

# BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de morosidad +3 meses

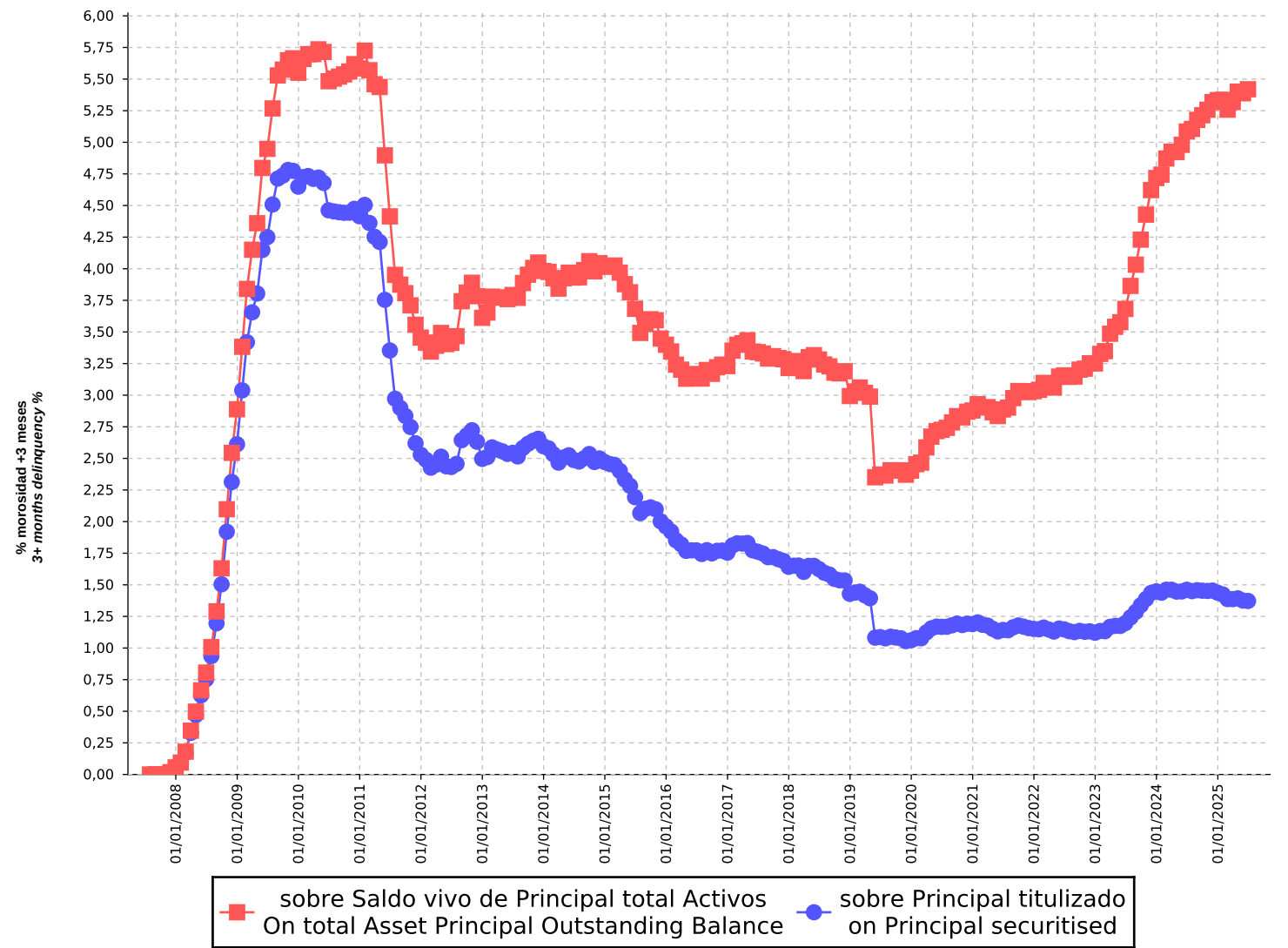
Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/06/2025

