

Brief report

Date: 02/29/2024  
 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	04/19/2024	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	04/19/2024	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	04/19/2024	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	6,172.50 950,565.00 6.17%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	6.4030% 04/19/2024 99.904141 Gross 80.922354 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		950,565.00	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
			Date	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	
			Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
			Date	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	
			Years	3.51	3.34	3.18	3.03	2.89	2.76	2.64	2.52	2.40	2.28	2.16	2.04	1.92	1.80	1.68	1.56	1.44	
			Date	07/24/2027	05/22/2027	03/24/2027	01/29/2027	12/09/2026	10/22/2026	09/07/2026	07/27/2026	06/16/2026	05/05/2026	03/24/2026	02/12/2026	01/01/2026	11/21/2025	10/10/2025	08/29/2025	07/18/2025	
			Years	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25
			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	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		At issue date		
	% CE	Amount	% CE	Amount	% 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%	950,565.00	522.17%	15,400,000.00	3.15%
Issue of Bonds		950,565.00		520,000,000.00	
Reserve Fund	522.17%	4,963,528.65	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	5,005,149.25	3.277%	
Servicer ppal collect not yet credited	7,825.28		
Servicer ints collect not yet credited	1,899.33		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		16,380,000.00	5.403%
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

# EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

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### 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	15	2,165	
Principal			
Principal outstanding	920,056.64	520,000,009.41	
Average loan	61,337.11	240,184.76	
Minimum	5,820.43	3,030.81	
Maximum	263,504.48	6,214,000.00	
Interest rate			
Weighted average (wac)	4.96%	3.72%	
Minimum	0.64%	2.10%	
Maximum	6.16%	8.90%	
Final maturity			
Weighted average (WARM) (months)	82	80	
Minimum	06/30/2024	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	1.06%	8.71%	
1-year EURIBOR/MIBOR	50.99%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	47.95%	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	65.75%	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	0.63%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	26.26%	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	6.30%	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	1.06%	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%	0.25%	0.12%	0.95%	1.02%
Annual Percentage Rate (CPR)	0.00%	2.95%	1.49%	10.84%	11.57%

Geographic distribution		
	Current	At constitution date
Andalucia	48.72%	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	37.20%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	1.69%	15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	12.39%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	4	7,241.80	1,413.61	0.00	8,655.41	0.14	312,574.73	321,230.14	4.71
from > 2 to ≤ 3 months	1	917.93	247.47	0.00	1,165.40	0.02	17,033.33	18,198.73	0.27
from ≥ 12 to < 18 months	1	16.22	0.00	0.00	16.22	0.00	110,914.11	110,930.33	1.63
from ≥ 2 years	126	6,102,942.40	227,242.22	42,443.72	6,372,628.34	99.85	0.00	6,372,628.34	93.40
Subtotal	132	6,111,118.35	228,903.30	42,443.72	6,382,465.37	100.00	440,522.17	6,822,987.54	100.00
Total	132	6,111,118.35	228,903.30	42,443.72	6,382,465.37		440,522.17	6,822,987.54	

### 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