

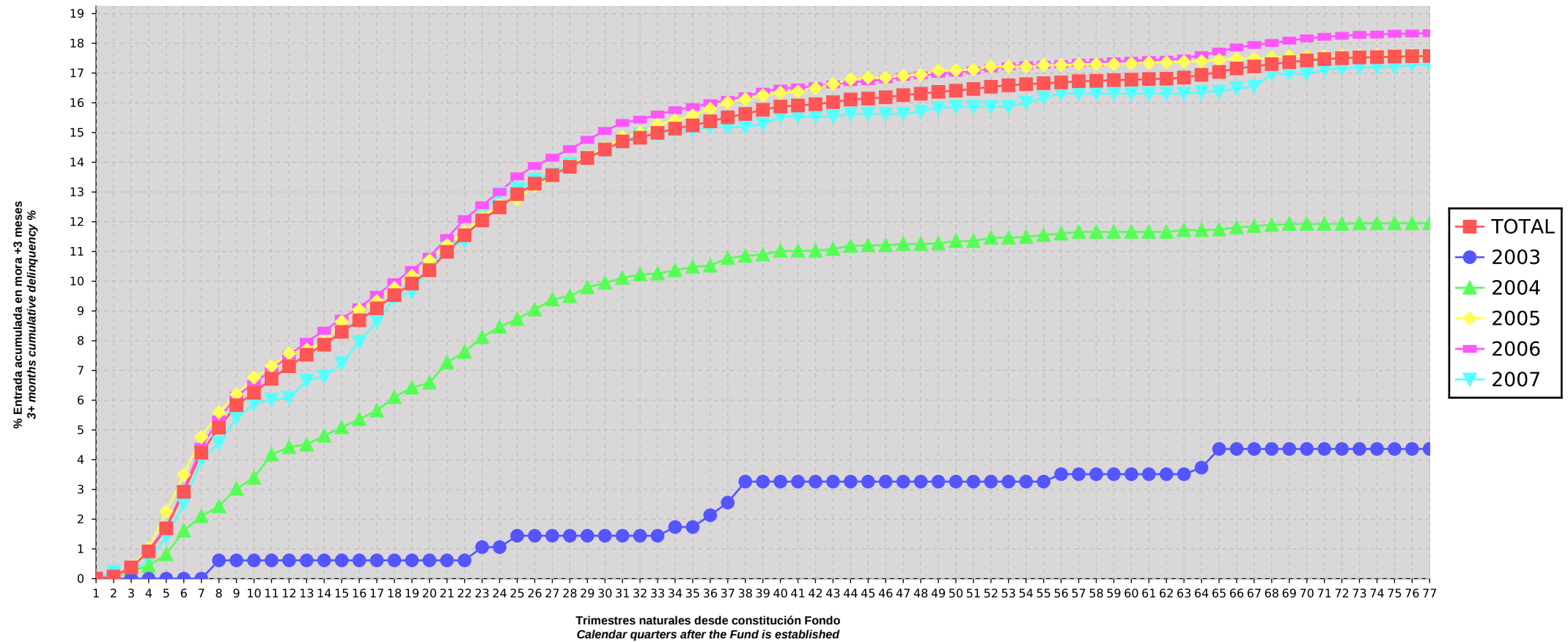
BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)
Fecha / Date: 31/07/2026
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



BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)
Fecha / Date: 31/07/2026
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

