

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 06/30/2022
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
Caja Rural de Granada
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Servicer Credit Support Provider
Banco Cooperativo Español

CA-CIB
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) 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		% 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
	With optional redemption *	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
	Without optional redemption *	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
		Final Maturity	Years	5.40	4.93	4.53	4.18	3.88	3.61	3.37
		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
		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
		Final Maturity	Years	5.40	4.93	4.53	4.18	3.88	3.61	3.37

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
Series Issue of Bonds	100.00%	26,354,097.00	69.37%	100.00%	90,000,000.00
		26,354,097.00			90,000,000.00
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	15,757,445.63	0.000%	
Servicer ppal collect not yet credited	26,655.03		
Servicer ints collect not yet credited	4,774.57		
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		5,207,471.93	0.000%
Subordinated Loan Interest S/T		62,145.43	
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		477		811
	Principal outstanding	36,592,067.90		101,416,645.68
	Average loan	76,712.93		125,051.35
	Minimum	276.44		19,304.72
	Maximum	218,930.46		401,217.96
Interest rate				
	Weighted average (wac)	1.03%		2.50%
	Minimum	0.00%		0.91%
	Maximum	4.00%		4.75%
Final maturity				
	Weighted average (WARM) (months)	233		332
	Minimum	09/03/2022		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	% LTV
0.01 - 10%	0.79	7.45	0.03
10.01 - 20%	2.52	15.26	0.19
20.01 - 30%	5.90	25.89	0.71
30.01 - 40%	15.26	35.20	1.69
40.01 - 50%	25.90	45.34	5.29
50.01 - 60%	29.67	54.70	13.55
60.01 - 70%	16.67	63.72	20.85
70.01 - 80%	3.30	71.80	29.20
80.01 - 90%			28.02
90.01 - 100%			0.47
Weighted average (WALTV)	48.30		70.65
Minimum	0.17		8.56
Maximum	73.49		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.03%	0.49%	0.37%	0.52%	0.69%
Annual Percentage Rate (CPR)	11.65%	5.67%	4.30%	6.12%	7.99%

Geographic distribution		
	Current	At constitution date
Andalucia	24.12%	17.55%
Aragon	53.36%	39.98%
Basque Country	5.34%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.99%	3.46%
La Rioja	2.06%	3.10%
Madrid	5.47%	6.04%
Navarra	8.38%	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	8	2,923.97	345.56	0.00	3,269.53	32.99	840,727.79	843,997.32	88.33	55.31
from > 1 to = 2 months	1	1,936.39	7.82	0.00	1,944.21	19.62	21,601.98	23,546.19	2.46	12.03
from > 3 to = 6 months	1	4,603.61	93.86	0.00	4,697.47	47.40	83,254.48	87,951.95	9.20	39.97
Subtotal	10	9,463.97	447.24	0.00	9,911.21	100.00	945,584.25	955,495.46	100.00	49.21
Total	10	9,463.97	447.24	0.00	9,911.21		945,584.25	955,495.46		