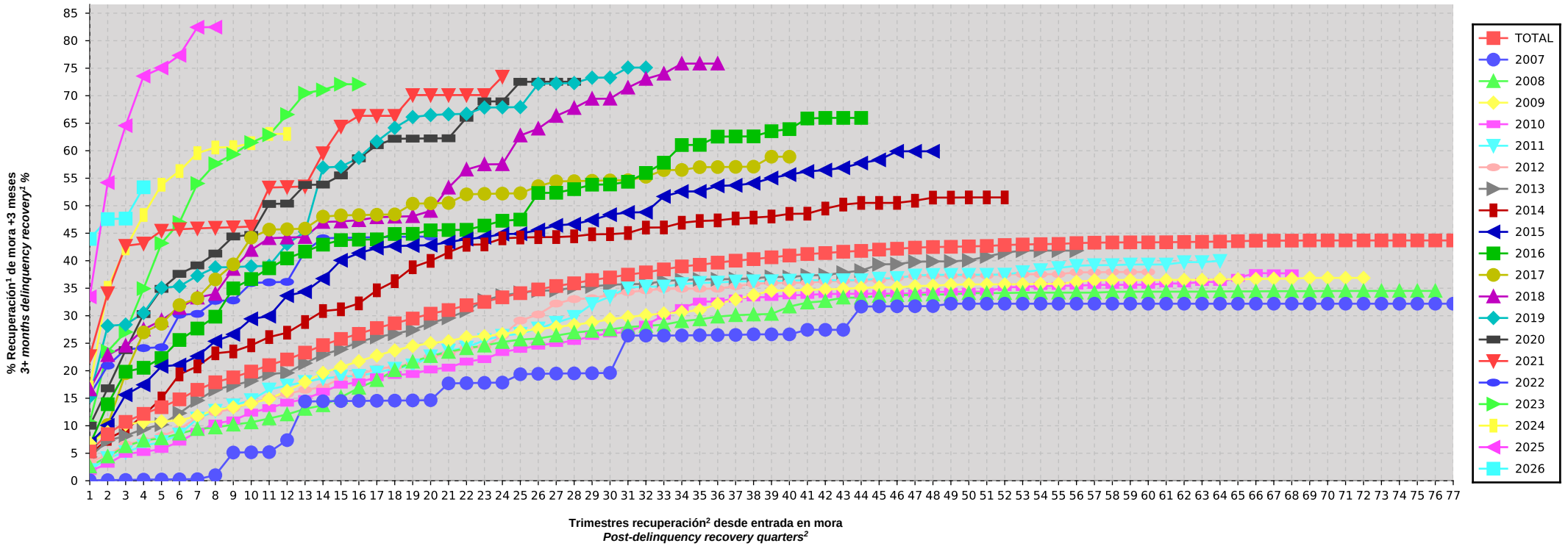
BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

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

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **31/10/2026**
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*



[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.

[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

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

Activos / *Assets:* Préstamos hipotecarios vivienda (CTHs) / *Residential mortgage loans (PTCs)*
Fecha / *Date:* 31/10/2026
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*