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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Activos / Assets: Préstamos hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)  
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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 |
| 31/07/2007                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 31/08/2007                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 30/09/2007                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 31/10/2007                                      | 0,000                                                                                                 | 0,00 %                                                                                            | 0,00 %                                               |
| 30/11/2007                                      | 520,031                                                                                               | 0,02 %                                                                                            | 0,02 %                                               |
| 31/12/2007                                      | 1.632,131                                                                                             | 0,06 %                                                                                            | 0,05 %                                               |
| 31/01/2008                                      | 2.708,180                                                                                             | 0,09 %                                                                                            | 0,09 %                                               |
| 29/02/2008                                      | 5.173,158                                                                                             | 0,18 %                                                                                            | 0,17 %                                               |
| 31/03/2008                                      | 9.874,831                                                                                             | 0,35 %                                                                                            | 0,33 %                                               |
| 30/04/2008                                      | 14.095,468                                                                                            | 0,50 %                                                                                            | 0,47 %                                               |
| 31/05/2008                                      | 18.786,330                                                                                            | 0,67 %                                                                                            | 0,63 %                                               |
| 30/06/2008                                      | 22.605,215                                                                                            | 0,81 %                                                                                            | 0,75 %                                               |
| 31/07/2008                                      | 28.095,582                                                                                            | 1,01 %                                                                                            | 0,94 %                                               |
| 31/08/2008                                      | 35.867,914                                                                                            | 1,29 %                                                                                            | 1,20 %                                               |
| 30/09/2008                                      | 45.121,672                                                                                            | 1,63 %                                                                                            | 1,50 %                                               |
| 31/10/2008                                      | 57.599,590                                                                                            | 2,10 %                                                                                            | 1,92 %                                               |
| 30/11/2008                                      | 69.400,547                                                                                            | 2,54 %                                                                                            | 2,31 %                                               |
| 31/12/2008                                      | 78.349,609                                                                                            | 2,89 %                                                                                            | 2,61 %                                               |
| 31/01/2009                                      | 91.137,836                                                                                            | 3,38 %                                                                                            | 3,04 %                                               |
| 28/02/2009                                      | 102.568,891                                                                                           | 3,84 %                                                                                            | 3,42 %                                               |
| 31/03/2009                                      | 109.661,211                                                                                           | 4,15 %                                                                                            | 3,66 %                                               |
| 30/04/2009                                      | 114.120,727                                                                                           | 4,36 %                                                                                            | 3,80 %                                               |
| 31/05/2009                                      | 124.436,211                                                                                           | 4,80 %                                                                                            | 4,15 %                                               |
| 30/06/2009                                      | 127.502,203                                                                                           | 4,95 %                                                                                            | 4,25 %                                               |
| 31/07/2009                                      | 135.243,094                                                                                           | 5,27 %                                                                                            | 4,51 %                                               |
| 31/08/2009                                      | 141.395,078                                                                                           | 5,53 %                                                                                            | 4,71 %                                               |
| 30/09/2009                                      | 142.108,125                                                                                           | 5,57 %                                                                                            | 4,74 %                                               |
| 31/10/2009                                      | 143.442,703                                                                                           | 5,65 %                                                                                            | 4,78 %                                               |
| 30/11/2009                                      | 143.225,453                                                                                           | 5,66 %                                                                                            | 4,77 %                                               |
| 31/12/2009                                      | 139.469,500                                                                                           | 5,55 %                                                                                            | 4,65 %                                               |
| 31/01/2010                                      | 141.738,672                                                                                           | 5,66 %                                                                                            | 4,72 %                                               |

