EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 09/30/2021
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

Issued securities: Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating 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	10/19/2021	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through"	Aaa (sf) AAA (sf)	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	10/19/2021	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	10/19/2021	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	12,808.62 1,972,527.48 12.81%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	1.9520% 10/19/2021 63.895089 Gross 51.755022 Net	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secuential	n.c. A+ (sf)	Ba2 BB
Total		1,972,527.48	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

		% 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
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021	10/19/2021
	Without optional redemption *	Average life	Years	3.63	3.42	3.23	3.06	2.90	2.75	2.62	2.49
			Date	03/04/2025	12/19/2024	10/11/2024	08/09/2024	06/11/2024	04/18/2024	02/28/2024	01/13/2024
		Final Maturity	Years	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76
			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)

	Current		% CE	At issue date		% 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%	1,972,527.48	228.07%	2.96%	15,400,000.00	3.15%
Issue of Bonds		1,972,527.48			520,000,000.00	
Reserve Fund	228.07%	4,498,675.81		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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		4,645,258.84	-0.100%
Servicer ppal collect not yet credited		18,207.25	
Servicer ints collect not yet credited		2,471.35	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		16,380,000.00	0.952%
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

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Cecabank

Collateral: SME Loans

General

	Current	At constitution date
Count	22	2,165
Principal		
Principal outstanding	1,867,569.55	520,000,009.41
Average loan	84,889.53	240,184.76
Minimum	18,633.55	3,030.81
Maximum	350,104.77	6,214,000.00
Interest rate		
Weighted average (wac)	2.92%	3.72%
Minimum	0.00%	2.10%
Maximum	5.50%	8.90%
Final maturity		
Weighted average (WARM) (months)	93	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	2.88%	8.71%
1-year EURIBOR/MIBOR	57.00%	65.39%
1-year EURIBOR/MIBOR (Mortgage Market)	40.12%	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	69.32%	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	1.00%	11.26%
(I) - Catering trade	5.32%	4.54%
(M) - Professional, scientific and technical activities	17.18%	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	4.30%	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	2.88%	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%	1.88%	0.94%	0.47%	1.09%
Annual Percentage Rate (CPR)	0.00%	20.36%	10.76%	5.53%	12.32%

Geographic distribution

	Current	At constitution date
Andalucia	32.46%	13.61%
Aragon		2.61%
Asturias		1.50%
Balearic Islands		0.44%
Basque Country	2.44%	4.23%
Canary Islands		1.39%
Cantabria		0.19%
Castilla-La Mancha		3.20%
Castilla-Leon		4.63%
Catalonia	36.37%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	7.85%	15.46%
La Rioja		0.42%
Madrid	4.46%	15.59%
Murcia	2.81%	6.11%
Navarra		1.07%
Valencia	13.60%	12.13%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	3	6,439.43	1,550.15	0.00	7,989.58	0.11	551,400.20	559,389.78	6.83
from > 1 to ≤ 2 months	1	6,837.35	357.88	0.00	7,195.23	0.10	53,731.53	60,926.76	0.74
from > 6 to < 12 months	1	31,735.50	2,440.78	0.00	34,176.28	0.46	45,640.27	79,816.55	0.97
from ≥ 18 to < 24 months	1	2,927.30	26.91	0.00	2,954.21	0.04	0.00	2,954.21	0.04
from ≥ 2 years	132	6,915,325.51	423,854.30	32,970.83	7,372,150.64	99.30	117,635.32	7,489,785.96	91.42
Subtotal	138	6,963,265.09	428,230.02	32,970.83	7,424,465.94	100.00	768,407.32	8,192,873.26	100.00
Total	138	6,963,265.09	428,230.02	32,970.83	7,424,465.94		768,407.32	8,192,873.26	

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