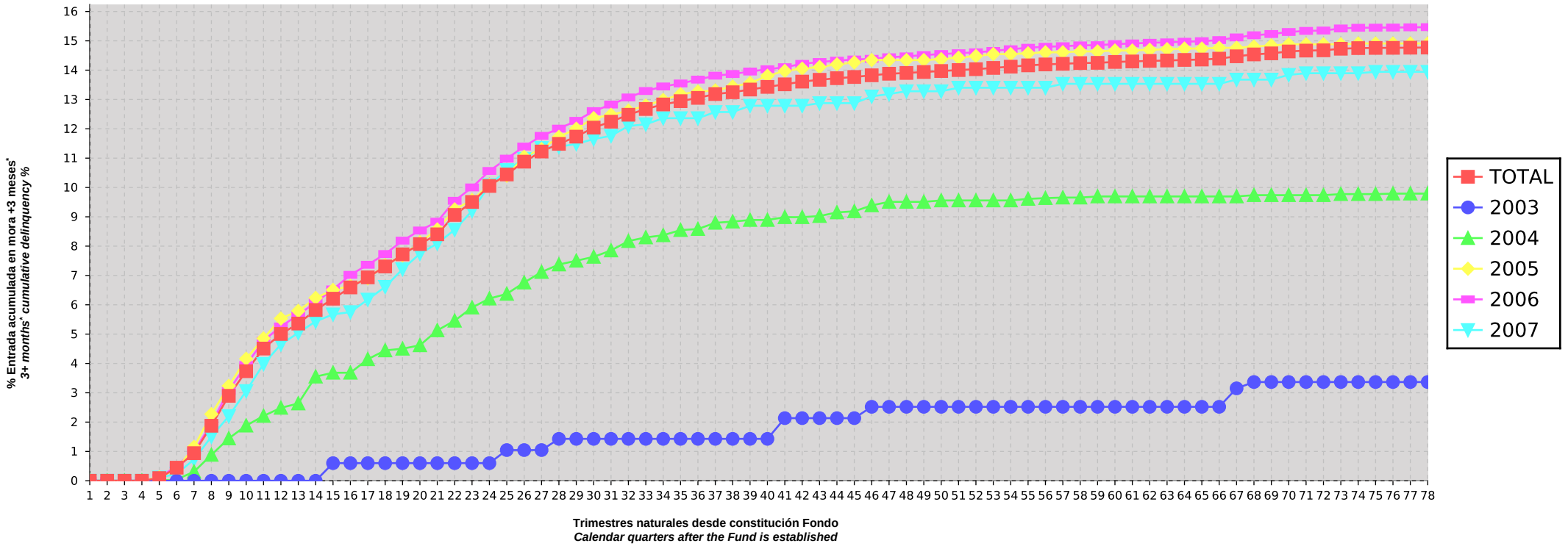
# BBVA RMBS 3 Fondo de Titulización de Activos

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

**Análisis de Morosidad: Tasa de entrada acumulada en dudoso +12 meses* (trimestres naturales desde constitución Fondo) - Detalle por años originación activos**
***Delinquency analysis: 12+ months* cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years***

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

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*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total. En los informes generados a partir de agosto de 2015, incluye además los activos titulizados dados de baja por adjudicación judicial o dación en pago de los inmuebles hipotecados, aunque se encontraran en mora por un periodo inferior al analizado en este informe. Para el cómputo de estos activos titulizados se contempla la fecha en la que se contabiliza la adjudicación o dación en pago del inmueble y el saldo vivo del principal inmediatamente anterior a esa fecha.

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# BBVA RMBS 3 Fondo de Titulización de Activos

