

KEY INVESTMENT FACT SHEET

This crowdfunding offer has not been verified or approved by the National Securities Market Commission (CNMV) or the European Securities and Markets Authority (ESMA).

The adequacy of your experience and expertise has not necessarily been assessed before you were granted access to this investment. By making this investment, you fully assume the risk involved, including the risk of partial or total loss of the money invested.

Risk Warning

Investing in this crowdfunding project involves risks, including the loss of some or all of the money invested. Your investment is not covered by deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council (*). Your investment is not covered by the investor compensation schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council (**).

You may not get any return on your investment.

This is not a savings product and we recommend not investing more than 10% of your net worth in crowdfunding projects.

You may not be able to sell the investment instruments whenever you want. Even if you can sell them, you could still suffer losses.

(*) Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149).

(**) Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes (OJ L 84, 26.3.1997, p. 22).

Pre-contractual cooling-off period for non-experienced investors

Inexperienced investors benefit from a cooling-off period during which they may, at any time, revoke their offer of investment or expression of interest in the crowdfunding offer at any time without the need to justify their decision and without incurring a penalty. The cooling-off period begins at the time the potential inexperienced investor makes an investment offer or expresses interest and expires four calendar days after that date.

Investors can exercise the right to revoke their investment by sending an email to contacto@urbanitae.com within a maximum of 4 calendar days from the time they made their investment.

In the event of withdrawal by the investor(s), Urbanitae reserves the right to close the project or to complete the initial investment target with new investors.

Part A: Information on the project developer and the crowdfunding project

Developer's Information	
Corporate Name	CRASTIAL MADRID 2030, S.L.
Tax ID number	B-02908853
Registered office	CALLE COLUMELA, 13, BAJO - 28001 MADRID
Board of Directors of the current company	Sole Administrators : Javier Torres López & Jorge Torres López.
Description of the company and business plan	Acquisition of 3 commercial premises for their conversion into 66 storage units and 2 apartments in Madrid and Móstoles
Employees number	-
Number of projects previously financed on the platform	-
Capital Stock Structure	Limited Liability Company (L.L.C). Date of incorporation 10/12/2020 €3,000 share capital. Participations from 1 to 3,000 (both inclusive): CRASTIAL MADRID 2030, S.L.
Developer's Website Domain	-

Project Information	
LOI Code	984500944B0E5A96D436
Developer	CRASTIAL MADRID 2030, S.L
Project's name	Paseo de los Olivos Project
Identification	984500944B0E5A96D436000485
Ofert	Debt Project: Entry of Urbanitae investors through the Granting of a Loan
Amount	€725, 000
Deadline	23 July 2026

Loan Information	
Loan purpose	Development of 66 storage units and two lofts in two premises located in Madrid and Mostoles. Debtor company is SPV TORRES o.1 S.L.
Loan typology	Fixed rate
Amount requested	725,000€
Loan deadline	18 months (+ 6 months of extensión)
Interest rate	11% anually
Urbanitae commission	47.125€ + VAT
Promoter APRC	21.43%
Amortization	Repayment of principal and payment of interest at the end of the period. Early repayment shall be permitted at any time, bearing interest for at least 18 months (make whole of 18).
Extension	6 months
Interest rate on late payment	Agreed interest (11%) plus 9.5% p.a., capitalisable monthly.

Loan Information

Collateral provided

- (i) Promise of first-ranking mortgage over the property where 33 storage units will be developed, located at Paseo de los Olivos 90 – 28011, Madrid (Torres de Lucero)
- (ii) Promise of first-ranking mortgage over the property where 33 storage units will be developed, located at c/ Joaquín Turina 34 – 28044, Madrid
- (iii) . Promise of first-ranking mortgage over the property where 2 apartments will be developed, located at c/ de Paris 12 – 28938, Móstoles.
- (iv) Pledge of shares of the promoter SPV.

DESCRIPTION OF THE FINANCIAL SITUATION. Balance sheet. December 2025

Non-Current Assets	2.355.096,54 €	Net worth	1.370.666,16 €
Current Assets	237.272,22 €	Non-Current Liabilities	551.971,80 €
Existences	51.553,54 €	Current Liabilities	669.730,80 €
Short-term financial investments	88.676,31 €	Trade and other payables	351.001,90 €
Cash and cash equivalents	-10.016,85 €	Other creditors	318.728,90 €
TOTAL ASSETS	2.592.368,76 €	TOTAL LIABILITIES + EQUITY	2.592.368,76 €

DESCRIPTION OF THE FINANCIAL SITUATION. Profit and Loss Statement. December 2025

Net revenue	274.781,88 €
Other operating income	-413.682,62 €
Procurements	58.023,58 €
Other operating expenses	15.611,34 €
Corporate income tax	??? €
Net Income	15.611,34 €

