

Brief report

Date: 01/31/2021  
 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	36.676.11 33,008,499.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	0.9510% 04/14/2021 87.197452 Gross 70.629936 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuencial	AA (high) (sf) A+sf	A (high) A+
Total		33,008,499.00	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	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								9.00	
		2.00		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
Series	Without optional redemption *	Average life	Years	6.20	5.66	5.19	4.78	4.42	4.11	3.84	3.59
		Date		03/26/2027	09/09/2026	03/22/2026	10/24/2025	06/16/2025	02/22/2025	11/14/2024	08/16/2024
	Final Maturity	Years		13.76	12.76	12.01	11.25	10.50	9.75	9.25	8.75
	Date			10/14/2034	10/14/2033	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	% CE	At issue date			
			Current	% CE	% CE	
Series	100.00%	33,008,499.00	59.96%	100.00%	90,000,000.00	30.50%
Issue of Bonds	33,008,499.00				90,000,000.00	
B Loan	33.70%	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	29.10%	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	17.36%	5,731,435.35	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,717,171.28	0.000%	
Servicer ppal collect not yet credited	34,234.04		
Servicer ints collect not yet credited	5,872.20		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.451%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,731,435.35	0.000%
Subordinated Loan Interest 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	526	811	
Principal			
Principal outstanding	43,692,537.89	101,416,645.68	
Average loan	83,065.66	125,051.35	
Minimum	388.63	19,304.72	
Maximum	243,261.24	401,217.96	
Interest rate			
Weighted average (wac)	0.89%	2.50%	
Minimum	0.00%	0.91%	
Maximum	4.00%	4.75%	
Final maturity			
Weighted average (WARM) (months)	248	332	
Minimum	02/03/2021	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%	0.32	7.31	0.03	8.56
10.01 - 20%	2.70	15.75	0.19	18.03
20.01 - 30%	3.96	25.50	0.71	25.67
30.01 - 40%	12.20	35.71	1.69	35.24
40.01 - 50%	23.17	45.90	5.29	46.93
50.01 - 60%	28.84	55.05	13.55	55.71
60.01 - 70%	22.23	64.38	20.85	65.49
70.01 - 80%	6.59	73.46	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	51.48		70.65	
Minimum	0.25		8.56	
Maximum	77.85		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.82%	0.54%	0.41%	0.32%	0.72%
Annual Percentage Rate (CPR)	9.43%	6.29%	4.82%	3.75%	8.27%

Geographic distribution		
	Current	At constitution date
Andalucia	23.98%	17.55%
Aragon	53.32%	39.98%
Basque Country	5.47%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.89%	3.46%
La Rioja	2.18%	3.10%
Madrid	5.66%	6.04%
Navarra	8.15%	19.34%
Valencia	0.35%	0.71%

# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

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Iberclear

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KPMG Auditores

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	12	3,635.18	444.74	0.00	4,079.92	6.78	1,081,549.34	1,085,629.26	39.26	51.89
from > 2 to = 3 months	3	4,967.25	350.71	0.00	5,317.96	8.84	195,463.78	200,781.74	7.26	34.07
from > 6 to < 12 months	16	34,706.42	16,087.39	0.00	50,793.81	84.39	1,428,021.10	1,478,814.91	53.48	51.37
Subtotal	31	43,308.85	16,882.84	0.00	60,191.69	100.00	2,705,034.22	2,765,225.91	100.00	49.74
Total	31	43,308.85	16,882.84	0.00	60,191.69		2,705,034.22	2,765,225.91		

### Additional information