Originación activo Asset origination		TOTAL	2003	2004	2005	2006	2007
Principal titulizado (mill. €) Principal securitised (€ million)		3.000,000	28,460	225,848	399,435	2.190,462	155,795
Nº activos / Nº. of assets		16.933	230	1.581	2.424	11.835	863
1	2	0,00% 0	0,00% 0	0,00% 0	0,00% 0	0,00% 0	0,00% 0
	3	0,07% 13	0,00% 0	0,00% 0	0,07% 2	0,07% 9	0,23% 2
	4	0,38% 62	0,00% 0	0,25% 4	0,39% 9	0,40% 47	0,23% 2
	5	0,92% 151	0,00% 0	0,43% 7	1,02% 24	0,98% 115	0,61% 5
	6	1,69% 278	0,00% 0	0,82% 13	2,26% 49	1,72% 204	1,39% 12
	7	2,92% 479	0,00% 0	1,61% 24	3,50% 79	3,01% 355	2,51% 21
	8	4,24% 695	0,00% 0	2,10% 33	4,76% 108	4,43% 520	4,00% 34
	9	5,08% 834	0,61% 1	2,43% 38	5,59% 128	5,36% 628	4,56% 39
	10	5,83% 961	0,61% 1	3,03% 48	6,19% 144	6,15% 722	5,41% 46
	11	6,25% 1035	0,61% 1	3,39% 54	6,76% 159	6,55% 770	5,87% 51
	12	6,72% 1116	0,61% 1	4,17% 66	7,14% 168	7,03% 828	6,02% 53
	13	7,14% 1187	0,61% 1	4,42% 70	7,57% 178	7,51% 884	6,08% 54
	14	7,53% 1253	0,61% 1	4,51% 71	7,70% 182	7,96% 940	6,65% 59
	15	7,87% 1304	0,61% 1	4,81% 73	7,96% 188	8,34% 982	6,80% 60
	16	8,30% 1380	0,61% 1	5,09% 77	8,64% 208	8,74% 1029	7,24% 65
	17	8,69% 1449	0,61% 1	5,36% 81	9,04% 218	9,12% 1078	7,96% 71
	18	9,09% 1521	0,61% 1	5,65% 88	9,33% 226	9,55% 1130	8,63% 76
	19	9,53% 1598	0,61% 1	6,10% 95	9,77% 237	9,97% 1183	9,43% 82
	20	9,92% 1665	0,61% 1	6,42% 101	10,18% 246	10,38% 1233	9,64% 84
	21	10,37% 1743	0,61% 1	6,59% 104	10,70% 260	10,82% 1288	10,42% 90
	22	10,99% 1854	0,61% 1	7,27% 114	11,22% 273	11,45% 1369	11,14% 97
	23	11,55% 1948	0,61% 1	7,62% 119	11,65% 284	12,09% 1445	11,34% 99
	24	12,05% 2035	1,06% 2	8,12% 129	12,16% 296	12,55% 1500	12,31% 108
	25	12,48% 2115	1,06% 2	8,47% 135	12,56% 306	13,00% 1557	12,94% 115
	26	12,93% 2191	1,44% 3	8,72% 139	12,76% 312	13,53% 1621	13,11% 116

BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)
Fecha / Date: 31/07/2026
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

	TOTAL		2003		2004		2005		2006		2007	
26	13,28%	2258	1,44%	3	9,05%	145	13,21%	325	13,88%	1665	13,42%	120
27	13,57%	2312	1,44%	3	9,39%	152	13,55%	334	14,15%	1701	13,60%	122
28	13,85%	2362	1,44%	3	9,50%	155	13,88%	342	14,44%	1736	13,95%	126
29	14,15%	2416	1,44%	3	9,79%	160	14,19%	349	14,75%	1776	14,13%	128
30	14,43%	2469	1,44%	3	9,95%	163	14,49%	358	15,05%	1815	14,36%	130
31	14,70%	2524	1,44%	3	10,11%	167	14,84%	368	15,32%	1852	14,70%	134
32	14,83%	2547	1,44%	3	10,23%	169	15,00%	373	15,43%	1866	14,95%	136
33	14,99%	2580	1,44%	3	10,26%	170	15,26%	382	15,61%	1889	14,95%	136
34	15,13%	2606	1,74%	4	10,37%	172	15,41%	386	15,75%	1907	15,08%	137
35	15,24%	2629	1,74%	4	10,48%	174	15,57%	392	15,86%	1922	15,08%	137
36	15,38%	2658	2,13%	5	10,52%	175	15,80%	400	15,98%	1940	15,18%	138
37	15,51%	2686	2,56%	6	10,78%	180	16,01%	406	16,10%	1956	15,18%	138
38	15,63%	2707	3,26%	7	10,85%	182	16,12%	410	16,22%	1970	15,18%	138
39	15,76%	2732	3,26%	7	10,90%	183	16,25%	414	16,37%	1989	15,28%	139
40	15,87%	2757	3,26%	7	11,02%	186	16,34%	417	16,48%	2006	15,53%	141
41	15,91%	2764	3,26%	7	11,02%	186	16,38%	418	16,52%	2012	15,53%	141
42	15,95%	2772	3,26%	7	11,02%	186	16,49%	421	16,56%	2017	15,53%	141
43	16,02%	2791	3,26%	7	11,08%	188	16,63%	426	16,62%	2029	15,53%	141
44	16,11%	2812	3,26%	7	11,19%	190	16,79%	431	16,70%	2042	15,63%	142
45	16,14%	2820	3,26%	7	11,21%	191	16,85%	432	16,73%	2048	15,63%	142
46	16,19%	2829	3,26%	7	11,21%	191	16,85%	432	16,79%	2057	15,63%	142
47	16,26%	2844	3,26%	7	11,25%	192	16,91%	434	16,87%	2069	15,63%	142
48	16,30%	2855	3,26%	7	11,25%	192	16,94%	435	16,92%	2078	15,70%	143
49	16,37%	2870	3,26%	7	11,27%	193	17,08%	440	16,97%	2086	15,82%	144
50	16,41%	2880	3,26%	7	11,35%	195	17,09%	441	17,01%	2092	15,86%	145
51	16,46%	2893	3,26%	7	11,35%	195	17,11%	442	17,09%	2104	15,86%	145
52	16,54%	2910	3,26%	7	11,46%	197	17,22%	446	17,16%	2115	15,86%	145
53	16,59%	2920	3,26%	7	11,46%	197	17,22%	446	17,23%	2125	15,86%	145
54	16,62%	2927	3,26%	7	11,49%	198	17,22%	446	17,26%	2130	16,00%	146
55	16,66%	2936	3,26%	7	11,56%	199	17,27%	448	17,28%	2134	16,17%	148
56	16,68%	2942	3,51%	8	11,60%	200	17,27%	448	17,30%	2137	16,31%	149
57	16,73%	2953	3,51%	8	11,66%	202	17,30%	449	17,35%	2145	16,31%	149

BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)
Fecha / Date: 31/07/2026
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

	TOTAL		2003		2004		2005		2006		2007	
58	16,74%	2955	3,51%	8	11,66%	202	17,30%	449	17,36%	2147	16,31%	149
59	16,76%	2962	3,51%	8	11,66%	202	17,30%	449	17,39%	2154	16,31%	149
60	16,78%	2968	3,51%	8	11,66%	202	17,32%	450	17,41%	2159	16,31%	149
61	16,80%	2975	3,51%	8	11,66%	202	17,35%	451	17,44%	2165	16,31%	149
62	16,81%	2979	3,51%	8	11,66%	202	17,36%	452	17,45%	2168	16,31%	149
63	16,85%	2988	3,51%	8	11,72%	203	17,38%	453	17,49%	2175	16,31%	149
64	16,94%	3012	3,73%	9	11,72%	203	17,40%	454	17,60%	2196	16,37%	150
65	17,04%	3034	4,36%	10	11,74%	204	17,44%	455	17,72%	2215	16,37%	150
66	17,15%	3057	4,36%	10	11,81%	206	17,48%	456	17,86%	2234	16,49%	151
67	17,22%	3076	4,36%	10	11,86%	207	17,48%	456	17,94%	2251	16,54%	152
68	17,30%	3096	4,36%	10	11,89%	208	17,51%	458	18,01%	2262	16,97%	158
69	17,37%	3111	4,36%	10	11,93%	209	17,56%	460	18,09%	2274	16,97%	158
70	17,42%	3123	4,36%	10	11,93%	209	17,56%	460	18,17%	2286	16,97%	158
71	17,47%	3134	4,36%	10	11,93%	209	17,56%	460	18,22%	2296	17,12%	159
72	17,50%	3143	4,36%	10	11,93%	209	17,59%	461	18,25%	2303	17,15%	160
73	17,53%	3151	4,36%	10	11,95%	210	17,59%	461	18,28%	2309	17,20%	161
74	17,53%	3154	4,36%	10	11,95%	210	17,60%	462	18,29%	2311	17,20%	161
75	17,55%	3158	4,36%	10	11,95%	210	17,60%	462	18,32%	2315	17,20%	161
76	17,57%	3163	4,36%	10	11,95%	210	17,61%	463	18,33%	2318	17,29%	162
77	17,57%	3164	4,36%	10	11,95%	210	17,61%	463	18,34%	2319	17,29%	162

BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Análisis de Morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos

Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / *Assets*: **Préstamos hipotecarios vivienda (CTHs)** / *Residential mortgage loans (PTCs)*

Fecha / *Date*: **31/07/2026**

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*