

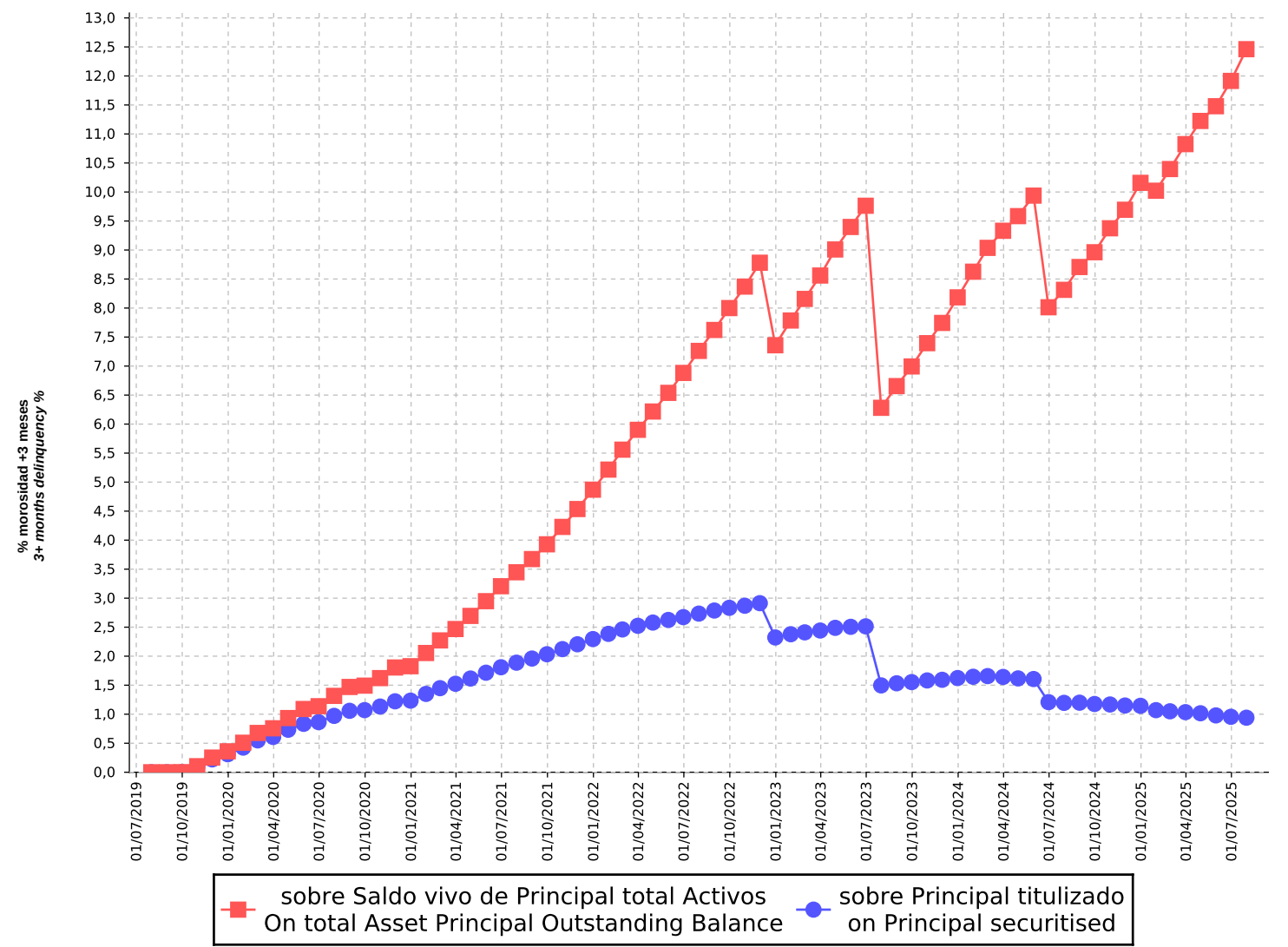
# BBVA CONSUMO 10 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de morosidad +3 meses  
Delinquency analysis: 3+ months delinquency rate

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals  
Fecha / Date: 31/07/2025  
Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates