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

Activos / Assets: Préstamos hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)  
Fecha / Date: 30/06/2025  
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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 |
| 28/02/2010                                      | 141.993,922                                                                                           | 5,70 %                                                                                            | 4,73 %                                               |
| 31/03/2010                                      | 141.314,031                                                                                           | 5,70 %                                                                                            | 4,71 %                                               |
| 30/04/2010                                      | 141.636,375                                                                                           | 5,74 %                                                                                            | 4,72 %                                               |
| 31/05/2010                                      | 140.355,062                                                                                           | 5,71 %                                                                                            | 4,68 %                                               |
| 30/06/2010                                      | 133.863,656                                                                                           | 5,48 %                                                                                            | 4,46 %                                               |
| 31/07/2010                                      | 133.605,469                                                                                           | 5,50 %                                                                                            | 4,45 %                                               |
| 31/08/2010                                      | 133.413,766                                                                                           | 5,52 %                                                                                            | 4,45 %                                               |
| 30/09/2010                                      | 133.260,500                                                                                           | 5,54 %                                                                                            | 4,44 %                                               |
| 31/10/2010                                      | 133.294,312                                                                                           | 5,56 %                                                                                            | 4,44 %                                               |
| 30/11/2010                                      | 134.214,406                                                                                           | 5,62 %                                                                                            | 4,47 %                                               |
| 31/12/2010                                      | 132.448,047                                                                                           | 5,58 %                                                                                            | 4,41 %                                               |
| 31/01/2011                                      | 135.147,109                                                                                           | 5,72 %                                                                                            | 4,50 %                                               |
| 28/02/2011                                      | 130.850,453                                                                                           | 5,57 %                                                                                            | 4,36 %                                               |
| 31/03/2011                                      | 127.570,273                                                                                           | 5,46 %                                                                                            | 4,25 %                                               |
| 30/04/2011                                      | 126.340,742                                                                                           | 5,44 %                                                                                            | 4,21 %                                               |
| 31/05/2011                                      | 112.626,227                                                                                           | 4,90 %                                                                                            | 3,75 %                                               |
| 30/06/2011                                      | 100.598,812                                                                                           | 4,41 %                                                                                            | 3,35 %                                               |
| 31/07/2011                                      | 89.160,992                                                                                            | 3,95 %                                                                                            | 2,97 %                                               |
| 31/08/2011                                      | 86.965,867                                                                                            | 3,87 %                                                                                            | 2,90 %                                               |
| 30/09/2011                                      | 85.081,398                                                                                            | 3,81 %                                                                                            | 2,84 %                                               |
| 31/10/2011                                      | 82.441,680                                                                                            | 3,71 %                                                                                            | 2,75 %                                               |
| 30/11/2011                                      | 78.579,883                                                                                            | 3,56 %                                                                                            | 2,62 %                                               |
| 31/12/2011                                      | 75.865,539                                                                                            | 3,46 %                                                                                            | 2,53 %                                               |
| 31/01/2012                                      | 74.689,641                                                                                            | 3,42 %                                                                                            | 2,49 %                                               |
| 29/02/2012                                      | 72.795,547                                                                                            | 3,34 %                                                                                            | 2,43 %                                               |
| 31/03/2012                                      | 73.501,523                                                                                            | 3,39 %                                                                                            | 2,45 %                                               |
| 30/04/2012                                      | 75.404,320                                                                                            | 3,49 %                                                                                            | 2,51 %                                               |
| 31/05/2012                                      | 73.113,938                                                                                            | 3,40 %                                                                                            | 2,44 %                                               |
| 30/06/2012                                      | 72.958,312                                                                                            | 3,41 %                                                                                            | 2,43 %                                               |
| 31/07/2012                                      | 73.695,844                                                                                            | 3,47 %                                                                                            | 2,46 %                                               |
| 31/08/2012                                      | 79.319,195                                                                                            | 3,74 %                                                                                            | 2,64 %                                               |

