

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 06/30/2021
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																		
		% 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							
Series	With optional redemption *	Average life	Years	6.04	5.52	5.06	4.67	4.32	4.02	3.75	3.51							
			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	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	6.04	5.52	5.06	4.67	4.32	4.02	3.75	3.51							
			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	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)					
Series	Current	% CE	At issue date	% CE	At issue date
Series	100.00%	31,551,336.00	61.78%	100.00%	90,000,000.00
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	16,663,874.80	0.000%	
Servicer ppal collect not yet credited	28,928.01		
Servicer ints collect not yet credited	4,930.38		
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		5,558,634.85	0.000%
Subordinated Loan Interest S/T		73,775.00	
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	At constitution date
Principal	508	811		
Principal outstanding	41,257,606.17	101,416,645.68		
Average loan	81,215.76	125,051.35		
Minimum	1,534.33	19,304.72		
Maximum	236,178.48	401,217.96		
Interest rate				
Weighted average (wac)	0.82%	2.50%		
Minimum	0.00%	0.91%		
Maximum	4.00%	4.75%		
Final maturity				
Weighted average (WARM) (months)	242	332		
Minimum	09/30/2021	06/15/2017		
Maximum	06/03/2053	06/28/2053		
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR	0.14%	0.00%		
1-year EURIBOR/MIBOR (Mortgage Market)	99.86%	100.00%		

LTV Distribution			
Count	Current	At constitution date	Count
0.01 - 10%	0.44	7.59	8.56
10.01 - 20%	2.65	15.31	18.03
20.01 - 30%	4.30	25.28	0.71
30.01 - 40%	13.45	35.43	1.69
40.01 - 50%	25.48	46.08	5.29
50.01 - 60%	26.62	55.11	13.55
60.01 - 70%	22.07	64.04	20.85
70.01 - 80%	4.99	73.35	29.20
80.01 - 90%			28.02
90.01 - 100%			0.47
Weighted average (WALTV)	50.50	70.65	
Minimum	1.10	8.56	
Maximum	76.57	96.54	

Prepayments					
Count	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.66%	0.71%	0.53%	0.72%
Annual Percentage Rate (CPR)	3.27%	7.65%	8.20%	6.21%	8.26%

Geographic distribution		
Count	Current	At constitution date
Andalucia	23.47%	17.55%
Aragon	53.98%	39.98%
Basque Country	5.43%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.92%	3.46%
La Rioja	2.14%	3.10%
Madrid	5.64%	6.04%
Navarra	8.14%	19.34%
Valencia	0.27%	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
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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	2,146.60	117.71	0.00	2,264.31	26.74	749,249.91	751,514.22	61.76	45.00
from > 1 to = 2 months	3	2,047.90	281.46	0.00	2,329.36	27.51	370,293.54	372,622.90	30.62	55.37
from > 2 to = 3 months	2	3,630.92	243.81	0.00	3,874.73	45.76	88,787.46	92,662.19	7.62	27.08
Subtotal	13	7,825.42	642.98	0.00	8,468.40	100.00	1,208,330.91	1,216,799.31	100.00	45.32
Total	13	7,825.42	642.98	0.00	8,468.40		1,208,330.91	1,216,799.31		

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