

# EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

## Brief report

Date: 04/30/2026

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 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	07/20/2026	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	07/20/2026	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	07/20/2026	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	3,342.70 514,775.80 3.34%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	4.7380% 07/20/2026 40.034218 Gross 32.427717 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		514,775.80	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	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026
		% 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		07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026	07/19/2026
		Without optional redemption *		Average life		Date		2.28		2.11	
		Final Maturity		2.58	2.47	2.38	2.28	2.20	2.11	2.04	1.96
		Date		11/15/2028	10/08/2028	09/03/2028	07/31/2028	06/30/2028	05/30/2028	05/02/2028	04/04/2028
		Final Maturity		9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
		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
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%	514,775.80	1,001.56%	15,400,000.00	3.15%
Issue of Bonds		514,775.80		520,000,000.00	
Reserve Fund	1,001.56%	5,155,790.47	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	5,174,824.90	1.404%	
Servicer ppal collect not yet credited	3,855.50		
Servicer ints collect not yet credited	561.02		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		16,380,000.00	3.738%
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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)

Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

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### Collateral: SME Loans

General			
	Current	At constitution date	
Count	6	2,165	
Principal			
Principal outstanding	495,123.10	520,000,009.41	
Average loan	82,520.52	240,184.76	
Minimum	10,461.71	3,030.81	
Maximum	177,983.03	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)	62	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	52.98%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	47.02%	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	55.09%	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	37.70%	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	7.21%	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)	1.73%	4.93%	2.49%	1.25%	1.00%
Annual Percentage Rate (CPR)	18.91%	45.45%	26.14%	14.06%	11.31%

Geographic distribution		
	Current	At constitution date
Andalucía	63.70%	13.61%
Aragón		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-León		4.63%
Catalonia	29.10%	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	7.21%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	2	3,728.66	702.75	0.00	4,431.41	0.07	188,444.74	192,876.15	2.94
from ≥ 2 years	125	6,079,394.85	227,100.05	50,939.49	6,357,434.39	99.93	0.00	6,357,434.39	97.06
Subtotal	127	6,083,123.51	227,802.80	50,939.49	6,361,865.80	100.00	188,444.74	6,550,310.54	100.00
Total	127	6,083,123.51	227,802.80	50,939.49	6,361,865.80		188,444.74	6,550,310.54	

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.

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