

Brief report

Date: 11/30/2023  
 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  
 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	19,698.40 17,728,560.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	5.4650% 01/15/2024 272.119717 Gross 220.416971 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		17,728,560.00	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)										
				% 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	10/09/2028	04/20/2028	11/25/2027	07/23/2027	04/05/2027	12/31/2026	10/10/2026	07/29/2026			
				Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date
				10.50	9.75	9.00	8.25	7.75	7.25	6.75	6.25			
				Date	Date	Date	Date	Date	Date	Date	Date			
				04/14/2034	07/14/2033	10/14/2032	01/14/2032	07/14/2031	01/14/2031	07/14/2030	01/14/2030			
Series	Without optional redemption *	Average life	Years	10/09/2028	04/20/2028	11/25/2027	07/23/2027	04/05/2027	12/31/2026	10/10/2026	07/29/2026			
				Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date
				10.50	9.75	9.00	8.25	7.75	7.25	6.75	6.25			
				Date	Date	Date	Date	Date	Date	Date	Date			
				04/14/2034	07/14/2033	10/14/2032	01/14/2032	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%	17,728,560.00	88.66%	100.00%	90,000,000.00
		17,728,560.00			90,000,000.00
B Loan	62.75%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	54.19%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	27.35%	4,849,288.69	11.24%		10,112,400.00

Other financial operations (current)			
Assets	Balance	Interest	
		Balance	Interest
Treasury Account	15,565,201.43		3.700%
Servicer ppal collect not yet credited		17,901.34	
Servicer ints collect not yet credited	15,308.92		
Liabilities			
	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	4.952%
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T		4,849,288.69	4.252%
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
	Count	%	Count
Principal	406		811
Principal outstanding	27,928,191.87		101,416,645.68
Average loan	68,788.65		125,051.35
Minimum	1,588.65		19,304.72
Maximum	203,739.65		401,217.96
Interest rate			
Weighted average (wac)	4.99%		2.50%
Minimum	2.50%		0.91%
Maximum	7.57%		4.75%
Final maturity			
Weighted average (WARM) (months)	215		332
Minimum	01/28/2024		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%	1.11	6.16	0.03	8.56
10.01 - 20%	3.17	15.82	0.19	18.03
20.01 - 30%	9.85	25.83	0.71	25.67
30.01 - 40%	18.69	35.28	1.69	35.24
40.01 - 50%	28.84	45.41	5.29	46.93
50.01 - 60%	24.94	55.01	13.55	55.71
60.01 - 70%	12.56	63.80	20.85	65.49
70.01 - 80%	0.83	70.32	29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	45.13		70.65	
Minimum	1.18		8.56	
Maximum	70.41		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.78%	1.07%	1.29%	1.34%	0.76%
Annual Percentage Rate (CPR)	19.34%	12.09%	14.42%	14.97%	8.75%

Geographic distribution		
	Current	At constitution date
Andalucia	25.27%	17.55%
Aragon	51.84%	39.98%
Basque Country	4.84%	9.72%
Castilla-La Mancha		0.09%
Catalonia	0.92%	3.46%
La Rioja	2.17%	3.10%
Madrid	5.55%	6.04%
Navarra	9.34%	19.34%
Valencia	0.08%	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.

# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

## Brief report

**Date:** 11/30/2023

**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**  
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	%			%	
<i>Delinquencies</i>										
Up to 1 month	9	2,476.74	1,094.37	0.00	3,571.11	30.30	840,768.50	844,339.61	76.13	43.28
from > 1 to = 2 months	2	1,896.74	715.57	0.00	2,612.31	22.16	80,872.25	83,484.56	7.53	25.75
from > 2 to = 3 months	1	227.84	1,081.52	0.00	1,309.36	11.11	107,147.94	108,457.30	9.78	68.52
from > 6 to < 12 months	2	2,362.00	1,932.85	0.00	4,294.85	36.44	68,546.08	72,840.93	6.57	24.95
Subtotal	14	6,963.32	4,824.31	0.00	11,787.63	100.00	1,097,334.77	1,109,122.40	100.00	40.70
Total	14	6,963.32	4,824.31	0.00	11,787.63		1,097,334.77	1,109,122.40		