

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 01/31/2025
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	12,865.71 11,579,139.00 12.87%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	4.2660% 04/14/2025 137.212797 Gross 111.142366 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		11,579,139.00	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	3.62	3.29	3.01	2.77	2.56	2.38	2.22	2.08
			Date	08/25/2028	04/27/2028	01/17/2028	10/21/2027	08/06/2027	06/01/2027	04/04/2027	02/12/2027
		Final Maturity	Years	7.50	7.00	6.25	6.00	5.50	5.00	4.75	4.50
			Date	07/14/2032	01/14/2032	04/14/2031	01/14/2031	07/14/2030	01/14/2030	10/14/2029	07/14/2029
	Without optional redemption *	Average life	Years	3.62	3.29	3.01	2.77	2.56	2.38	2.22	2.08
			Date	08/25/2028	04/27/2028	01/17/2028	10/21/2027	08/06/2027	06/01/2027	04/04/2027	02/12/2027
		Final Maturity	Years	7.50	7.00	6.25	6.00	5.50	5.00	4.75	4.50
			Date	07/14/2032	01/14/2032	04/14/2031	01/14/2031	07/14/2030	01/14/2030	10/14/2029	07/14/2029

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	% CE	% CE
Series Issue of Bonds	100.00%	11,579,139.00	111.68%	100.00%	90,000,000.00
		11,579,139.00			90,000,000.00
B Loan	96.07%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	82.97%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	39.94%	4,624,484.76	11.24%		10,112,400.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	14,745,775.40	2.705%	
Servicer ppal collect not yet credited	11,767.30		
Servicer ints collect not yet credited	7,086.64		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	3.766%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		4,624,484.76	3.066%
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	Count	355		811
	Principal outstanding	22,209,607.28		101,416,645.68
	Average loan	62,562.27		125,051.35
	Minimum	400.05		19,304.72
	Maximum	178,815.87		401,217.96
Interest rate	Weighted average (wac)	4.06%		2.50%
	Minimum	2.50%		0.91%
	Maximum	6.67%		4.75%
Final maturity	Weighted average (WARM) (months)	199		332
	Minimum	02/11/2025		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%	1.16	6.13	0.03 8.56
10.01 - 20%	4.72	15.80	0.19 18.03
20.01 - 30%	11.51	26.47	0.71 25.67
30.01 - 40%	22.06	35.21	1.69 35.24
40.01 - 50%	29.79	45.57	5.29 46.93
50.01 - 60%	21.81	54.94	13.55 55.71
60.01 - 70%	8.95	64.07	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 (WALTIV)	42.92		70.65
Minimum	0.18		8.56
Maximum	67.66		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.87%	1.16%	1.16%	0.96%	0.81%
Annual Percentage Rate (CPR)	20.23%	13.09%	13.08%	10.89%	9.27%

Geographic distribution		
	Current	At constitution date
Andalucia	23.40%	17.55%
Aragon	53.28%	39.98%
Basque Country	5.12%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.11%	3.46%
La Rioja	2.57%	3.10%
Madrid	5.77%	6.04%
Navarra	8.71%	19.34%
Valencia	0.03%	0.71%

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 01/31/2025
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

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	9	1,646.46	673.00	0.00	2,319.46	9.25	541,101.37	543,420.83	51.81	39.36
from > 1 to = 2 months	2	1,198.51	1,049.53	0.00	2,248.04	8.96	210,361.16	212,609.20	20.27	53.68
from > 2 to = 3 months	1	582.31	1,019.28	0.00	1,601.59	6.39	126,266.15	127,867.74	12.19	56.88
from > 3 to = 6 months	1	325.25	480.31	0.00	805.56	3.21	0.00	805.56	0.08	0.40
from = 12 to < 18 months	1	2,785.66	4,716.42	0.00	7,502.08	29.92	81,387.43	88,889.51	8.47	73.89
from = 18 to < 24 months	1	4,910.63	5,689.63	0.00	10,600.26	42.27	64,687.18	75,287.44	7.18	50.78
Subtotal	15	11,448.82	13,628.17	0.00	25,076.99	100.00	1,023,803.29	1,048,880.28	100.00	42.47
Total	15	11,448.82	13,628.17	0.00	25,076.99		1,023,803.29	1,048,880.28		