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	2026
Σ Saldo Vivo Activos entrada mora[3](Ppal. Miles €) *Outstanding Balance of Assets upon delinquency[3](€ thou. Principal) Σ*	527.857,737	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	8.111,842	3.307,398	1.816,744
Nº activos */ Nº. of assets*	3.171	13	466	556	269	294	350	310	211	137	101	65	57	51	47	28	24	78	66	31	17
1	5,32%	0,08%	2,59%	6,81%	1,75%	1,95%	3,41%	4,32%	4,73%	6,86%	6,53%	5,87%	16,61%	15,30%	10,01%	22,66%	15,63%	10,67%	16,95%	33,43%	43,96%
2	8,47%	0,12%	4,42%	8,84%	3,09%	4,13%	4,70%	7,30%	7,61%	10,08%	13,91%	10,13%	22,85%	28,17%	16,81%	34,10%	20,92%	23,54%	35,08%	54,21%	47,57%
3	10,70%	0,15%	6,27%	10,27%	4,90%	5,20%	6,60%	8,18%	9,23%	15,64%	19,83%	19,54%	24,56%	28,39%	23,75%	42,71%	23,89%	27,04%	42,25%	64,57%	47,67%
4	12,17%	0,21%	7,32%	10,65%	5,23%	6,35%	7,28%	9,43%	11,92%	17,45%	20,54%	26,97%	27,49%	30,51%	30,30%	43,13%	24,12%	34,93%	48,32%	73,56%	53,35%
5	13,37%	0,23%	7,71%	10,81%	5,79%	7,05%	8,14%	10,21%	14,96%	20,80%	22,31%	28,54%	29,17%	35,06%	34,88%	45,46%	24,27%	43,18%	53,82%	75,05%	
6	14,80%	0,27%	8,57%	10,96%	7,11%	8,42%	9,34%	12,29%	19,33%	21,05%	25,59%	31,93%	31,42%	35,36%	37,62%	45,73%	30,19%	46,96%	56,30%	77,33%	
7	16,54%	0,29%	9,40%	11,78%	8,88%	11,30%	11,55%	14,60%	20,80%	22,64%	27,68%	33,20%	33,30%	37,28%	39,15%	45,87%	30,34%	54,04%	59,56%	82,45%	
8	17,90%	1,01%	9,69%	12,89%	10,40%	12,73%	12,43%	16,58%	23,17%	25,36%	29,83%	36,60%	33,97%	38,79%	41,30%	45,99%	32,71%	57,63%	60,59%	82,46%	
9	18,80%	5,13%	10,21%	13,35%	10,97%	13,71%	13,13%	17,35%	23,51%	26,61%	34,97%	39,34%	38,51%	38,85%	44,41%	46,08%	32,79%	59,35%	60,66%		
10	19,85%	5,17%	10,62%	14,06%	12,39%	14,66%	14,14%	18,15%	24,62%	29,44%	36,67%	44,20%	41,96%	38,98%	44,69%	46,21%	35,95%	61,50%	61,37%		
11	21,01%	5,21%	11,33%	14,91%	13,20%	16,60%	15,05%	19,44%	26,12%	29,91%	38,63%	45,66%	44,10%	39,07%	50,33%	53,31%	36,08%	62,88%	63,05%		
12	22,05%	7,39%	12,06%	16,34%	14,20%	17,31%	15,77%	19,62%	26,92%	33,65%	40,43%	45,73%	44,22%	43,05%	50,39%	53,39%	36,16%	66,58%	63,05%		
13	23,30%	14,42%	13,07%	17,96%	14,86%	17,96%	16,53%	21,38%	28,86%	34,37%	41,66%	45,85%	44,30%	45,27%	53,78%	53,51%	41,73%	70,47%			
14	24,66%	14,46%	13,72%	19,63%	16,18%	18,60%	17,03%	22,94%	30,85%	36,76%	42,93%	48,02%	47,05%	56,95%	53,85%	59,54%	44,09%	71,05%			
15	25,78%	14,49%	15,17%	20,69%	17,48%	18,94%	18,67%	23,91%	31,17%	40,08%	43,75%	48,25%	47,14%	57,10%	55,51%	64,38%	44,16%	72,09%			
16	26,70%	14,52%	16,89%	21,72%	17,90%	19,08%	19,23%	25,25%	32,24%	41,39%	43,83%	48,30%	47,37%	58,70%	58,62%	66,34%	44,22%	72,09%			
17	27,76%	14,54%	18,30%	22,76%	18,81%	19,69%	20,39%	26,12%	34,63%	42,30%	43,89%	48,36%	47,91%	61,67%	61,01%	66,34%	44,28%				
18	28,62%	14,58%	20,09%	23,69%	19,24%	20,38%	20,70%	26,72%	36,28%	42,67%	44,86%	48,42%	48,01%	64,16%	62,18%	66,34%	44,34%				
19	29,49%	14,61%	21,65%	24,48%	19,41%	20,98%	21,32%	27,41%	38,82%	42,76%	44,89%	50,37%	48,10%	66,12%	62,20%	70,12%	44,37%				
20	30,37%	14,65%	22,67%	25,02%	20,24%	22,62%	22,57%	28,71%	39,97%	42,83%	45,52%	50,43%	49,06%	66,49%	62,24%	70,12%	44,39%				

