# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

## Brief report

**Date:** 12/31/2021
**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
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**Servicer Credit Support Provider**
Banco Cooperativo Español

**Lead Manager**
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**Bond Paying Agent**
Banco Santander

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**Register of Book Securities**
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**Treasury Account**
Banco Santander

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**Start-up Loan**
Entidades Cedentes

**Subordinated Loan**
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**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) Current | Original | Interest type Reference rate and margin Payment Date | Interest Rate Next coupon | Redemption Final maturity (legal) | Next | Rating DBRS / Fitch Current | Original |
|---|---|---|---|---|---|---|---|---|---|
| Series ES0305033005 | 07/03/2014 900 | 32,035.28 28,831,752.00 32.04% | 100,000.00 90,000,000.00 | Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct | 0.9480% 01/14/2022 77.610805 Gross 62.864752 Net | 01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct | "Pass-Through" Secuential | AAA (sf) A+sf | A (high) A+ |
| Total | | 28,831,752.00 | 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**

| | | | | 0,17 | 0,25 | 0,34 | 0,42 | 0,51 | 0,60 | 0,69 | 0,78 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | % 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 | 5.67 | 5.18 | 4.75 | 4.38 | 4.06 | 3.77 | 3.52 | 3.30 |
| | | | Date | 06/13/2027 | 12/16/2026 | 07/14/2026 | 03/01/2026 | 11/03/2025 | 07/22/2025 | 04/22/2025 | 01/30/2025 |
| | | Final Maturity | Years | 12.51 | 11.76 | 10.76 | 10.26 | 9.50 | 9.01 | 8.26 | 7.75 |
| | | | Date | 04/14/2034 | 07/14/2033 | 07/14/2032 | 01/14/2032 | 04/14/2031 | 10/14/2030 | 01/14/2030 | 07/14/2029 |
| | Without optional redemption * | Average life | Years | 5.67 | 5.18 | 4.75 | 4.38 | 4.06 | 3.77 | 3.52 | 3.30 |
| | | | Date | 06/13/2027 | 12/16/2026 | 07/14/2026 | 03/01/2026 | 11/03/2025 | 07/22/2025 | 04/22/2025 | 01/30/2025 |
| | | Final Maturity | Years | 12.51 | 11.76 | 10.76 | 10.26 | 9.50 | 9.01 | 8.26 | 7.75 |
| | | | Date | 04/14/2034 | 07/14/2033 | 07/14/2032 | 01/14/2032 | 04/14/2031 | 10/14/2030 | 01/14/2030 | 07/14/2029 |

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 | % CE | | At issue date | % CE |
|---|---|---|---|---|---|---|
| Series | 100.00% | 28,831,752.00 | 65.51% | 100.00% | 90,000,000.00 | 30.50% |
| Issue of Bonds | | 28,831,752.00 | | | 90,000,000.00 | |
| B Loan | 38.58% | 11,124,000.00 | | 12.36% | 11,124,000.00 | |
| Principal Reserve Fund | 33.32% | 9,606,780.00 | | 10.67% | 9,606,780.00 | |
| Interest Reserve Fund | 18.88% | 5,444,482.87 | | 11.24% | 10,112,400.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 16,515,172.89 | 0.000% |
| Servicer ppal collect not yet credited | | 38,739.35 | |
| Servicer ints collect not yet credited | | 3,545.34 | |
| **Liabilities** | **Available** | **Balance** | **Interest** |
| Subordinated Loan Principal L/T | | 9,606,780.00 | 0.448% |
| Subordinated Loan Principal S/T | | 0.00 | |
| Subordinated Loan Interest L/T | | 5,376,613.65 | 0.000% |
| Subordinated Loan Interest S/T | | 67,869.22 | |
| 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 | 489 | 811 |
| Principal | | |
| Principal outstanding | 38,499,992.55 | 101,416,645.68 |
| Average loan | 78,732.09 | 125,051.35 |
| Minimum | 1,396.08 | 19,304.72 |
| Maximum | 227,554.44 | 401,217.96 |
| Interest rate | | |
| Weighted average (wac) | 0.76% | 2.50% |
| Minimum | 0.00% | 0.91% |
| Maximum | 4.00% | 4.75% |
| Final maturity | | |
| Weighted average (WARM) (months) | 238 | 332 |
| Minimum | 03/15/2022 | 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 % Pool | Current % LTV | At constitution date % Pool | At constitution date % LTV |
|---|---|---|---|---|
| 0.01 - 10% | 0.62 | 7.49 | 0.03 | 8.56 |
| 10.01 - 20% | 2.77 | 15.36 | 0.19 | 18.03 |
| 20.01 - 30% | 4.95 | 25.99 | 0.71 | 25.67 |
| 30.01 - 40% | 13.35 | 35.09 | 1.69 | 35.24 |
| 40.01 - 50% | 26.16 | 45.44 | 5.29 | 46.93 |
| 50.01 - 60% | 29.92 | 55.18 | 13.55 | 55.71 |
| 60.01 - 70% | 17.86 | 64.01 | 20.85 | 65.49 |
| 70.01 - 80% | 4.37 | 72.37 | 29.20 | 75.42 |
| 80.01 - 90% | | | 28.02 | 84.49 |
| 90.01 - 100% | | | 0.47 | 94.21 |
| Weighted average (WALTV) | | 49.43 | | 70.65 |
| Minimum | | 0.58 | | 8.56 |
| Maximum | | 75.04 | | 96.54 |

**Prepayments**

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 1.08% | 0.81% | 0.68% | 0.70% | 0.71% |
| Annual Percentage Rate (CPR) | 12.24% | 9.34% | 7.89% | 8.05% | 8.23% |

**Geographic distribution**

| | Current | At constitution date |
|---|---|---|
| Andalucia | 23.76% | 17.55% |
| Aragon | 53.22% | 39.98% |
| Basque Country | 5.66% | 9.72% |
| Castilla-La Mancha | | 0.09% |
| Catalonia | 0.96% | 3.46% |
| La Rioja | 2.01% | 3.10% |
| Madrid | 5.59% | 6.04% |
| Navarra | 8.52% | 19.34% |
| Valencia | 0.28% | 0.71% |



**Additional information**
Europea de Titulización: C/Jorge Juan 68 - 28009 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

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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 | 6 | 2,012.40 | 250.43 | 0.00 | 2,262.83 | 30.68 | 400,653.63 | 402,916.46 | 76.82 | 41.12 |
| from > 1 to = 2 months | 1 | 2,147.21 | 10.31 | 0.00 | 2,157.52 | 29.25 | 28,394.35 | 30,551.87 | 5.83 | 15.61 |
| from > 3 to = 6 months | 1 | 2,895.37 | 60.28 | 0.00 | 2,955.65 | 40.07 | 88,046.34 | 91,001.99 | 17.35 | 41.36 |
| Subtotal | 8 | 7,054.98 | 321.02 | 0.00 | 7,376.00 | 100.00 | 517,094.32 | 524,470.32 | 100.00 | 37.58 |
| Total | 8 | 7,054.98 | 321.02 | 0.00 | 7,376.00 | | 517,094.32 | 524,470.32 | | |



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