

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 03/31/2024
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
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
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Assets Custodian
Banco Cooperativo Español

Start-up Loan
Entidades Cedentes

Subordinated Loan
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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	17,451.30 15,706,170.00 17.45%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	5.4420% 04/15/2024 240.062991 Gross 194.451023 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		15,706,170.00	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	4.65	4.21	3.84	3.52	3.24	3.00	2.79	2.60
			Date	09/08/2028	03/31/2028	11/16/2027	07/22/2027	04/12/2027	01/14/2027	10/29/2026	08/22/2026
		Final Maturity	Years	9.75	9.01	8.25	7.50	7.00	6.50	6.25	5.75
			Date	10/14/2033	01/14/2033	04/14/2032	07/14/2031	01/14/2031	07/14/2030	04/14/2030	10/14/2029
	Without optional redemption *	Average life	Years	4.65	4.21	3.84	3.52	3.24	3.00	2.79	2.60
			Date	09/08/2028	03/31/2028	11/16/2027	07/22/2027	04/12/2027	01/14/2027	10/29/2026	08/22/2026
		Final Maturity	Years	9.75	9.01	8.25	7.50	7.00	6.50	6.25	5.75
			Date	10/14/2033	01/14/2033	04/14/2032	07/14/2031	01/14/2031	07/14/2030	04/14/2030	10/14/2029

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%	15,706,170.00	95.14%	100.00%	90,000,000.00
		15,706,170.00			90,000,000.00
B Loan	70.83%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	61.17%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	30.53%	4,795,512.06	11.24%		10,112,400.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,934,550.05	3.704%
Servicer ppal collect not yet credited		26,520.87	
Servicer ints collect not yet credited		24,848.00	
Liabilities		Available	Balance
			Interest
Subordinated Loan Principal L/T		9,606,780.00	4.942%
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T		4,760,981.56	4.242%
Subordinated Loan Interest S/T		34,530.50	
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		385	811
Principal			
Principal outstanding		25,622,627.01	101,416,645.68
Average loan		66,552.28	125,051.35
Minimum		686.54	19,304.72
Maximum		202,494.81	401,217.96
Interest rate			
Weighted average (wac)		5.07%	2.50%
Minimum		2.50%	0.91%
Maximum		7.57%	4.75%
Final maturity			
Weighted average (WARM) (months)		210	332
Minimum		06/03/2024	06/15/2017
Maximum		06/03/2053	06/28/2053
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%	100.00%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		1.03 5.90	0.03 8.56
10.01 - 20%		3.42 15.34	0.19 18.03
20.01 - 30%		10.58 25.76	0.71 25.67
30.01 - 40%		19.67 35.23	1.69 35.24
40.01 - 50%		28.47 45.36	5.29 46.93
50.01 - 60%		24.17 54.77	13.55 55.71
60.01 - 70%		12.66 64.17	20.85 65.49
70.01 - 80%			29.20 75.42
80.01 - 90%			28.02 84.49
90.01 - 100%			0.47 94.21
Weighted average (WALTV)		44.52	70.65
Minimum		0.60	8.56
Maximum		69.87	96.54

Prepayments					
		Current month	Last 3 months	Last 6 months	Last 12 months
					Historical
Single month. mort. (SMM)		1.40%	1.11%	1.58%	1.54%
Annual Percentage Rate (CPR)		15.60%	12.54%	17.35%	16.96%
					9.11%

Geographic distribution		
		At constitution date
		Current
Andalucia		24.11%
Aragon		52.89%
Basque Country		4.67%
Castilla-La Mancha		0.09%
Catalonia		0.99%
La Rioja		2.34%
Madrid		5.42%
Navarra		9.54%
Valencia		0.04%

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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	12	2,218.51	1,917.27	0.00	4,135.78	30.23	987,925.31	992,061.09	72.44	46.22
from > 1 to = 2 months	2	1,569.62	960.95	0.00	2,530.57	18.50	216,809.90	219,340.47	16.02	49.19
from > 2 to = 3 months	1	611.05	1,222.19	0.00	1,833.24	13.40	83,562.04	85,395.28	6.24	70.99
from > 6 to < 12 months	1	2,364.06	2,817.90	0.00	5,181.96	37.88	67,488.36	72,670.32	5.31	49.01
Subtotal	16	6,763.24	6,918.31	0.00	13,681.55	100.00	1,355,785.61	1,369,467.16	100.00	47.86
Total	16	6,763.24	6,918.31	0.00	13,681.55		1,355,785.61	1,369,467.16		