

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 06/30/2021
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	23	2,165	
Principal			
Principal outstanding	2,060,670.64	520,000,009.41	
Average loan	89,594.38	240,184.76	
Minimum	19,864.68	3,030.81	
Maximum	358,710.00	6,214,000.00	
Interest rate			
Weighted average (wac)	2.93%	3.72%	
Minimum	0.00%	2.10%	
Maximum	5.50%	8.90%	
Final maturity			
Weighted average (WARM) (months)	92	80	
Minimum	12/31/2022	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	2.85%	8.71%	
1-year EURIBOR/MIBOR	54.30%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	42.86%	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	65.10%	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	0.96%	11.26%
(I) - Catering trade	5.59%	4.54%
(M) - Professional, scientific and technical activities	15.96%	3.49%
(H) - Transport and storage	0.00%	3.04%
(K) - Financial and insurance activities	5.53%	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	4.01%	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	2.85%	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%				1.08%
Annual Percentage Rate (CPR)	0.00%				12.18%

Geographic distribution		
	Current	At constitution date
Andalucia	30.21%	13.61%
Aragon		2.61%
Asturias		1.50%
Balearic Islands		0.44%
Basque Country	2.64%	4.23%
Canary Islands		1.39%
Cantabria		0.19%
Castilla-La Mancha		3.20%
Castilla-Leon		4.63%
Catalonia	33.85%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	7.83%	15.46%
La Rioja		0.42%
Madrid	4.30%	15.59%
Murcia	2.64%	6.11%
Navarra		1.07%
Valencia	18.53%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	4	8,852.85	1,999.14	0.00	10,851.99	0.15	673,227.30	684,079.29	8.21
from > 2 to ≤ 3 months	1	7,488.73	613.45	0.00	8,102.18	0.11	60,776.96	68,879.14	0.83
from > 6 to < 12 months	1	25,752.87	2,135.48	0.00	27,888.35	0.38	54,448.29	82,336.64	0.99
from ≥ 18 to < 24 months	3	117,987.37	4,507.76	0.00	122,495.13	1.65	0.00	122,495.13	1.47
from ≥ 2 years	130	6,799,459.27	418,232.35	30,983.37	7,248,674.99	97.72	123,751.13	7,372,426.12	88.50
Subtotal	139	6,959,541.09	427,488.18	30,983.37	7,418,012.64	100.00	912,203.68	8,330,216.32	100.00
Total	139	6,959,541.09	427,488.18	30,983.37	7,418,012.64		912,203.68	8,330,216.32	