

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 04/30/2022
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
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Servicer Credit Support Provider
Banco Cooperativo Español

Lead Manager
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Underwriter
Banco Europeo de Inversiones

Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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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	29,282.33 26,354,097.00 29.28%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	1.0520% 07/14/2022 73.589749 Gross 59.607697 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		26,354,097.00 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	With optional redemption *	% 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	5.40	4.93	4.53	4.18	3.88	3.61	3.37
		Final Maturity	Date	09/04/2027	03/19/2027	10/23/2026	06/18/2026	02/26/2026	11/20/2025	08/25/2025
			Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01
		Final Maturity	Date	01/14/2034	04/14/2033	07/14/2032	10/14/2031	04/14/2031	10/14/2030	04/14/2030
			Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01
		Without optional redemption *	Date	09/04/2027	03/19/2027	10/23/2026	06/18/2026	02/26/2026	11/20/2025	08/25/2025
			Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01
		Final Maturity	Date	01/14/2034	04/14/2033	07/14/2032	10/14/2031	04/14/2031	10/14/2030	04/14/2030
			Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01

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		26,354,097.00	69.37%	90,000,000.00	30.50%
B Loan	42.21%	11,124,000.00	12.36%	11,124,000.00	
Principal Reserve Fund	36.45%	9,606,780.00	10.67%	9,606,780.00	
Interest Reserve Fund	20.00%	5,269,617.36	11.24%	10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,980,598.36	0.000%	
Servicer ppal collect not yet credited	31,058.03		
Servicer ints collect not yet credited	4,614.71		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.567%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,269,617.36	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	483		811
	Principal outstanding	37,343,871.45		101,416,645.68
	Average loan	77,316.50		125,051.35
	Minimum	279.69		19,304.72
Interest rate	Maximum	221,792.78		401,217.96
	Weighted average (wac)	0.78%		2.50%
	Minimum	0.00%		0.91%
	Maximum	4.00%		4.75%
Final maturity	Weighted average (WARM) (months)	235		332
	Minimum	05/31/2022		06/15/2017
	Maximum	06/03/2053		06/28/2053
	Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.15%			0.00%
	99.85%			100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.79	7.52	0.03	8.56
10.01 - 20%	2.63	15.67	0.19	18.03
20.01 - 30%	5.61	26.10	0.71	25.67
30.01 - 40%	14.33	35.24	1.69	35.24
40.01 - 50%	25.70	45.29	5.29	46.93
50.01 - 60%	30.79	54.90	13.55	55.71
60.01 - 70%	16.90	63.99	20.85	65.49
70.01 - 80%	3.25	72.24	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALT)	48.69		70.65	
Minimum	0.28		8.56	
Maximum	74.01		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.29%	0.47%	0.54%	0.70%
Annual Percentage Rate (CPR)	4.61%	3.47%	5.48%	6.32%	8.03%

Geographic distribution		
	Current	At constitution date
Andalucia	23.89%	17.55%
Aragon	53.15%	39.98%
Basque Country	5.75%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.98%	3.46%
La Rioja	2.04%	3.10%
Madrid	5.66%	6.04%
Navarra	8.27%	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	13	4,165.85	262.93	0.00	4,428.78	39.41	983,553.21	987,981.99	81.41	43.09
from > 1 to = 2 months	2	2,445.68	252.02	0.00	2,697.70	24.01	133,949.43	136,647.13	11.26	38.60
from > 3 to = 6 months	1	4,013.60	96.50	0.00	4,110.10	36.58	84,852.54	88,962.64	7.33	40.43
Subtotal	16	10,625.13	611.45	0.00	11,236.58	100.00	1,202,355.18	1,213,591.76	100.00	42.33
Total	16	10,625.13	611.45	0.00	11,236.58		1,202,355.18	1,213,591.76		