

# BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

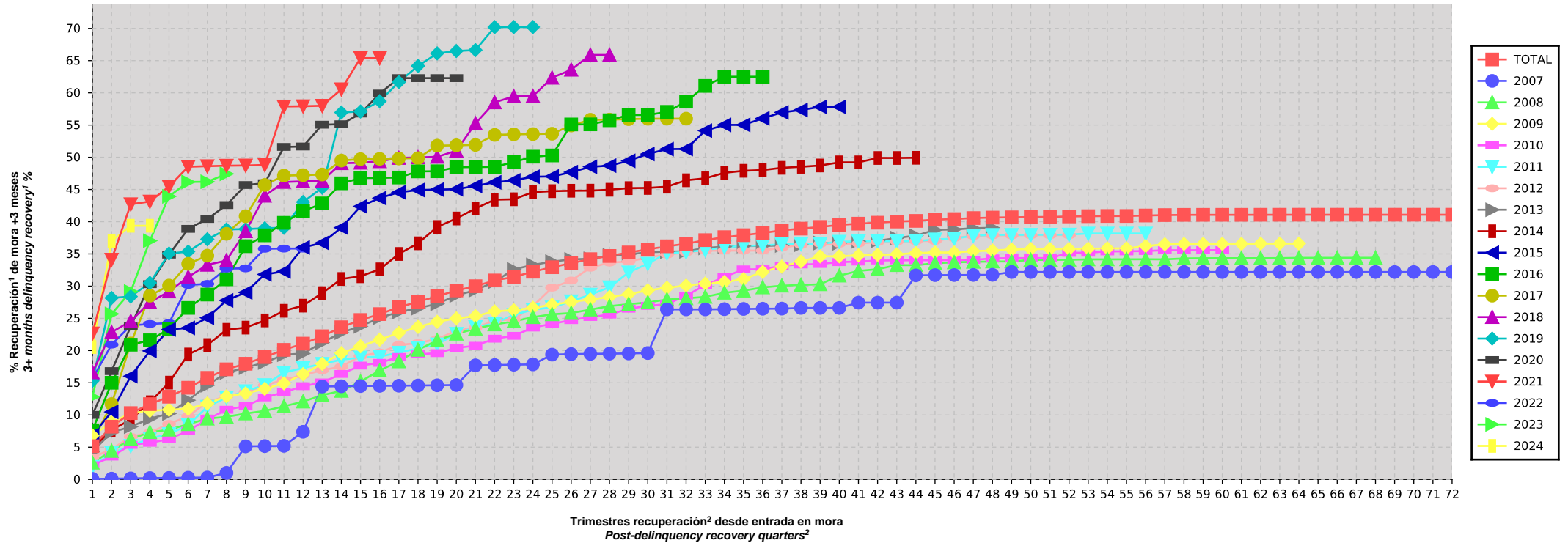
Análisis de Morosidad: Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora<sup>2</sup>  
 Delinquency analysis: 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

Fecha / Date: 31/10/2024

Divisa / Currency: EUR

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<sup>1</sup> 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.

