



# RURAL HIPOTECARIO XI Fondo de Titulización de Activos

## Brief report

**Date:** 02/28/2019  
**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  
 Caja Campo, Caja Rural  
 Caja Rural Aragonesa y de los Pirineos  
 Caja Rural Central  
 Caja Rural de Albacete  
 Caja Rural de Aragón  
 Caja Rural de Asturias  
 Caja Rural de Casinos  
 Caja Rural de Extremadura  
 Caja Rural de Gijón  
 Caja Rural de Granada  
 Caja Rural de Navarra  
 Caja Rural de Soria  
 Cajasieta, Caja Rural  
 Caja Rural de Teruel  
 Caja Rural de Toledo  
 Caja Rural de Zamora  
 Caja Rural del Mediterráneo, Ruralcaja  
 Caja Rural del Sur  
 Caja Rural Nuestra Señora de la Esperanza de Onda  
 Caja Rural San Jaime de Alquerías  
 Niño Perdido  
 Caja Rural San José de Burriana  
 Caja Rural San José de Nules  
 Caja Rural San Roque de Almenara  
 Credit Valencia

**Servicer**  
 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  
 Caja Campo, Caja Rural  
 Caja Rural Aragonesa y de los Pirineos  
 Caja Rural Central  
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 Caja Rural del Sur  
 Caja Rural Nuestra Señora de la Esperanza de Onda  
 Caja Rural San Jaime de Alquerías  
 Niño Perdido  
 Caja Rural San José de Burriana  
 Caja Rural San José de Nules  
 Caja Rural San Roque de Almenara  
 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)	0.19%	0.33%	0.30%	0.30%	0.47%
Annual Percentage Rate (CPR)	2.21%	3.85%	3.54%	3.56%	5.44%

Geographic distribution		
	Current	At constitution date
Andalucia	18.31%	20.40%
Aragon	12.71%	11.40%
Asturias	5.58%	4.94%
Balearic Islands	1.80%	1.67%
Basque Country	2.31%	3.83%
Canary Islands	0.68%	0.56%
Cantabria	0.02%	0.09%
Castilla-La Mancha	7.37%	6.00%
Castilla-Leon	2.82%	2.90%
Catalonia	2.41%	2.33%
Extremadura	0.82%	0.67%
Galicia	0.43%	0.48%
La Rioja	1.59%	2.08%
Madrid	2.85%	2.70%
Murcia	1.03%	0.89%
Navarra	5.08%	10.14%
Valencia	34.18%	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	656	219,787.27	27,234.76	0.00	247,022.03	27.88	47,884,303.81	48,131,325.84	67.63	39.62
from > 1 to = 2 months	135	99,142.39	19,092.16	0.00	118,234.55	13.35	10,098,607.97	10,216,842.52	14.36	42.51
from > 2 to = 3 months	94	103,373.21	15,869.52	0.00	119,242.73	13.46	7,403,104.31	7,522,347.04	10.57	42.28
from > 3 to = 6 months	23	44,261.79	7,991.09	0.00	52,252.88	5.90	2,036,366.75	2,088,619.63	2.93	43.33
from > 6 to < 12 months	22	165,555.92	16,369.88	0.00	181,925.80	20.54	1,589,806.88	1,771,732.68	2.49	44.02
from = 12 to < 18 months	14	71,680.96	27,707.92	0.00	99,388.88	11.22	1,015,875.39	1,115,264.27	1.57	39.36
from = 18 to < 24 months	3	16,161.74	10,718.85	0.00	26,880.59	3.03	216,220.42	243,101.01	0.34	36.47
from ≥ 2 years	9	17,394.43	23,551.03	0.00	40,945.46	4.62	34,587.41	75,532.87	0.11	3.44
Subtotal	956	737,357.71	148,535.21	0.00	885,892.92	100.00	70,278,872.94	71,164,765.86	100.00	40.01
Total	956	737,357.71	148,535.21	0.00	885,892.92		70,278,872.94	71,164,765.86		