

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



Brief report

Date: 12/31/2022
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

CA-CIB
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	27.125.92 24,413,328.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	2.8630% 01/16/2023 202.782829 Gross 164.254091 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuencial	AAA (sf) A+sf	A (high) A+
Total		24,413,328.00	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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				Date	0.17	0.25	0.34	0.42	0.51	0.60	0.69
				% Annual equivalent CPR							
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
Series	Without optional redemption *	Average life	Years	01/18/2028	08/05/2027	03/14/2027	11/10/2026	07/23/2026	04/18/2026	01/23/2026	11/08/2025
				Date	04/14/2034	04/14/2033	10/14/2032	01/14/2032	07/14/2031	10/14/2030	04/14/2030
				11.51	10.51	10.01	9.26	8.75	8.01	7.50	7.26
				04/14/2034	04/14/2033	10/14/2032	01/14/2032	07/14/2031	10/14/2030	04/14/2030	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	Current	% CE	At issue date		
			Current	% CE	% CE
Issue of Bonds	24,413,328.00	72.73%	100.00%	90,000,000.00	30.50%
B Loan	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	5,116,142.85	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
		Available	Interest
Treasury Account	16,223,966.19		0.000%
Servicer ppal collect not yet credited	92,615.47		
Servicer ints collect not yet credited	10,186.53		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	2.363%
Subordinated Loan Principal S/T		0.00	0.00
Subordinated Loan Interest L/T		5,059,224.76	1.663%
Subordinated Loan Interest S/T		56,918.09	
Start-up Loan L/T		0.00	0.00
Start-up Loan S/T		0.00	0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General				
Count	Current		At constitution date	
	Count	%	Count	%
Principal	461		811	
Principal outstanding	34,038,285.52		101,416,645.68	
Average loan	73,835.76		125,051.35	
Minimum	1,275.97		19,304.72	
Maximum	210,389.24		401,217.96	
Interest rate				
Weighted average (wac)	2.82%		2.50%	
Minimum	0.00%		0.91%	
Maximum	5.33%		4.75%	
Final maturity				
Weighted average (WARM) (months)	226		332	
Minimum	04/03/2023		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				
LTV	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.91	7.01	0.03	8.56
10.01 - 20%	2.57	15.30	0.19	18.03
20.01 - 30%	6.94	25.78	0.71	25.67
30.01 - 40%	16.93	35.07	1.69	35.24
40.01 - 50%	26.90	45.15	5.29	46.93
50.01 - 60%	30.16	54.88	13.55	55.71
60.01 - 70%	13.83	64.39	20.85	65.49
70.01 - 80%	1.77	71.23	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)		47.04		70.65
Minimum		0.82		8.56
Maximum		72.05		96.54

Prepayments					
Prepayments	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
	%	%	%	%	%
Single month. mort. (SMM)	1.03%	1.08%	0.73%	0.55%	0.69%
Annual Percentage Rate (CPR)	11.73%	12.22%	8.41%	6.38%	8.02%

Geographic distribution		
Geographic	Current	At constitution date
	%	%
Andalucia	24.09%	17.55%
Aragon	53.50%	39.98%
Basque Country	5.52%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.95%	3.46%
La Rioja	2.13%	3.10%
Madrid	5.30%	6.04%
Navarra	8.22%	19.34%
Valencia	0.28%	0.71%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid | www.edt-sg.com | info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid | +34 91 585 15 00 | www.cnmv.com

Brief report

Date: 12/31/2022

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

CA-CIB
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	7	2,287.64	683.82	0.00	2,971.46	28.20	693,800.60	696,772.06	76.90	53.19
from > 1 to = 2 months	2	2,031.34	620.97	0.00	2,652.31	25.17	123,274.42	125,926.73	13.90	35.57
from > 6 to < 12 months	1	4,805.16	106.86	0.00	4,912.02	46.62	78,456.10	83,368.12	9.20	37.89
Subtotal	10	9,124.14	1,411.65	0.00	10,535.79	100.00	895,531.12	906,066.91	100.00	48.09
Total	10	9,124.14	1,411.65	0.00	10,535.79		895,531.12	906,066.91		