

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 05/31/2021
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	35,057.04 31,551,336.00 35.06%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	0.9620% 07/14/2021 85.248983 Gross 69.051676 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		31,551,336.00	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)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78							
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00							
		With optional redemption *	Average life	Years	Date	04/28/2027	10/18/2026	05/05/2026	12/12/2025	08/08/2025	04/19/2025	01/12/2025	10/17/2024					
		Final Maturity	Years	Date	13.51	12.51	11.51	10.76	10.25	9.51	9.01	8.51						
				Date	10/14/2034	10/14/2033	10/14/2032	01/14/2032	07/14/2031	10/14/2030	04/14/2030	10/14/2029						
	Without optional redemption *	Average life	Years	Date	04/28/2027	10/18/2026	05/05/2026	12/12/2025	08/08/2025	04/19/2025	01/12/2025	10/17/2024						
		Final Maturity	Years	Date	13.51	12.51	11.51	10.76	10.25	9.51	9.01	8.51						
				Date	10/14/2034	10/14/2033	10/14/2032	01/14/2032	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)						
		Current		At issue date		
			% CE			% CE
Series	100.00%	31,551,336.00	61.78%	100.00%	90,000,000.00	30.50%
Issue of Bonds		31,551,336.00			90,000,000.00	
B Loan	35.26%	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	30.45%	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	17.85%	5,632,409.85	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,237,049.97	0.000%	
Servicer ppal collect not yet credited	161,160.81		
Servicer ints collect not yet credited	5,654.19		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.462%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,632,409.85	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
Principal	Count	510		811
	Principal outstanding	41,560,722.55		101,416,645.68
	Average loan	81,491.61		125,051.35
	Minimum	361.35		19,304.72
Interest rate	Maximum	237,613.67		401,217.96
	Weighted average (wac)	0.83%		2.50%
	Minimum	0.00%		0.91%
	Maximum	4.00%		4.75%
Final maturity	Weighted average (WARM) (months)	243		332
	Minimum	06/03/2021		06/15/2017
	Maximum	06/03/2053		06/28/2053
	Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.14%			0.00%
	99.86%			100.00%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	0.45	7.76	0.03 8.56
10.01 - 20%	2.62	15.42	0.19 18.03
20.01 - 30%	3.91	25.04	0.71 25.67
30.01 - 40%	13.59	35.49	1.69 35.24
40.01 - 50%	25.32	46.13	5.29 46.93
50.01 - 60%	26.52	55.12	13.55 55.71
60.01 - 70%	22.62	64.13	20.85 65.49
70.01 - 80%	4.97	73.55	29.20 75.42
80.01 - 90%			28.02 84.49
90.01 - 100%			0.47 94.21
Weighted average (WALT)	50.70		70.65
Minimum	0.23		8.56
Maximum	76.83		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.00%	0.79%	0.78%	0.51%	0.72%
Annual Percentage Rate (CPR)	11.35%	9.08%	8.95%	5.98%	8.32%

Geographic distribution		
	Current	At constitution date
Andalucia	23.40%	17.55%
Aragon	54.13%	39.98%
Basque Country	5.41%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.92%	3.46%
La Rioja	2.13%	3.10%
Madrid	5.62%	6.04%
Navarra	8.11%	19.34%
Valencia	0.28%	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	%			%	
Delinquencies										
Up to 1 month	16	5,351.55	811.19	0.00	6,162.74	52.05	1,429,195.47	1,435,358.21	84.50	50.07
from > 1 to = 2 months	1	1,054.56	39.77	0.00	1,094.33	9.24	96,607.70	97,702.03	5.75	39.54
from > 2 to = 3 months	2	3,658.38	242.91	0.00	3,901.29	32.95	90,341.37	94,242.66	5.55	27.54
from > 6 to < 12 months	1	642.64	39.89	0.00	682.53	5.76	70,622.81	71,305.34	4.20	49.81
Subtotal	20	10,707.13	1,133.76	0.00	11,840.89	100.00	1,686,767.35	1,698,608.24	100.00	47.20
Total	20	10,707.13	1,133.76	0.00	11,840.89		1,686,767.35	1,698,608.24		