

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 02/28/2023
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	25,298.63 22,768,767.00 25.30%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	3.7880% 04/14/2023 234.254070 Gross 189.745797 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		22,768,767.00	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	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
		Average life	Years	5.36	4.87	4.46	4.10	3.79	3.52	3.27	3.06
Series	With optional redemption *	Final Maturity	Years	05/24/2028	11/30/2027	07/01/2027	02/21/2027	10/29/2026	07/22/2026	04/25/2026	02/06/2026
			Date	11.50	10.75	10.00	9.25	8.50	8.00	7.50	7.00
	Without optional redemption *	Final Maturity	Years	07/14/2034	10/14/2033	01/14/2033	04/14/2032	07/14/2031	01/14/2031	07/14/2030	01/14/2030
			Date	11.50	10.75	10.00	9.25	8.50	8.00	7.50	7.00
		Final Maturity	Years	05/24/2028	11/30/2027	07/01/2027	02/21/2027	10/29/2026	07/22/2026	04/25/2026	02/06/2026
			Date	11.50	10.75	10.00	9.25	8.50	8.00	7.50	7.00

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%	22,768,767.00	75.95%	100.00%	90,000,000.00
		22,768,767.00			90,000,000.00
B Loan	48.86%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	42.07%	9,579,390.17	10.67%		9,606,780.00
Interest Reserve Fund	22.13%	5,039,647.76	11.24%		10,112,400.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,663,486.26	0.000%	
Servicer ppal collect not yet credited	35,644.84		
Servicer ints collect not yet credited	22,501.67		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	3.288%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,039,647.76	2.588%
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	451		811
	Principal outstanding	32,918,393.28		101,416,645.68
	Average loan	72,989.79		125,051.35
	Minimum	639.96		19,304.72
	Maximum	207,534.92		401,217.96
Interest rate	Weighted average (wac)	3.26%		2.50%
	Minimum	0.00%		0.91%
	Maximum	5.34%		4.75%
Final maturity	Weighted average (WARM) (months)	226		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%	1.05	7.12	0.03	8.56
10.01 - 20%	2.23	14.98	0.19	18.03
20.01 - 30%	8.04	25.94	0.71	25.67
30.01 - 40%	16.49	35.25	1.69	35.24
40.01 - 50%	26.69	45.13	5.29	46.93
50.01 - 60%	29.44	54.67	13.55	55.71
60.01 - 70%	14.23	64.10	20.85	65.49
70.01 - 80%	1.82	70.90	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALT)	46.86		70.65	
Minimum	0.41		8.56	
Maximum	71.69		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	1.16%	1.04%	0.69%	0.70%
Annual Percentage Rate (CPR)	10.37%	13.11%	11.77%	7.99%	8.13%

Geographic distribution		
	Current	At constitution date
Andalucia	24.50%	17.55%
Aragon	52.79%	39.98%
Basque Country	5.67%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.98%	3.46%
La Rioja	2.19%	3.10%
Madrid	5.35%	6.04%
Navarra	8.45%	19.34%
Valencia	0.07%	0.71%

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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	10	3,931.05	1,280.69	0.00	5,211.74	80.71	817,191.61	822,403.35	88.25	46.33
from > 2 to = 3 months	1	407.74	837.97	0.00	1,245.71	19.29	108,206.58	109,452.29	11.75	69.15
Subtotal	11	4,338.79	2,118.66	0.00	6,457.45	100.00	925,398.19	931,855.64	100.00	48.20
Total	11	4,338.79	2,118.66	0.00	6,457.45		925,398.19	931,855.64		