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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 |
| 30/09/2012                                      | 80.446,500                                                                                            | 3,81 %                                                                                            | 2,68 %                                               |
| 31/10/2012                                      | 81.680,984                                                                                            | 3,89 %                                                                                            | 2,72 %                                               |
| 30/11/2012                                      | 78.953,375                                                                                            | 3,78 %                                                                                            | 2,63 %                                               |
| 31/12/2012                                      | 74.877,516                                                                                            | 3,61 %                                                                                            | 2,50 %                                               |
| 31/01/2013                                      | 75.322,930                                                                                            | 3,65 %                                                                                            | 2,51 %                                               |
| 28/02/2013                                      | 77.607,992                                                                                            | 3,78 %                                                                                            | 2,59 %                                               |
| 31/03/2013                                      | 77.081,156                                                                                            | 3,77 %                                                                                            | 2,57 %                                               |
| 30/04/2013                                      | 76.681,844                                                                                            | 3,77 %                                                                                            | 2,56 %                                               |
| 31/05/2013                                      | 76.069,234                                                                                            | 3,76 %                                                                                            | 2,54 %                                               |
| 30/06/2013                                      | 76.322,641                                                                                            | 3,79 %                                                                                            | 2,54 %                                               |
| 31/07/2013                                      | 75.452,078                                                                                            | 3,77 %                                                                                            | 2,52 %                                               |
| 31/08/2013                                      | 77.490,031                                                                                            | 3,89 %                                                                                            | 2,58 %                                               |
| 30/09/2013                                      | 78.452,570                                                                                            | 3,95 %                                                                                            | 2,62 %                                               |
| 31/10/2013                                      | 79.169,586                                                                                            | 4,01 %                                                                                            | 2,64 %                                               |
| 30/11/2013                                      | 79.649,180                                                                                            | 4,05 %                                                                                            | 2,66 %                                               |
| 31/12/2013                                      | 77.883,109                                                                                            | 3,98 %                                                                                            | 2,60 %                                               |
| 31/01/2014                                      | 77.355,461                                                                                            | 3,97 %                                                                                            | 2,58 %                                               |
| 28/02/2014                                      | 75.978,070                                                                                            | 3,92 %                                                                                            | 2,53 %                                               |
| 31/03/2014                                      | 73.993,109                                                                                            | 3,84 %                                                                                            | 2,47 %                                               |
| 30/04/2014                                      | 75.212,047                                                                                            | 3,92 %                                                                                            | 2,51 %                                               |
| 31/05/2014                                      | 75.735,141                                                                                            | 3,97 %                                                                                            | 2,52 %                                               |
| 30/06/2014                                      | 74.608,555                                                                                            | 3,93 %                                                                                            | 2,49 %                                               |
| 31/07/2014                                      | 74.256,789                                                                                            | 3,93 %                                                                                            | 2,48 %                                               |
| 31/08/2014                                      | 75.029,688                                                                                            | 3,99 %                                                                                            | 2,50 %                                               |
| 30/09/2014                                      | 76.030,891                                                                                            | 4,06 %                                                                                            | 2,53 %                                               |
| 31/10/2014                                      | 74.137,570                                                                                            | 3,98 %                                                                                            | 2,47 %                                               |
| 30/11/2014                                      | 74.983,195                                                                                            | 4,04 %                                                                                            | 2,50 %                                               |
| 31/12/2014                                      | 74.136,281                                                                                            | 4,02 %                                                                                            | 2,47 %                                               |
| 31/01/2015                                      | 73.656,922                                                                                            | 4,02 %                                                                                            | 2,46 %                                               |
| 28/02/2015                                      | 73.452,680                                                                                            | 4,03 %                                                                                            | 2,45 %                                               |
| 31/03/2015                                      | 72.046,297                                                                                            | 3,97 %                                                                                            | 2,40 %                                               |

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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 |
| 30/04/2015                                      | 69.998,633                                                                                            | 3,88 %                                                                                            | 2,33 %                                               |
| 31/05/2015                                      | 68.489,438                                                                                            | 3,81 %                                                                                            | 2,28 %                                               |
| 30/06/2015                                      | 65.797,062                                                                                            | 3,68 %                                                                                            | 2,19 %                                               |
| 31/07/2015                                      | 62.012,930                                                                                            | 3,49 %                                                                                            | 2,07 %                                               |
| 31/08/2015                                      | 63.043,660                                                                                            | 3,56 %                                                                                            | 2,10 %                                               |
| 30/09/2015                                      | 63.378,414                                                                                            | 3,60 %                                                                                            | 2,11 %                                               |
| 31/10/2015                                      | 62.918,602                                                                                            | 3,59 %                                                                                            | 2,10 %                                               |
| 30/11/2015                                      | 60.058,160                                                                                            | 3,45 %                                                                                            | 2,00 %                                               |
| 31/12/2015                                      | 58.860,234                                                                                            | 3,40 %                                                                                            | 1,96 %                                               |
| 31/01/2016                                      | 57.648,918                                                                                            | 3,35 %                                                                                            | 1,92 %                                               |
| 29/02/2016                                      | 55.555,805                                                                                            | 3,24 %                                                                                            | 1,85 %                                               |
| 31/03/2016                                      | 54.577,664                                                                                            | 3,20 %                                                                                            | 1,82 %                                               |
| 30/04/2016                                      | 53.061,184                                                                                            | 3,13 %                                                                                            | 1,77 %                                               |
| 31/05/2016                                      | 53.179,828                                                                                            | 3,15 %                                                                                            | 1,77 %                                               |
| 30/06/2016                                      | 53.167,820                                                                                            | 3,17 %                                                                                            | 1,77 %                                               |
| 31/07/2016                                      | 52.313,598                                                                                            | 3,13 %                                                                                            | 1,74 %                                               |
| 31/08/2016                                      | 53.226,082                                                                                            | 3,20 %                                                                                            | 1,77 %                                               |
| 30/09/2016                                      | 52.460,188                                                                                            | 3,17 %                                                                                            | 1,75 %                                               |
| 31/10/2016                                      | 53.068,996                                                                                            | 3,22 %                                                                                            | 1,77 %                                               |
| 30/11/2016                                      | 53.124,902                                                                                            | 3,24 %                                                                                            | 1,77 %                                               |
| 31/12/2016                                      | 52.633,551                                                                                            | 3,23 %                                                                                            | 1,75 %                                               |
| 31/01/2017                                      | 54.359,355                                                                                            | 3,35 %                                                                                            | 1,81 %                                               |
| 28/02/2017                                      | 54.849,172                                                                                            | 3,40 %                                                                                            | 1,83 %                                               |
| 31/03/2017                                      | 54.788,926                                                                                            | 3,41 %                                                                                            | 1,83 %                                               |
| 30/04/2017                                      | 54.909,707                                                                                            | 3,43 %                                                                                            | 1,83 %                                               |
| 31/05/2017                                      | 53.184,051                                                                                            | 3,34 %                                                                                            | 1,77 %                                               |
| 30/06/2017                                      | 52.846,766                                                                                            | 3,34 %                                                                                            | 1,76 %                                               |
| 31/07/2017                                      | 52.424,703                                                                                            | 3,33 %                                                                                            | 1,75 %                                               |
| 31/08/2017                                      | 51.551,051                                                                                            | 3,29 %                                                                                            | 1,72 %                                               |
| 30/09/2017                                      | 51.573,777                                                                                            | 3,31 %                                                                                            | 1,72 %                                               |
| 31/10/2017                                      | 51.085,816                                                                                            | 3,29 %                                                                                            | 1,70 %                                               |

