

# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2023  
**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  
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**  
Société Générale

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Société Générale

**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<br>ISIN Code    | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                             | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |                              | Rating<br>DBRS / Fitch |                |
|                        |                        | Current                                                       | Original                    |                                                            |                                                             | Final maturity (legal)                        | Next                         | Current                | Original       |
| Series<br>ES0305033005 | 07/03/2014<br>900      | 19,698.40<br>17,728,560.00<br>19.70%                          | 100,000.00<br>90,000,000.00 | Floating<br>3-M Euribor+1.500%<br>14.Jan/Apr/Jul/Oct       | 5.4650%<br>01/15/2024<br>272.119717 Gross<br>220.416971 Net | 01/14/2057<br>Quarterly<br>14.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential | AAA (sf)<br>A+sf       | A (high)<br>A+ |
| Total                  |                        | 17,728,560.00                                                 | 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 | 4.99       | 4.52       | 4.11       | 3.77       | 3.47       | 3.21       | 2.99       | 2.79       |
|                                                                                                                                                 |                               |                         | Date  | 10/09/2028 | 04/20/2028 | 11/25/2027 | 07/23/2027 | 04/05/2027 | 12/31/2026 | 10/10/2026 | 07/29/2026 |
|                                                                                                                                                 |                               | Final Maturity          | Years | 10.50      | 9.75       | 9.00       | 8.25       | 7.75       | 7.25       | 6.75       | 6.25       |
|                                                                                                                                                 |                               |                         | Date  | 04/14/2034 | 07/14/2033 | 10/14/2032 | 01/14/2032 | 07/14/2031 | 01/14/2031 | 07/14/2030 | 01/14/2030 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 4.99       | 4.52       | 4.11       | 3.77       | 3.47       | 3.21       | 2.99       | 2.79       |
|                                                                                                                                                 |                               |                         | Date  | 10/09/2028 | 04/20/2028 | 11/25/2027 | 07/23/2027 | 04/05/2027 | 12/31/2026 | 10/10/2026 | 07/29/2026 |
|                                                                                                                                                 |                               | Final Maturity          | Years | 10.50      | 9.75       | 9.00       | 8.25       | 7.75       | 7.25       | 6.75       | 6.25       |
|                                                                                                                                                 |                               |                         | Date  | 04/14/2034 | 07/14/2033 | 10/14/2032 | 01/14/2032 | 07/14/2031 | 01/14/2031 | 07/14/2030 | 01/14/2030 |

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          |
| Issue of Bonds          | 100.00% | 17,728,560.00 | 88.66% | 100.00%       | 90,000,000.00 |
|                         |         | 17,728,560.00 |        |               | 90,000,000.00 |
| B Loan                  | 62.75%  | 11,124,000.00 | 12.36% |               | 11,124,000.00 |
| Principal Reserve Fund  | 54.19%  | 9,606,780.00  | 10.67% |               | 9,606,780.00  |
| Interest Reserve Fund   | 27.35%  | 4,849,288.69  | 11.24% |               | 10,112,400.00 |

| Other financial operations (current)   |  |               |          |
|----------------------------------------|--|---------------|----------|
| Assets                                 |  | Balance       | Interest |
|                                        |  | 14,699,156.59 | 3.680%   |
| Treasury Account                       |  | 102,258.19    |          |
| Servicer ppal collect not yet credited |  | 10,773.74     |          |
| Servicer ints collect not yet credited |  |               |          |
| Liabilities                            |  | Available     | Balance  |
|                                        |  |               | Interest |
| Subordinated Loan Principal L/T        |  | 9,606,780.00  | 4.965%   |
| Subordinated Loan Principal S/T        |  |               | 0.00     |
| Subordinated Loan Interest L/T         |  | 4,849,288.69  | 4.265%   |
| 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                                    |  |               |                      |
|--------------------------------------------|--|---------------|----------------------|
|                                            |  | Current       | At constitution date |
|                                            |  | Count         | 411                  |
| Principal                                  |  | Count         | 811                  |
| Principal outstanding                      |  | 28,548,862.94 | 101,416,645.68       |
| Average loan                               |  | 69,461.95     | 125,051.35           |
| Minimum                                    |  | 1,812.19      | 19,304.72            |
| Maximum                                    |  | 204,043.65    | 401,217.96           |
| Interest rate                              |  |               |                      |
| Weighted average (wac)                     |  | 4.90%         | 2.50%                |
| Minimum                                    |  | 2.50%         | 0.91%                |
| Maximum                                    |  | 7.57%         | 4.75%                |
| Final maturity                             |  |               |                      |
| Weighted average (WARM) (months)           |  | 217           | 332                  |
| Minimum                                    |  | 01/28/2024    | 06/15/2017           |
| Maximum                                    |  | 06/03/2053    | 06/28/2053           |
| Index (principal outstanding distribution) |  |               |                      |
| 1-year EURIBOR/MIBOR                       |  | 0.16%         | 0.00%                |
| 1-year EURIBOR/MIBOR (Mortgage Market)     |  | 99.84%        | 100.00%              |

