

RURAL HIPOTECARIO XVII Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
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
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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
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	11,398.66 10,258,794.00 11.40%	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	3.7650% 07/14/2025 108.481997 Gross 87.870418 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		10,258,794.00	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											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series	With optional redemption *	Average life	Years	3.32	3.02	2.77	2.55	2.36	2.19	2.05	1.92
			Date	08/08/2028	04/21/2028	01/19/2028	10/31/2027	08/23/2027	06/23/2027	05/01/2027	03/15/2027
		Final Maturity	Years	6.76	6.25	5.76	5.50	5.00	4.76	4.25	4.00
			Date	01/14/2032	07/14/2031	01/14/2031	10/14/2030	04/14/2030	01/14/2030	07/14/2029	04/14/2029
	Without optional redemption *	Average life	Years	3.32	3.02	2.77	2.55	2.36	2.19	2.05	1.92
			Date	08/08/2028	04/21/2028	01/19/2028	10/31/2027	08/23/2027	06/23/2027	05/01/2027	03/15/2027
		Final Maturity	Years	6.76	6.25	5.76	5.50	5.00	4.76	4.25	4.00
			Date	01/14/2032	07/14/2031	01/14/2031	10/14/2030	04/14/2030	01/14/2030	07/14/2029	04/14/2029

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		At issue date	
			% CE		% CE
Issue of Bonds	100.00%	10,258,794.00	118.42%	100.00%	90,000,000.00
		10,258,794.00			90,000,000.00
B Loan	108.43%	11,124,000.00	12.36%		11,124,000.00
Principal Reserve Fund	93.64%	9,606,780.00	10.67%		9,606,780.00
Interest Reserve Fund	44.74%	4,589,747.34	11.24%		10,112,400.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		14,937,452.88	1.961%
	Servicer ppal collect not yet credited	16,771.88	
	Servicer ints collect not yet credited	7,536.02	
Liabilities		Available	Balance
			Interest
Subordinated Loan Principal L/T		9,606,780.00	3.265%
	Subordinated Loan Principal S/T		0.00
Subordinated Loan Interest L/T		4,567,510.83	2.565%
	Subordinated Loan Interest S/T		22,236.51
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
Principal		343	811
	Principal outstanding	20,903,044.66	101,416,645.68
	Average loan	60,941.82	125,051.35
	Minimum	437.47	19,304.72
	Maximum	174,246.66	401,217.96
Interest rate			
	Weighted average (wac)	3.55%	2.50%
	Minimum	2.50%	0.91%
	Maximum	6.18%	4.75%
Final maturity			
	Weighted average (WARM) (months)	195	332
	Minimum	07/16/2025	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%		1.20	6.28
		0.03	8.56
10.01 - 20%		4.80	15.40
		0.19	18.03
20.01 - 30%		12.56	26.29
		0.71	25.67
30.01 - 40%		21.47	34.99
		1.69	35.24
40.01 - 50%		30.55	45.02
		5.29	46.93
50.01 - 60%		21.18	54.51
		13.55	55.71
60.01 - 70%		8.25	63.78
		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)		42.18	70.65
Minimum		0.13	8.56
Maximum		66.65	96.54

Prepayments					
		Current month	Last 3 months	Last 6 months	Last 12 months
Single month. mort. (SMM)		0.47%	0.56%	0.90%	0.95%
					0.80%
Annual Percentage Rate (CPR)		5.55%	6.52%	10.23%	10.84%
					9.22%

Geographic distribution		
		At constitution date
		Current
Andalucia		24.15%
		17.55%
Aragon		53.52%
		39.98%
Basque Country		4.74%
		9.72%
Castilla-La Mancha		
		0.09%
Catalonia		0.70%
		3.46%
La Rioja		2.67%
		3.10%
Madrid		5.52%
		6.04%
Navarra		8.67%
		19.34%
Valencia		0.03%
		0.71%

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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	7	688.99	391.61	0.00	1,080.60	3.52	449,685.90	450,766.50	51.18	35.78
from > 1 to = 2 months	1	877.23	489.25	0.00	1,366.48	4.45	131,966.22	133,332.70	15.14	49.84
from > 6 to < 12 months	1	1,677.88	2,928.21	0.00	4,606.09	15.01	125,170.58	129,776.67	14.73	57.73
from = 12 to < 18 months	1	4,004.31	6,302.77	0.00	10,307.08	33.58	80,168.78	90,475.86	10.27	75.21
from = 18 to < 24 months	1	6,478.90	6,852.35	0.00	13,331.25	43.44	63,117.75	76,449.00	8.68	51.56
Subtotal	11	13,727.31	16,964.19	0.00	30,691.50	100.00	850,109.23	880,800.73	100.00	43.59
Total	11	13,727.31	16,964.19	0.00	30,691.50		850,109.23	880,800.73		