

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 01/31/2022
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	30,332.68 27,299,412.00 30.33%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	0.9370% 04/19/2022 75.001764 Gross 60.751429 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		27,299,412.00	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	4.84	4.33	3.89	3.51	3.18	2.89	2.64	2.42
			Date	11/15/2026	05/12/2026	12/03/2025	07/17/2025	03/19/2025	12/05/2024	09/04/2024	06/16/2024
		Final Maturity	Years	11.76	10.76	10.01	9.25	8.50	8.01	7.25	6.75
			Date	10/14/2033	10/14/2032	01/14/2032	04/14/2031	07/14/2030	01/14/2030	04/14/2029	10/14/2028
	Without optional redemption *	Average life	Years	4.84	4.33	3.89	3.51	3.18	2.89	2.64	2.42
			Date	11/15/2026	05/12/2026	12/03/2025	07/17/2025	03/19/2025	12/05/2024	09/04/2024	06/16/2024
		Final Maturity	Years	11.76	10.76	10.01	9.25	8.50	8.01	7.25	6.75
			Date	10/14/2033	10/14/2032	01/14/2032	04/14/2031	07/14/2030	01/14/2030	04/14/2029	10/14/2028

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	100.00%	Current		At issue date	
		% CE		% CE	
Issue of Bonds		27,299,412.00	67.89%	90,000,000.00	30.50%
		27,299,412.00		90,000,000.00	
B Loan	40.75%	11,124,000.00	12.36%	11,124,000.00	
Principal Reserve Fund	35.19%	9,606,780.00	10.67%	9,606,780.00	
Interest Reserve Fund	19.62%	5,356,065.50	11.24%	10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,132,731.87	0.000%	
Servicer ppal collect not yet credited	34,950.95		
Servicer ints collect not yet credited	4,813.33		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.437%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,356,065.50	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		488		811
	Principal outstanding	38,221,114.26		101,416,645.68
	Average loan	78,321.96		125,051.35
	Minimum	1,117.34		19,304.72
	Maximum	226,114.95		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)	237		332
	Minimum	03/15/2022		06/15/2017
	Maximum	06/03/2053		06/28/2053
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR		0.15%		0.00%
1-year EURIBOR/MIBOR (Mortgage Market)		99.85%		100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.65	7.13	0.03	8.56
10.01 - 20%	2.78	15.60	0.19	18.03
20.01 - 30%	5.00	25.98	0.71	25.67
30.01 - 40%	13.78	35.12	1.69	35.24
40.01 - 50%	25.46	45.39	5.29	46.93
50.01 - 60%	31.10	55.13	13.55	55.71
60.01 - 70%	17.42	64.22	20.85	65.49
70.01 - 80%	3.81	72.50	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALT)	49.27		70.65	
Minimum	0.39		8.56	
Maximum	74.78		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.64%	0.68%	0.65%	0.71%
Annual Percentage Rate (CPR)	2.97%	7.44%	7.82%	7.51%	8.18%

Geographic distribution		
	Current	At constitution date
Andalucia	23.69%	17.55%
Aragon	53.23%	39.98%
Basque Country	5.68%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.97%	3.46%
La Rioja	2.02%	3.10%
Madrid	5.61%	6.04%
Navarra	8.54%	19.34%
Valencia	0.28%	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	8	2,660.18	100.68	0.00	2,760.86	28.08	607,501.30	610,262.16	65.30	49.18
from > 1 to = 2 months	3	3,084.37	213.45	0.00	3,297.82	33.54	229,932.72	233,230.54	24.96	38.80
from > 3 to = 6 months	1	3,693.39	80.02	0.00	3,773.41	38.38	87,248.32	91,021.73	9.74	41.37
Subtotal	12	9,437.94	394.15	0.00	9,832.09	100.00	924,682.34	934,514.43	100.00	45.32
Total	12	9,437.94	394.15	0.00	9,832.09		924,682.34	934,514.43		