[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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BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

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

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **31/10/2026**
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	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
21	31,03%	17,71%	23,43%	25,37%	20,57%	23,66%	23,04%	29,60%	41,53%	43,36%	45,58%	50,50%	53,29%	66,64%	62,27%	70,12%					
22	31,92%	17,75%	24,09%	26,11%	21,67%	24,21%	24,13%	30,90%	42,90%	43,94%	45,62%	52,07%	56,57%	66,70%	65,99%	70,12%					
23	32,51%	17,81%	24,56%	26,28%	22,11%	25,56%	24,34%	32,83%	42,96%	44,25%	46,39%	52,16%	57,52%	67,85%	68,97%	70,12%					
24	33,35%	17,85%	25,22%	26,66%	23,40%	26,36%	26,40%	33,68%	44,07%	44,85%	47,27%	52,21%	57,55%	67,88%	68,97%	73,46%					
25	34,10%	19,37%	25,67%	27,15%	23,98%	26,73%	29,12%	34,18%	44,22%	44,91%	47,48%	52,27%	62,77%	67,92%	72,53%						
26	34,78%	19,45%	25,86%	27,58%	24,56%	27,69%	30,22%	34,53%	44,29%	45,59%	52,31%	53,56%	64,01%	72,17%	72,54%						
27	35,40%	19,49%	26,39%	27,95%	25,05%	28,73%	32,22%	34,62%	44,30%	46,44%	52,36%	54,44%	66,33%	72,24%	72,54%						
28	35,90%	19,52%	26,94%	28,34%	25,42%	29,80%	33,03%	35,15%	44,44%	46,65%	53,01%	54,47%	67,76%	72,29%	72,54%						
29	36,49%	19,55%	27,24%	28,78%	26,34%	32,14%	33,18%	35,32%	44,80%	47,40%	53,83%	54,54%	69,44%	73,27%							
30	36,96%	19,61%	27,51%	29,36%	26,78%	33,49%	33,84%	35,63%	44,83%	48,38%	53,86%	54,61%	69,46%	73,30%							
31	37,47%	26,39%	27,96%	29,76%	27,06%	35,14%	34,29%	35,74%	45,03%	48,78%	54,36%	54,64%	71,47%	75,11%							
32	37,89%	26,39%	28,14%	30,11%	28,38%	35,29%	34,61%	35,78%	46,03%	48,82%	55,96%	55,26%	73,06%	75,11%							
33	38,42%	26,39%	28,37%	30,42%	30,00%	35,32%	34,89%	36,31%	46,05%	51,68%	57,83%	56,47%	74,01%								
34	38,97%	26,42%	29,01%	30,66%	31,39%	35,76%	34,91%	36,50%	46,91%	52,58%	61,03%	56,51%	75,84%								
35	39,26%	26,46%	29,34%	31,03%	32,56%	35,98%	34,91%	36,60%	47,22%	52,61%	61,06%	57,01%	75,84%								
36	39,65%	26,49%	29,84%	32,15%	32,59%	36,03%	34,91%	36,62%	47,33%	53,61%	62,56%	57,03%	75,84%								
37	40,01%	26,51%	30,11%	32,97%	33,13%	36,24%	35,38%	36,69%	47,69%	53,70%	62,59%	57,06%									
38	40,29%	26,62%	30,22%	33,76%	33,33%	36,27%	35,79%	36,81%	47,84%	54,09%	62,61%	57,10%									
39	40,62%	26,62%	30,33%	34,57%	33,41%	36,28%	35,98%	37,07%	48,04%	55,04%	63,55%	58,91%									
40	40,94%	26,62%	31,67%	34,58%	33,70%	36,39%	35,99%	37,03%	48,53%	55,66%	63,93%	58,91%									
41	41,22%	27,44%	32,40%	34,72%	33,79%	36,44%	36,02%	37,34%	48,56%	56,23%	65,86%										
42	41,40%	27,44%	32,66%	34,79%	33,96%	36,45%	36,26%	37,40%	49,49%	56,48%	65,97%										
43	41,64%	27,44%	33,30%	34,89%	33,98%	36,46%	36,31%	37,84%	50,21%	56,90%	65,97%										
44	41,79%	31,67%	33,28%	35,07%	34,00%	36,46%	36,42%	38,21%	50,51%	57,76%	65,97%										
45	42,02%	31,71%	33,60%	35,17%	34,01%	36,75%	36,44%	39,33%	50,51%	58,34%											
46	42,18%	31,72%	33,73%	35,16%	34,02%	36,86%	36,91%	39,40%	50,52%	59,90%											
47	42,38%	31,73%	33,81%	35,38%	34,05%	37,32%	37,21%	39,81%	50,91%	59,90%											