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| 30/11/2017                                      | 50.669,305                                                                                            | 3,28 %                                                                                            | 1,69 %                                               |
| 31/12/2017                                      | 49.278,180                                                                                            | 3,21 %                                                                                            | 1,64 %                                               |
| 31/01/2018                                      | 49.535,664                                                                                            | 3,25 %                                                                                            | 1,65 %                                               |
| 28/02/2018                                      | 49.581,520                                                                                            | 3,27 %                                                                                            | 1,65 %                                               |
| 31/03/2018                                      | 48.062,871                                                                                            | 3,19 %                                                                                            | 1,60 %                                               |
| 30/04/2018                                      | 49.495,258                                                                                            | 3,30 %                                                                                            | 1,65 %                                               |
| 31/05/2018                                      | 49.496,156                                                                                            | 3,32 %                                                                                            | 1,65 %                                               |
| 30/06/2018                                      | 48.738,121                                                                                            | 3,28 %                                                                                            | 1,62 %                                               |
| 31/07/2018                                      | 47.871,684                                                                                            | 3,24 %                                                                                            | 1,60 %                                               |
| 31/08/2018                                      | 47.430,863                                                                                            | 3,23 %                                                                                            | 1,58 %                                               |
| 30/09/2018                                      | 46.417,141                                                                                            | 3,18 %                                                                                            | 1,55 %                                               |
| 31/10/2018                                      | 46.078,246                                                                                            | 3,17 %                                                                                            | 1,54 %                                               |
| 30/11/2018                                      | 46.044,293                                                                                            | 3,19 %                                                                                            | 1,53 %                                               |
| 31/12/2018                                      | 42.858,555                                                                                            | 2,99 %                                                                                            | 1,43 %                                               |
| 31/01/2019                                      | 43.155,926                                                                                            | 3,03 %                                                                                            | 1,44 %                                               |
| 28/02/2019                                      | 43.368,613                                                                                            | 3,06 %                                                                                            | 1,45 %                                               |
| 31/03/2019                                      | 42.503,656                                                                                            | 3,02 %                                                                                            | 1,42 %                                               |
| 30/04/2019                                      | 41.816,277                                                                                            | 2,99 %                                                                                            | 1,39 %                                               |
| 31/05/2019                                      | 32.466,029                                                                                            | 2,35 %                                                                                            | 1,08 %                                               |
| 30/06/2019                                      | 32.595,275                                                                                            | 2,37 %                                                                                            | 1,09 %                                               |
| 31/07/2019                                      | 32.303,266                                                                                            | 2,36 %                                                                                            | 1,08 %                                               |
| 31/08/2019                                      | 32.686,314                                                                                            | 2,41 %                                                                                            | 1,09 %                                               |
| 30/09/2019                                      | 32.498,209                                                                                            | 2,40 %                                                                                            | 1,08 %                                               |
| 31/10/2019                                      | 32.314,307                                                                                            | 2,41 %                                                                                            | 1,08 %                                               |
| 30/11/2019                                      | 31.633,605                                                                                            | 2,37 %                                                                                            | 1,05 %                                               |
| 31/12/2019                                      | 31.850,420                                                                                            | 2,40 %                                                                                            | 1,06 %                                               |
| 31/01/2020                                      | 32.346,662                                                                                            | 2,45 %                                                                                            | 1,08 %                                               |
| 29/02/2020                                      | 32.314,852                                                                                            | 2,47 %                                                                                            | 1,08 %                                               |
| 31/03/2020                                      | 33.711,508                                                                                            | 2,59 %                                                                                            | 1,12 %                                               |
| 30/04/2020                                      | 34.671,523                                                                                            | 2,67 %                                                                                            | 1,16 %                                               |
| 31/05/2020                                      | 35.088,723                                                                                            | 2,72 %                                                                                            | 1,17 %                                               |

