

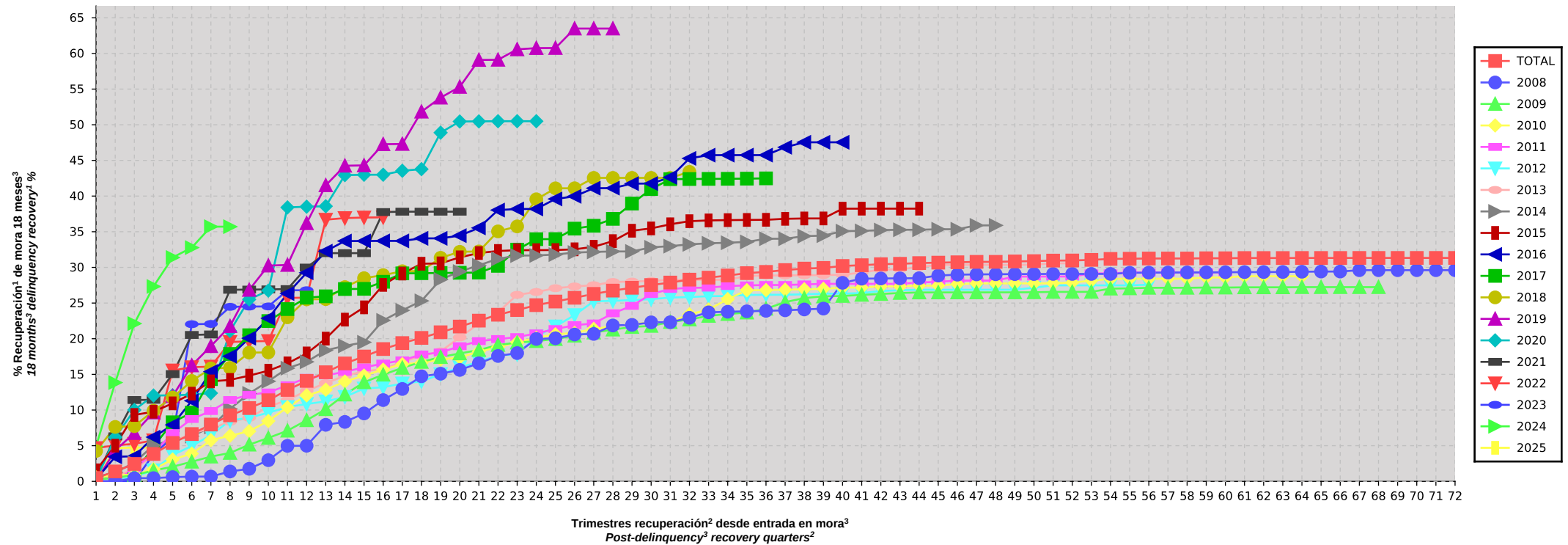
BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +12 meses³ (años desde entrada en mora³) - Detalle por trimestres en mora²
Delinquency analysis: 12+ months³ delinquency recovery¹ rate (years after delinquency² occurs) - Detailed by quarters of occurrence²

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)
Fecha / Date: 31/12/2025
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



