

Brief report

Date: 06/30/2023  
 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  
 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	23,453.40 21,108,060.00 23.45%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	4.6260% 07/14/2023 274.252333 Gross 222.144390 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		21,108,060.00	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
Series	With optional redemption *	Average life	Years	5,26	4,78	4,37	4,01	3,70	3,43	3,19	2,98
		Final Maturity	Years	07/16/2028	01/21/2028	08/24/2027	04/16/2027	12/24/2026	09/17/2026	06/22/2026	04/06/2026
	Without optional redemption *	Average life	Years	5,26	4,78	4,37	4,01	3,70	3,43	3,19	2,98
		Final Maturity	Years	07/16/2028	01/21/2028	08/24/2027	04/16/2027	12/24/2026	09/17/2026	06/22/2026	04/06/2026
			Date	07/14/2034	07/14/2033	10/14/2032	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	Issue of Bonds	Current		At issue date	
		% CE	% CE	% CE	% CE
	100.00%	21,108,060.00	79.72%	100.00%	90,000,000.00
		21,108,060.00			90,000,000.00
B Loan	52.70%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	45.47%	9,598,512.86	10.67%		9,606,780.00
Interest Reserve Fund	23.56%	4,972,859.39	11.24%		10,112,400.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	16,707,244.31
Servicer ppal collect not yet credited	61,291.73		
Servicer ints collect not yet credited	14,053.16		
Liabilities		Available	Balance Interest
Subordinated Loan Principal L/T	9,606,780.00	4.126%	
Subordinated Loan Principal S/T		0.00	
Subordinated Loan Interest L/T	4,926,001.77	3.426%	
Subordinated Loan Interest S/T	46,857.62		
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		30,262,795.27	101,416,645.68
Average loan		71,039.43	125,051.35
Minimum		1,667.05	19,304.72
Maximum		205,353.24	401,217.96
Interest rate			
Weighted average (wac)		4.27%	2.50%
Minimum		0.79%	0.91%
Maximum		7.03%	4.75%
Final maturity			
Weighted average (WARM) (months)		221	332
Minimum		07/31/2023	06/15/2017
Maximum		06/03/2053	06/28/2053
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		0.16%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)		99.84%	100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.31	7.27	0.03	8.56
10.01 - 20%	2.81	15.89	0.19	18.03
20.01 - 30%	8.39	25.98	0.71	25.67
30.01 - 40%	17.32	35.13	1.69	35.24
40.01 - 50%	27.87	45.14	5.29	46.93
50.01 - 60%	26.98	54.85	13.55	55.71
60.01 - 70%	14.13	64.08	20.85	65.49
70.01 - 80%	1.19	70.75	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	46.08		70.65	
Minimum	0.47		8.56	
Maximum	71.09		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.76%	1.85%	1.52%	1.12%	0.74%
Annual Percentage Rate (CPR)	19.23%	20.11%	16.77%	12.69%	8.53%

Geographic distribution		
	Current	At constitution date
Andalucia	24.75%	17.55%
Aragon	51.72%	39.98%
Basque Country	5.49%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.86%	3.46%
La Rioja	2.35%	3.10%
Madrid	5.68%	6.04%
Navarra	8.07%	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	1,018.35	248.77	0.00	1,267.12	16.76	535,638.71	536,905.83	67.97	41.75
from > 1 to = 2 months	2	2,162.50	130.85	0.00	2,293.35	30.33	69,157.69	71,451.04	9.05	18.56
from > 2 to = 3 months	3	1,992.56	2,009.52	0.00	4,002.08	52.92	177,540.18	181,542.26	22.98	40.33
Subtotal	13	5,173.41	2,389.14	0.00	7,562.55	100.00	782,336.58	789,899.13	100.00	37.24
Total	13	5,173.41	2,389.14	0.00	7,562.55		782,336.58	789,899.13		