

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 09/30/2022
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
Caja Rural de Navarra
Caja Rural de Teruel

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	28,234.09 25,410,681.00 28.23%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	1.4420% 10/14/2022 104.045759 Gross 84.277065 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		25,410,681.00 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	5.33 Date 11/11/2027	4.87 Date 05/27/2027	4.48 Date 01/02/2027	4.13 Date 08/29/2026	3.83 Date 05/10/2026	3.56 Date 02/02/2026	3.32 Date 11/08/2025
Series	With optional redemption *	Final Maturity	Years	11.76 Date 04/14/2034	10.76 Date 04/14/2033	10.01 Date 07/14/2032	9.51 Date 01/14/2032	8.76 Date 04/14/2031	8.26 Date 10/14/2030	7.76 Date 04/14/2030
		Average life	Years	5.33 Date 11/11/2027	4.87 Date 05/27/2027	4.48 Date 01/02/2027	4.13 Date 08/29/2026	3.83 Date 05/10/2026	3.56 Date 02/02/2026	3.32 Date 11/08/2025
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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		25,410,681.00	70.96%	90,000,000.00	30.50%
B Loan	43.78%	11,124,000.00	12.36%	11,124,000.00	
Principal Reserve Fund	37.81%	9,606,780.00	10.67%	9,606,780.00	
Interest Reserve Fund	20.44%	5,194,068.94	11.24%	10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,637,561.67	0.000%	
Servicer ppal collect not yet credited	26,137.73		
Servicer ints collect not yet credited	6,126.13		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.942%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,133,045.92	0.000%
Subordinated Loan Interest S/T		61,023.02	
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		471	811
Principal outstanding		35,722,654.85	101,416,645.68
Average loan		75,844.28	125,051.35
Minimum		2,224.89	19,304.72
Maximum		214,663.92	401,217.96
Interest rate			
Weighted average (wac)		1.38%	2.50%
Minimum		0.00%	0.91%
Maximum		4.00%	4.75%
Final maturity			
Weighted average (WARM) (months)		230	332
Minimum		04/03/2023	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%	0.87	7.53	0.03	8.56
10.01 - 20%	2.46	15.27	0.19	18.03
20.01 - 30%	6.90	26.03	0.71	25.67
30.01 - 40%	16.07	35.34	1.69	35.24
40.01 - 50%	26.05	45.31	5.29	46.93
50.01 - 60%	28.45	54.54	13.55	55.71
60.01 - 70%	16.18	63.42	20.85	65.49
70.01 - 80%	3.03	71.34	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	47.66			70.65
Minimum	2.41			8.56
Maximum	72.77			96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.32%	0.40%	0.47%	0.68%
Annual Percentage Rate (CPR)	4.33%	3.82%	4.75%	5.47%	7.87%

Geographic distribution		
	Current	At constitution date
Andalucia	24.11%	17.55%
Aragon	53.54%	39.98%
Basque Country	5.41%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.00%	3.46%
La Rioja	2.09%	3.10%
Madrid	5.32%	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	8	1,938.92	382.23	0.00	2,321.15	25.64	664,402.73	666,723.88	86.31	45.61
from > 1 to = 2 months	1	1,820.74	6.65	0.00	1,827.39	20.19	18,200.49	20,027.88	2.59	10.23
from > 3 to = 6 months	1	4,795.23	107.64	0.00	4,902.87	54.17	80,856.08	85,758.95	11.10	38.98
Subtotal	10	8,554.89	496.52	0.00	9,051.41	100.00	763,459.30	772,510.71	100.00	41.14
Total	10	8,554.89	496.52	0.00	9,051.41		763,459.30	772,510.71		