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| % morosidad +3 meses<br>3+ months delinquency % |                                                                                                       |                                                                                                   |                                                      |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Fecha<br>Date                                   | Saldo vivo de Activos en mora<br>(ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou.) | Sobre Saldo vivo de Principal<br>total Activos<br>On total Asset Principal Outstanding<br>Balance | Sobre Principal titulado<br>on Principal securitised |
| 31/07/2019                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 31/08/2019                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 30/09/2019                                      | 32,055                                                                                                | 0,00 %                                                                                            | 0,00 %                                               |
| 31/10/2019                                      | 1.972,578                                                                                             | 0,10 %                                                                                            | 0,09 %                                               |
| 30/11/2019                                      | 4.641,353                                                                                             | 0,25 %                                                                                            | 0,22 %                                               |
| 31/12/2019                                      | 7.010,779                                                                                             | 0,36 %                                                                                            | 0,31 %                                               |
| 31/01/2020                                      | 9.606,045                                                                                             | 0,51 %                                                                                            | 0,43 %                                               |
| 29/02/2020                                      | 12.408,497                                                                                            | 0,68 %                                                                                            | 0,55 %                                               |
| 31/03/2020                                      | 14.753,242                                                                                            | 0,76 %                                                                                            | 0,61 %                                               |
| 30/04/2020                                      | 17.778,727                                                                                            | 0,93 %                                                                                            | 0,73 %                                               |
| 31/05/2020                                      | 20.237,744                                                                                            | 1,09 %                                                                                            | 0,83 %                                               |
| 30/06/2020                                      | 22.167,979                                                                                            | 1,14 %                                                                                            | 0,86 %                                               |
| 31/07/2020                                      | 24.947,846                                                                                            | 1,32 %                                                                                            | 0,97 %                                               |
| 31/08/2020                                      | 27.191,949                                                                                            | 1,47 %                                                                                            | 1,06 %                                               |
| 30/09/2020                                      | 29.075,637                                                                                            | 1,49 %                                                                                            | 1,07 %                                               |
| 31/10/2020                                      | 30.744,799                                                                                            | 1,62 %                                                                                            | 1,13 %                                               |
| 30/11/2020                                      | 33.189,199                                                                                            | 1,81 %                                                                                            | 1,22 %                                               |
| 31/12/2020                                      | 35.487,750                                                                                            | 1,83 %                                                                                            | 1,23 %                                               |
| 31/01/2021                                      | 38.826,578                                                                                            | 2,05 %                                                                                            | 1,35 %                                               |
| 28/02/2021                                      | 41.670,605                                                                                            | 2,27 %                                                                                            | 1,45 %                                               |
| 31/03/2021                                      | 43.855,547                                                                                            | 2,47 %                                                                                            | 1,52 %                                               |
| 30/04/2021                                      | 46.453,520                                                                                            | 2,69 %                                                                                            | 1,62 %                                               |
| 31/05/2021                                      | 49.338,098                                                                                            | 2,95 %                                                                                            | 1,72 %                                               |
| 30/06/2021                                      | 52.040,816                                                                                            | 3,21 %                                                                                            | 1,81 %                                               |
| 31/07/2021                                      | 54.307,309                                                                                            | 3,45 %                                                                                            | 1,89 %                                               |
| 31/08/2021                                      | 56.360,695                                                                                            | 3,67 %                                                                                            | 1,96 %                                               |
| 30/09/2021                                      | 58.487,285                                                                                            | 3,93 %                                                                                            | 2,03 %                                               |
| 31/10/2021                                      | 61.025,977                                                                                            | 4,23 %                                                                                            | 2,12 %                                               |
| 30/11/2021                                      | 63.430,203                                                                                            | 4,54 %                                                                                            | 2,21 %                                               |
| 31/12/2021                                      | 66.003,617                                                                                            | 4,87 %                                                                                            | 2,29 %                                               |
| 31/01/2022                                      | 68.585,008                                                                                            | 5,22 %                                                                                            | 2,38 %                                               |