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| Originación activo *Asset origination* | TOTAL | | 2003 | | 2004 | | 2005 | | 2006 | | 2007 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Principal titulizado (mill. €) *Principal securitised (€ million)* | 3.000,000 | | 28,460 | | 225,848 | | 399,435 | | 2.190,462 | | 155,795 | |
| Nº activos / *Nº. of assets* | 16.933 | | 230 | | 1.581 | | 2.424 | | 11.835 | | 863 | |
| 1 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 |
| 2 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 |
| 3 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 |
| 4 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | 0 |
| 5 | 0,09% | 16 | 0,00% | 0 | 0,00% | 0 | 0,12% | 3 | 0,10% | 12 | 0,11% | 1 |
| 6 | 0,45% | 74 | 0,00% | 0 | 0,05% | 1 | 0,39% | 10 | 0,52% | 61 | 0,23% | 2 |
| 7 | 0,94% | 153 | 0,00% | 0 | 0,31% | 5 | 1,15% | 25 | 1,00% | 117 | 0,73% | 6 |
| 8 | 1,87% | 307 | 0,00% | 0 | 0,88% | 13 | 2,27% | 51 | 1,96% | 231 | 1,51% | 12 |
| 9 | 2,90% | 475 | 0,00% | 0 | 1,44% | 21 | 3,24% | 73 | 3,07% | 362 | 2,20% | 19 |
| 10 | 3,74% | 619 | 0,00% | 0 | 1,88% | 29 | 4,16% | 95 | 3,95% | 468 | 3,06% | 27 |
| 11 | 4,51% | 741 | 0,00% | 0 | 2,21% | 34 | 4,85% | 112 | 4,78% | 560 | 3,98% | 35 |
| 12 | 5,01% | 825 | 0,00% | 0 | 2,49% | 39 | 5,53% | 128 | 5,26% | 618 | 4,65% | 40 |
| 13 | 5,36% | 888 | 0,00% | 0 | 2,63% | 41 | 5,79% | 136 | 5,65% | 667 | 5,04% | 44 |
| 14 | 5,82% | 967 | 0,00% | 0 | 3,55% | 55 | 6,23% | 147 | 6,08% | 716 | 5,43% | 49 |
| 15 | 6,21% | 1035 | 0,60% | 1 | 3,68% | 58 | 6,51% | 153 | 6,52% | 772 | 5,67% | 51 |
| 16 | 6,59% | 1093 | 0,60% | 1 | 3,68% | 58 | 6,64% | 156 | 7,02% | 826 | 5,75% | 52 |
| 17 | 6,93% | 1147 | 0,60% | 1 | 4,14% | 63 | 6,90% | 164 | 7,36% | 864 | 6,18% | 55 |
| 18 | 7,31% | 1211 | 0,60% | 1 | 4,44% | 67 | 7,35% | 176 | 7,73% | 907 | 6,61% | 60 |
| 19 | 7,72% | 1283 | 0,60% | 1 | 4,50% | 68 | 7,68% | 184 | 8,19% | 965 | 7,21% | 65 |
| 20 | 8,07% | 1345 | 0,60% | 1 | 4,62% | 71 | 8,13% | 195 | 8,53% | 1010 | 7,74% | 68 |

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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 entrada acumulada en dudoso +12 meses* (trimestres naturales desde constitución Fondo) - Detalle por años originación activos**
***Delinquency analysis: 12+ months* cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years***

