

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 11/30/2023
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
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Servicer Credit Support Provider
Banco Cooperativo Español

CA-CIB
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Underwriter
Banco Europeo de Inversiones

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Assets Custodian
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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	19,698.40 17,728,560.00 19.70%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	5.4650% 01/15/2024 272.119717 Gross 220.416971 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) 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
Treasury Account		15,565,201.43	3.700%
Servicer ppal collect not yet credited		17,901.34	
Servicer ints collect not yet credited		15,308.92	
Liabilities		Available	Balance
			Interest
Subordinated Loan Principal L/T		9,606,780.00	4.952%
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T		4,849,288.69	4.252%
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
		406	811
Principal	Principal outstanding	27,928,191.87	101,416,645.68
	Average loan	68,788.65	125,051.35
	Minimum	1,588.65	19,304.72
	Maximum	203,739.65	401,217.96
Interest rate	Weighted average (wac)	4.99%	2.50%
	Minimum	2.50%	0.91%
	Maximum	7.57%	4.75%
Final maturity	Weighted average (WARM) (months)	215	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%		1.11 6.16	0.03 8.56
10.01 - 20%		3.17 15.82	0.19 18.03
20.01 - 30%		9.85 25.83	0.71 25.67
30.01 - 40%		18.69 35.28	1.69 35.24
40.01 - 50%		28.84 45.41	5.29 46.93
50.01 - 60%		24.94 55.01	13.55 55.71
60.01 - 70%		12.56 63.80	20.85 65.49
70.01 - 80%		0.83 70.32	29.20 75.42
80.01 - 90%			28.02 84.49
90.01 - 100%			0.47 94.21
Weighted average (WALTIV)		45.13	70.65
Minimum		1.18	8.56
Maximum		70.41	96.54

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month			Historical
Single month. mort. (SMM)		1.78%	1.07%	1.29%	1.34%
Annual Percentage Rate (CPR)		19.34%	12.09%	14.42%	14.97%
					8.75%

Geographic distribution		
		Current
		At constitution date
Andalucia		25.27%
Aragon		51.84%
Basque Country		4.84%
Castilla-La Mancha		0.09%
Catalonia		0.92%
La Rioja		2.17%
Madrid		5.55%
Navarra		9.34%
Valencia		0.08%

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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	9	2,476.74	1,094.37	0.00	3,571.11	30.30	840,768.50	844,339.61	76.13	43.28
from > 1 to = 2 months	2	1,896.74	715.57	0.00	2,612.31	22.16	80,872.25	83,484.56	7.53	25.75
from > 2 to = 3 months	1	227.84	1,081.52	0.00	1,309.36	11.11	107,147.94	108,457.30	9.78	68.52
from > 6 to < 12 months	2	2,362.00	1,932.85	0.00	4,294.85	36.44	68,546.08	72,840.93	6.57	24.95
Subtotal	14	6,963.32	4,824.31	0.00	11,787.63	100.00	1,097,334.77	1,109,122.40	100.00	40.70
Total	14	6,963.32	4,824.31	0.00	11,787.63		1,097,334.77	1,109,122.40		