



RURAL HIPOTECARIO XI Fondo de Titulización de Activos



Brief report

Date: 12/31/2023  
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 Subcriber  
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)    | 0.74%         | 0.63%         | 0.62%         | 0.65%          | 0.45%      |
| Annual Percentage Rate (CPR) | 8.57%         | 7.31%         | 7.21%         | 7.55%          | 5.25%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 17.88%  | 20.40%               |
| Aragon                  | 13.05%  | 11.40%               |
| Asturias                | 5.54%   | 4.94%                |
| Balearic Islands        | 1.88%   | 1.67%                |
| Basque Country          | 2.20%   | 3.83%                |
| Canary Islands          | 0.72%   | 0.56%                |
| Cantabria               | 0.02%   | 0.09%                |
| Castilla-La Mancha      | 6.98%   | 6.00%                |
| Castilla-Leon           | 2.47%   | 2.90%                |
| Catalonia               | 2.43%   | 2.33%                |
| Extremadura             | 0.88%   | 0.67%                |
| Galicia                 | 0.32%   | 0.48%                |
| La Rioja                | 1.40%   | 2.08%                |
| Madrid                  | 2.40%   | 2.70%                |
| Murcia                  | 0.99%   | 0.89%                |
| Navarra                 | 4.56%   | 10.14%               |
| Valencia                | 36.26%  | 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            | 389    | 97,303.17    | 54,075.67  | 0.00  | 151,378.84 | 28.27  | 21,993,956.02    | 22,145,334.86 | 66.38                          |
| from > 1 to = 2 months   | 85     | 47,989.93    | 34,152.55  | 0.00  | 82,142.48  | 15.34  | 5,476,620.45     | 5,558,762.93  | 16.66                          |
| from > 2 to = 3 months   | 44     | 40,475.36    | 31,060.19  | 0.00  | 71,535.55  | 13.36  | 3,090,259.78     | 3,161,795.33  | 9.48                           |
| from > 3 to = 6 months   | 10     | 19,430.17    | 9,276.42   | 0.00  | 28,706.59  | 5.36   | 626,230.52       | 654,937.11    | 1.96                           |
| from > 6 to < 12 months  | 17     | 45,514.25    | 28,316.78  | 0.00  | 73,831.03  | 13.79  | 968,270.76       | 1,042,101.79  | 3.12                           |
| from = 12 to < 18 months | 10     | 87,261.93    | 29,114.39  | 0.00  | 116,376.32 | 21.73  | 631,974.54       | 748,350.86    | 2.24                           |
| from = 18 to < 24 months | 2      | 3,004.95     | 963.73     | 0.00  | 3,968.68   | 0.74   | 27,088.10        | 31,056.78     | 0.09                           |
| from ≥ 2 years           | 5      | 4,813.41     | 2,805.83   | 0.00  | 7,619.24   | 1.42   | 11,685.10        | 19,304.34     | 0.06                           |
| Subtotal                 | 562    | 345,793.17   | 189,765.56 | 0.00  | 535,558.73 | 100.00 | 32,826,085.27    | 33,361,644.00 | 100.00                         |
| Total                    | 562    | 345,793.17   | 189,765.56 | 0.00  | 535,558.73 |        | 32,826,085.27    | 33,361,644.00 |                                |

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