

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 04/30/2024

Currency: EUR

Constitution date

12/05/2005

VAT Reg. no.

V84529460

Management Company

Europea de Titulización, S.G.F.T

Originator

Banco Popular Español

Servicer

Banco Popular Español

Lead Managers

Banco Pastor

Deutsche Bank

JP Morgan

Bond Underwriters and Placement Agents

Banco Pastor

Deutsche Bank

JP Morgan

CIBC

Bancaja

Banco Santander

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 Español

Subordinated Loan

Banco Popular Español

Series A2(G) Guarantee

Estado Español

Series B Guarantee

FEI / EIF

Assets Custodian

Banco Popular Español

Fund Auditor

KPMG Auditores

Financial Swap

Cecabank

Issued securities: 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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A1 ES0328421005	12/12/2005 3,659	100,000.00 365,900,000.00		Floating 3-M Euribor+0.090% 19.Jan/Apr/Jul/Oct	07/19/2024	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA	Aaa AAA
Series A2(G) ES0328421013	12/12/2005 1,000	100,000.00 100,000,000.00		Floating 3-M Euribor+0.030% 19.Jan/Apr/Jul/Oct	07/19/2024	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series B ES0328421021	12/12/2005 387	100,000.00 38,700,000.00		Floating 3-M Euribor+0.070% 19.Jan/Apr/Jul/Oct	07/19/2024	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata deferred start / Secuential	Aa2 (sf) AAA (sf)	Aaa AAA
Series C ES0328421039	12/12/2005 154	5,801.99 893,506.46 5.80%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	6.3950% 07/19/2024 93.789974 Gross 75.969879 Net	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secuential	n.c. AAA (sf)	Ba2 BB AAA
Total		893,506.46	520,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series C	With optional redemption *	Average life		Date		0.25		0.25		0.25	
		Years	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
		% Monthly CPR (SMM)		0.34	0.51	0.69	0.87	1.06	1.25	1.44	1.64
		% Annual equivalent CPR		4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00
		Final Maturity		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date		07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
		Without optional redemption *		Average life		Date		3.53		3.36	
		Final Maturity		10/29/2027	08/29/2027	07/03/2027	05/11/2027	03/22/2027	02/03/2027	12/21/2026	11/09/2026
		Date		04/19/2035	04/19/2035	04/19/2035	04/19/2035	04/19/2035	04/19/2035	04/19/2035	04/19/2035

* 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)					
Class	Current		At issue date		
	% CE	% CE	% CE	% CE	% CE
Class A	0.00%	0.00	89.60%	465,900,000.00	13.55%
Series A1	0.00%	0.00	70.37%	365,900,000.00	
Series A2(G)	0.00%	0.00	19.23%	100,000,000.00	
Series B	0.00%	0.00	7.44%	38,700,000.00	6.11%
Series C	100.00%	893,506.46	559.08%	15,400,000.00	3.15%
Issue of Bonds		893,506.46		520,000,000.00	
Reserve Fund	559.08%	4,995,403.43	3.15%	16,380,000.00	
Spanish State guarantee					
Series A2(G)				100,000,000.00	
EIF Guarantee					
Series B				38,700,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,008,713.61	3.228%	
Servicer ppal collect not yet credited	11,147.77		
Servicer ints collect not yet credited	2,489.39		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		16,380,000.00	5.395%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	Amount	Credited	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

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

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Collateral: SME Loans

General			
	Current	At constitution date	
Count	14	2,165	
Principal			
Principal outstanding	882,357.82	520,000,009.41	
Average loan	63,025.56	240,184.76	
Minimum	4,885.98	3,030.81	
Maximum	260,467.17	6,214,000.00	
Interest rate			
Weighted average (wac)	5.11%	3.72%	
Minimum	0.64%	2.10%	
Maximum	6.16%	8.90%	
Final maturity			
Weighted average (WARM) (months)	82	80	
Minimum	06/30/2024	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	0.55%	8.71%	
1-year EURIBOR/MIBOR	50.62%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	48.83%	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	65.60%	43.44%
(C) - Manufacturing industry	0.00%	13.39%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	0.00%	11.51%
(F) - Building	0.60%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	26.85%	3.49%
(H) - Transport and storage	0.00%	3.04%
(K) - Financial and insurance activities	0.00%	2.14%
(N) - Clerical activities and support services	0.00%	1.40%
(R) - Artistic, recreational and entertainment activities	0.00%	1.17%
(J) - Information and communications	6.39%	0.90%
(P) - Education	0.00%	0.90%
(Q) - Health Activities and Social Services	0.00%	0.75%
(A) - Agriculture, stockbreeding, fishing and silviculture	0.00%	0.61%
(E) - Water supply, sanitation activities, waste management and depollution	0.55%	0.59%
(B) - Extractive industries	0.00%	0.43%
(S) - Other services	0.00%	0.34%
(D) - Supply of electric power, gas, steam and air-conditioning	0.00%	0.04%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.23%	0.24%	0.31%	1.01%
Annual Percentage Rate (CPR)	8.03%	2.75%	2.85%	3.62%	11.51%

Geographic distribution		
	Current	At constitution date
Andalucia	49.81%	13.61%
Aragon		2.61%
Asturias		1.50%
Balearic Islands		0.44%
Basque Country		4.23%
Canary Islands		1.39%
Cantabria		0.19%
Castilla-La Mancha		3.20%
Castilla-Leon		4.63%
Catalonia	37.77%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	1.16%	15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	11.26%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies from ≥ 2 years									
	126	6,102,942.40	227,242.22	42,564.72	6,372,749.34	100.00	0.00	6,372,749.34	100.00
Subtotal	126	6,102,942.40	227,242.22	42,564.72	6,372,749.34	100.00	0.00	6,372,749.34	100.00
Total	126	6,102,942.40	227,242.22	42,564.72	6,372,749.34		0.00	6,372,749.34	

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