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| % morosidad +3 meses<br>3+ months delinquency % |                                                                                                       |                                                                                                   |                                                      |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Fecha<br>Date                                   | Saldo vivo de Activos en mora<br>(ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou.) | Sobre Saldo vivo de Principal<br>total Activos<br>On total Asset Principal Outstanding<br>Balance | Sobre Principal titulado<br>on Principal securitised |
| 28/02/2022                                      | 70.778,453                                                                                            | 5,56 %                                                                                            | 2,46 %                                               |
| 31/03/2022                                      | 72.594,484                                                                                            | 5,90 %                                                                                            | 2,52 %                                               |
| 30/04/2022                                      | 74.183,391                                                                                            | 6,22 %                                                                                            | 2,58 %                                               |
| 31/05/2022                                      | 75.484,844                                                                                            | 6,54 %                                                                                            | 2,62 %                                               |
| 30/06/2022                                      | 76.886,039                                                                                            | 6,88 %                                                                                            | 2,67 %                                               |
| 31/07/2022                                      | 78.621,977                                                                                            | 7,26 %                                                                                            | 2,73 %                                               |
| 31/08/2022                                      | 80.152,727                                                                                            | 7,62 %                                                                                            | 2,79 %                                               |
| 30/09/2022                                      | 81.498,180                                                                                            | 8,00 %                                                                                            | 2,83 %                                               |
| 31/10/2022                                      | 82.539,234                                                                                            | 8,37 %                                                                                            | 2,87 %                                               |
| 30/11/2022                                      | 83.804,195                                                                                            | 8,78 %                                                                                            | 2,91 %                                               |
| 31/12/2022                                      | 66.803,492                                                                                            | 7,36 %                                                                                            | 2,32 %                                               |
| 31/01/2023                                      | 68.406,438                                                                                            | 7,79 %                                                                                            | 2,38 %                                               |
| 28/02/2023                                      | 69.335,531                                                                                            | 8,16 %                                                                                            | 2,41 %                                               |
| 31/03/2023                                      | 70.242,492                                                                                            | 8,56 %                                                                                            | 2,44 %                                               |
| 30/04/2023                                      | 71.564,438                                                                                            | 9,01 %                                                                                            | 2,49 %                                               |
| 31/05/2023                                      | 72.078,383                                                                                            | 9,40 %                                                                                            | 2,51 %                                               |
| 30/06/2023                                      | 72.311,109                                                                                            | 9,76 %                                                                                            | 2,51 %                                               |
| 31/07/2023                                      | 43.041,461                                                                                            | 6,28 %                                                                                            | 1,50 %                                               |
| 31/08/2023                                      | 44.093,484                                                                                            | 6,65 %                                                                                            | 1,53 %                                               |
| 30/09/2023                                      | 44.673,699                                                                                            | 6,99 %                                                                                            | 1,55 %                                               |
| 31/10/2023                                      | 45.502,195                                                                                            | 7,39 %                                                                                            | 1,58 %                                               |
| 30/11/2023                                      | 45.822,711                                                                                            | 7,74 %                                                                                            | 1,59 %                                               |
| 31/12/2023                                      | 46.695,039                                                                                            | 8,18 %                                                                                            | 1,62 %                                               |
| 31/01/2024                                      | 47.322,867                                                                                            | 8,63 %                                                                                            | 1,65 %                                               |
| 29/02/2024                                      | 47.650,781                                                                                            | 9,04 %                                                                                            | 1,66 %                                               |
| 31/03/2024                                      | 47.237,277                                                                                            | 9,33 %                                                                                            | 1,64 %                                               |
| 30/04/2024                                      | 46.508,359                                                                                            | 9,58 %                                                                                            | 1,62 %                                               |
| 31/05/2024                                      | 46.208,172                                                                                            | 9,94 %                                                                                            | 1,61 %                                               |
| 30/06/2024                                      | 34.741,199                                                                                            | 8,01 %                                                                                            | 1,21 %                                               |
| 31/07/2024                                      | 34.389,223                                                                                            | 8,31 %                                                                                            | 1,20 %                                               |
| 31/08/2024                                      | 34.472,402                                                                                            | 8,71 %                                                                                            | 1,20 %                                               |

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|-------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------|
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| 30/09/2024                                      | 33.818,887                                                                                            | 8,96 %                                                                                            | 1,18 %                                               |
| 31/10/2024                                      | 33.584,168                                                                                            | 9,37 %                                                                                            | 1,17 %                                               |
| 30/11/2024                                      | 33.064,848                                                                                            | 9,69 %                                                                                            | 1,15 %                                               |
| 31/12/2024                                      | 32.923,223                                                                                            | 10,16 %                                                                                           | 1,14 %                                               |
| 31/01/2025                                      | 30.771,049                                                                                            | 10,02 %                                                                                           | 1,07 %                                               |
| 28/02/2025                                      | 30.203,754                                                                                            | 10,40 %                                                                                           | 1,05 %                                               |
| 31/03/2025                                      | 29.786,285                                                                                            | 10,83 %                                                                                           | 1,04 %                                               |
| 30/04/2025                                      | 29.235,074                                                                                            | 11,22 %                                                                                           | 1,02 %                                               |
| 31/05/2025                                      | 28.164,242                                                                                            | 11,48 %                                                                                           | 0,98 %                                               |
| 30/06/2025                                      | 27.491,510                                                                                            | 11,91 %                                                                                           | 0,96 %                                               |
| 31/07/2025                                      | 27.035,893                                                                                            | 12,46 %                                                                                           | 0,94 %                                               |