

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 02/29/2020

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

Collateral: SME Loans

General			
	Current	At constitution date	
Count	35	2,165	
Principal			
Principal outstanding	3,017,704.54	520,000,009.41	
Average loan	86,220.13	240,184.76	
Minimum	389.02	3,030.81	
Maximum	403,181.40	6,214,000.00	
Interest rate			
Weighted average (wac)	3.01%	3.72%	
Minimum	0.29%	2.10%	
Maximum	5.50%	8.90%	
Final maturity			
Weighted average (WARM) (months)	104	80	
Minimum	03/31/2020	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	2.91%	8.71%	
1-year EURIBOR/MIBOR	52.61%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	44.48%	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	59.36%	43.44%
(C) - Manufacturing industry	0.00%	13.39%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	3.66%	11.51%
(F) - Building	1.39%	11.26%
(I) - Catering trade	6.59%	4.54%
(M) - Professional, scientific and technical activities	17.81%	3.49%
(H) - Transport and storage	0.00%	3.04%
(K) - Financial and insurance activities	5.12%	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	3.13%	0.90%
(P) - Education	0.00%	0.90%
(Q) - Health Activities and Social Services	0.04%	0.75%
(A) - Agriculture, stockbreeding, fishing and silviculture	0.00%	0.61%
(E) - Water supply, sanitation activities, waste management and depollution	2.91%	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%	3.28%	1.65%	0.83%	1.10%
Annual Percentage Rate (CPR)	0.00%	32.99%	18.14%	9.52%	12.40%

Geographic distribution		
	Current	At constitution date
Andalucia	23.55%	13.61%
Aragon		2.61%
Asturias		1.50%
Balearic Islands		0.44%
Basque Country	3.87%	4.23%
Canary Islands	3.66%	1.39%
Cantabria		0.19%
Castilla-La Mancha		3.20%
Castilla-Leon		4.63%
Catalonia	31.76%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	8.11%	15.46%
La Rioja		0.42%
Madrid	3.84%	15.59%
Murcia	2.13%	6.11%
Navarra		1.07%
Valencia	23.08%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	6	12,247.49	2,632.59	0.00	14,880.08	0.19	1,025,465.10	1,040,345.18	11.26
from > 2 to ≤ 3 months	1	2,191.53	32.23	0.00	2,223.76	0.03	1,106.53	3,330.29	0.04
from > 6 to < 12 months	1	7,749.23	3,105.56	0.00	10,854.79	0.14	110,424.19	121,278.98	1.31
from ≥ 12 to < 18 months	1	18,535.76	624.65	0.00	19,160.41	0.24	1,190.15	20,350.56	0.22
from ≥ 2 years	140	7,378,918.86	492,675.90	27,658.81	7,899,253.57	99.41	155,808.38	8,055,061.95	87.17
Subtotal	149	7,419,642.87	499,070.93	27,658.81	7,946,372.61	100.00	1,293,994.35	9,240,366.96	100.00
Total	149	7,419,642.87	499,070.93	27,658.81	7,946,372.61		1,293,994.35	9,240,366.96	

Additional information