

RURAL HIPOTECARIO XI Fondo de Titulización de Activos



Brief report

Date: 10/31/2022
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
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Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	DBRS / Fitch / Moody's	Current Original
Series A ES0323975005	02/27/2009 21.131	21,387.05 451,929,753.55 21.39%	100,000.00 2,113,100,000.00	Floating 3-M Euribor+0.300% 25.Mar/Jun/Sep/Dec	1.4200% 12/27/2022 77.611228 Gross 62.865095 Net	03/25/2053 Quarterly 25.Mar/Jun/Sep/Dec	12/27/2022 "Pass-Through"	AA (high) (sf) A+sf n.c.	n.c. n.c. Aaa
Series B ES0323975013	02/27/2009 253	44,608.61 11,285,978.33 44.61%	100,000.00 25,300,000.00	Floating 3-M Euribor+0.500% 25.Mar/Jun/Sep/Dec	1.6200% 12/27/2022 184.679645 Gross 149.590512 Net	03/25/2053 Quarterly 25.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf n.c.	n.c. Aa3
Series C ES0323975021	02/27/2009 616	44,608.61 27,478,903.76 44.61%	100,000.00 61,600,000.00	Floating 3-M Euribor+0.700% 25.Mar/Jun/Sep/Dec	1.8200% 12/27/2022 207.479602 Gross 168.058478 Net	03/25/2053 Quarterly 25.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf n.c.	n.c. Baa3
Total		490,694,635.64	2,200,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date															
Series	Option	Type	Average life	Years	% 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 A	With optional redemption *	Average life	Years	4.61	4.27	4.05	3.73	3.53	3.35	3.17	2.99				
		Final Maturity	Years	05/06/2027	01/01/2027	10/13/2026	06/18/2026	04/08/2026	01/29/2026	11/24/2025	09/22/2025				
			Date	03/25/2029	09/25/2028	06/25/2028	12/25/2027	09/25/2027	06/25/2027	03/25/2027	12/25/2026				
	Without optional redemption *	Average life	Years	6.78	6.43	6.11	5.82	5.54	5.29	5.05	4.83				
		Final Maturity	Years	07/05/2029	03/01/2029	11/04/2028	07/19/2028	04/10/2028	01/08/2028	10/13/2027	07/25/2027				
			Date	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049				
Series B	With optional redemption *	Average life	Years	4.61	4.27	4.05	3.73	3.53	3.35	3.17	2.99				
		Final Maturity	Years	05/06/2027	01/01/2027	10/13/2026	06/18/2026	04/08/2026	01/29/2026	11/24/2025	09/22/2025				
			Date	03/25/2029	09/25/2028	06/25/2028	12/25/2027	09/25/2027	06/25/2027	03/25/2027	12/25/2026				
	Without optional redemption *	Average life	Years	6.78	6.43	6.11	5.82	5.54	5.29	5.05	4.83				
		Final Maturity	Years	07/05/2029	03/01/2029	11/04/2028	07/19/2028	04/10/2028	01/08/2028	10/13/2027	07/25/2027				
			Date	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049				
Series C	With optional redemption *	Average life	Years	4.61	4.27	4.05	3.73	3.53	3.35	3.17	2.99				
		Final Maturity	Years	05/06/2027	01/01/2027	10/13/2026	06/18/2026	04/08/2026	01/29/2026	11/24/2025	09/22/2025				
			Date	03/25/2029	09/25/2028	06/25/2028	12/25/2027	09/25/2027	06/25/2027	03/25/2027	12/25/2026				
	Without optional redemption *	Average life	Years	6.78	6.43	6.11	5.82	5.54	5.29	5.05	4.83				
		Final Maturity	Years	07/05/2029	03/01/2029	11/04/2028	07/19/2028	04/10/2028	01/08/2028	10/13/2027	07/25/2027				
			Date	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049	06/25/2049				

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	% CE		At issue date	
		% CE	% CE	% CE	% CE
Series A	92.10%	451,929,753.55	15.19%	96.05%	2,113,100,000.00
Series B	2.30%	11,285,978.33	12.89%	1.15%	25,300,000.00
Series C	5.60%	27,478,903.76	7.29%	2.80%	61,600,000.00
Issue of Bonds		490,694,635.64			2,200,000,000.00
Reserve Fund	7.29%	35,750,000.00		3.25%	71,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
		Balance	Interest
Treasury Account	54,863,277.29		0.750%
Servicer ppal collect not yet credited	878,176.25		
Servicer ints collect not yet credited	83,944.75		
Liabilities		Available	Balance Interest
Subordinated Loan L/T		35,750,000.00	2.120%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs)