[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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BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

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

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **31/10/2026**
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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
48	42,49%	31,75%	33,86%	35,47%	34,32%	37,43%	37,29%	39,87%	51,48%	59,90%											
49	42,53%	32,19%	33,86%	35,64%	34,36%	37,44%	37,29%	39,88%	51,48%												
50	42,61%	32,19%	34,11%	35,70%	34,37%	37,45%	37,32%	40,08%	51,51%												
51	42,68%	32,19%	34,11%	35,70%	34,37%	37,45%	37,32%	40,76%	51,51%												
52	42,85%	32,19%	34,13%	35,70%	35,19%	37,48%	37,54%	41,47%	51,51%												
53	42,95%	32,19%	34,19%	35,74%	35,21%	37,94%	37,55%	41,83%													
54	43,01%	32,19%	34,19%	35,80%	35,41%	38,29%	37,54%	41,84%													
55	43,06%	32,19%	34,20%	35,80%	35,41%	38,68%	37,56%	41,84%													
56	43,21%	32,19%	34,21%	36,16%	35,47%	39,08%	37,90%	41,84%													
57	43,28%	32,19%	34,19%	36,43%	35,61%	39,20%	37,90%														
58	43,32%	32,19%	34,33%	36,49%	35,61%	39,20%	37,95%														
59	43,34%	32,19%	34,37%	36,49%	35,63%	39,31%	37,95%														
60	43,34%	32,19%	34,37%	36,49%	35,63%	39,31%	37,95%														
61	43,36%	32,19%	34,37%	36,49%	35,86%	39,31%															
62	43,41%	32,19%	34,38%	36,53%	35,86%	39,75%															
63	43,44%	32,19%	34,38%	36,53%	36,14%	39,75%															
64	43,48%	32,19%	34,42%	36,63%	36,14%	39,97%															
65	43,55%	32,19%	34,43%	36,63%	36,89%																
66	43,64%	32,19%	34,43%	36,68%	37,76%																
67	43,65%	32,19%	34,46%	36,74%	37,71%																
68	43,66%	32,19%	34,47%	36,74%	37,71%																
69	43,68%	32,19%	34,47%	36,88%																	
70	43,69%	32,19%	34,50%	36,88%																	
71	43,69%	32,19%	34,51%	36,88%																	
72	43,69%	32,19%	34,51%	36,88%																	
73	43,69%	32,19%	34,51%																		
74	43,69%	32,19%	34,52%																		

[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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BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / ***Portfolio of Securitised Assets***

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

Activos / ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
Fecha / ***Date:*** **31/10/2026**
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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
75	43,69%	32,19%	34,52%																		
76	43,69%	32,19%	34,52%																		
77	43,69%	32,19%																			

[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.

[2] Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.