

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 07/31/2021
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
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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	33,413.50 30,072,150.00 33.41%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	0.9570% 10/14/2021 81.718283 Gross 66.191809 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		30,072,150.00	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	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	9,00
		Average life	Years	5.81	5.31	4.87	4.49	4.16	3.86	3.37
	With optional redemption *	Final Maturity	Years	05/06/2027	11/02/2026	05/26/2026	01/07/2026	09/08/2025	05/24/2025	02/18/2025
			Date	13.01	12.01	11.26	10.51	9.76	9.26	8.51
	Without optional redemption *	Final Maturity	Years	07/14/2034	07/14/2033	10/14/2032	01/14/2032	04/14/2031	10/14/2030	01/14/2030
			Date	13.01	12.01	11.26	10.51	9.76	9.26	8.51
		Final Maturity	Years	05/06/2027	11/02/2026	05/26/2026	01/07/2026	09/08/2025	05/24/2025	02/18/2025
			Date	13.01	12.01	11.26	10.51	9.76	9.26	8.51

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
Issue of Bonds	100.00%	30,072,150.00	63.76%	100.00%	30.50%
		30,072,150.00		90,000,000.00	
B Loan	36.99%	11,124,000.00	12.36%	11,124,000.00	
Principal Reserve Fund	31.95%	9,606,780.00	10.67%	9,606,780.00	
Interest Reserve Fund	18.41%	5,536,704.13	11.24%	10,112,400.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,365,021.12	0.000%
Servicer ppal collect not yet credited		30,722.92	
Servicer ints collect not yet credited		4,996.71	
Liabilities		Available	Balance
Subordinated Loan Principal L/T			9,606,780.00
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T			5,536,704.13
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		506	811
	Principal outstanding	40,947,685.76	101,416,645.68
	Average loan	80,924.28	125,051.35
	Minimum	751.96	19,304.72
	Maximum	234,742.68	401,217.96
Interest rate			
	Weighted average (wac)	0.80%	2.50%
	Minimum	0.00%	0.91%
	Maximum	4.00%	4.75%
Final maturity			
	Weighted average (WARM) (months)	241	332
	Minimum	09/03/2021	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				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.45	7.72	0.03	8.56
10.01 - 20%	2.54	15.27	0.19	18.03
20.01 - 30%	4.65	25.44	0.71	25.67
30.01 - 40%	13.32	35.44	1.69	35.24
40.01 - 50%	25.41	45.94	5.29	46.93
50.01 - 60%	26.80	54.98	13.55	55.71
60.01 - 70%	21.81	63.90	20.85	65.49
70.01 - 80%	5.02	73.14	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	50.34		70.65	
Minimum	0.36		8.56	
Maximum	76.32		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.29%	0.52%	0.62%	0.52%	0.71%
Annual Percentage Rate (CPR)	3.45%	6.10%	7.19%	6.05%	8.20%

Geographic distribution		
	Current	At constitution date
Andalucia	23.49%	17.55%
Aragon	54.09%	39.98%
Basque Country	5.45%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.93%	3.46%
La Rioja	1.93%	3.10%
Madrid	5.66%	6.04%
Navarra	8.18%	19.34%
Valencia	0.27%	0.71%

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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	7	1,573.83	171.62	0.00	1,745.45	27.49	542,983.82	544,729.27	64.54	45.18
from > 1 to = 2 months	3	1,910.16	345.73	0.00	2,255.89	35.53	260,694.26	262,950.15	31.15	47.65
from > 2 to = 3 months	1	2,322.24	24.95	0.00	2,347.19	36.97	34,043.51	36,390.70	4.31	18.59
Subtotal	11	5,806.23	542.30	0.00	6,348.53	100.00	837,721.59	844,070.12	100.00	43.21
Total	11	5,806.23	542.30	0.00	6,348.53		837,721.59	844,070.12		