

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 12/31/2023
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 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										
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	4.99	4.52	4.11	3.77	3.47	3.21	2.79
		Final Maturity	Date	10/09/2028	04/20/2028	11/25/2027	07/23/2027	04/05/2027	12/31/2026	10/10/2026
			Years	10.50	9.75	9.00	8.25	7.75	7.25	6.75
		Final Maturity	Date	04/14/2034	07/14/2033	10/14/2032	01/14/2032	07/14/2031	01/14/2031	07/14/2030
			Years	10.50	9.75	9.00	8.25	7.75	7.25	6.75
		Without optional redemption *	Average life	4.99	4.52	4.11	3.77	3.47	3.21	2.99
			Years	10/09/2028	04/20/2028	11/25/2027	07/23/2027	04/05/2027	12/31/2026	10/10/2026
		Final Maturity	Date	04/14/2034	07/14/2033	10/14/2032	01/14/2032	07/14/2031	01/14/2031	07/14/2030
			Years	10.50	9.75	9.00	8.25	7.75	7.25	6.75

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	16,498,526.36	3.704%	
Servicer ppal collect not yet credited	152,202.43		
Servicer ints collect not yet credited	18,046.62		
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		4,810,243.60	4.265%
Subordinated Loan Interest S/T		39,045.09	
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	397		811
	Principal outstanding	27,023,230.82		101,416,645.68
	Average loan	68,068.59		125,051.35
	Minimum	713.17		19,304.72
Interest rate	Maximum	203,434.45		401,217.96
	Weighted average (wac)	5.10%		2.50%
	Minimum	2.50%		0.91%
	Maximum	7.57%		4.75%
Final maturity	Weighted average (WARM) (months)	213		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%
	99.84%			100.00%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	1.00	6.21	0.03
10.01 - 20%	3.42	15.67	0.19
20.01 - 30%	10.25	25.66	0.71
30.01 - 40%	19.18	35.36	1.69
40.01 - 50%	28.18	45.28	5.29
50.01 - 60%	24.97	54.89	13.55
60.01 - 70%	12.44	64.08	20.85
70.01 - 80%	0.55	70.28	29.20
80.01 - 90%			28.02
90.01 - 100%			0.47
Weighted average (WALTV)	44.84		70.65
Minimum	0.59		8.56
Maximum	70.28		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	2.84%	1.80%	1.42%	1.49%	0.78%
Annual Percentage Rate (CPR)	29.23%	19.59%	15.75%	16.53%	8.95%

Geographic distribution		
	Current	At constitution date
Andalucia	24.72%	17.55%
Aragon	52.38%	39.98%
Basque Country	4.46%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.95%	3.46%
La Rioja	2.24%	3.10%
Madrid	5.63%	6.04%
Navarra	9.59%	19.34%
Valencia	0.04%	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	11	2,137.92	2,150.25	0.00	4,288.17	44.17	829,347.37	833,635.54	91.76	45.90
from > 1 to = 2 months	1	1,472.06	7.18	0.00	1,479.24	15.24	1,157.79	2,637.03	0.29	1.35
from > 6 to < 12 months	1	1,851.58	2,089.54	0.00	3,941.12	40.59	68,281.07	72,222.19	7.95	48.71
Subtotal	13	5,461.56	4,246.97	0.00	9,708.53	100.00	898,786.23	908,494.76	100.00	42.06
Total	13	5,461.56	4,246.97	0.00	9,708.53		898,786.23	908,494.76		

Additional information