

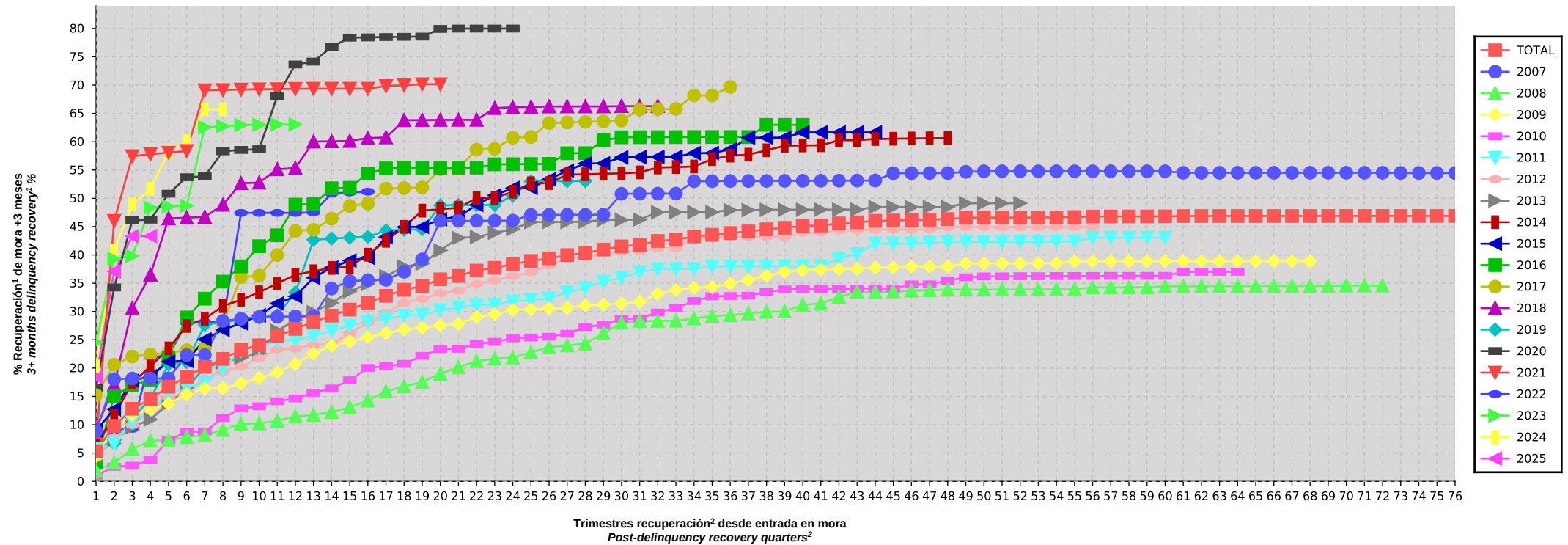
BBVA RMBS 1 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Préstamos hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)
Fecha / Date: 31/12/2025
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



¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Entrada en mora ³ Delinquency ³	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Σ Saldo Vivo Activos entrada mora ⁴ (Ppal. Miles €) Outstanding Balance of Assets upon delinquency ⁴ (€ thou. Principal) Σ	204.357,149	3.552,291	26.256,312	42.780,446	16.329,290	15.355,404	23.204,519	23.156,891	14.673,685	9.564,957	6.723,923	5.051,116	3.706,321	3.269,704	3.050,605	1.113,792	1.588,753	1.677,932	1.995,262	1.305,945
Nº activos / N°. of assets	1.285	18	142	228	91	94	140	137	98	70	53	42	31	27	28	12	15	18	26	15
1	5,34%	8,90%	1,94%	4,47%	1,01%	5,78%	4,16%	4,57%	6,32%	8,99%	3,41%	15,23%	9,14%	6,33%	16,46%	6,73%	8,90%	24,57%	20,29%	18,48%
2	9,80%	18,06%	3,28%	9,62%	2,57%	6,65%	7,76%	7,29%	11,56%	12,74%	15,01%	20,59%	17,09%	6,72%	34,26%	46,01%	9,04%	39,30%	40,81%	37,08%
3	12,81%	18,17%	5,71%	11,73%	2,76%	10,50%	9,96%	9,60%	17,44%	17,79%	16,99%	22,05%	30,59%	11,18%	46,12%	57,45%	9,29%	39,81%	48,91%	43,31%
4	14,54%	18,18%	7,17%	12,74%	3,77%	12,63%	12,59%	10,92%	20,30%	18,57%	17,88%	22,42%	36,49%	14,58%	46,23%	57,80%	21,96%	48,35%	51,68%	43,31%
5	16,72%	18,19%	7,26%	13,68%	7,27%	15,49%	14,78%	13,77%	23,49%	21,15%	21,85%	22,72%	46,45%	20,66%	50,82%	58,06%	22,21%	48,54%	58,14%	
6	18,48%	22,28%	7,82%	15,36%	8,73%	16,49%	15,77%	16,50%	27,45%	21,29%	28,95%	23,15%	46,58%	21,09%	53,73%	58,37%	28,00%	48,68%	60,08%	
7	20,23%	22,33%	8,21%	16,41%	8,80%	17,41%	18,14%	20,13%	28,72%	25,08%	32,27%	23,50%	46,72%	27,64%	53,89%	69,09%	28,09%	62,54%	65,71%	
8	21,63%	28,34%	9,08%	16,46%	11,17%	19,85%	19,36%	21,04%	30,96%	26,77%	35,29%	27,87%	48,86%	28,12%	58,31%	69,13%	28,12%	62,72%	65,71%	
9	23,18%	28,72%	10,15%	17,28%	12,88%	23,16%	20,27%	21,81%	32,08%	27,94%	37,96%	36,08%	52,68%	28,51%	58,55%	69,21%	47,43%	62,95%		
10	24,04%	29,05%	10,22%	18,25%	13,28%	23,83%	21,74%	22,64%	33,40%	29,31%	41,54%	36,33%	52,77%	28,93%	58,68%	69,26%	47,43%	63,00%		
11	25,62%	29,08%	10,70%	19,22%	14,15%	24,78%	23,28%	26,57%	34,97%	31,41%	43,47%	39,97%	55,13%	29,32%	68,06%	69,29%	47,43%	63,05%		
12	26,93%	29,14%	11,47%	20,73%	14,64%	24,98%	23,44%	28,50%	36,48%	32,67%	48,90%	44,23%	55,37%	33,38%	73,64%	69,34%	47,43%	63,05%		
13	28,16%	29,16%	11,73%	22,58%	15,63%	25,66%	24,08%	29,89%	37,12%	35,97%	48,97%	44,44%	60,02%	42,66%	74,15%	69,36%	47,50%			
14	29,27%	34,07%	12,25%	23,96%	16,40%	26,57%	24,22%	31,51%	37,70%	37,76%	51,77%	46,41%	60,07%	42,90%	76,75%	69,36%	50,85%			
15	30,35%	35,36%	13,08%	24,68%	17,85%	27,54%	26,15%	33,55%	37,90%	38,99%	51,86%	48,66%	60,13%	43,06%	78,38%	69,36%	51,04%			
16	31,54%	35,55%	14,27%	25,45%	20,04%	28,21%	28,04%	34,88%	40,04%	39,52%	54,38%	49,08%	60,64%	43,21%	78,43%	69,36%	51,16%			
17	32,77%	35,59%	15,89%	26,16%	20,34%	28,70%	29,75%	36,24%	42,50%	43,16%	55,30%	51,71%	60,76%	44,32%	78,49%	69,83%				
18	33,84%	37,03%	16,76%	26,83%	20,75%	29,29%	31,50%	37,93%	44,96%	44,93%	55,32%	51,81%	63,79%	44,45%	78,53%	69,99%				
19	34,51%	39,23%	17,55%	27,11%	22,16%	29,43%	32,24%	38,45%	47,82%	44,97%	55,35%	51,93%	63,82%	44,53%	78,57%	70,15%				
20	35,69%	46,02%	18,99%	27,54%	23,37%	30,26%	33,21%	40,79%	48,07%	46,30%	55,37%	55,16%	63,85%	48,76%	79,93%	70,15%				