General							
Count	Principal	Current			At constitution date		
		Count	Principal	Weighted average (WAC)	Count	Principal	Weighted average (WAC)
		8,857	481,722,718.36	1.18%	19,341	2,200,118,800.81	5.54%
	Average loan		54,388.93	0.00%		113,754.14	2.93%
	Minimum		83.21	5.00%		12,535.52	8.51%
	Maximum		323,007.75			495,172.15	
	Interest rate						
	Weighted average (wac)			1.18%			5.54%
	Minimum			0.00%			2.93%
	Maximum			5.00%			8.51%
	Final maturity						
	Weighted average (WARM) (months)			173		305	
	Minimum			11/01/2022		12/31/2011	
	Maximum			07/24/2049		07/24/2049	
	Index (principal outstanding distribution)						
	3-month EURIBOR/MIBOR			0.00%		0.00%	
	1-year EURIBOR/MIBOR			0.96%		0.19%	
	1-year EURIBOR/MIBOR (Mortgage Market)			93.92%		94.09%	
	Mortgage Market: Savings Banks			0.00%		3.02%	
	Mortgage Market: All Institutions			3.35%		2.69%	
	Secondary Market Public Debt 2-6 years			1.77%			

LTV Distribution				
% Pool	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.65	6.73	0.04	8.04
10.01 - 20%	10.59	15.71	0.91	16.85
20.01 - 30%	19.44	25.33	3.78	25.87
30.01 - 40%	24.96	35.06	6.98	35.48
40.01 - 50%	26.89	44.71	11.19	45.36
50.01 - 60%	12.61	53.70	16.07	55.29
60.01 - 70%	2.71	64.01	19.92	65.23
70.01 - 80%	0.16	72.63	33.41	75.68
80.01 - 90%			3.96	84.97
90.01 - 100%			3.74	94.94
Weighted average (WALTV)		36.16		62.78
Minimum		0.03		4.01
Maximum		77.74		99.89

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com +34 91 585 15 00

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.47%	0.44%	0.43%	0.43%	0.43%
Annual Percentage Rate (CPR)	5.50%	5.18%	5.02%	5.02%	5.06%

Geographic distribution		
	Current	At constitution date
Andalucia	18.04%	20.40%
Aragon	12.89%	11.40%
Asturias	5.58%	4.94%
Balearic Islands	1.78%	1.67%
Basque Country	2.21%	3.83%
Canary Islands	0.75%	0.56%
Cantabria	0.02%	0.09%
Castilla-La Mancha	7.22%	6.00%
Castilla-Leon	2.62%	2.90%
Catalonia	2.44%	2.33%
Extremadura	0.85%	0.67%
Galicia	0.34%	0.48%
La Rioja	1.49%	2.08%
Madrid	2.55%	2.70%
Murcia	1.06%	0.89%
Navarra	4.90%	10.14%
Valencia	35.25%	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	453	133,694.86	14,798.71	0.00	148,493.57	28.17	26,595,952.21	70.60
from > 1 to = 2 months	81	63,915.38	10,291.11	0.00	74,206.49	14.08	5,780,213.14	15.45
from > 2 to = 3 months	40	49,011.66	6,818.60	0.00	55,830.26	10.59	2,969,178.79	7.99
from > 3 to = 6 months	18	29,984.44	3,886.35	0.00	33,870.79	6.43	999,743.43	2.73
from > 6 to < 12 months	10	65,051.63	2,317.73	0.00	67,369.36	12.78	610,791.38	1.79
from = 12 to < 18 months	3	20,259.11	2,949.09	0.00	23,208.20	4.40	235,987.26	0.68
from = 18 to < 24 months	2	21,602.54	1,064.64	0.00	22,667.18	4.30	125,439.23	0.39
from ≥ 24 months	7	94,622.15	6,792.31	0.00	101,414.46	19.24	37,957.71	0.37
Subtotal	614	478,141.77	48,918.54	0.00	527,060.31	100.00	37,355,263.15	100.00
Total	614	478,141.77	48,918.54	0.00	527,060.31		37,882,323.46	33.19