**Activos /** ***Assets:*** **Préstamos hipotecarios vivienda (CTHs) /** ***Residential mortgage loans (PTCs)***
**Fecha /** ***Date:*** **31/10/2026**
**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 | | 2003 | | 2004 | | 2005 | | 2006 | | 2007 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 21 | 8,40% | 1407 | 0,60% | 1 | 5,13% | 78 | 8,57% | 206 | 8,83% | 1051 | 8,09% | 71 |
| 22 | 9,06% | 1519 | 0,60% | 1 | 5,46% | 84 | 9,25% | 224 | 9,55% | 1135 | 8,56% | 75 |
| 23 | 9,51% | 1597 | 0,60% | 1 | 5,91% | 91 | 9,57% | 233 | 10,00% | 1192 | 9,20% | 80 |
| 24 | 10,05% | 1693 | 0,60% | 1 | 6,21% | 95 | 10,08% | 247 | 10,56% | 1261 | 10,08% | 89 |
| 25 | 10,44% | 1758 | 1,05% | 2 | 6,37% | 98 | 10,40% | 255 | 10,98% | 1310 | 10,60% | 93 |
| 26 | 10,88% | 1834 | 1,05% | 2 | 6,76% | 106 | 11,05% | 271 | 11,40% | 1359 | 10,97% | 96 |
| 27 | 11,23% | 1899 | 1,05% | 2 | 7,12% | 113 | 11,31% | 278 | 11,76% | 1406 | 11,35% | 100 |
| 28 | 11,49% | 1945 | 1,43% | 3 | 7,37% | 117 | 11,73% | 288 | 12,01% | 1436 | 11,39% | 101 |
| 29 | 11,73% | 1990 | 1,43% | 3 | 7,50% | 120 | 12,00% | 297 | 12,27% | 1467 | 11,48% | 103 |
| 30 | 12,04% | 2043 | 1,43% | 3 | 7,63% | 123 | 12,36% | 305 | 12,60% | 1508 | 11,65% | 104 |
| 31 | 12,24% | 2075 | 1,43% | 3 | 7,85% | 128 | 12,48% | 308 | 12,83% | 1531 | 11,76% | 105 |
| 32 | 12,48% | 2120 | 1,43% | 3 | 8,17% | 133 | 12,62% | 312 | 13,07% | 1564 | 12,10% | 108 |
| 33 | 12,68% | 2159 | 1,43% | 3 | 8,30% | 135 | 12,80% | 317 | 13,29% | 1595 | 12,15% | 109 |
| 34 | 12,83% | 2190 | 1,43% | 3 | 8,37% | 137 | 12,98% | 323 | 13,44% | 1616 | 12,36% | 111 |
| 35 | 12,94% | 2212 | 1,43% | 3 | 8,55% | 140 | 13,18% | 330 | 13,55% | 1628 | 12,36% | 111 |
| 36 | 13,06% | 2235 | 1,43% | 3 | 8,58% | 141 | 13,27% | 333 | 13,68% | 1647 | 12,36% | 111 |
| 37 | 13,19% | 2262 | 1,43% | 3 | 8,80% | 145 | 13,31% | 334 | 13,81% | 1667 | 12,57% | 113 |
| 38 | 13,25% | 2276 | 1,43% | 3 | 8,84% | 146 | 13,44% | 339 | 13,87% | 1675 | 12,57% | 113 |
| 39 | 13,34% | 2298 | 1,43% | 3 | 8,89% | 147 | 13,56% | 343 | 13,95% | 1689 | 12,79% | 116 |
| 40 | 13,43% | 2316 | 1,43% | 3 | 8,89% | 147 | 13,81% | 350 | 14,03% | 1700 | 12,79% | 116 |
| 41 | 13,52% | 2334 | 2,14% | 4 | 8,99% | 149 | 13,97% | 355 | 14,10% | 1710 | 12,79% | 116 |
| 42 | 13,61% | 2351 | 2,14% | 4 | 8,99% | 149 | 14,05% | 358 | 14,21% | 1724 | 12,79% | 116 |
| 43 | 13,67% | 2365 | 2,14% | 4 | 9,03% | 150 | 14,11% | 360 | 14,28% | 1734 | 12,88% | 117 |
| 44 | 13,73% | 2376 | 2,14% | 4 | 9,15% | 152 | 14,20% | 362 | 14,32% | 1741 | 12,88% | 117 |
| 45 | 13,77% | 2384 | 2,14% | 4 | 9,19% | 153 | 14,27% | 364 | 14,36% | 1746 | 12,88% | 117 |
| 46 | 13,83% | 2400 | 2,52% | 5 | 9,39% | 157 | 14,34% | 367 | 14,39% | 1752 | 13,10% | 119 |
| 47 | 13,88% | 2415 | 2,52% | 5 | 9,51% | 160 | 14,34% | 367 | 14,44% | 1763 | 13,19% | 120 |

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# BBVA RMBS 3 Fondo de Titulización de Activos

