

Brief report

Date: 04/30/2024  
 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	15,971.94 14,374,746.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	5.4060% 07/15/2024 218.259222 Gross 176.78970 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		14,374,746.00	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 *	% Monthly CPR (SMM)		Average life Years	Date	Final Maturity Years	Date	0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
		% Annual equivalent CPR	% Annual equivalent CPR												
		4.37	3.96	4.37	08/27/2028	9.00	04/14/2033	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		3.96	3.61	3.96	03/30/2028	8.25	07/14/2032	3.00	4.00	5.00	6.00	7.00	8.00	9.00	
		3.61	3.31	3.61	11/24/2027	7.75	01/14/2032	4.00	5.00	6.00	7.00	8.00	9.00		
		3.31	3.05	3.31	08/06/2027	7.00	04/14/2031	5.00	6.00	7.00	8.00	9.00			
		3.05	2.83	3.05	05/04/2027	6.50	10/14/2030	6.00	7.00	8.00	9.00				
		2.83	2.63	2.83	02/11/2027	6.25	07/14/2030	7.00	8.00	9.00					
		2.63	2.46	2.63	12/02/2026	5.75	01/14/2030	8.00	9.00						
		2.46	2.46	2.46	09/29/2026	5.50	10/14/2029	9.00							
		2.46	2.46	2.46	09/29/2026	5.50	10/14/2029								

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	
Series	100.00%	14,374,746.00	99.92%	100.00%	90,000,000.00	30.50%
Issue of Bonds		14,374,746.00			90,000,000.00	
B Loan	77.39%	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	66.83%	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	33.03%	4,747,870.01	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
		Available	Interest
Treasury Account	14,674,218.26		3.699%
Servicer ppal collect not yet credited	18,241.73		
Servicer ints collect not yet credited	13,455.76		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	4.906%
Subordinated Loan Principal S/T		0.00	0.00
Subordinated Loan Interest L/T		4,747,870.01	4.206%
Subordinated Loan Interest S/T		0.00	0.00
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	381		811	
Principal outstanding	25,211,496.84		101,416,645.68	
Average loan	66,171.91		125,051.35	
Minimum	458.64		19,304.72	
Maximum	202,168.00		401,217.96	
Interest rate				
Weighted average (wac)	5.01%		2.50%	
Minimum	1.95%		0.91%	
Maximum	7.17%		4.75%	
Final maturity				
Weighted average (WARM) (months)	209		332	
Minimum	06/03/2024		06/15/2017	
Maximum	06/03/2053		06/28/2053	
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%		100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.98	5.70	0.03	8.56
10.01 - 20%	3.45	15.34	0.19	18.03
20.01 - 30%	10.91	25.77	0.71	25.67
30.01 - 40%	19.66	35.12	1.69	35.24
40.01 - 50%	28.74	45.29	5.29	46.93
50.01 - 60%	23.79	54.78	13.55	55.71
60.01 - 70%	12.46	64.13	20.85	65.49
70.01 - 80%			29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)	44.34		70.65	
Minimum	0.40		8.56	
Maximum	69.72		96.54	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.19%	0.98%	1.64%	1.56%	0.80%
Annual Percentage Rate (CPR)	13.37%	11.16%	18.04%	17.15%	9.15%

Geographic distribution		
	Current	At constitution date
Andalucia	24.40%	17.55%
Aragon	52.33%	39.98%
Basque Country	4.73%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.00%	3.46%
La Rioja	2.37%	3.10%
Madrid	5.47%	6.04%
Navarra	9.67%	19.34%
Valencia	0.04%	0.71%

# RURAL HIPOTECARIO XVII Fondo de Titulización de Activos



## Brief report

Date: 04/30/2024

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	16	2,478.17	1,829.72	0.00	4,307.89	29.48	1,087,536.97	1,091,844.86	74.34	43.02
from > 1 to = 2 months	2	1,226.29	853.08	0.00	2,079.37	14.23	215,961.45	218,040.82	14.85	48.89
from > 3 to = 6 months	1	816.71	1,627.61	0.00	2,444.32	16.73	83,356.38	85,800.70	5.84	71.33
from > 6 to < 12 months	1	2,630.89	3,148.14	0.00	5,779.03	39.55	67,221.53	73,000.56	4.97	49.23
Subtotal	20	7,152.06	7,458.55	0.00	14,610.61	100.00	1,454,076.33	1,468,686.94	100.00	45.16
Total	20	7,152.06	7,458.55	0.00	14,610.61		1,454,076.33	1,468,686.94		