

Brief report

Date: 03/31/2024
 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	04/19/2024	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	04/19/2024	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Secuential / Pro rata under certain circumstances	Aaa (sf) AAA (sf)	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	04/19/2024	01/19/2039 Quarterly 19.Jan/Apr/Jul/Oct	"Pass-Through" Pro rata deferred start / Secuential	Aa2 (sf) AAA (sf)	Aaa AAA	
Series C ES0328421039	12/12/2005 154	6,172.50 950,565.00 6.17%	100,000.00 15,400,000.00	Floating 3-M Euribor+2.500% 19.Jan/Apr/Jul/Oct	6.4030% 04/19/2024 99.904141 Gross 80.922354 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		950,565.00	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	Years	Date	% Monthly CPR (SMM)						% Annual equivalent CPR									
					0,25	0,51	0,69	0,87	1,06	1,25	1,44	1,64	4,00	6,00	8,00	10,00	12,00	14,00	16,00	18,00
	Final Maturity	Years			04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024
	Without optional redemption *	Average life	Years	Date	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024	04/19/2024
	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	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	% CE	At issue date		
			Current	% CE	At issue date
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%	950,565.00	522.17%	15,400,000.00	3.15%
Issue of Bonds		950,565.00		520,000,000.00	
Reserve Fund	522.17%	4,963,528.65	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	5,037,902.02	3.262%	
Servicer ppal collect not yet credited	15,239.25		
Servicer ints collect not yet credited	2,143.66		
Liabilities	Available	Balance	Interest
Subordinated Loan LT		16,380,000.00	5.403%
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

EdT FTPYME PASTOR 3 Fondo de Titulización de Activos

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Cecabank

Collateral: SME Loans

General			
	Current	At constitution date	
Count	15	2,165	
Principal			
Principal outstanding	898,086.42	520,000,009.41	
Average loan	59,872.43	240,184.76	
Minimum	4,885.98	3,030.81	
Maximum	260,415.16	6,214,000.00	
Interest rate			
Weighted average (wac)	5.03%	3.72%	
Minimum	0.64%	2.10%	
Maximum	6.16%	8.90%	
Final maturity			
Weighted average (WARM) (months)	82	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	0.54%	8.71%	
1-year EURIBOR/MIBOR	51.05%	65.39%	
1-year EURIBOR/MIBOR (Mortgage Market)	48.41%	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	65.99%	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	0.60%	11.26%
(I) - Catering trade	0.00%	4.54%
(M) - Professional, scientific and technical activities	26.50%	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	6.36%	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	0.54%	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)	0.00%		0.12%	0.95%	1.01%
Annual Percentage Rate (CPR)	0.00%		1.49%	10.84%	11.52%

Geographic distribution		
	Current	At constitution date
Andalucia	49.11%	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	37.61%	17.03%
Ceuta		0.14%
Extremadura		0.20%
Galicia	1.14%	15.46%
La Rioja		0.42%
Madrid		15.59%
Murcia		6.11%
Navarra		1.07%
Valencia	12.14%	12.13%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
<i>Delinquencies</i>									
Up to 1 month	3	7,225.80	3,021.39	0.00	10,247.19	0.16	421,258.17	431,505.36	6.22
from > 3 to ≤ 6 months	1	950.73	284.05	0.00	1,234.78	0.02	16,796.06	18,030.84	0.26
from ≥ 12 to < 18 months	1	16.22	0.00	0.00	16.22	0.00	110,280.93	110,297.15	1.59
from ≥ 2 years	126	6,102,942.40	227,242.22	42,564.72	6,372,749.34	99.82	0.00	6,372,749.34	91.92
Subtotal	131	6,111,135.15	230,547.66	42,564.72	6,384,247.53	100.00	548,335.16	6,932,582.69	100.00
Total	131	6,111,135.15	230,547.66	42,564.72	6,384,247.53		548,335.16	6,932,582.69	

Additional information

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