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

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Entrada en mora <sup>3</sup> Delinquency <sup>3</sup>	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Saldo Vivo Activos entrada mora <sup>3</sup> (Ppal. Miles €) Outstanding Balance of Assets upon delinquency <sup>3</sup> (€ thou. Principal)	521.677,935	2.232,246	85.329,106	99.939,089	48.540,997	49.955,223	60.421,585	52.054,785	34.391,310	21.098,417	14.789,745	9.793,655	7.002,343	6.652,705	6.515,899	3.365,346	2.238,916	10.300,384	7.056,182
Nº activos / Nº. of assets	3.115	13	466	556	269	294	350	310	211	137	101	65	57	51	47	28	24	78	58
1	5,15%	0,08%	2,59%	6,81%	2,20%	1,95%	3,41%	4,32%	4,79%	6,86%	7,62%	5,87%	16,61%	15,30%	10,01%	22,66%	15,63%	12,82%	20,54%
2	8,18%	0,12%	4,42%	8,84%	3,54%	4,13%	4,70%	7,30%	7,67%	10,47%	15,00%	11,69%	22,85%	28,17%	16,81%	34,10%	20,92%	25,69%	37,01%
3	10,29%	0,15%	6,27%	10,27%	5,35%	5,20%	6,60%	8,18%	9,29%	16,03%	20,90%	21,10%	24,56%	28,39%	23,75%	42,71%	23,89%	29,17%	39,37%
4	11,69%	0,21%	7,32%	10,65%	5,68%	6,35%	7,28%	9,43%	11,98%	19,94%	21,59%	28,52%	27,49%	30,51%	30,30%	43,13%	24,12%	37,04%	39,37%
5	12,83%	0,23%	7,71%	10,81%	6,23%	7,05%	8,61%	10,21%	15,02%	23,27%	23,35%	30,08%	29,17%	35,06%	34,88%	45,46%	24,27%	43,93%	
6	14,23%	0,27%	8,57%	10,96%	7,56%	8,42%	9,80%	12,29%	19,39%	23,51%	26,62%	33,46%	31,42%	35,36%	38,89%	48,52%	30,19%	46,17%	
7	15,77%	0,29%	9,43%	11,78%	9,32%	11,28%	12,01%	14,60%	20,85%	25,08%	28,69%	34,72%	33,30%	37,28%	40,42%	48,62%	30,34%	46,19%	
8	17,09%	1,01%	9,71%	12,89%	10,81%	12,71%	12,89%	16,58%	23,22%	27,78%	31,06%	38,12%	33,97%	38,79%	42,58%	48,69%	32,71%	47,42%	
9	17,95%	5,13%	10,22%	13,35%	11,39%	13,69%	13,59%	17,35%	23,56%	29,02%	36,19%	40,85%	38,51%	38,85%	45,69%	48,72%	32,76%		
10	18,99%	5,17%	10,63%	14,06%	12,72%	14,64%	14,58%	18,15%	24,68%	31,82%	37,88%	45,70%	44,02%	38,98%	45,96%	48,81%	35,80%		
11	20,11%	5,21%	11,34%	14,91%	13,53%	16,58%	15,47%	19,35%	26,17%	32,28%	39,82%	47,15%	46,16%	39,07%	51,60%	57,88%	35,82%		
12	21,07%	7,39%	12,08%	16,34%	14,47%	17,30%	16,19%	19,53%	26,97%	36,00%	41,61%	47,21%	46,26%	43,05%	51,66%	57,92%	35,82%		
13	22,21%	14,42%	13,08%	17,93%	15,05%	17,94%	16,95%	21,23%	28,91%	36,70%	42,84%	47,32%	46,33%	45,27%	55,06%	57,99%			
14	23,62%	14,46%	13,74%	19,61%	16,37%	18,58%	17,50%	22,78%	31,10%	39,07%	45,95%	49,49%	49,07%	56,95%	55,12%	60,55%			
15	24,74%	14,49%	15,19%	20,67%	17,67%	18,92%	19,14%	23,76%	31,53%	42,38%	46,76%	49,71%	49,15%	57,10%	56,79%	65,39%			
16	25,66%	14,52%	16,91%	21,70%	18,09%	19,06%	19,69%	25,09%	32,61%	43,67%	46,80%	49,75%	49,37%	58,70%	59,89%	65,39%			
17	26,72%	14,54%	18,32%	22,74%	19,00%	19,68%	20,86%	25,97%	34,99%	44,56%	46,85%	49,81%	49,89%	61,67%	62,28%				
18	27,58%	14,58%	20,11%	23,67%	19,42%	20,36%	21,16%	26,57%	36,64%	44,92%	47,81%	49,86%	49,98%	64,16%	62,28%				
19	28,42%	14,61%	21,59%	24,46%	19,60%	20,96%	21,79%	27,25%	39,18%	44,98%	47,83%	51,80%	50,06%	66,12%	62,28%				
20	29,33%	14,65%	22,60%	25,00%	20,42%	22,61%	23,07%	28,56%	40,49%	45,03%	48,45%	51,85%	51,01%	66,49%	62,28%				

