

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

Brief report

Date: 03/31/2026

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		
		Current	Original			Final maturity (legal)	Next	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	04/20/2026	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	04/20/2026	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AAA	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	04/20/2026	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata deferred start / Secuential	Aa2 (sf) AAA	Aaa AAA	
Series C ES0328421039	12/12/2005 154	3,990.85 614,590.90 3.99%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	4.5260% 04/20/2026 45.658206 Gross 36.983147 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		614,590.90	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		Date		0.25		0.25		0.25	
		Years	Years	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026
		% 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
		Final Maturity		0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date		04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026	04/19/2026
		Without optional redemption *		2.86	2.73	2.62	2.50	2.40	2.30	2.21	2.12
		Average life		11/26/2028	10/12/2028	08/30/2028	07/21/2028	06/13/2028	05/08/2028	04/03/2028	03/02/2028
		Final Maturity		9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
		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

* 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
	% CE	% CE	% CE	% 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%	614,590.90	837.88%	15,400,000.00	3.15%
Issue of Bonds		614,590.90	2.96%	520,000,000.00	
Reserve Fund	837.88%	5,149,544.98	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	5,275,102.45	1.342%	
Servicer ppal collect not yet credited	4,551.73		
Servicer ints collect not yet credited	697.53		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		16,380,000.00	3.526%
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

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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

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

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Start-up Loan
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 Estado Español

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 FEI / EIF

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 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	511,463.42	520,000,009.41	
Average loan	73,066.20	240,184.76	
Minimum	8,756.16	3,030.81	
Maximum	181,444.92	6,214,000.00	
Interest rate			
Weighted average (wac)	3.81%	3.72%	
Minimum	3.14%	2.10%	
Maximum	4.43%	8.90%	
Final maturity			
Weighted average (WARM) (months)	63	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	52.30%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	47.70%	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	56.11%	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	36.74%	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	7.15%	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)	12.55%	4.37%	2.21%	1.11%	0.99%
Annual Percentage Rate (CPR)	79.98%	41.50%	23.52%	12.55%	11.28%

Geographic distribution		
	Current	At constitution date
Andalucia	62.39%	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	30.46%	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	7.15%	12.13%

Current delinquency										
Aging	Assets	Overdue debt						Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	4	6,791.85	1,671.45	0.00	8,463.30	0.13	327,875.15	336,338.45	5.02	
from ≥ 2 years	125	6,079,394.85	227,100.05	50,939.49	6,357,434.39	99.87	0.00	6,357,434.39	94.98	
Subtotal	129	6,086,186.70	228,771.50	50,939.49	6,365,897.69	100.00	327,875.15	6,693,772.84	100.00	
Total	129	6,086,186.70	228,771.50	50,939.49	6,365,897.69		327,875.15	6,693,772.84		

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