

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 06/30/2024
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		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	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	
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	
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	
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.	Ba2 BB	
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	Final Maturity	Years	Date	0.25	0.25	0.25	0.25	0.25	0.25
		% 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
		Average life		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity		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 *		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Average life		3.53	3.36	3.21	3.06	2.92	2.80	2.67	2.56
		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
		Final Maturity		11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01
		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	2.96%	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	5,070,350.47	3.150%	
Servicer ppal collect not yet credited	12,149.98		
Servicer ints collect not yet credited	1,814.56		
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

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CIBC

Bancaja

Banco Santander

Banco Santander

Banco Santander

Banco Santander

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

Banco Santander

Banco Santander

Banco Santander

Banco Santander

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Collateral: SME Loans

General			
	Current	At constitution date	
Count	13	2,165	
Principal			
Principal outstanding	843,238.60	520,000,009.41	
Average loan	64,864.51	240,184.76	
Minimum	3,916.04	3,030.81	
Maximum	251,148.09	6,214,000.00	
Interest rate			
Weighted average (wac)	5.10%	3.72%	
Minimum	4.17%	2.10%	
Maximum	6.16%	8.90%	
Final maturity			
Weighted average (WARM) (months)	82	80	
Minimum	01/31/2025	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	0.00%	8.71%	
1-year EURIBOR/MIBOR	50.16%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	49.84%	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	65.50%	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	0.46%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	27.54%	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	6.50%	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	0.00%	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)	0.00%	0.23%	0.12%	0.12%	1.00%
Annual Percentage Rate (CPR)	0.00%	2.75%	1.39%	1.44%	11.41%

Geographic distribution		
	Current	At constitution date
Andalucia	50.33%	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	38.44%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	0.46%	15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	10.76%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	6	9,330.49	3,103.62	0.00	12,434.11	0.19	449,216.20	461,650.31	6.75
from ≥ 2 years	126	6,102,942.40	227,242.22	43,388.55	6,373,573.17	99.81	0.00	6,373,573.17	93.25
Subtotal	132	6,112,272.89	230,345.84	43,388.55	6,386,007.28	100.00	449,216.20	6,835,223.48	100.00
Total	132	6,112,272.89	230,345.84	43,388.55	6,386,007.28		449,216.20	6,835,223.48	

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