

Brief report

Date: 11/30/2024
 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
 Soci t  G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

Start-up Loan
 Banco Popular Espa ol

Subordinated Loan
 Banco Popular Espa ol

Series A2(G) Guarantee
 Estado Espa ol

Series B Guarantee
 FEI / EIF

Assets Custodian
 Banco Popular Espa ol

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 | 01/20/2025 | 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 | 01/20/2025 | 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 | 01/20/2025 | 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 | 5,083.16 782,806.64 5.08% | 100,000.00 15,400,000.00 | Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct | 5.7190% 01/20/2025 73.483997 Gross 59.522038 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 | | 782,806.64 | 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 | Years | 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 | | |
| | | | | | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 |
| | | | | | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 |
| | | | | | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 |
| | | | | | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 | 01/19/2025 |
| | | | | | 3,28 | 3,12 | 2,97 | 2,82 | 2,69 | 2,57 | 2,45 | 2,34 | 2,24 | 2,14 |
| | | | | | 01/31/2028 | 12/03/2027 | 10/08/2027 | 08/18/2027 | 06/30/2027 | 05/15/2027 | 04/02/2027 | 02/21/2027 | 01/09/2027 | 01/09/2027 |
| | | | | | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 | 10,50 |
| | | | | | 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 | | |
| | | | % 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% | 782,806.64 | 647.30% | 15,400,000.00 | 3.15% |
| Issue of Bonds | | 782,806.64 | | 520,000,000.00 | |
| Reserve Fund | 647.30% | 5,067,104.93 | 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 | 5,125,350.13 | 2.462% | |
| Servicer ppal collect not yet credited | 7,496.96 | | |
| Servicer ints collect not yet credited | 1,546.02 | | |
| Liabilities | Available | Balance | Interest |
| Subordinated Loan L/T | | 16,380,000.00 | 4.719% |
| 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

Brief report

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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 | 10 | 2,165 | |
| Principal | | | |
| Principal outstanding | 740,663.51 | 520,000,009.41 | |
| Average loan | 74,066.35 | 240,184.76 | |
| Minimum | 1,485.55 | 3,030.81 | |
| Maximum | 235,344.48 | 6,214,000.00 | |
| Interest rate | | | |
| Weighted average (wac) | 5.11% | 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 | 47.79% | 65.39% | |
| 1-year EURIBOR/MIBOR (Mortgage Market) | 52.21% | 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 | 62.68% | 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 | 0.20% | 11.26% |
| (I) - Catering trade | 0.00% | 4.54% |
| (M) - Professional, scientific and technical activities | 30.25% | 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 | 6.87% | 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% | 0.78% | 0.79% | 0.52% | 1.00% |
| Annual Percentage Rate (CPR) | 0.00% | 8.93% | 9.13% | 6.04% | 11.40% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 53.73% | 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 | 39.20% | 17.03% |
| Ceuta | | 0.14% |
| Extremadura | | 0.20% |
| Galicia | 0.20% | 15.46% |
| La Rioja | | 0.42% |
| Madrid | | 15.59% |
| Murcia | | 6.11% |
| Navarra | | 1.07% |
| Valencia | 6.87% | 12.13% |

| Current delinquency | | | | | | | | | |
|----------------------|--------|--------------|------------|-----------|--------------|--------|------------------|--------------|--------|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | |
| | | Principal | Interest | Other | Total | % | | | % |
| <i>Delinquencies</i> | | | | | | | | | |
| Up to 1 month | 2 | 3,432.62 | 1,089.94 | 0.00 | 4,522.56 | 0.07 | 250,187.03 | 254,709.59 | 3.85 |
| from ≥ 2 years | 126 | 6,092,996.00 | 227,146.29 | 43,914.90 | 6,364,057.19 | 99.93 | 0.00 | 6,364,057.19 | 96.15 |
| Subtotal | 128 | 6,096,428.62 | 228,236.23 | 43,914.90 | 6,368,579.75 | 100.00 | 250,187.03 | 6,618,766.78 | 100.00 |
| Total | 128 | 6,096,428.62 | 228,236.23 | 43,914.90 | 6,368,579.75 | | 250,187.03 | 6,618,766.78 | |

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