

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos



Brief report

Date: 09/30/2024
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	10/21/2024	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	10/21/2024	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	10/21/2024	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	5,421.96 834,981.84 5.42%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	6.1780% 10/21/2024 87.464047 Gross 70.845878 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		834,981.84	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		CPR Hypothesis											
		Years	Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		Final Maturity	Years	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
			Date	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	Years	3.30	3.13	2.98	2.83	2.70	2.57	2.45	2.34	2.24	2.14	2.04	1.94
		Final Maturity	Years	11/05/2027	09/05/2027	07/11/2027	05/18/2027	03/30/2027	02/11/2027	12/30/2026	11/19/2026	10/28/2026	09/17/2026	08/06/2026	07/05/2026
			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	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	% CE	At issue date		
			Current	% CE	At issue date
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%	834,981.84	602.05%	15,400,000.00	3.15%
Issue of Bonds		834,981.84	2.96%	520,000,000.00	
Reserve Fund	602.05%	5,026,981.45	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	5,120,256.76	2.814%	
Servicer ppal collect not yet credited	9,961.13		
Servicer ints collect not yet credited	1,689.98		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		16,380,000.00	5.178%
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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Collateral: SME Loans

General			
	Current	At constitution date	
Count	12	2,165	
Principal			
Principal outstanding	780,049.54	520,000,009.41	
Average loan	65,004.13	240,184.76	
Minimum	2,464.50	3,030.81	
Maximum	241,706.37	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)	81	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	49.40%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	50.60%	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	63.95%	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	0.32%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	29.01%	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	6.73%	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%	0.81%	0.52%	0.32%	1.00%
Annual Percentage Rate (CPR)	0.00%	9.33%	6.10%	3.82%	11.38%

Geographic distribution		
	Current	At constitution date
Andalucia	52.25%	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	38.39%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	0.32%	15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	9.04%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	3	5,957.97	2,837.21	0.00	8,795.18	0.14	400,599.71	409,394.89	6.04
from ≥ 2 years	126	6,092,996.00	227,146.29	43,612.40	6,363,754.69	99.86	0.00	6,363,754.69	93.96
Subtotal	129	6,098,953.97	229,983.50	43,612.40	6,372,549.87	100.00	400,599.71	6,773,149.58	100.00
Total	129	6,098,953.97	229,983.50	43,612.40	6,372,549.87		400,599.71	6,773,149.58	

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