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
21	36,29%	46,03%	20,14%	27,83%	23,42%	30,69%	33,68%	43,01%	48,34%	46,74%	55,40%	55,30%	63,86%	48,82%	79,99%					
22	37,24%	46,04%	21,25%	29,03%	24,24%	31,16%	34,90%	43,16%	50,02%	48,84%	55,42%	58,61%	63,86%	48,82%	79,99%					
23	37,72%	46,05%	21,65%	29,52%	24,65%	31,20%	35,47%	43,92%	50,08%	50,52%	56,00%	58,75%	65,93%	48,82%	79,99%					
24	38,38%	46,06%	21,87%	30,27%	25,26%	31,79%	36,24%	44,56%	51,16%	51,84%	56,03%	60,70%	66,10%	50,45%	79,99%					
25	38,93%	47,07%	22,76%	30,36%	25,41%	32,05%	36,90%	45,80%	52,66%	51,85%	56,06%	60,83%	66,14%	52,99%						
26	39,40%	47,08%	23,70%	30,53%	25,55%	32,32%	38,13%	45,82%	52,70%	53,35%	56,09%	63,29%	66,21%	53,03%						
27	39,97%	47,10%	24,01%	30,63%	26,07%	33,36%	39,42%	45,82%	54,20%	54,87%	57,96%	63,40%	66,23%	53,05%						
28	40,35%	47,11%	24,32%	31,09%	27,26%	34,11%	39,60%	45,89%	54,25%	56,17%	57,98%	63,50%	66,23%	53,05%						
29	40,94%	47,12%	26,17%	31,20%	27,69%	35,30%	40,38%	46,19%	54,35%	56,18%	60,26%	63,60%	66,23%							
30	41,51%	50,81%	28,02%	31,42%	28,65%	35,94%	40,56%	46,20%	54,42%	57,24%	60,78%	63,73%	66,28%							
31	41,78%	50,82%	28,31%	31,72%	28,78%	37,00%	40,67%	46,24%	54,58%	57,28%	60,79%	65,68%	66,28%							
32	42,47%	50,84%	28,34%	33,11%	29,82%	37,47%	41,16%	47,54%	55,45%	57,30%	60,81%	65,74%	66,28%							
33	42,69%	50,84%	28,37%	33,78%	30,63%	37,50%	41,17%	47,55%	55,53%	57,34%	60,82%	65,79%								
34	43,27%	53,02%	28,76%	34,18%	31,84%	37,53%	43,06%	47,56%	55,62%	57,97%	60,83%	68,18%								
35	43,55%	53,03%	29,21%	34,32%	32,70%	37,93%	43,07%	47,56%	56,93%	57,99%	60,83%	68,18%								
36	43,86%	53,05%	29,35%	34,93%	32,74%	37,95%	43,15%	47,91%	57,55%	58,64%	60,83%	69,67%								
37	44,15%	53,06%	29,66%	35,54%	32,79%	37,96%	43,17%	47,92%	57,71%	60,71%	60,83%									
38	44,53%	53,07%	29,93%	36,32%	33,43%	37,96%	43,18%	47,98%	58,49%	60,71%	62,97%									
39	44,79%	53,09%	30,01%	37,02%	33,90%	37,98%	43,19%	47,99%	59,30%	60,71%	62,97%									
40	45,13%	53,10%	31,17%	37,31%	33,97%	37,98%	43,91%	47,99%	59,34%	61,64%	62,97%									
41	45,20%	53,11%	31,43%	37,43%	34,00%	38,00%	43,94%	48,00%	59,37%	61,64%										
42	45,57%	53,12%	32,59%	37,49%	34,03%	39,31%	44,32%	48,01%	60,25%	61,64%										
43	45,76%	53,14%	33,44%	37,54%	34,05%	40,15%	44,33%	48,01%	60,27%	61,64%										
44	46,03%	53,15%	33,45%	37,75%	34,07%	41,99%	44,50%	48,46%	60,48%	61,64%										
45	46,08%	54,44%	33,56%	37,79%	34,06%	42,01%	44,50%	48,46%	60,52%											
46	46,18%	54,45%	33,68%	37,93%	34,79%	42,02%	44,51%	48,46%	60,57%											
47	46,22%	54,46%	33,77%	37,95%	34,79%	42,14%	44,54%	48,46%	60,61%											

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.
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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
48	46,34%	54,46%	33,86%	37,95%	35,44%	42,30%	44,90%	48,46%	60,62%											
49	46,58%	54,68%	33,87%	38,48%	36,04%	42,31%	44,91%	49,14%												
50	46,59%	54,78%	33,87%	38,49%	36,20%	42,31%	44,91%	49,14%												
51	46,60%	54,78%	33,88%	38,49%	36,21%	42,31%	44,92%	49,14%												
52	46,60%	54,78%	33,88%	38,50%	36,24%	42,32%	44,92%	49,14%												
53	46,61%	54,78%	33,89%	38,52%	36,24%	42,32%	44,92%													
54	46,62%	54,78%	33,91%	38,53%	36,27%	42,35%	44,92%													
55	46,69%	54,78%	33,92%	38,86%	36,27%	42,36%	44,93%													
56	46,78%	54,78%	34,26%	38,86%	36,28%	43,04%	44,93%													
57	46,79%	54,78%	34,27%	38,86%	36,30%	43,04%														
58	46,80%	54,78%	34,28%	38,89%	36,30%	43,04%														
59	46,80%	54,78%	34,29%	38,89%	36,30%	43,04%														
60	46,82%	54,78%	34,44%	38,89%	36,30%	43,04%														
61	46,87%	54,52%	34,45%	38,89%	37,00%															
62	46,87%	54,52%	34,46%	38,89%	37,01%															
63	46,87%	54,52%	34,47%	38,89%	37,01%															
64	46,87%	54,52%	34,48%	38,89%	37,01%															
65	46,88%	54,52%	34,49%	38,89%																
66	46,88%	54,52%	34,50%	38,89%																
67	46,88%	54,52%	34,50%	38,89%																
68	46,88%	54,52%	34,50%	38,90%																
69	46,88%	54,52%	34,51%																	
70	46,89%	54,52%	34,57%																	
71	46,89%	54,52%	34,57%																	
72	46,89%	54,52%	34,58%																	
73	46,89%	54,48%																		
74	46,89%	54,48%																		

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
75	46,89%	54,48%																		
76	46,89%	54,48%																		

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