

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos



Brief report

Date: 12/31/2023  
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  
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<br>ISIN Code          | Issue date<br>Nº 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       | 01/19/2024                                                 | 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       | 01/19/2024                                                 | 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       | 01/19/2024                                                 | 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      |                                                               | 6,572.25<br>1,012,126.50<br>6.57% | Floating<br>3-M Euribor+2.500%<br>19.Jan/Apr/Jul/Oct       | 6.4720%<br>01/19/2024<br>108.702094 Gross<br>88.048696 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                        |                        |                                                               | 1,012,126.50<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 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 |
|                                                                                                                                                 | 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 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 | 01/19/2024 |
| Series C                                                                                                                                        | Without optional redemption * | Average life   | Years | 3.52       | 3.34       | 3.18       | 3.03       | 2.88       | 2.75       | 2.63       | 2.51       |
|                                                                                                                                                 |                               | Final Maturity | Years | 04/24/2027 | 02/19/2027 | 12/21/2026 | 10/27/2026 | 09/05/2026 | 07/19/2026 | 06/04/2026 | 04/22/2026 |
|                                                                                                                                                 | Without optional redemption * | Average life   | Years | 11.51      | 11.51      | 11.51      | 11.51      | 11.51      | 11.51      | 11.51      | 11.51      |
|                                                                                                                                                 |                               | Final Maturity | Years | 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 |              | % CE    | At issue date  |  | % 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% | 1,012,126.50 | 476.77% | 15,400,000.00  |  | 3.15%  |
| Issue of Bonds          |         | 1,012,126.50 |         | 520,000,000.00 |  |        |
| Reserve Fund            | 476.77% | 4,825,513.31 | 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                              |        | 5,022,034.53  | 3.253%   |
| Service ppal collect not yet credited         |        | 231.62        |          |
| Service ints collect not yet credited         |        | 38.62         |          |
| Liabilities                                   |        | Available     | Balance  |
| Subordinated Loan L/T                         |        | 16,380,000.00 | 5.472%   |
| 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 |        |               |          |

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  
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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Banco Popular Español  
  
Servicer  
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Lead Managers  
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Deutsche Bank  
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Bond Underwriters and Placement Agents  
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Collateral: SME Loans

| General                                    |            |                      |  |
|--------------------------------------------|------------|----------------------|--|
|                                            | Current    | At constitution date |  |
| Count                                      | 15         | 2,165                |  |
| Principal                                  |            |                      |  |
| Principal outstanding                      | 949,049.61 | 520,000,009.41       |  |
| Average loan                               | 63,269.97  | 240,184.76           |  |
| Minimum                                    | 6,759.66   | 3,030.81             |  |
| Maximum                                    | 269,644.20 | 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)           | 83         | 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                      | 1.03%      | 8.71%                |  |
| 1-year EURIBOR/MIBOR                       | 51.66%     | 65.39%               |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)     | 47.31%     | 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                                                | 66.31%  | 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                                                              | 0.71%   | 11.26%               |
| (I) - Catering trade                                                        | 0.00%   | 4.54%                |
| (M) - Professional, scientific and technical activities                     | 25.69%  | 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                                        | 6.26%   | 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 | 1.03%   | 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)    | 0.75%         | 0.25%         | 0.12%         | 0.95%          | 1.03%      |
| Annual Percentage Rate (CPR) | 8.59%         | 2.95%         | 1.49%         | 10.84%         | 11.67%     |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 48.21%  | 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               | 37.00%  | 17.03%               |
| Ceuta                   |         | 0.14%                |
| Extremadura             |         | 0.20%                |
| Galicia                 | 1.74%   | 15.46%               |
| La Rioja                |         | 0.42%                |
| Madrid                  |         | 15.59%               |
| Murcia                  |         | 6.11%                |
| Navarra                 |         | 1.07%                |
| Valencia                | 13.05%  | 12.13%               |

| Current delinquency      |        |              |            |           |              |        |                  |              |        |
|--------------------------|--------|--------------|------------|-----------|--------------|--------|------------------|--------------|--------|
| Aging                    | Assets | Overdue debt |            |           |              |        | Outstanding debt | Total debt   |        |
|                          |        | Principal    | Interest   | Other     | Total        | %      |                  |              | %      |
| Delinquencies            |        |              |            |           |              |        |                  |              |        |
| Up to 1 month            | 13     | 21,827.69    | 4,555.93   | 0.00      | 26,383.62    | 0.41   | 819,385.24       | 845,768.86   | 11.51  |
| from > 1 to ≤ 2 months   | 1      | 678.83       | 199.24     | 0.00      | 878.07       | 0.01   | 17,504.99        | 18,383.06    | 0.25   |
| from ≥ 12 to < 18 months | 1      | 711.83       | 376.18     | 0.00      | 1,088.01     | 0.02   | 112,159.38       | 113,247.39   | 1.54   |
| from ≥ 2 years           | 126    | 6,102,942.40 | 227,242.22 | 42,443.72 | 6,372,628.34 | 99.56  | 0.00             | 6,372,628.34 | 86.70  |
| Subtotal                 | 141    | 6,126,160.75 | 232,373.57 | 42,443.72 | 6,400,978.04 | 100.00 | 949,049.61       | 7,350,027.65 | 100.00 |
| Total                    | 141    | 6,126,160.75 | 232,373.57 | 42,443.72 | 6,400,978.04 |        | 949,049.61       | 7,350,027.65 |        |