

RURAL HIPOTECARIO XI Fondo de Titulización de Activos

Brief report

Date: 08/31/2021
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

Servicer
 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

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) | 0.24% | 0.34% | 0.37% | 0.35% | 0.43% |
| Annual Percentage Rate (CPR) | 2.83% | 3.96% | 4.34% | 4.13% | 5.08% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 18.18% | 20.40% |
| Aragon | 12.89% | 11.40% |
| Asturias | 5.54% | 4.94% |
| Balearic Islands | 1.65% | 1.67% |
| Basque Country | 2.19% | 3.83% |
| Canary Islands | 0.71% | 0.56% |
| Cantabria | 0.02% | 0.09% |
| Castilla-La Mancha | 7.31% | 6.00% |
| Castilla-Leon | 2.76% | 2.90% |
| Catalonia | 2.43% | 2.33% |
| Extremadura | 0.85% | 0.67% |
| Galicia | 0.39% | 0.48% |
| La Rioja | 1.52% | 2.08% |
| Madrid | 2.71% | 2.70% |
| Murcia | 1.02% | 0.89% |
| Navarra | 5.04% | 10.14% |
| Valencia | 34.79% | 28.91% |

| Current delinquency | | | | | | | | | | |
|--------------------------|------------|-------------------|------------------|-------------|-------------------|---------------|----------------------|----------------------|--------------------------------|--------------|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | % Total debt / Appraisal Value | |
| | | Principal | Interest | Other | Total | % | | | | |
| Delinquencies | | | | | | | | | | |
| Up to 1 month | 432 | 129,695.06 | 8,359.63 | 0.00 | 138,054.69 | 27.37 | 26,988,842.00 | 27,126,896.69 | 65.03 | 34.78 |
| from > 1 to = 2 months | 88 | 64,235.60 | 8,208.97 | 0.00 | 72,444.57 | 14.36 | 6,163,763.25 | 6,236,207.82 | 14.95 | 37.96 |
| from > 2 to = 3 months | 42 | 59,083.06 | 5,507.38 | 0.00 | 64,590.44 | 12.80 | 3,674,106.49 | 3,738,696.93 | 8.96 | 36.90 |
| from > 3 to = 6 months | 31 | 65,290.19 | 4,864.92 | 0.00 | 70,155.11 | 13.91 | 2,337,038.79 | 2,407,193.90 | 5.77 | 33.36 |
| from > 6 to < 12 months | 17 | 59,478.93 | 5,693.37 | 0.00 | 65,172.30 | 12.92 | 1,248,542.56 | 1,313,714.86 | 3.15 | 35.76 |
| from = 12 to < 18 months | 9 | 50,727.55 | 3,326.51 | 0.00 | 54,054.06 | 10.71 | 680,102.05 | 734,156.11 | 1.76 | 34.26 |
| from = 18 to < 24 months | 1 | 1,816.80 | 165.42 | 0.00 | 1,982.22 | 0.39 | 14,047.49 | 16,029.71 | 0.04 | 11.96 |
| from ≥ 2 years | 6 | 31,918.98 | 6,106.89 | 0.00 | 38,025.87 | 7.54 | 104,350.69 | 142,376.56 | 0.34 | 13.10 |
| Subtotal | 626 | 462,246.17 | 42,233.09 | 0.00 | 504,479.26 | 100.00 | 41,210,793.32 | 41,715,272.58 | 100.00 | 35.11 |
| Total | 626 | 462,246.17 | 42,233.09 | 0.00 | 504,479.26 | | 41,210,793.32 | 41,715,272.58 | | |