | 01/14/2033 | 04/14/2032 | 07/14/2031 | 10/14/2030 | 04/14/2030 | 10/14/2029 | |
| | Without optional redemption * | Average life | Years | 6.39 | 5.82 | 5.33 | 4.91 | 4.54 | 4.21 | 3.92 | 3.67 |
| | | Date | 03/04/2027 | 08/09/2026 | 02/11/2026 | 09/08/2025 | 04/26/2025 | 12/28/2024 | 09/14/2024 | 06/13/2024 | |
| | Final Maturity | Years | 14.26 | 13.26 | 12.26 | 11.51 | 10.75 | 10.01 | 9.50 | 9.01 | |
| | | Date | 01/14/2035 | 01/14/2034 | 01/14/2033 | 04/14/2032 | 07/14/2031 | 10/14/2030 | 04/14/2030 | 10/14/2029 | |

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) | | | | | |
|--------------------------|---------|---------------|--------|---------------|---------------|
| Series | | Current | | At issue date | |
| | | % CE | % CE | % CE | % CE |
| Series Issue of Bonds | 100.00% | 34,115,157.00 | 58.73% | 100.00% | 90,000,000.00 |
| | | 34,115,157.00 | | | 90,000,000.00 |
| B Loan | 32.61% | 11,124,000.00 | 12.36% | | 11,124,000.00 |
| Principal Reserve Fund | 28.16% | 9,606,780.00 | 10.67% | | 9,606,780.00 |
| Interest Reserve Fund | 17.11% | 5,836,055.17 | 11.24% | | 10,112,400.00 |

| Other financial operations (current) | | | |
|--|-----------|------------------|---------------|
| Assets | | Balance | Interest |
| | | Treasury Account | 16,457,495.83 |
| Servicer ppal collect not yet credited | | 43,827.37 | |
| Servicer ints collect not yet credited | | 4,614.44 | |
| Liabilities | Available | Balance | Interest |
| Subordinated Loan Principal L/T | | 9,606,780.00 | 0.491% |
| Subordinated Loan Principal S/T | | 0.00 | |
| Subordinated Loan Interest L/T | | 5,753,407.97 | 0.000% |
| Subordinated Loan Interest S/T | | 82,647.20 | |
| 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 | 530 |
| Principal | Principal outstanding | 44,249,018.96 | 101,416,645.68 |
| | Average loan | 83,488.72 | 125,051.35 |
| | Minimum | 1,456.92 | 19,304.72 |
| | Maximum | 244,670.97 | 401,217.96 |
| Interest rate | Weighted average (wac) | 0.93% | 2.50% |
| | Minimum | 0.00% | 0.91% |
| | Maximum | 4.00% | 4.75% |
| Final maturity | Weighted average (WARM) (months) | 249 | 332 |
| | Minimum | 09/30/2021 | 06/15/2017 |
| | Maximum | 06/03/2053 | 06/28/2053 |
| Index (principal outstanding distribution) | 1-year EURIBOR/MIBOR | 0.13% | 0.00% |
| | 1-year EURIBOR/MIBOR (Mortgage Market) | 99.87% | 100.00% |

| LTV Distribution | | | | |
|--------------------------|---------|-------|----------------------|-------|
| | Current | | At constitution date | |
| | % Pool | % LTV | % Pool | % LTV |
| 0.01 - 10% | 0.23 | 6.46 | 0.03 | 8.56 |
| 10.01 - 20% | 2.59 | 15.29 | 0.19 | 18.03 |
| 20.01 - 30% | 3.68 | 24.76 | 0.71 | 25.67 |
| 30.01 - 40% | 12.45 | 35.61 | 1.69 | 35.24 |
| 40.01 - 50% | 22.65 | 45.89 | 5.29 | 46.93 |
| 50.01 - 60% | 29.39 | 55.13 | 13.55 | 55.71 |
| 60.01 - 70% | 21.93 | 64.46 | 20.85 | 65.49 |
| 70.01 - 80% | 7.09 | 73.38 | 29.20 | 75.42 |
| 80.01 - 90% | | | 28.02 | 84.49 |
| 90.01 - 100% | | | 0.47 | 94.21 |
| Weighted average (WALTV) | 51.69 | | 70.65 | |
| Minimum | 1.48 | | 8.56 | |
| Maximum | 78.10 | | 96.54 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.66% | 0.37% | 0.35% | 0.28% | 0.72% |
| Annual Percentage Rate (CPR) | 7.68% | 4.30% | 4.13% | 3.27% | 8.26% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 23.99% | 17.55% |
| Aragon | 53.18% | 39.98% |
| Basque Country | 5.41% | 9.72% |
| Castilla-La Mancha | | 0.09% |
| Catalonia | 0.95% | 3.46% |
| La Rioja | 2.16% | 3.10% |
| Madrid | 5.61% | 6.04% |
| Navarra | 8.34% | 19.34% |
| Valencia | 0.35% | 0.71% |

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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| 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 | 8 | 2,121.60 | 564.93 | 0.00 | 2,686.53 | 5.26 | 671,820.42 | 674,506.95 | 28.65 | 49.44 |
| from > 1 to = 2 months | 1 | 739.02 | 112.70 | 0.00 | 851.72 | 1.67 | 56,145.02 | 56,996.74 | 2.42 | 38.92 |
| from > 2 to = 3 months | 2 | 3,781.06 | 127.79 | 0.00 | 3,908.85 | 7.66 | 141,439.40 | 145,348.25 | 6.17 | 32.82 |
| from > 3 to = 6 months | 15 | 28,735.52 | 14,166.60 | 0.00 | 42,902.12 | 84.06 | 1,361,842.69 | 1,404,744.81 | 59.67 | 51.35 |
| from > 6 to < 12 months | 1 | 651.40 | 39.89 | 0.00 | 691.29 | 1.35 | 71,716.64 | 72,407.93 | 3.08 | 50.58 |
| Subtotal | 27 | 36,028.60 | 15,011.91 | 0.00 | 51,040.51 | 100.00 | 2,302,964.17 | 2,354,004.68 | 100.00 | 48.72 |
| Total | 27 | 36,028.60 | 15,011.91 | 0.00 | 51,040.51 | | 2,302,964.17 | 2,354,004.68 | | |