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**Fecha /** ***Date:*** **31/10/2026**
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| | TOTAL | | 2003 | | 2004 | | 2005 | | 2006 | | 2007 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 48 | 13,90% | 2421 | 2,52% | 5 | 9,51% | 160 | 14,34% | 367 | 14,47% | 1768 | 13,28% | 121 |
| 49 | 13,94% | 2427 | 2,52% | 5 | 9,51% | 160 | 14,34% | 367 | 14,52% | 1774 | 13,28% | 121 |
| 50 | 13,97% | 2434 | 2,52% | 5 | 9,56% | 161 | 14,38% | 368 | 14,55% | 1779 | 13,28% | 121 |
| 51 | 14,00% | 2442 | 2,52% | 5 | 9,56% | 161 | 14,43% | 370 | 14,58% | 1784 | 13,40% | 122 |
| 52 | 14,03% | 2451 | 2,52% | 5 | 9,56% | 161 | 14,48% | 373 | 14,61% | 1790 | 13,40% | 122 |
| 53 | 14,08% | 2461 | 2,52% | 5 | 9,56% | 161 | 14,55% | 375 | 14,66% | 1798 | 13,40% | 122 |
| 54 | 14,12% | 2469 | 2,52% | 5 | 9,56% | 161 | 14,55% | 375 | 14,71% | 1806 | 13,40% | 122 |
| 55 | 14,16% | 2477 | 2,52% | 5 | 9,61% | 162 | 14,57% | 376 | 14,76% | 1812 | 13,40% | 122 |
| 56 | 14,20% | 2485 | 2,52% | 5 | 9,64% | 163 | 14,61% | 377 | 14,80% | 1818 | 13,40% | 122 |
| 57 | 14,22% | 2490 | 2,52% | 5 | 9,66% | 164 | 14,61% | 377 | 14,82% | 1821 | 13,53% | 123 |
| 58 | 14,24% | 2496 | 2,52% | 5 | 9,66% | 164 | 14,64% | 378 | 14,85% | 1826 | 13,53% | 123 |
| 59 | 14,25% | 2499 | 2,52% | 5 | 9,69% | 165 | 14,64% | 378 | 14,85% | 1828 | 13,53% | 123 |
| 60 | 14,28% | 2506 | 2,52% | 5 | 9,69% | 165 | 14,67% | 379 | 14,89% | 1834 | 13,53% | 123 |
| 61 | 14,30% | 2510 | 2,52% | 5 | 9,69% | 165 | 14,67% | 379 | 14,91% | 1838 | 13,53% | 123 |
| 62 | 14,32% | 2515 | 2,52% | 5 | 9,69% | 165 | 14,70% | 380 | 14,93% | 1842 | 13,53% | 123 |
| 63 | 14,33% | 2519 | 2,52% | 5 | 9,69% | 165 | 14,72% | 381 | 14,95% | 1845 | 13,53% | 123 |
| 64 | 14,35% | 2526 | 2,52% | 5 | 9,69% | 165 | 14,74% | 383 | 14,97% | 1850 | 13,53% | 123 |
| 65 | 14,36% | 2529 | 2,52% | 5 | 9,69% | 165 | 14,74% | 383 | 14,99% | 1853 | 13,53% | 123 |
| 66 | 14,39% | 2536 | 2,52% | 5 | 9,69% | 165 | 14,76% | 384 | 15,03% | 1859 | 13,53% | 123 |
| 67 | 14,47% | 2553 | 3,15% | 6 | 9,69% | 165 | 14,76% | 384 | 15,12% | 1873 | 13,68% | 125 |
| 68 | 14,54% | 2568 | 3,37% | 7 | 9,74% | 166 | 14,80% | 385 | 15,19% | 1885 | 13,68% | 125 |
| 69 | 14,57% | 2576 | 3,37% | 7 | 9,74% | 166 | 14,84% | 386 | 15,23% | 1892 | 13,68% | 125 |
| 70 | 14,64% | 2591 | 3,37% | 7 | 9,74% | 166 | 14,88% | 387 | 15,30% | 1904 | 13,84% | 127 |
| 71 | 14,67% | 2598 | 3,37% | 7 | 9,74% | 166 | 14,88% | 387 | 15,34% | 1910 | 13,90% | 128 |
| 72 | 14,68% | 2600 | 3,37% | 7 | 9,74% | 166 | 14,88% | 387 | 15,35% | 1912 | 13,90% | 128 |
| 73 | 14,73% | 2613 | 3,37% | 7 | 9,77% | 167 | 14,88% | 387 | 15,42% | 1924 | 13,90% | 128 |
| 74 | 14,75% | 2618 | 3,37% | 7 | 9,77% | 167 | 14,91% | 388 | 15,45% | 1928 | 13,90% | 128 |

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| | TOTAL | | 2003 | | 2004 | | 2005 | | 2006 | | 2007 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 75 | 14,76% | 2620 | 3,37% | 7 | 9,77% | 167 | 14,91% | 388 | 15,45% | 1929 | 13,94% | 129 |
| 76 | 14,76% | 2622 | 3,37% | 7 | 9,79% | 168 | 14,91% | 388 | 15,45% | 1930 | 13,94% | 129 |
| 77 | 14,77% | 2624 | 3,37% | 7 | 9,79% | 168 | 14,91% | 388 | 15,46% | 1932 | 13,94% | 129 |
| 78 | 14,77% | 2625 | 3,37% | 7 | 9,79% | 168 | 14,91% | 388 | 15,47% | 1933 | 13,94% | 129 |

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