

RURAL HIPOTECARIO XI Fondo de Titulización de Activos

Brief report

Date: 04/30/2019
Currency: EUR

Constitution date
 02/25/2009

VAT Reg. no.
 V85643575

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Caixa Popular-Caixa Rural
 Caixa Rural Albalat dels Sorells
 Caixa Rural de Balears
 Caixa Rural Galega
 Caixa Rural La Vall "San Isidro"
 Caixa Rural Torrent
 Caixa Campo, Caja Rural
 Caixa Rural Aragonesa y de los Pirineos
 Caixa Rural Central
 Caixa Rural de Albacete
 Caixa Rural de Aragón
 Caixa Rural de Asturias
 Caixa Rural de Casinos
 Caixa Rural de Extremadura
 Caixa Rural de Gijón
 Caixa Rural de Granada
 Caixa Rural de Navarra
 Caixa Rural de Soria
 Cajasieta, Caja Rural
 Caixa Rural de Teruel
 Caixa Rural de Toledo
 Caixa Rural de Zamora
 Caixa Rural del Mediterráneo, Ruralcaja
 Caixa Rural del Sur
 Caixa Rural Nuestra Señora de la Esperanza de Onda
 Caixa Rural San Jaime de Alquerías
 Niño Perdido
 Caixa Rural San José de Burriana
 Caixa Rural San José de Nules
 Caixa Rural San Roque de Almenara
 Credit Valencia

Servicer
 Caixa Popular-Caixa Rural
 Caixa Rural Albalat dels Sorells
 Caixa Rural de Balears
 Caixa Rural Galega
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 Credit Valencia

Lead Manager and Suscriber
 Banco Cooperativo Español

Servicer Credit Support Provider
 Banco Cooperativo Español

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

Financial Swaps
 Banco Cooperativo Español

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.21%	0.25%	0.31%	0.30%	0.46%
Annual Percentage Rate (CPR)	2.53%	2.97%	3.68%	3.54%	5.41%

Geographic distribution		
	Current	At constitution date
Andalucia	18.25%	20.40%
Aragon	12.73%	11.40%
Asturias	5.54%	4.94%
Balearic Islands	1.81%	1.67%
Basque Country	2.29%	3.83%
Canary Islands	0.69%	0.56%
Cantabria	0.02%	0.09%
Castilla-La Mancha	7.36%	6.00%
Castilla-Leon	2.83%	2.90%
Catalonia	2.41%	2.33%
Extremadura	0.82%	0.67%
Galicia	0.43%	0.48%
La Rioja	1.60%	2.08%
Madrid	2.82%	2.70%
Murcia	1.02%	0.89%
Navarra	5.07%	10.14%
Valencia	34.31%	28.91%

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	624	201,420.83	24,062.39	0.00	225,483.22	29.75	43,347,956.01	43,573,439.23	65.40	37.95
from > 1 to = 2 months	129	97,426.33	18,459.15	0.00	115,885.48	15.29	10,177,004.63	10,292,890.11	15.45	41.74
from > 2 to = 3 months	99	100,524.55	17,081.96	0.00	117,606.51	15.51	7,536,911.68	7,654,518.19	11.49	41.07
from > 3 to = 6 months	30	53,672.07	7,336.29	0.00	61,008.36	8.05	2,175,065.83	2,236,074.19	3.36	39.67
from > 6 to < 12 months	16	54,453.61	10,737.85	0.00	65,191.46	8.60	1,184,941.83	1,250,133.29	1.88	44.33
from = 12 to < 18 months	16	95,345.94	23,717.93	0.00	119,063.87	15.71	1,204,068.20	1,323,132.07	1.99	38.16
from = 18 to < 24 months	4	24,822.43	5,672.48	0.00	30,494.91	4.02	208,625.85	239,120.76	0.36	32.54
from ≥ 2 years	4	17,534.41	5,769.62	0.00	23,304.03	3.07	33,706.46	57,010.49	0.09	8.18
Subtotal	922	645,200.17	112,837.67	0.00	758,037.84	100.00	65,868,280.49	66,626,318.33	100.00	38.86
Total	922	645,200.17	112,837.67	0.00	758,037.84		65,868,280.49	66,626,318.33		