

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 05/31/2022
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	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											
		% 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	5.40	4.93	4.53	4.18	3.88	3.61	3.37	3.16
			Date	09/04/2027	03/19/2027	10/23/2026	06/18/2026	02/26/2026	11/20/2025	08/25/2025	06/09/2025
		Final Maturity	Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01	7.51
			Date	01/14/2034	04/14/2033	07/14/2032	10/14/2031	04/14/2031	10/14/2030	04/14/2030	10/14/2029
	Without optional redemption *	Average life	Years	5.40	4.93	4.53	4.18	3.88	3.61	3.37	3.16
			Date	09/04/2027	03/19/2027	10/23/2026	06/18/2026	02/26/2026	11/20/2025	08/25/2025	06/09/2025
		Final Maturity	Years	11.76	11.01	10.26	9.51	9.01	8.51	8.01	7.51
			Date	01/14/2034	04/14/2033	07/14/2032	10/14/2031	04/14/2031	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
			Current	At issue date	
Series	100.00%	69.37%	26,354,097.00	90,000,000.00	30.50%
Issue of Bonds			26,354,097.00	90,000,000.00	
B Loan	42.21%	12.36%	11,124,000.00	11,124,000.00	
Principal Reserve Fund	36.45%	10.67%	9,606,780.00	9,606,780.00	
Interest Reserve Fund	20.00%	11.24%	5,269,617.36	10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,205,777.52	0.000%	
Servicer ppal collect not yet credited	19,316.65		
Servicer ints collect not yet credited	3,269.93		
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	481	811	
Principal outstanding	37,151,807.99	101,416,645.68	
Average loan	77,238.69	125,051.35	
Minimum	368.51	19,304.72	
Maximum	220,350.83	401,217.96	
Interest rate			
Weighted average (wac)	0.83%	2.50%	
Minimum	0.00%	0.91%	
Maximum	4.00%	4.75%	
Final maturity			
Weighted average (WARM) (months)	234	332	
Minimum	06/03/2022	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
0.01 - 10%	0.75	7.43	0.03
10.01 - 20%	2.60	15.47	0.19
20.01 - 30%	5.60	25.91	0.71
30.01 - 40%	14.67	35.16	1.69
40.01 - 50%	25.75	45.19	5.29
50.01 - 60%	30.91	54.82	13.55
60.01 - 70%	16.47	63.91	20.85
70.01 - 80%	3.26	72.02	29.20
80.01 - 90%			28.02
90.01 - 100%			0.47
Weighted average (WALT)	48.52	70.65	
Minimum	0.23	8.56	
Maximum	73.75	96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.03%	0.14%	0.38%	0.46%	0.69%
Annual Percentage Rate (CPR)	0.39%	1.69%	4.41%	5.40%	7.95%

Geographic distribution		
	Current	At constitution date
Andalucia	23.89%	17.55%
Aragon	53.12%	39.98%
Basque Country	5.76%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.98%	3.46%
La Rioja	2.04%	3.10%
Madrid	5.66%	6.04%
Navarra	8.28%	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	10	3,508.65	306.91	0.00	3,815.56	37.58	900,578.29	904,393.85	88.88	50.78
from > 1 to = 2 months	1	1,975.07	8.21	0.00	1,983.28	19.54	22,735.03	24,718.31	2.43	12.63
from > 3 to = 6 months	1	4,258.31	95.18	0.00	4,353.49	42.88	84,053.60	88,407.09	8.69	40.18
Subtotal	12	9,742.03	410.30	0.00	10,152.33	100.00	1,007,366.92	1,017,519.25	100.00	46.32
Total	12	9,742.03	410.30	0.00	10,152.33		1,007,366.92	1,017,519.25		