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Fecha / Date: 30/06/2025  
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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

| % 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 |
| 30/06/2020                                      | 35.025,137                                                                                            | 2,73 %                                                                                            | 1,17 %                                               |
| 31/07/2020                                      | 35.044,852                                                                                            | 2,74 %                                                                                            | 1,17 %                                               |
| 31/08/2020                                      | 35.399,219                                                                                            | 2,78 %                                                                                            | 1,18 %                                               |
| 30/09/2020                                      | 35.803,723                                                                                            | 2,83 %                                                                                            | 1,19 %                                               |
| 31/10/2020                                      | 35.453,020                                                                                            | 2,82 %                                                                                            | 1,18 %                                               |
| 30/11/2020                                      | 35.784,824                                                                                            | 2,87 %                                                                                            | 1,19 %                                               |
| 31/12/2020                                      | 35.676,246                                                                                            | 2,88 %                                                                                            | 1,19 %                                               |
| 31/01/2021                                      | 36.091,078                                                                                            | 2,93 %                                                                                            | 1,20 %                                               |
| 28/02/2021                                      | 35.521,242                                                                                            | 2,90 %                                                                                            | 1,18 %                                               |
| 31/03/2021                                      | 35.328,695                                                                                            | 2,91 %                                                                                            | 1,18 %                                               |
| 30/04/2021                                      | 34.565,543                                                                                            | 2,87 %                                                                                            | 1,15 %                                               |
| 31/05/2021                                      | 33.947,660                                                                                            | 2,83 %                                                                                            | 1,13 %                                               |
| 30/06/2021                                      | 34.279,734                                                                                            | 2,89 %                                                                                            | 1,14 %                                               |
| 31/07/2021                                      | 34.224,609                                                                                            | 2,90 %                                                                                            | 1,14 %                                               |
| 31/08/2021                                      | 34.929,938                                                                                            | 2,98 %                                                                                            | 1,16 %                                               |
| 30/09/2021                                      | 35.356,172                                                                                            | 3,03 %                                                                                            | 1,18 %                                               |
| 31/10/2021                                      | 35.071,008                                                                                            | 3,03 %                                                                                            | 1,17 %                                               |
| 30/11/2021                                      | 34.738,027                                                                                            | 3,02 %                                                                                            | 1,16 %                                               |
| 31/12/2021                                      | 34.542,441                                                                                            | 3,03 %                                                                                            | 1,15 %                                               |
| 31/01/2022                                      | 34.448,371                                                                                            | 3,04 %                                                                                            | 1,15 %                                               |
| 28/02/2022                                      | 34.856,004                                                                                            | 3,10 %                                                                                            | 1,16 %                                               |
| 31/03/2022                                      | 34.387,203                                                                                            | 3,08 %                                                                                            | 1,15 %                                               |
| 30/04/2022                                      | 33.899,371                                                                                            | 3,06 %                                                                                            | 1,13 %                                               |
| 31/05/2022                                      | 34.622,699                                                                                            | 3,15 %                                                                                            | 1,15 %                                               |
| 30/06/2022                                      | 34.425,594                                                                                            | 3,16 %                                                                                            | 1,15 %                                               |
| 31/07/2022                                      | 33.989,781                                                                                            | 3,14 %                                                                                            | 1,13 %                                               |
| 31/08/2022                                      | 33.779,727                                                                                            | 3,15 %                                                                                            | 1,13 %                                               |
| 30/09/2022                                      | 34.074,703                                                                                            | 3,20 %                                                                                            | 1,14 %                                               |
| 31/10/2022                                      | 33.852,402                                                                                            | 3,21 %                                                                                            | 1,13 %                                               |
| 30/11/2022                                      | 33.964,820                                                                                            | 3,25 %                                                                                            | 1,13 %                                               |
| 31/12/2022                                      | 33.628,906                                                                                            | 3,25 %                                                                                            | 1,12 %                                               |

