

# EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

## Brief report

**Date:** 07/31/2023  
**Currency:** EUR

**Constitution date**  
12/05/2005

**VAT Reg. no.**  
V84529460

**Management Company**  
Europea de Titulización, S.G.F.T

**Originator**  
Banco Popular Español

**Service**  
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**  
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**Series A2(G) Guarantee**  
Estado Español

**Series B Guarantee**  
FEI / EIF

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**Fund Auditor**  
KPMG Auditores

**Financial Swap**  
Cecabank

## Issued securities: Bonds

| Bonds issue                  |                        |                                                               |                                   |                                                            |                                                            |                                               |                                                                                  |                         |            |
|------------------------------|------------------------|---------------------------------------------------------------|-----------------------------------|------------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------|-------------------------|------------|
| Series<br>ISIN Code          | Issue date<br>N° bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                   | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                               | Redemption                                    |                                                                                  | Rating<br>Moody's / S&P |            |
|                              |                        | Current                                                       | Original                          |                                                            |                                                            | Final maturity (legal)                        | Next                                                                             | Current                 | Original   |
| Series A1<br>ES0328421005    | 12/12/2005<br>3,659    |                                                               | 100,000.00<br>365,900,000.00      | Floating<br>3-M Euribor+0.090%<br>19.Jan/Apr/Jul/Oct       | 10/19/2023                                                 | 01/19/2039<br>Quarterly<br>19.Jan/Apr/Jul/Oct | "Pass-Through"                                                                   | Aaa (sf)<br>AAA (sf)    | Aaa<br>AAA |
| Series A2(G)<br>ES0328421013 | 12/12/2005<br>1,000    |                                                               | 100,000.00<br>100,000,000.00      | Floating<br>3-M Euribor+0.030%<br>19.Jan/Apr/Jul/Oct       | 10/19/2023                                                 | 01/19/2039<br>Quarterly<br>19.Jan/Apr/Jul/Oct | "Pass-Through"<br>Secuential /<br>Pro rata under<br>certain<br>circumstances     | Aaa (sf)<br>AAA (sf)    | Aaa<br>AAA |
| Series B<br>ES0328421021     | 12/12/2005<br>387      |                                                               | 100,000.00<br>38,700,000.00       | Floating<br>3-M Euribor+0.070%<br>19.Jan/Apr/Jul/Oct       | 10/19/2023                                                 | 01/19/2039<br>Quarterly<br>19.Jan/Apr/Jul/Oct | "Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential                     | Aa2 (sf)<br>AAA (sf)    | Aaa<br>AAA |
| Series C<br>ES0328421039     | 12/12/2005<br>154      |                                                               | 6,957.12<br>1,071,396.48<br>6.96% | Floating<br>3-M Euribor+2.500%<br>19.Jan/Apr/Jul/Oct       | 6.1850%<br>10/19/2023<br>109.965012 Gross<br>89.071660 Net | 01/19/2039<br>Quarterly<br>19.Jan/Apr/Jul/Oct | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | n.c.<br>AAA (sf)        | Ba2 BB     |
| Total                        |                        |                                                               | 1,071,396.48<br>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                                                                                                                                        | % 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      |
|                                                                                                                                                 | With optional redemption *    | Average life   | Years      | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       |
|                                                                                                                                                 |                               | Final Maturity | Years      | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 |
|                                                                                                                                                 | Without optional redemption * | Average life   | Years      | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       | 0.25       |
|                                                                                                                                                 |                               | Final Maturity | Years      | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 | 10/19/2023 |
|                                                                                                                                                 |                               | Average life   | Years      | 3.59       | 3.41       | 3.24       | 3.09       | 2.94       | 2.80       | 2.68       | 2.56       |
|                                                                                                                                                 |                               | Final Maturity | Years      | 02/17/2027 | 12/14/2026 | 10/13/2026 | 08/18/2026 | 06/26/2026 | 05/07/2026 | 03/22/2026 | 02/07/2026 |
|                                                                                                                                                 |                               | 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) |         |              |               |                |        |
|-------------------------|---------|--------------|---------------|----------------|--------|
| Current                 |         |              | At issue date |                |        |
|                         |         | % 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% | 1,071,396.48 | 2.96%         | 15,400,000.00  | 3.15%  |
| Issue of Bonds          |         | 1,071,396.48 |               | 520,000,000.00 |        |
| Reserve Fund            | 447.96% | 4,799,413.13 | 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                              |  | 4,814,331.16  | 2.815%   |
| Servicer ppal collect not yet credited        |  | 11,592.31     |          |
| Servicer ints collect not yet credited        |  | 2,145.78      |          |
| Liabilities                                   |  | Available     | Balance  |
|                                               |  |               | Interest |
| Subordinated Loan L/T                         |  | 16,380,000.00 | 5.185%   |
| 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 |  |               |          |

