

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 02/28/2021
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
				% Annual equivalent CPR							
				0.17	0.25	0.34	0.42	0.51	0.60	8.00	9.00
				2.00	3.00	4.00	5.00	6.00	7.00		
				6.20	5.66	5.19	4.78	4.42	4.11	3.84	3.59
				03/26/2027	09/09/2026	03/22/2026	10/24/2025	06/16/2025	02/22/2025	11/14/2024	08/16/2024
				13.76	12.76	12.01	11.25	10.50	9.75	9.25	8.75
				10/14/2034	10/14/2033	01/14/2033	04/14/2032	07/14/2031	10/14/2030	04/14/2030	10/14/2029
				6.20	5.66	5.19	4.78	4.42	4.11	3.84	3.59
				03/26/2027	09/09/2026	03/22/2026	10/24/2025	06/16/2025	02/22/2025	11/14/2024	08/16/2024
				13.76	12.76	12.01	11.25	10.50	9.75	9.25	8.75
				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%				
Issue of Bonds	33,008,499.00	59.96%	100.00%	90,000,000.00	30.50%
	33,008,499.00			90,000,000.00	
B Loan	33.70%			11,124,000.00	
	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	29.10%			9,606,780.00	
	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	17.36%			5,731,435.35	
	5,731,435.35	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
		Available	Interest
Treasury Account	16,103,679.89		0.000%
Servicer ppal collect not yet credited	59,209.84		
Servicer ints collect not yet credited	9,980.21		
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			
Count	Current		At constitution date
	Count	%	Count
Principal	521		811
Principal outstanding	43,297,086.06		101,416,645.68
Average loan	83,103.81		125,051.35
Minimum	1,262.95		19,304.72
Maximum	241,850.64		401,217.96
Interest rate			
Weighted average (wac)	0.87%		2.50%
Minimum	0.00%		0.91%
Maximum	4.00%		4.75%
Final maturity			
Weighted average (WARM) (months)	247		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				
LTV	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.33	7.71	0.03	8.56
10.01 - 20%	2.66	15.57	0.19	18.03
20.01 - 30%	3.92	25.27	0.71	25.67
30.01 - 40%	12.91	35.67	1.69	35.24
40.01 - 50%	23.54	46.01	5.29	46.93
50.01 - 60%	28.44	55.14	13.55	55.71
60.01 - 70%	21.57	64.26	20.85	65.49
70.01 - 80%	6.63	73.27	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)		51.27		70.65
Minimum		1.28		8.56
Maximum		77.59		96.54

Prepayments					
Single month. mort. (SMM)	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
		0.78%	0.75%	0.49%	0.38%
Annual Percentage Rate (CPR)	8.92%	8.68%	5.76%	4.42%	8.28%

Geographic distribution		
Region	Current	At constitution date
	Andalucia	23.94%
Aragon	53.51%	39.98%
Basque Country	5.50%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.89%	3.46%
La Rioja	2.19%	3.10%
Madrid	5.49%	6.04%
Navarra	8.20%	19.34%
Valencia	0.29%	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.
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/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 02/28/2021

Currency: EUR

Constitution date
07/03/2014

VAT Reg. no.
V87054417

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

Originator
Up to 1 month
Caja Rural de Aragón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Teruel

Subtotal

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

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	11	3,602.26	547.42	0.00	4,149.68	6.18	1,145,242.62	1,149,392.30	40.64	52.75
from > 1 to = 2 months	1	2,499.96	36.19	0.00	2,536.15	3.78	39,682.82	42,218.97	1.49	21.57
from > 2 to = 3 months	2	2,730.96	304.10	0.00	3,035.06	4.52	153,655.22	156,690.28	5.54	39.82
from > 6 to < 12 months	16	40,030.49	17,359.63	0.00	57,390.12	85.52	1,422,478.28	1,479,868.40	52.33	51.41
Subtotal	30	48,863.67	18,247.34	0.00	67,111.01	100.00	2,761,058.94	2,828,169.95	100.00	50.09
Total	30	48,863.67	18,247.34	0.00	67,111.01		2,761,058.94	2,828,169.95		