DESCRIPTION OF THE FINANCIAL SITUATION. Balance sheet. December 2024			
Non-Current Assets	1.995.442,81 €	Net worth	1.982.518,32 €
Current Assets	370.406,96 €	Non-Current Liabilities	328.528,99 €
Existences	39.403,54 €	Current Liabilities	54.802,46 €
Short-term financial investments	47.696,15 €	Trade and other payables	- 8.049,08 €
Cash and cash equivalents	2.756,88 €	Other creditors	62.851,54 €
TOTAL ASSETS	2.365.849,77 €	TOTAL LIABILITIES + EQUITY	2.365.849,77 €

DESCRIPTION OF THE FINANCIAL SITUATION. Profit and Loss Statement. December 2024	
Net revenue	267.361,96 €
Other operating income	-310.888,79 €
Procurements	209.671,77 €
Other operating expenses	236.027,25
Corporate income tax	-61.008,10 €
Net Income	175.019,15 €

DESCRIPTION OF THE FINANCIAL SITUATION. Balance sheet. December 2023			
Non-Current Assets	2.297.446,54 €	Net worth	1.801.759,72 €
Current Assets	74.591,46 €	Non-Current Liabilities	1.855,00 €
Existences	18.807,27 €	Current Liabilities	568.423,28 €
Short-term financial investments	55.732,89 €	Trade and other payables	533.050,17 €
Cash and cash equivalents	51,30 €	Other creditors	35.373,11 €
TOTAL ASSETS	2.372.038,00 €	TOTAL LIABILITIES + EQUITY	2.372.038,00 €

DESCRIPTION OF THE FINANCIAL SITUATION. Profit and Loss Statement. December 2023	
Net revenue	195.003,42 €
Other operating income	-21.211,96 €
Procurements	-14.946,40 €
Other operating expenses	-15.196,77 €
Corporate income tax	410,72 €
Net Income	-14.786,05 €

The project developer declares that, to the best of their knowledge, no information has been omitted and the information provided is not materially misleading or inaccurate. The project developer is responsible for preparing this key investment information document.

Part B: Main characteristics of the crowdfunding process and conditions for borrowing funds.

(a)	Minimum amount of funds to be borrowed for each crowdfunding offer: 725.000 euros Number of bids (public or private) completed by the project developer or crowdfunding service provider for the project concerned: Not applicable
(b)	Time frame for reaching the target of funds to be borrowed: 23th July 2026

(c)	<p>Information on the consequences if the target of borrowed funds is not met within the deadline</p> <p>In the event that the target of funds borrowed is not reached, investors will be returned their committed contribution, within a maximum period of 5 working days from the aforementioned non-compliance, at no cost to investors.</p>
(d)	<p>Amount of own resources committed by the project manager in the crowdfunding project</p> <p>The developer will invest €388,625 in the project</p>
(e)	<p>Maximum offer amount, if it differs from the minimum amount of funds mentioned in point a)</p> <p>Does not differ</p>
(f)	<p>Changes in the composition of the project developer's capital or loans related to the crowdfunding offer</p> <p>The composition of the developer's capital will not be altered and within the loan agreement, a new obligation to service the debt will be incorporated by the developer.</p>

Part C: Risk factors

<p>Exposure of the main risks</p> <p>Type 1 – Project Risk: Among the project risks that may cause its failure are, but are not limited to, the following: (i) delays in the granting of the construction license, (ii) non-refinancing of the land loan, (iii) delays and/or cost overruns in the construction works of the project.</p> <p>Type 2 – Sector Risk: Risks inherent to the specific sector. These risks can be caused, for example, by a change in macroeconomic circumstances or a reduction in demand in the real estate sector.</p> <p>Type 3 – Risk of default : Risks caused by a variety of factors, including, but not limited to: (severe) change in macroeconomic circumstances, mismanagement, fraud, failure to raise finance, or lack of liquidity.</p> <p>Type 4 – Risk of lower than expected returns, delays or non-performance: The risk that the return will be lower than expected, delayed, or that the project will default on the repayment of the loan principal and interest.</p> <p>Type 5 – Risk of platform failure: The risk that the crowdfunding platform will not be able to provide its services, temporarily or permanently.</p> <p>Type 6 – Investment illiquidity risk: Investors will not be able to obtain liquidity from their investment until the repayment occurs.</p> <p>Type 7 – Other risks: Risks that are beyond the control of the project developer, such as political or regulatory risks.</p>
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Part D: Information on the offering of marketable securities and the instruments eligible for crowdfunding

(a)	<p>Total amount and type of loan:</p> <p>(a) Name of the issuer: TORRES 01, S.L</p> <p>(b) Granting of a loan for the development of 66 storage rooms and two apartments located in Madrid.</p> <p>(c) The loan amount from Urbanitae's investors is €725,000 with a total term of 18 months. Early repayment is possible at any time during the project, but investors will receive a minimum return equal to 18 months' interest</p>
(b)	<p>Subscription Price</p> <p>The total loan amount is €725,000.</p>

