

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 06/30/2024
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
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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 N° 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	15,971.94 14,374,746.00 15.97%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	5.4060% 07/15/2024 218.259222 Gross 176.789970 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		14,374,746.00	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	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	9,00
		Average life	Years	0,37	0,36	0,31	0,27	0,23	0,19	0,16
Series	With optional redemption *	Final Maturity	Years	08/27/2028	03/30/2028	11/24/2027	08/06/2027	05/04/2027	02/11/2027	12/02/2026
		Final Maturity	Years	09/00	08/25	07/75	07/00	06/50	05/25	04/50
	Without optional redemption *	Final Maturity	Years	08/27/2028	03/30/2028	11/24/2027	08/06/2027	05/04/2027	02/11/2027	12/02/2026
		Final Maturity	Years	09/00	08/25	07/75	07/00	06/50	05/25	04/50
	With optional redemption *	Final Maturity	Years	04/14/2033	07/14/2032	01/14/2032	04/14/2031	10/14/2030	07/14/2030	01/14/2030
		Final Maturity	Years	04/14/2033	07/14/2032	01/14/2032	04/14/2031	10/14/2030	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	100.00%	Current		At issue date	
		% CE	100.00%	% CE	100.00%
Issue of Bonds		14,374,746.00	99.92%	90,000,000.00	30.50%
B Loan	77.39%	11,124,000.00	12.36%	11,124,000.00	
Principal Reserve Fund	66.83%	9,606,780.00	10.67%	9,606,780.00	
Interest Reserve Fund	33.03%	4,747,870.01	11.24%	10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,291,023.01	3.692%	
Servicer ppal collect not yet credited	56,388.24		
Servicer ints collect not yet credited	23,676.41		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	4.906%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		4,715,211.30	4.206%
Subordinated Loan Interest S/T		32,658.71	
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
		378	811
Principal	Principal outstanding	24,844,669.77	101,416,645.68
	Average loan	65,726.64	125,051.35
	Minimum	674.81	19,304.72
	Maximum	201,510.77	401,217.96
Interest rate	Weighted average (wac)	4.83%	2.50%
	Minimum	1.95%	0.91%
	Maximum	7.17%	4.75%
Final maturity	Weighted average (WARM) (months)	207	332
	Minimum	09/28/2024	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%	1.17	6.36	0.03	8.56
10.01 - 20%	3.40	15.53	0.19	18.03
20.01 - 30%	10.56	25.68	0.71	25.67
30.01 - 40%	20.67	35.15	1.69	35.24
40.01 - 50%	27.58	45.23	5.29	46.93
50.01 - 60%	24.48	54.60	13.55	55.71
60.01 - 70%	12.14	64.04	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)	44.20		70.65	
Minimum	0.69		8.56	
Maximum	69.44		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.60%	0.86%	1.20%	0.79%
Annual Percentage Rate (CPR)	2.21%	6.96%	9.79%	13.46%	9.06%

Geographic distribution		
	Current	At constitution date
	17.45%	17.55%
Andalucia	24.45%	17.55%
Aragon	52.09%	39.98%
Basque Country	4.78%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.01%	3.46%
La Rioja	2.38%	3.10%
Madrid	5.49%	6.04%
Navarra	9.75%	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	%			%	
Delinquencies										
Up to 1 month	17	2,583.05	1,773.80	0.00	4,356.85	24.59	1,262,591.41	1,266,948.26	80.77	44.34
from > 2 to = 3 months	1	1,581.76	1,143.12	0.00	2,724.88	15.38	138,564.52	141,289.40	9.01	52.81
from > 3 to = 6 months	1	1,231.04	2,435.44	0.00	3,666.48	20.69	82,942.05	86,608.53	5.52	72.00
from > 6 to < 12 months	1	3,168.46	3,804.71	0.00	6,973.17	39.35	66,683.96	73,657.13	4.70	49.68
Subtotal	20	8,564.31	9,157.07	0.00	17,721.38	100.00	1,550,781.94	1,568,503.32	100.00	46.22
Total	20	8,564.31	9,157.07	0.00	17,721.38		1,550,781.94	1,568,503.32		