

RURAL HIPOTECARIO XI Fondo de Titulización de Activos

Brief report

Date: 12/31/2019

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
Caja 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
Cajasiete, 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

Subtotal
Caixa Popular-Caixa Rural
Caja 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
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Caja Rural de Soria
Cajasiete, Caja Rural
Caja Rural de Teruel
Caja Rural de Toledo
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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

Lead Manager and Subscriber
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)	0.50%	0.36%	0.33%	0.30%	0.45%
Annual Percentage Rate (CPR)	5.88%	4.20%	3.84%	3.58%	5.31%

Geographic distribution		
	Current	At constitution date
Andalucia	18.24%	20.40%
Aragon	12.64%	11.40%
Asturias	5.62%	4.94%
Balearic Islands	1.76%	1.67%
Basque Country	2.28%	3.83%
Canary Islands	0.68%	0.56%
Cantabria	0.02%	0.09%
Castilla-La Mancha	7.38%	6.00%
Castilla-Leon	2.77%	2.90%
Catalonia	2.44%	2.33%
Extremadura	0.84%	0.67%
Galicia	0.40%	0.48%
La Rioja	1.57%	2.08%
Madrid	2.82%	2.70%
Murcia	1.02%	0.89%
Navarra	5.06%	10.14%
Valencia	34.47%	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	509	160,624.59	18,022.24	0.00	178,646.83	26.00	32,324,231.94	32,502,878.77	59.37	36.01
from > 1 to = 2 months	124	90,112.63	17,167.82	0.00	107,280.45	15.61	9,235,438.48	9,342,718.93	17.06	39.63
from > 2 to = 3 months	108	114,228.64	20,631.65	0.00	134,860.29	19.62	8,319,370.68	8,454,230.97	15.44	40.21
from > 3 to = 6 months	22	40,383.93	5,950.09	0.00	46,334.02	6.74	1,621,811.12	1,668,145.14	3.05	36.64
from > 6 to < 12 months	21	80,463.95	8,656.84	0.00	89,120.79	12.97	1,380,887.99	1,470,008.78	2.68	41.11
from = 12 to < 18 months	12	75,102.63	14,640.24	0.00	89,742.87	13.06	890,318.28	980,061.15	1.79	39.02
from = 18 to < 24 months	4	22,855.15	3,146.70	0.00	26,001.85	3.78	226,599.18	252,601.03	0.46	41.82
from ≥ 2 years	4	10,835.06	4,401.87	0.00	15,236.93	2.22	63,123.16	78,360.09	0.14	10.63
Subtotal	804	594,606.58	92,617.45	0.00	687,224.03	100.00	54,061,780.83	54,749,004.86	100.00	37.29
Total	804	594,606.58	92,617.45	0.00	687,224.03		54,061,780.83	54,749,004.86		