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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
21	29,98%	17,71%	23,39%	25,35%	20,75%	23,64%	23,54%	29,37%	42,05%	45,55%	48,48%	51,91%	55,24%	66,63%					
22	30,88%	17,75%	24,05%	26,09%	21,84%	24,19%	24,63%	30,67%	43,42%	46,11%	48,50%	53,47%	58,51%	70,20%					
23	31,43%	17,81%	24,52%	26,26%	22,29%	25,54%	24,84%	32,60%	43,48%	46,40%	49,25%	53,55%	59,46%	70,20%					
24	32,23%	17,85%	25,18%	26,64%	23,57%	26,34%	26,90%	33,29%	44,59%	46,98%	50,09%	53,60%	59,48%	70,20%					
25	32,93%	19,37%	25,63%	27,13%	24,15%	26,69%	29,76%	33,80%	44,74%	47,02%	50,28%	53,65%	62,34%						
26	33,56%	19,45%	25,82%	27,55%	24,72%	27,65%	30,86%	34,15%	44,80%	47,68%	55,09%	54,94%	63,58%						
27	34,19%	19,49%	26,35%	27,93%	25,21%	28,68%	32,86%	34,24%	44,82%	48,51%	55,11%	55,82%	65,88%						
28	34,67%	19,52%	26,90%	28,32%	25,58%	29,82%	33,66%	34,76%	44,96%	48,70%	55,74%	55,84%	65,88%						
29	35,22%	19,55%	27,20%	28,76%	26,50%	32,13%	33,81%	34,93%	45,21%	49,44%	56,55%	55,92%							
30	35,70%	19,61%	27,47%	29,34%	26,93%	33,48%	34,45%	35,25%	45,24%	50,50%	56,57%	55,98%							
31	36,18%	26,39%	27,91%	29,74%	27,21%	35,12%	34,90%	35,36%	45,43%	51,26%	57,04%	55,99%							
32	36,57%	26,39%	28,10%	30,09%	28,53%	35,27%	35,21%	35,40%	46,43%	51,28%	58,63%	55,99%							
33	37,13%	26,39%	28,33%	30,39%	30,16%	35,59%	35,49%	35,92%	46,73%	54,13%	61,07%								
34	37,60%	26,42%	28,97%	30,63%	31,43%	36,03%	35,51%	36,11%	47,58%	55,02%	62,50%								
35	37,90%	26,46%	29,30%	31,08%	32,60%	36,25%	35,51%	36,22%	47,90%	55,03%	62,50%								
36	38,25%	26,49%	29,80%	32,20%	32,62%	36,30%	35,51%	36,23%	48,01%	56,03%	62,50%								
37	38,65%	26,51%	30,07%	33,03%	33,16%	36,51%	35,98%	36,30%	48,36%	56,96%									
38	38,92%	26,62%	30,18%	33,81%	33,36%	36,54%	36,39%	36,43%	48,52%	57,34%									
39	39,18%	26,62%	30,29%	34,62%	33,44%	36,55%	36,57%	36,69%	48,72%	57,82%									
40	39,49%	26,62%	31,63%	34,63%	33,72%	36,90%	36,58%	36,65%	49,21%	57,82%									
41	39,69%	27,44%	32,36%	34,77%	33,81%	36,95%	36,60%	36,96%	49,21%										
42	39,84%	27,44%	32,63%	34,84%	33,97%	36,96%	36,85%	37,02%	49,89%										
43	40,02%	27,44%	33,26%	34,94%	34,00%	36,96%	36,90%	37,47%	49,89%										
44	40,12%	31,67%	33,24%	35,13%	34,01%	36,97%	37,00%	37,83%	49,92%										
45	40,31%	31,71%	33,56%	35,22%	34,02%	37,25%	37,02%	38,73%											
46	40,40%	31,72%	33,69%	35,22%	34,03%	37,36%	37,49%	38,80%											
47	40,56%	31,73%	33,77%	35,44%	34,06%	37,82%	37,79%	38,98%											

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48	40,64%	31,75%	33,82%	35,52%	34,31%	37,95%	37,89%	39,05%											
49	40,68%	32,19%	33,82%	35,69%	34,34%	37,95%	37,89%												
50	40,73%	32,19%	34,07%	35,75%	34,35%	37,96%	37,92%												
51	40,73%	32,19%	34,07%	35,75%	34,35%	37,97%	37,92%												
52	40,82%	32,19%	34,09%	35,76%	35,17%	37,99%	37,92%												
53	40,85%	32,19%	34,15%	35,80%	35,19%	38,16%													
54	40,88%	32,19%	34,15%	35,85%	35,39%	38,17%													
55	40,88%	32,19%	34,16%	35,86%	35,39%	38,17%													
56	40,96%	32,19%	34,17%	36,22%	35,45%	38,17%													
57	41,02%	32,19%	34,15%	36,49%	35,57%														
58	41,06%	32,19%	34,29%	36,55%	35,57%														
59	41,06%	32,19%	34,33%	36,55%	35,59%														
60	41,06%	32,19%	34,33%	36,55%	35,59%														
61	41,06%	32,19%	34,33%	36,55%															
62	41,07%	32,19%	34,34%	36,59%															
63	41,07%	32,19%	34,34%	36,59%															
64	41,08%	32,19%	34,38%	36,59%															
65	41,08%	32,19%	34,39%																
66	41,08%	32,19%	34,39%																
67	41,08%	32,19%	34,39%																
68	41,08%	32,19%	34,39%																
69	41,08%	32,19%																	
70	41,08%	32,19%																	
71	41,08%	32,19%																	
72	41,08%	32,19%																	

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