## Additional information

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### Collateral: SME Loans

| General                                    |              |                      |  |
|--------------------------------------------|--------------|----------------------|--|
|                                            | Current      | At constitution date |  |
| Count                                      | 16           | 2,165                |  |
| Principal                                  |              |                      |  |
| Principal outstanding                      | 1,045,289.32 | 520,000,009.41       |  |
| Average loan                               | 65,330.58    | 240,184.76           |  |
| Minimum                                    | 9,070.46     | 3,030.81             |  |
| Maximum                                    | 284,769.00   | 6,214,000.00         |  |
| Interest rate                              |              |                      |  |
| Weighted average (wac)                     | 4.57%        | 3.72%                |  |
| Minimum                                    | 0.64%        | 2.10%                |  |
| Maximum                                    | 5.50%        | 8.90%                |  |
| Final maturity                             |              |                      |  |
| Weighted average (WARM) (months)           | 84           | 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                      | 1.87%        | 8.71%                |  |
| 1-year EURIBOR/MIBOR                       | 51.90%       | 65.39%               |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     | 46.23%       | 5.68%                |  |
| Mortgage Market: All Institutions          | 0.00%        | 0.08%                |  |
| Fixed Interest                             | 0.00%        | 10.86%               |  |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.00%         | 0.75%         | 1.77%         | 0.89%          | 1.05%      |
| Annual Percentage Rate (CPR) | 0.00%         | 8.59%         | 19.31%        | 10.17%         | 11.89%     |

| Distribution by sector (CNAE 2009)                                          |         |                      |
|-----------------------------------------------------------------------------|---------|----------------------|
|                                                                             | Current | At constitution date |
| (L) - Real estate activities                                                | 65.98%  | 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                                                              | 0.87%   | 11.26%               |
| (I) - Catering trade                                                        | 0.00%   | 4.54%                |
| (M) - Professional, scientific and technical activities                     | 25.22%  | 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                                        | 6.06%   | 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 | 1.87%   | 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%                |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 46.43%  | 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               | 35.76%  | 17.03%               |
| Ceuta                   |         | 0.14%                |
| Extremadura             |         | 0.20%                |
| Galicia                 | 3.63%   | 15.46%               |
| La Rioja                |         | 0.42%                |
| Madrid                  |         | 15.59%               |
| Murcia                  |         | 6.11%                |
| Navarra                 |         | 1.07%                |
| Valencia                | 14.18%  | 12.13%               |

| Current delinquency     |        |              |            |           |              |        |                  |              |        |
|-------------------------|--------|--------------|------------|-----------|--------------|--------|------------------|--------------|--------|
| Aging                   | Assets | Overdue debt |            |           |              |        | Outstanding debt | Total debt   |        |
|                         |        | Principal    | Interest   | Other     | Total        | %      |                  |              | %      |
| <i>Delinquencies</i>    |        |              |            |           |              |        |                  |              |        |
| Up to 1 month           | 1      | 2,992.55     | 1,230.37   | 0.00      | 4,222.92     | 0.07   | 284,769.00       | 288,991.92   | 4.24   |
| from > 1 to ≤ 2 months  | 2      | 4,073.82     | 161.65     | 0.00      | 4,235.47     | 0.07   | 18,667.45        | 22,902.92    | 0.34   |
| from > 3 to ≤ 6 months  | 1      | 929.35       | 75.40      | 0.00      | 1,004.75     | 0.02   | 19,475.68        | 20,480.43    | 0.30   |
| from > 6 to < 12 months | 1      | 16.22        | 0.00       | 0.00      | 16.22        | 0.00   | 115,565.31       | 115,581.53   | 1.69   |
| from ≥ 2 years          | 126    | 6,102,942.40 | 227,242.22 | 41,510.91 | 6,371,695.53 | 99.85  | 0.00             | 6,371,695.53 | 93.43  |
| Subtotal                | 131    | 6,110,954.34 | 228,709.64 | 41,510.91 | 6,381,174.89 | 100.00 | 438,477.44       | 6,819,652.33 | 100.00 |
| Total                   | 131    | 6,110,954.34 | 228,709.64 | 41,510.91 | 6,381,174.89 |        | 438,477.44       | 6,819,652.33 |        |