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 o de activos titulizados incluidos adicionalmente según se especifica en la nota³ siguiente.
³ 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.
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 or of securitised assets additionally included as specified in note³ below.
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Entrada en mora ³ Delinquency ³	TOTAL	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Σ Saldo Vivo Activos entrada mora ³ (Ppal. Miles €) Outstanding Balance of Assets upon delinquency ³ (€ thou. Principal) Σ	442.561,738	13.364,851	98.713,452	62.593,753	44.504,717	52.723,126	54.512,984	34.835,192	23.678,833	12.487,852	10.892,082	6.450,015	4.379,396	4.449,581	3.673,288	2.255,165	2.274,110	7.348,496	3.424,845
Nº activos / N°. of assets	2.618	74	545	348	244	308	315	209	147	86	75	49	34	35	27	19	21	55	27
1	0,47%	0,00%	0,25%	0,55%	0,01%	0,02%	0,19%	0,63%	1,55%	0,28%	0,03%	4,26%	0,03%	0,17%	0,39%	4,66%	0,00%	4,90%	0,05%
2	1,39%	0,03%	0,49%	0,89%	0,02%	0,10%	0,72%	1,24%	5,01%	3,44%	1,02%	7,63%	4,35%	6,18%	6,31%	5,05%	0,00%	13,85%	4,67%
3	2,44%	0,45%	0,89%	0,93%	1,81%	0,64%	1,66%	2,62%	9,31%	3,52%	1,12%	7,74%	6,77%	10,01%	11,40%	5,26%	0,03%	22,12%	4,74%
4	3,84%	0,45%	1,51%	1,70%	3,97%	1,56%	3,70%	5,05%	9,77%	6,20%	4,86%	9,90%	9,66%	12,03%	11,43%	5,75%	3,80%	27,32%	4,74%
5	5,38%	0,60%	2,05%	3,07%	6,76%	3,70%	5,52%	5,82%	10,94%	7,92%	8,28%	11,75%	11,93%	12,06%	15,04%	15,55%	6,15%	31,39%	
6	6,63%	0,66%	2,75%	3,89%	8,74%	4,96%	6,75%	6,33%	12,30%	11,30%	9,64%	14,08%	16,26%	12,15%	20,53%	16,00%	22,03%	32,77%	
7	7,96%	0,67%	3,47%	5,77%	9,86%	6,48%	7,42%	7,63%	14,02%	15,39%	14,33%	15,84%	18,96%	12,37%	20,60%	16,09%	22,07%	35,71%	
8	9,26%	1,39%	3,98%	6,39%	11,40%	8,53%	8,35%	10,16%	14,22%	17,54%	17,86%	15,92%	21,76%	21,08%	26,86%	19,54%	24,47%	35,71%	
9	10,27%	1,76%	5,14%	7,02%	12,13%	8,93%	8,91%	12,32%	14,82%	20,07%	20,49%	18,05%	26,85%	25,52%	26,89%	19,63%	24,51%		
10	11,38%	2,97%	6,09%	8,47%	12,46%	9,62%	10,47%	14,03%	15,52%	22,86%	22,48%	18,08%	30,25%	26,74%	26,91%	19,67%	24,52%		
11	12,82%	4,98%	7,11%	10,39%	13,47%	10,42%	11,40%	15,86%	16,54%	26,33%	24,15%	23,00%	30,34%	38,41%	26,96%	25,72%	26,79%		
12	14,09%	4,99%	8,57%	12,06%	14,51%	10,84%	12,70%	16,76%	17,94%	29,25%	25,76%	25,52%	36,19%	38,51%	29,97%	25,76%	26,79%		
13	15,30%	7,93%	10,12%	12,85%	14,87%	11,21%	13,77%	18,37%	20,02%	32,27%	25,94%	25,55%	41,51%	38,57%	32,00%	36,69%			
14	16,53%	8,33%	12,17%	13,99%	15,36%	11,84%	14,80%	19,00%	22,67%	33,70%	26,96%	27,23%	44,25%	42,94%	32,00%	36,91%			
15	17,50%	9,52%	13,89%	14,83%	15,98%	13,02%	15,42%	19,49%	24,40%	33,70%	26,99%	28,49%	44,30%	42,99%	32,00%	36,99%			
16	18,55%	11,40%	14,96%	15,66%	16,51%	13,19%	15,74%	22,57%	27,55%	33,71%	27,98%	28,92%	47,27%	42,99%	37,75%	37,01%			
17	19,39%	12,95%	15,91%	16,43%	16,96%	13,72%	16,75%	23,97%	29,14%	33,71%	29,16%	29,46%	47,30%	43,55%	37,81%				
18	20,11%	14,73%	16,75%	16,61%	17,79%	14,00%	17,60%	25,31%	30,51%	34,07%	29,19%	29,48%	51,83%	43,77%	37,81%				
19	20,91%	15,09%	17,43%	17,10%	18,06%	15,03%	18,22%	28,29%	30,57%	34,07%	29,22%	31,34%	53,80%	48,89%	37,81%				
20	21,70%	15,62%	17,94%	17,35%	18,95%	15,98%	20,19%	29,42%	31,41%	34,45%	29,25%	32,18%	55,30%	50,46%	37,81%				

