

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 06/30/2016

Currency: EUR

Date of constitution
12/05/2005

VAT Reg. no.
V84529460

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

Originator

Banco Popular

Servicer

Banco Popular

Lead Managers

Banco Popular

Deutsche Bank

JPMorgan

Bond Underwriters and Placement

Agents

Banco Popular

Deutsche Bank

JPMorgan

CIBC

Bankia

SCH

Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

Start-up Loan

Banco Popular

Subordinated Loan

Banco Popular

Series A2(G) Guarantee

Estado Español

Series B Guarantee

Fondo Europeo de Inversiones

Assets Custodian

Banco Popular

Fund Auditors

Deloitte (ejercicios 2009 a actual)

Ernst & Young (hasta ejercicio 2008)

Financial Swap

CECA

Collateral: SME Loans

General			
	Current	At constitution date	
Count	102	2,165	
Principal			
Principal outstanding	10,397,804.86	520,000,009.41	
Average loan	101,939.26	240,184.76	
Minimum	1,118.18	3,030.81	
Maximum	1,189,984.54	6,214,000.00	
Interest rate			
Weighted average (wac)	2.95%	3.72%	
Minimum	0.42%	2.10%	
Maximum	6.00%	8.90%	
Final maturity			
Weighted average (WARM) (months)	118	80	
Minimum	07/31/2016	01/13/2006	
Maximum	06/30/2035	06/30/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.00%	9.21%	
6-month EURIBOR/MIBOR	1.78%	8.71%	
1-year EURIBOR/MIBOR	67.83%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	30.40%	5.68%	
Mortgage Market: All Institutions	0.00%	0.08%	
Fixed Interest	0.00%	10.86%	

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(L) - Real estate activities	52.02%	43.44%
(C) - Manufacturing industry	1.23%	13.39%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	7.31%	11.51%
(F) - Building	5.01%	11.26%
(I) - Catering trade	5.10%	4.54%
(M) - Professional, scientific and technical activities	11.04%	3.49%
(H) - Transport and storage	0.09%	3.04%
(K) - Financial and insurance activities	2.48%	2.14%
(N) - Clerical activities and support services	0.02%	1.40%
(R) - Artistic, recreational and entertainment activities	12.15%	1.17%
(J) - Information and communications	1.20%	0.90%
(P) - Education	0.00%	0.90%
(Q) - Health Activities and Social Services	0.64%	0.75%
(A) - Agriculture, stockbreeding, fishing and silviculture	0.00%	0.61%
(E) - Water supply, sanitation activities, waste management and depollution	1.50%	0.59%
(B) - Extractive industries	0.06%	0.43%
(S) - Other services	0.12%	0.34%
(D) - Supply of electric power, gas, steam and air-conditioning	0.03%	0.04%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	15.54%	5.48%	2.95%	2.04%	1.14%
Annual Percentage Rate (CPR)	86.83%	49.12%	30.17%	21.94%	12.84%

Geographic distribution		
	Current	At constitution date
Andalucia	11.17%	13.61%
Aragon	1.22%	2.61%
Asturias	0.15%	1.50%
Balearic Islands		0.44%
Basque Country	7.95%	4.23%
Canary Islands	2.42%	1.39%
Cantabria		0.19%
Castilla-La Mancha	0.32%	3.20%
Castilla-Leon	0.32%	4.62%
Catalonia	15.18%	17.03%
Ceuta		0.14%
Extremadura	1.58%	0.20%
Galicia	6.90%	15.46%
La Rioja		0.42%
Madrid	24.04%	15.59%
Murcia	14.64%	6.10%
Navarra		1.07%
Valencia	14.12%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	14	36,381.64	5,606.63	0.00	41,988.27	0.43	1,909,652.94	1,951,641.21	14.91
from > 1 to ≤ 2 months	4	25,626.22	1,530.32	0.00	27,156.54	0.28	327,791.69	354,948.23	2.71
from > 6 to < 12 months	3	49,272.45	8,705.12	0.00	57,977.57	0.59	405,700.57	463,678.14	3.54
from ≥ 12 to < 18 months	2	16,271.56	188.94	0.00	16,460.50	0.17	0.00	16,460.50	0.13
from ≥ 18 to < 24 months	2	39,648.08	6,793.43	0.00	46,441.51	0.47	66,824.38	113,265.89	0.87
from ≥ 2 years	163	8,933,692.74	662,428.49	0.00	9,596,121.23	98.06	591,303.55	10,187,424.78	77.84
Subtotal	188	9,100,892.69	685,252.93	0.00	9,786,145.62	100.00	3,301,273.13	13,087,418.75	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	188	9,100,892.69	685,252.93	0.00	9,786,145.62		3,301,273.13	13,087,418.75	

Additional information