

Brief report

Date: 01/31/2022  
 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

Lead Manager  
 Banco Cooperativo Español

Underwriter  
 Banco Europeo de Inversiones

Bond Paying Agent  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Banco Santander

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	30,332.68 27,299,412.00 30.33%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	0.9370% 04/19/2022 75.001764 Gross 60.751429 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuencial	AAA (sf) A+sf	A (high) A+
Total		27,299,412.00	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)									
		% Annual equivalent CPR									
		0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
Series	With optional redemption *	Average life	Years	4.84	4.33	3.89	3.51	3.18	2.89	2.64	2.42
		Date	11/15/2026	05/12/2026	12/03/2025	07/17/2025	03/19/2025	12/05/2024	09/04/2024	06/16/2024	
	Final Maturity	Years	11.76	10.76	10.01	9.25	8.50	8.01	7.25	6.75	
		Date	10/14/2033	10/14/2032	01/14/2032	04/14/2031	07/14/2030	01/14/2030	04/14/2029	10/14/2028	
	Without optional redemption *	Average life	Years	4.84	4.33	3.89	3.51	3.18	2.89	2.64	2.42
		Date	11/15/2026	05/12/2026	12/03/2025	07/17/2025	03/19/2025	12/05/2024	09/04/2024	06/16/2024	
	Final Maturity	Years	11.76	10.76	10.01	9.25	8.50	8.01	7.25	6.75	
		Date	10/14/2033	10/14/2032	01/14/2032	04/14/2031	07/14/2030	01/14/2030	04/14/2029	10/14/2028	

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	100.00%	27,299,412.00	67.89%	100.00%	90,000,000.00
Issue of Bonds		27,299,412.00			90,000,000.00
B Loan	40.75%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	35.19%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	19.62%	5,356,065.50	11.24%		10,112,400.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	15,132,731.87
Servicer ppal collect not yet credited	34,950.95		
Servicer ints collect not yet credited	4,813.33		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	0.437%
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T		5,356,065.50	0.000%
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			
		Current	At constitution date
		Count	
Principal			
Principal outstanding		38,221,114.26	101,416,645.68
Average loan		78,321.96	125,051.35
Minimum		1,117.34	19,304.72
Maximum		226,114.95	401,217.96
Interest rate			
Weighted average (wac)		0.76%	2.50%
Minimum		0.00%	0.91%
Maximum		4.00%	4.75%
Final maturity			
Weighted average (WARM) (months)		237	332
Minimum		03/15/2022	06/15/2017
Maximum		06/03/2053	06/28/2053
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		0.15%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)		99.85%	100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.65	7.13	0.03	8.56
10.01 - 20%	2.78	15.60	0.19	18.03
20.01 - 30%	5.00	25.98	0.71	25.67
30.01 - 40%	13.78	35.12	1.69	35.24
40.01 - 50%	25.46	45.39	5.29	46.93
50.01 - 60%	31.10	55.13	13.55	55.71
60.01 - 70%	17.42	64.22	20.85	65.49
70.01 - 80%	3.81	72.50	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)		49.27		70.65
Minimum		0.39		8.56
Maximum		74.78		96.54

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.64%	0.68%	0.65%	0.71%
Annual Percentage Rate (CPR)	2.97%	7.44%	7.82%	7.51%	8.18%

Geographic distribution		
	Current	At constitution date
Andalucia	23.69%	17.55%
Aragon	53.23%	39.98%
Basque Country	5.68%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.97%	3.46%
La Rioja	2.02%	3.10%
Madrid	5.61%	6.04%
Navarra	8.54%	19.34%
Valencia	0.28%	0.71%

# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

## Brief report

Date: 01/31/2022

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

Lead Manager  
Banco Cooperativo Español

Underwriter  
Banco Europeo de Inversiones

Bond Paying Agent  
Banco Santander

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Banco Santander

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	%			%	
<i>Delinquencies</i>										
Up to 1 month	8	2,660.18	100.68	0.00	2,760.86	28.08	607,501.30	610,262.16	65.30	49.18
from > 1 to = 2 months	3	3,084.37	213.45	0.00	3,297.82	33.54	229,932.72	233,230.54	24.96	38.80
from > 3 to = 6 months	1	3,693.39	80.02	0.00	3,773.41	38.38	87,248.32	91,021.73	9.74	41.37
Subtotal	12	9,437.94	394.15	0.00	9,832.09	100.00	924,682.34	934,514.43	100.00	45.32
Total	12	9,437.94	394.15	0.00	9,832.09		924,682.34	934,514.43		