

Brief report

Date: 01/31/2023
 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
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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	
		Current	Original			Final maturity (legal)	Next	Current DBRS / Fitch	Original
Series ES0305033005	07/03/2014 900	25,298.63 22,768,767.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	3.7880% 04/14/2023 234.254070 Gross 189.745797 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuencial	AAA (sf) A+sf	A (high) A+
Total		22,768,767.00	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 Final Maturity	Years Date	% Monthly CPR (SMM)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
				% Annual equivalent CPR						8.00	9.00
				5.36	4.87	4.46	4.10	3.79	3.52	3.27	3.06
				05/24/2028	11/30/2027	07/01/2027	02/21/2027	10/29/2026	07/22/2026	04/25/2026	02/06/2026
				11.50	10.75	10.00	9.25	8.50	8.00	7.50	7.00
				07/14/2034	10/14/2033	01/14/2033	04/14/2032	07/14/2031	01/14/2031	07/14/2030	01/14/2030
	Without optional redemption *			5.36	4.87	4.46	4.10	3.79	3.52	3.27	3.06
				05/24/2028	11/30/2027	07/01/2027	02/21/2027	10/29/2026	07/22/2026	04/25/2026	02/06/2026
				11.50	10.75	10.00	9.25	8.50	8.00	7.50	7.00
				07/14/2034	10/14/2033	01/14/2033	04/14/2032	07/14/2031	01/14/2031	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	Current	% CE		At issue date	
		% CE	% CE	% CE	% CE
Issue of Bonds	100.00%	22,768,767.00	75.95%	100.00%	90,000,000.00
		22,768,767.00			90,000,000.00
B Loan	48.86%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	42.07%	9,579,390.17	10.67%		9,606,780.00
Interest Reserve Fund	22.13%	5,039,647.76	11.24%		10,112,400.00

Other financial operations (current)			
Assets	Balance	Interest	
		Balance	Interest
Treasury Account	15,129,362.80		0.000%
Servicer ppal collect not yet credited	58,070.69		
Servicer ints collect not yet credited	9,606.49		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	3.288%
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T		5,039,647.76	2.588%
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	456	811	
Principal			
Principal outstanding	33,364,447.85	101,416,645.68	
Average loan	73,167.65	125,051.35	
Minimum	348.59	19,304.72	
Maximum	208,962.53	401,217.96	
Interest rate			
Weighted average (wac)	3.08%	2.50%	
Minimum	0.00%	0.91%	
Maximum	5.33%	4.75%	
Final maturity			
Weighted average (WARM) (months)	226	332	
Minimum	02/03/2023	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				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.02	7.17	0.03	8.56
10.01 - 20%	2.49	15.21	0.19	18.03
20.01 - 30%	7.67	25.96	0.71	25.67
30.01 - 40%	16.17	35.19	1.69	35.24
40.01 - 50%	26.60	45.14	5.29	46.93
50.01 - 60%	30.17	54.78	13.55	55.71
60.01 - 70%	14.08	64.24	20.85	65.49
70.01 - 80%	1.80	71.05	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	46.99		70.65	
Minimum	0.20		8.56	
Maximum	71.87		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.55%	1.32%	0.96%	0.66%	0.70%
Annual Percentage Rate (CPR)	17.09%	14.77%	10.96%	7.60%	8.11%

Geographic distribution		
	Current	At constitution date
Andalucia	24.29%	17.55%
Aragon	53.14%	39.98%
Basque Country	5.61%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.97%	3.46%
La Rioja	2.17%	3.10%
Madrid	5.39%	6.04%
Navarra	8.36%	19.34%
Valencia	0.07%	0.71%

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

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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	8	3,008.51	924.22	0.00	3,932.73	58.58	801,736.62	805,669.35	86.59	47.02
from > 1 to = 2 months	2	1,937.05	843.25	0.00	2,780.30	41.42	122,002.73	124,783.03	13.41	35.25
Subtotal	10	4,945.56	1,767.47	0.00	6,713.03	100.00	923,739.35	930,452.38	100.00	45.00
Total	10	4,945.56	1,767.47	0.00	6,713.03		923,739.35	930,452.38		