



FONDO DE TITULIZACIÓN DE ACTIVOS PYME BANESTO 3

September 30th, 2015

ARREARS FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	108.945,74	21.276,99	83.479,09	204.600,43	241.996,53	1.562.111,33
Interest	6.956,29	1.097,50	9.647,44	17.996,34	10,93	11.184,70
Credit Rights	3.259.925,26	399.142,92	860.341,03	796.939,93	241.996,53	1.562.111,33
number of C.R.	69	12	17	21	18	31
% Credit Rights	3,90%	0,48%	1,03%	0,95%	0,29%	1,87%

ARREARS FROM LAST 12 MONTHS								
DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
October-14	3.733	176.853.057,24	328	9.417.888,87	164.767,83	9.582.656,70	17.148.453,15	9,70%
November-14	3.593	165.986.539,89	281	9.141.045,66	160.511,64	9.301.557,30	15.174.595,32	9,14%
December-14	3.444	152.536.753,25	305	8.855.023,11	162.132,94	9.017.156,05	16.240.091,29	10,65%
January-15	3.401	145.485.800,15	277	7.696.813,91	178.553,92	7.875.367,83	15.874.315,57	10,91%
February-15	3.273	137.382.531,30	245	7.230.793,13	162.398,68	7.393.191,81	12.094.531,40	8,80%
March-15	3.072	127.821.972,09	221	6.211.791,48	45.214,83	6.257.006,31	11.110.329,03	8,69%
April-15	2.853	120.115.838,68	257	6.083.144,37	39.483,94	6.122.628,31	12.390.019,48	10,32%
May-15	2.600	112.007.502,39	205	5.229.675,79	41.222,11	5.270.897,90	9.545.069,23	8,52%
June-15	2.360	100.089.482,22	180	2.805.615,64	37.599,49	2.843.215,13	5.977.319,95	5,97%
July-15	2.222	93.075.790,25	184	2.384.857,48	58.921,57	2.443.779,05	7.409.512,17	7,96%
August-15	2.154	87.826.971,41	168	2.398.883,30	58.837,66	2.457.720,96	7.812.085,22	8,89%
September-15	2.082	83.538.099,15	168	2.222.410,11	46.893,20	2.269.303,31	7.120.457,00	8,52%

ARREARS AND LTV FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	5.907,79	0,00	0,00	0,00	0,00	0,00
Interest	42,19	0,00	0,00	0,00	0,00	0,00
Credit Rights	213.782,25	0,00	0,00	0,00	0,00	0,00
number of C.R.	6	0	0	0	0	0
% Credit Rights	0,26%	0,00%	0,00%	0,00%	0,00%	0,00%
% LTV	20,00%	0,00%	0,00%	0,00%	0,00%	0,00%

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LEGAL LOANS	
Previous Date	2.014.593,98 €
Legal loans in month	(115.167,72) €
Current Date	1.899.426,26 €

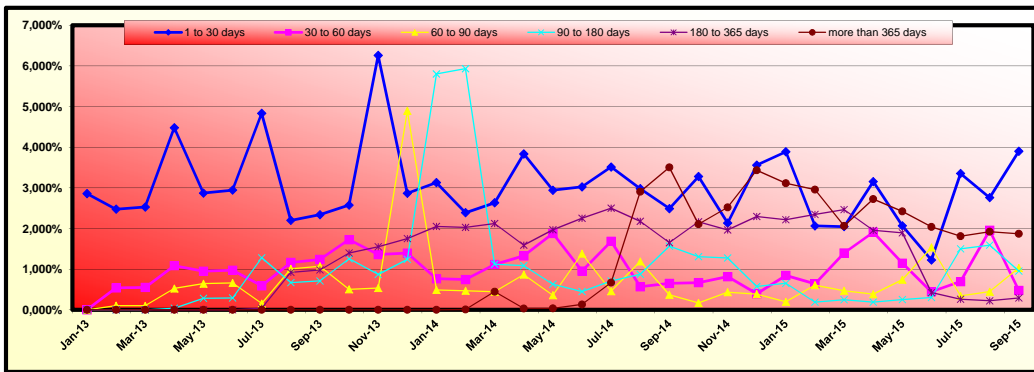
Legal : Loans in which the originator will take legal actions. This amount is included in the less than 365 days in arrears bucket.

CUMULATIVE WRITE-OFF LOANS	
Previous Date	5.081.789,45 €
Write-off loans in month	(1.736.510,16) €
Current Date	3.345.279,29 €

TRANSITORY PROPERTIES	
Previous Date	42.012,51 €
T.P. in month	(11.572,43) €
Current Date	30.440,08 €

POOL LOSSES	
Losses previous Date	5.876.866,50 €
Losses in month	1.727.570,40 €
Losses current Date	7.604.436,90 €

HISTORICAL ARREARS				
Intervals	June-15	July-15	August-15	September-15
1 to 30 days	1,225%	3,354%	2,760%	3,902%
30 to 60 days	0,443%	0,693%	1,956%	0,478%
60 to 90 days	1,537%	0,342%	0,447%	1,030%
90 to 180 days	0,304%	1,502%	1,590%	0,954%
180 to 365 days	0,423%	0,258%	0,222%	0,290%
more than 365 days	2,040%	1,812%	1,921%	1,870%



**FONDO DE TITULIZACIÓN DE ACTIVOS PYME BANESTO 3**

September 30th, 2015

MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
October-14	6.212.393,77	532.852,37	8,58%	0,00
November-14	6.212.393,77	535.006,47	8,61%	0,00
December-14	6.212.506,42	543.664,76	8,75%	19.240,00
January-15	6.212.506,42	557.967,37	8,98%	643.951,30
February-15	6.263.615,22	567.756,14	9,14%	643.951,30
March-15	7.962.966,50	624.755,10	9,97%	643.951,30
April-15	8.243.240,51	626.897,41	7,87%	643.951,30
May-15	8.979.700,43	657.168,43	7,97%	643.951,30
June-15	11.329.926,03	1.702.900,74	18,96%	643.951,30
July-15	11.940.295,52	1.717.107,64	15,16%	643.951,30
August-15	11.983.257,80	1.730.701,00	14,49%	643.951,30
September-15	12.115.447,26	1.744.597,73	14,56%	643.951,30

% Recovery: total recoveries n / total cumulative failed loans n-1