

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 05/31/2025

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

Banco Santander

Banco Santander

Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

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	7	2,165	
Principal			
Principal outstanding	679,691.80	520,000,009.41	
Average loan	97,098.83	240,184.76	
Minimum	13,352.09	3,030.81	
Maximum	215,733.59	6,214,000.00	
Interest rate			
Weighted average (wac)	4.07%	3.72%	
Minimum	2.95%	2.10%	
Maximum	4.70%	8.90%	
Final maturity			
Weighted average (WARM) (months)	77	80	
Minimum	05/31/2029	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	46.91%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	53.09%	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	62.20%	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	0.00%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	31.14%	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	6.66%	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%		0.01%	0.40%	0.98%
Annual Percentage Rate (CPR)	0.00%		0.16%	4.75%	11.12%

Geographic distribution		
	Current	At constitution date
Andalucia	54.06%	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	39.28%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia		15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	6.66%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	2	3,617.51	786.65	0.00	4,404.16	0.07	229,085.68	233,489.84	3.54
from ≥ 2 years	125	6,082,863.00	227,100.05	44,601.64	6,354,564.69	99.93	0.00	6,354,564.69	96.46
Subtotal	127	6,086,480.51	227,886.70	44,601.64	6,358,968.85	100.00	229,085.68	6,588,054.53	100.00
Total	127	6,086,480.51	227,886.70	44,601.64	6,358,968.85		229,085.68	6,588,054.53	

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