

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 02/29/2012
 Currency: EUR

Date of constitution
 12/05/2005

VAT Reg. no.
 V84529460

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Banco Pastor

Servicer
 Banco Pastor

Lead Managers
 Banco Pastor
 Deutsche Bank
 JPMorgan

Bond Underwriters and Placement Agents
 Banco Pastor
 Deutsche Bank
 JPMorgan
 CIBC
 Bancaja
 SCH

Bond Paying Agent
 Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

Swap
 Banco Pastor

Start-up Loan
 Banco Pastor

Subordinated Loan
 Banco Pastor

Series A2(G) Guarantee
 Estado Español

Series B Guarantee
 Fondo Europeo de Inversiones

Assets Custodian
 Banco Pastor

Fund Auditors
 Deloitte (ejercicios 2009 a actual)
 Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.74%	0.40%	0.74%	0.82%	1.14%
Annual Percentage Rate (CPR)	8.56%	4.71%	8.53%	9.42%	12.81%

Geographic distribution		
	Current	At constitution date
Andalucia	9.20%	13.61%
Aragon	3.70%	2.61%
Asturias	0.38%	1.50%
Balearic Islands		0.44%
Basque Country	5.10%	4.23%
Canary Islands	0.79%	1.39%
Cantabria		0.19%
Castilla-La Mancha	0.77%	3.20%
Castilla-Leon	3.10%	4.62%
Catalonia	11.94%	17.03%
Ceuta		0.14%
Extremadura	0.44%	0.20%
Galicia	21.74%	15.46%
La Rioja	0.00%	0.42%
Madrid	18.31%	15.50%
Murcia	13.45%	6.10%
Navarra	0.10%	1.07%
Valencia	11.00%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	82	324,959.65	39,200.80	0.00	364,160.45	4.23	15,304,771.93	15,668,932.38	44.96
from > 1 to ≤ 2 months	17	46,477.20	4,487.98	0.00	50,965.18	0.59	1,502,512.59	1,553,477.77	4.46
from > 2 to ≤ 3 months	11	52,687.76	10,864.26	0.00	63,552.02	0.74	972,532.29	1,036,084.31	2.97
from > 3 to ≤ 6 months	12	358,820.47	39,408.02	0.00	398,228.49	4.62	2,116,209.93	2,514,438.42	7.22
from > 6 to < 12 months	8	125,039.82	20,943.64	0.00	145,983.46	1.69	624,739.09	770,722.55	2.21
from ≥ 12 to < 18 months	12	190,551.50	39,215.86	0.00	229,767.36	2.67	797,014.79	1,026,782.15	2.95
from ≥ 18 to < 24 months	7	642,434.22	65,519.77	0.00	707,953.99	8.22	717,620.03	1,425,574.02	4.09
from ≥ 2 years	150	5,455,122.71	1,197,729.00	0.00	6,652,851.71	77.24	4,199,056.78	10,851,908.49	31.14
Subtotal	299	7,196,093.33	1,417,369.33	0.00	8,613,462.66	100.00	26,234,457.43	34,847,920.09	100.00
<i>Doubt debts (subjectives)</i>									
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	299	7,196,093.33	1,417,369.33	0.00	8,613,462.66		26,234,457.43	34,847,920.09	