(c)	Whether subscription overdemand is accepted and how it is allocated: Overdemand is not accepted.
(d)	Subscription and payment conditions Access to the subscription and payment conditions can be consulted in the investment contract that is available in the project documentation section published on the platform. It can be consulted in the investment contract (Annex I).
(e)	Custody and delivery to investors of the funds associated with the loan The custody and delivery services to investors will be provided by LEMON WAY, registered in the Register of Payment Institutions of the Bank of Spain (BdE), under the heading "Community payment institutions operating in Spain without an establishment (Article 25 of Directive 2007/64/EC and Article 11 of Law 16/2009) and MANGOPAY, as an entity authorised by the Financial Sector Supervision Commission, in accordance with Directives 2009/110/EC and 2015/2366/EU
(f)	Information regarding the guarantee or security interest with which the investment is guaranteed: See the table on the first page of this document.
(g)	Information regarding the firm commitment to repurchase the loan. There are no pre-conditions for repurchase of the loan; if a decision on this matter is necessary, it will be submitted to a meeting of lenders where all investors will have the right to vote.
(h)	Interest rate and maturity information Interest rate: 11% per annum (calculated on an ACT/360 basis). Date from which interest is payable: Interest accrual begins on the loan disbursement and signing date. Interest Payment Dates: On the loan maturity date. Maturity date: 18 months after the loan disbursement date (make a total of 18 months).

Part E: Information on the Conduit Entity

There is no conduit entity.

Part F: Investor's Rights

(a)	<p>Description of the main rights implied by the instruments, grouped by category, such as:</p> <p>(a) dividend rights: No</p> <p>(b) voting rights: Investors will have the right to vote to approve a substantial change in the project's terms.</p> <p>(c) rights of access to information: Yes</p> <p>(d) preemptive rights in offerings to subscribe to instruments of the same class: Not applicable.</p> <p>(e) right to participate in the issuer's profits: Not applicable</p> <p>(f) right to participate in the surplus in the event of liquidation: Not applicable.</p> <p>(g) redemption rights: No</p> <p>(h) conversion rights: No</p> <p>(i) clauses granting a joint exit right in the event of an operating event: Not applicable.</p> <p>Within the documentation associated with the project, the investor will have access to the Articles of Association of the Funded Company.</p>
(b) and (c)	<p>Restrictions to which the loan is subject and description of any restrictions on trading</p> <p>Access to the restrictions to which negotiable securities are subject and the description of any restrictions can be consulted in the investment contract that is available within the documentation section of the project published on the platform. Review Annex I.</p>
(d)	<p>Investor's ability to divest from the investment: It is not possible through the Platform.</p>
(e)	<p>In relation to equity instruments, the distribution of capital and voting rights before and after the capital increase resulting from the offer: Not applicable</p>

Part G: Loan-Related Communications

(a)	<p>The nature, duration and conditions of the loan</p> <p>18-month loan at a fixed interest rate of 11%</p>
(b)	<p>The applicable interest rates or, where applicable, any other form of compensation to the investor</p> <p>Fixed interest rate of 11% per annum.</p>
(c)	<p>Risk mitigation measures, especially if there are guarantors or providers of collateral or other types of guarantees</p> <p>See the warranty box on the second page of this document.</p>
(d)	<p>Principal repayment and interest payment schedule: Bullet loan: Repayment of the principal and payment of interest at the end of the life of the loan.</p>
(e)	<p>Any breach of credit agreements by the project developer in the last five years: According to the Developer, they have not occurred.</p>
(f)	<p>Loan management</p> <ul style="list-style-type: none"> - Developer: TORRES 01, S.L. - Tax Identification Number B-88.745.252

	<ul style="list-style-type: none"> - Current Fiscal Address: : Calle Princesa 2, 7º 6, C.P. 28008 Madrid (Madrid) - Social organization. Joint administrators: Javier Torres López and Jorge Torres López, appointed for this purpose by virtue of the deed of incorporation - Description of the company and the activity plan: Acquisition of 3 commercial premises for their transformation into 66 storage units and 2 apartments in Madrid and Móstoles - Share Capital Structure: Limited Liability Company (S.L.). Share capital as of January 30, 2026: €3,000.00 - CRASTIAL MADRID 2030, S.L. - In the event of default by the developer, the platform will have the option to negotiate (or delegate to a third party) a loan refinancing. Should new terms be approved, they will be submitted to a Lenders' Meeting for approval, requiring a simple majority of the votes of the lenders present. Voting infrastructure and management will be implemented through a web tool developed by the Platform.
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Part H: Fees, Information and Remedies

(a)	<p>The fees and costs borne by the investor in relation to the investments (including administrative costs resulting from the sale of eligible crowdfunding instruments):</p> <p>The project has no additional fees or supported costs: exit costs, entry costs, performance or interest rate fees, etc.</p>
(b)	<p>Where and how to obtain free additional information about the crowdfunding project, the project developer</p> <p>On the Platform's website. Within the published project in question, in the documentation section.</p>