# BBVA RMBS 3 Fondo de Titulización de Activos

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 hipotecarios vivienda (CTHS) / Residential mortgage loans (PTCs)  
Fecha / Date: 30/06/2025  
Divisa / Currency: EUR

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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 |
| 31/01/2023                                      | 34.049,664                                                                                            | 3,33 %                                                                                            | 1,14 %                                               |
| 28/02/2023                                      | 33.982,781                                                                                            | 3,35 %                                                                                            | 1,13 %                                               |
| 31/03/2023                                      | 35.035,688                                                                                            | 3,49 %                                                                                            | 1,17 %                                               |
| 30/04/2023                                      | 35.256,074                                                                                            | 3,54 %                                                                                            | 1,18 %                                               |
| 31/05/2023                                      | 35.257,273                                                                                            | 3,58 %                                                                                            | 1,18 %                                               |
| 30/06/2023                                      | 35.915,625                                                                                            | 3,68 %                                                                                            | 1,20 %                                               |
| 31/07/2023                                      | 37.270,801                                                                                            | 3,86 %                                                                                            | 1,24 %                                               |
| 31/08/2023                                      | 38.571,492                                                                                            | 4,03 %                                                                                            | 1,29 %                                               |
| 30/09/2023                                      | 40.154,086                                                                                            | 4,23 %                                                                                            | 1,34 %                                               |
| 31/10/2023                                      | 41.633,652                                                                                            | 4,43 %                                                                                            | 1,39 %                                               |
| 30/11/2023                                      | 43.060,988                                                                                            | 4,62 %                                                                                            | 1,44 %                                               |
| 31/12/2023                                      | 43.447,621                                                                                            | 4,72 %                                                                                            | 1,45 %                                               |
| 31/01/2024                                      | 43.135,434                                                                                            | 4,74 %                                                                                            | 1,44 %                                               |
| 29/02/2024                                      | 43.839,973                                                                                            | 4,87 %                                                                                            | 1,46 %                                               |
| 31/03/2024                                      | 43.835,391                                                                                            | 4,93 %                                                                                            | 1,46 %                                               |
| 30/04/2024                                      | 43.388,824                                                                                            | 4,92 %                                                                                            | 1,45 %                                               |
| 31/05/2024                                      | 43.423,129                                                                                            | 4,98 %                                                                                            | 1,45 %                                               |
| 30/06/2024                                      | 43.828,766                                                                                            | 5,08 %                                                                                            | 1,46 %                                               |
| 31/07/2024                                      | 43.499,348                                                                                            | 5,11 %                                                                                            | 1,45 %                                               |
| 31/08/2024                                      | 43.716,586                                                                                            | 5,18 %                                                                                            | 1,46 %                                               |
| 30/09/2024                                      | 43.600,934                                                                                            | 5,21 %                                                                                            | 1,45 %                                               |
| 31/10/2024                                      | 43.546,156                                                                                            | 5,26 %                                                                                            | 1,45 %                                               |
| 30/11/2024                                      | 43.634,863                                                                                            | 5,32 %                                                                                            | 1,45 %                                               |
| 31/12/2024                                      | 43.130,918                                                                                            | 5,33 %                                                                                            | 1,44 %                                               |
| 31/01/2025                                      | 42.703,395                                                                                            | 5,34 %                                                                                            | 1,42 %                                               |
| 28/02/2025                                      | 41.613,832                                                                                            | 5,26 %                                                                                            | 1,39 %                                               |
| 31/03/2025                                      | 41.601,848                                                                                            | 5,32 %                                                                                            | 1,39 %                                               |
| 30/04/2025                                      | 41.794,512                                                                                            | 5,40 %                                                                                            | 1,39 %                                               |
| 31/05/2025                                      | 41.265,520                                                                                            | 5,39 %                                                                                            | 1,38 %                                               |
| 30/06/2025                                      | 41.165,297                                                                                            | 5,42 %                                                                                            | 1,37 %                                               |