

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 10/31/2024
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
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Underwriter
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

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Treasury Account
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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) 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	14,089.69 12,680,721.00 14.09%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	4.6840% 01/14/2025 168.656720 Gross 136.611943 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		12,680,721.00	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	3.94	3.58	3.27	3.01	2.78	2.58	2.40	2.25
			Date	09/21/2028	05/12/2028	01/21/2028	10/16/2027	07/25/2027	05/13/2027	03/10/2027	01/13/2027
		Final Maturity	Years	8.26	7.50	7.00	6.50	6.00	5.50	5.25	5.00
			Date	01/14/2033	04/14/2032	10/14/2031	04/14/2031	10/14/2030	04/14/2030	01/14/2030	10/14/2029
	Without optional redemption *	Average life	Years	3.94	3.58	3.27	3.01	2.78	2.58	2.40	2.25
			Date	09/21/2028	05/12/2028	01/21/2028	10/16/2027	07/25/2027	05/13/2027	03/10/2027	01/13/2027
		Final Maturity	Years	8.26	7.50	7.00	6.50	6.00	5.50	5.25	5.00
			Date	01/14/2033	04/14/2032	10/14/2031	04/14/2031	10/14/2030	04/14/2030	01/14/2030	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%	12,680,721.00	106.68%	100.00%	90,000,000.00
		12,680,721.00			90,000,000.00
B Loan	87.72%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	75.76%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	36.78%	4,663,372.30	11.24%		10,112,400.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,762,832.04	3.216%	
Servicer ppal collect not yet credited	16,282.25		
Servicer ints collect not yet credited	7,831.07		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	4.184%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		4,663,372.30	3.484%
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
Principal		365	811
	Principal outstanding	23,334,772.48	101,416,645.68
	Average loan	63,930.88	125,051.35
	Minimum	328.40	19,304.72
	Maximum	182,686.21	401,217.96
Interest rate			
	Weighted average (wac)	4.66%	2.50%
	Minimum	1.95%	0.91%
	Maximum	6.67%	4.75%
Final maturity			
	Weighted average (WARM) (months)	202	332
	Minimum	11/30/2024	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%	1.27	6.41	0.03 8.56
10.01 - 20%	4.28	15.95	0.19 18.03
20.01 - 30%	10.44	25.94	0.71 25.67
30.01 - 40%	23.13	35.23	1.69 35.24
40.01 - 50%	26.87	45.64	5.29 46.93
50.01 - 60%	24.66	54.79	13.55 55.71
60.01 - 70%	9.35	64.35	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)	43.42		70.65
Minimum	0.29		8.56
Maximum	68.23		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.71%	1.16%	0.84%	1.24%	0.80%
Annual Percentage Rate (CPR)	18.68%	13.07%	9.63%	13.94%	9.17%

Geographic distribution		
	Current	At constitution date
Andalucia	24.13%	17.55%
Aragon	52.33%	39.98%
Basque Country	5.03%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.07%	3.46%
La Rioja	2.50%	3.10%
Madrid	5.71%	6.04%
Navarra	9.20%	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	10	1,486.81	578.17	0.00	2,064.98	9.85	598,089.66	600,154.64	54.35	40.46
from > 1 to = 2 months	3	1,274.97	1,749.31	0.00	3,024.28	14.43	337,624.39	340,648.67	30.85	50.79
from > 2 to = 3 months	1	325.25	480.31	0.00	805.56	3.84	0.00	805.56	0.07	0.40
from > 6 to < 12 months	1	2,102.87	3,647.73	0.00	5,750.60	27.44	82,070.22	87,820.82	7.95	73.01
from = 12 to < 18 months	1	4,287.48	5,026.21	0.00	9,313.69	44.44	65,564.94	74,878.63	6.78	50.50
Subtotal	16	9,477.38	11,481.73	0.00	20,959.11	100.00	1,083,349.21	1,104,308.32	100.00	42.11
Total	16	9,477.38	11,481.73	0.00	20,959.11		1,083,349.21	1,104,308.32		