| LTV Distribution         |  |              |                      |
|--------------------------|--|--------------|----------------------|
|                          |  | Current      | At constitution date |
|                          |  | % Pool % LTV | % Pool % LTV         |
| 0.01 - 10%               |  | 1.16         | 6.59                 |
| 10.01 - 20%              |  | 2.91         | 15.69                |
| 20.01 - 30%              |  | 9.33         | 25.57                |
| 30.01 - 40%              |  | 18.48        | 35.07                |
| 40.01 - 50%              |  | 28.59        | 45.21                |
| 50.01 - 60%              |  | 25.25        | 54.82                |
| 60.01 - 70%              |  | 13.47        | 63.65                |
| 70.01 - 80%              |  | 0.82         | 70.46                |
| 80.01 - 90%              |  |              | 28.02                |
| 90.01 - 100%             |  |              | 0.47                 |
| Weighted average (WALTV) |  | 45.31        | 70.65                |
| Minimum                  |  | 1.57         | 8.56                 |
| Maximum                  |  | 70.55        | 96.54                |

| Prepayments                  |  |         |        |        |         |
|------------------------------|--|---------|--------|--------|---------|
|                              |  | Current | Last 3 | Last 6 | Last 12 |
|                              |  | month   | months | months | months  |
| Single month. mort. (SMM)    |  | 0.78%   | 0.87%  | 1.47%  | 1.31%   |
| Annual Percentage Rate (CPR) |  | 8.93%   | 9.93%  | 16.26% | 14.64%  |

| Geographic distribution |  |         |
|-------------------------|--|---------|
|                         |  | At      |
|                         |  | Current |
| Andalucia               |  | 24.83%  |
| Aragon                  |  | 51.60%  |
| Basque Country          |  | 5.23%   |
| Castilla-La Mancha      |  | 0.09%   |
| Catalonia               |  | 0.90%   |
| La Rioja                |  | 2.15%   |
| Madrid                  |  | 5.89%   |
| Navarra                 |  | 9.33%   |
| Valencia                |  | 0.07%   |

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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           | 15     | 3,212.31     | 2,406.62 | 0.00  | 5,618.93  | 46.23  | 1,154,053.64     | 1,159,672.57 | 86.17  | 46.40                          |
| from > 1 to = 2 months  | 1      | 1,499.66     | 14.32    | 0.00  | 1,513.98  | 12.46  | 3,462.71         | 4,976.69     | 0.37   | 2.54                           |
| from > 2 to = 3 months  | 1      | 235.03       | 1,082.61 | 0.00  | 1,317.64  | 10.84  | 107,256.99       | 108,574.63   | 8.07   | 68.60                          |
| from > 3 to = 6 months  | 1      | 1,601.95     | 1,604.57 | 0.00  | 3,206.52  | 26.38  | 68,809.84        | 72,016.36    | 5.35   | 48.57                          |
| from > 6 to < 12 months | 1      | 496.29       | 0.75     | 0.00  | 497.04    | 4.09   | 0.00             | 497.04       | 0.04   | 0.35                           |
| Subtotal                | 19     | 7,045.24     | 5,108.87 | 0.00  | 12,154.11 | 100.00 | 1,333,583.18     | 1,345,737.29 | 100.00 | 42.78                          |
| Total                   | 19     | 7,045.24     | 5,108.87 | 0.00  | 12,154.11 |        | 1,333,583.18     | 1,345,737.29 |        |                                |