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	TOTAL	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
21	22,53%	16,55%	18,42%	18,23%	19,66%	16,74%	22,12%	30,30%	32,01%	35,54%	29,28%	32,24%	59,09%	50,47%					
22	23,36%	17,58%	19,12%	18,79%	19,94%	17,68%	23,71%	31,20%	32,30%	38,04%	30,22%	35,05%	59,11%	50,50%					
23	24,02%	17,98%	19,45%	19,51%	20,23%	17,81%	26,15%	31,66%	32,41%	38,19%	32,49%	35,75%	60,57%	50,50%					
24	24,71%	19,96%	19,66%	20,12%	20,75%	20,31%	26,55%	31,67%	32,42%	38,19%	33,96%	39,55%	60,75%	50,50%					
25	25,21%	20,06%	19,95%	20,61%	21,35%	21,72%	27,08%	31,80%	32,43%	39,59%	33,97%	41,09%	60,76%						
26	25,74%	20,59%	20,43%	20,82%	21,89%	23,31%	27,33%	32,08%	32,53%	39,96%	35,44%	41,10%	63,49%						
27	26,28%	20,67%	20,86%	21,38%	22,14%	25,25%	27,50%	32,17%	32,89%	41,10%	35,84%	42,55%	63,49%						
28	26,74%	21,85%	21,28%	21,76%	23,56%	25,31%	27,95%	32,23%	33,68%	41,11%	36,80%	42,55%	63,49%						
29	27,14%	21,94%	21,65%	22,03%	24,61%	25,42%	28,01%	32,23%	35,14%	41,74%	38,95%	42,55%							
30	27,53%	22,30%	21,80%	22,29%	26,26%	25,54%	28,10%	32,81%	35,47%	41,76%	40,98%	42,55%							
31	27,87%	22,31%	22,34%	22,32%	26,98%	25,77%	28,27%	32,98%	36,04%	42,62%	42,37%	42,55%							
32	28,28%	22,94%	22,69%	23,42%	27,13%	25,84%	28,27%	33,23%	36,48%	45,28%	42,39%	43,40%							
33	28,56%	23,70%	23,20%	24,08%	27,16%	25,97%	28,27%	33,38%	36,59%	45,74%	42,41%								
34	28,86%	23,78%	23,46%	25,55%	27,38%	25,98%	28,26%	33,46%	36,63%	45,74%	42,42%								
35	29,19%	23,84%	23,67%	26,80%	27,48%	26,14%	28,81%	33,57%	36,65%	45,74%	42,44%								
36	29,37%	23,91%	24,20%	26,82%	27,53%	26,16%	28,86%	34,02%	36,67%	45,74%	42,48%								
37	29,63%	23,98%	25,13%	26,88%	27,53%	26,17%	28,88%	34,02%	36,81%	46,84%									
38	29,83%	24,10%	25,70%	26,93%	27,61%	26,22%	28,90%	34,38%	36,86%	47,54%									
39	29,93%	24,22%	25,94%	26,99%	27,69%	26,31%	28,92%	34,45%	36,86%	47,54%									
40	30,20%	27,84%	25,99%	27,16%	27,69%	26,32%	28,97%	35,09%	38,23%	47,54%									
41	30,31%	28,42%	26,15%	27,18%	27,69%	26,40%	29,28%	35,12%	38,23%										
42	30,45%	28,45%	26,27%	27,33%	27,69%	26,69%	29,68%	35,23%	38,24%										
43	30,50%	28,46%	26,41%	27,34%	27,69%	26,79%	29,73%	35,27%	38,24%										
44	30,60%	28,48%	26,48%	27,44%	27,88%	26,87%	30,05%	35,27%	38,24%										
45	30,67%	28,86%	26,49%	27,45%	27,98%	26,87%	30,35%	35,35%											
46	30,72%	28,98%	26,49%	27,66%	28,14%	26,87%	30,35%	35,35%											
47	30,78%	29,02%	26,49%	27,75%	28,15%	26,87%	30,35%	35,89%											

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.
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	TOTAL	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
48	30,78%	29,04%	26,50%	27,75%	28,15%	26,87%	30,35%	35,89%											
49	30,84%	29,06%	26,50%	27,75%	28,71%	26,87%	30,35%												
50	30,88%	29,07%	26,51%	27,76%	28,71%	27,15%	30,38%												
51	30,95%	29,08%	26,56%	27,78%	28,72%	27,48%	30,57%												
52	30,97%	29,08%	26,56%	27,86%	28,72%	27,48%	30,57%												
53	31,05%	29,08%	26,57%	28,15%	29,16%	27,48%													
54	31,19%	29,08%	27,02%	28,39%	29,16%	27,48%													
55	31,22%	29,24%	27,06%	28,39%	29,29%	27,48%													
56	31,25%	29,26%	27,14%	28,40%	29,29%	27,57%													
57	31,25%	29,28%	27,14%	28,41%	29,29%														
58	31,25%	29,29%	27,14%	28,41%	29,29%														
59	31,28%	29,30%	27,17%	28,59%	29,29%														
60	31,28%	29,32%	27,17%	28,59%	29,29%														
61	31,31%	29,34%	27,21%	28,76%															
62	31,31%	29,35%	27,21%	28,76%															
63	31,31%	29,36%	27,21%	28,76%															
64	31,32%	29,39%	27,23%	28,76%															
65	31,32%	29,42%	27,23%																
66	31,32%	29,42%	27,23%																
67	31,33%	29,61%	27,23%																
68	31,33%	29,61%	27,23%																
69	31,33%	29,61%																	
70	31,33%	29,61%																	
71	31,33%	29,61%																	
72	31,33%	29,61%																	

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