

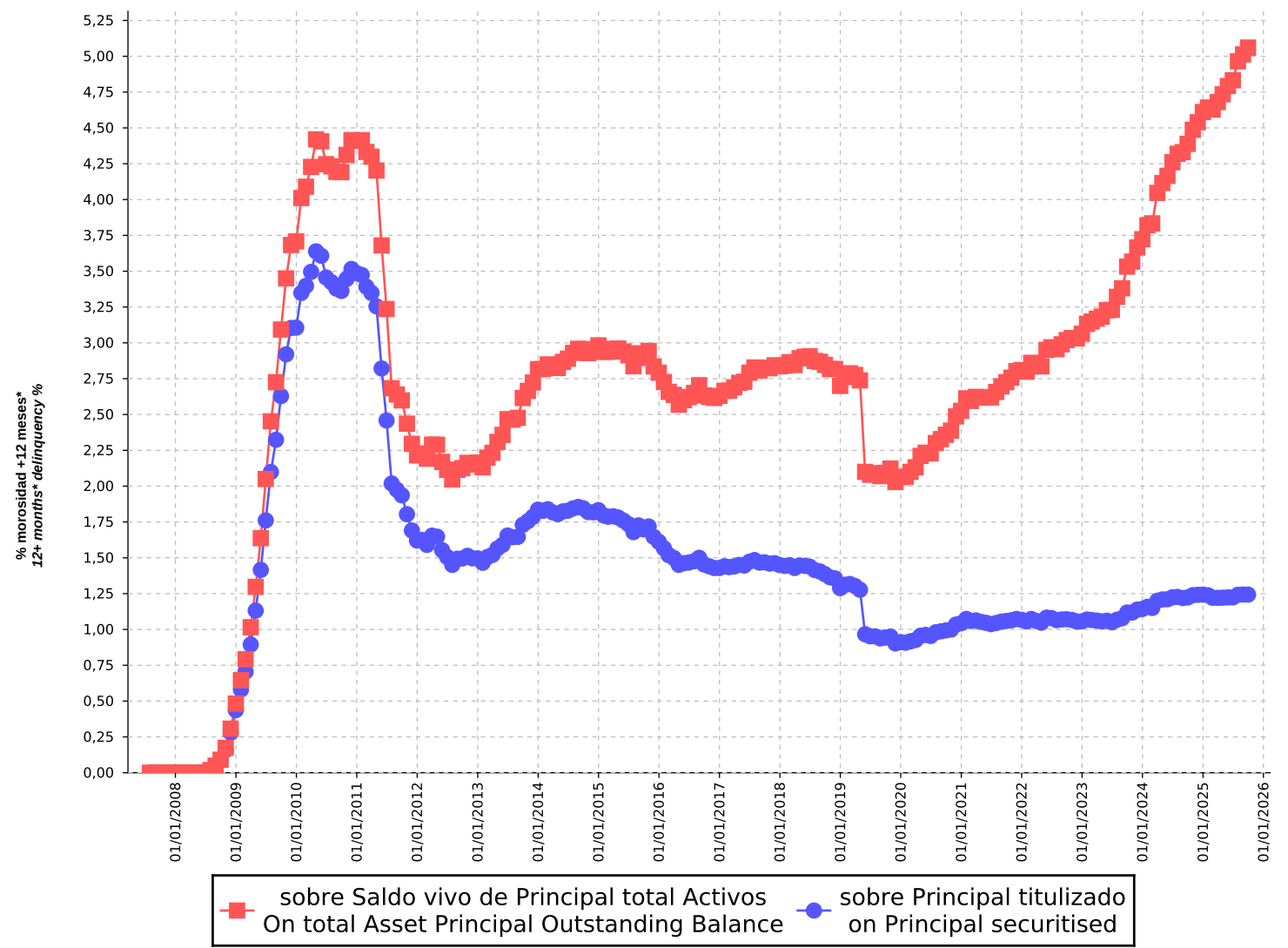
# BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de morosidad +12 meses\*  
Delinquency analysis: 12+ months\* delinquency rate

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)  
Fecha / Date: 30/09/2025  
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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| % morosidad +12 meses*<br>12+ 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                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 31/12/2007                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 31/01/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 29/02/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 31/03/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 30/04/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 31/05/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 30/06/2008                                          | 0,000                                                                                                   | 0,00 %                                                                                            | 0,00 %                                               |
| 31/07/2008                                          | 519,082                                                                                                 | 0,02 %                                                                                            | 0,02 %                                               |
| 31/08/2008                                          | 1.371,827                                                                                               | 0,05 %                                                                                            | 0,05 %                                               |
| 30/09/2008                                          | 2.515,894                                                                                               | 0,09 %                                                                                            | 0,08 %                                               |
| 31/10/2008                                          | 4.766,270                                                                                               | 0,17 %                                                                                            | 0,16 %                                               |
| 30/11/2008                                          | 8.395,240                                                                                               | 0,31 %                                                                                            | 0,28 %                                               |
| 31/12/2008                                          | 13.105,533                                                                                              | 0,48 %                                                                                            | 0,44 %                                               |
| 31/01/2009                                          | 17.395,641                                                                                              | 0,65 %                                                                                            | 0,58 %                                               |
| 28/02/2009                                          | 21.160,219                                                                                              | 0,79 %                                                                                            | 0,71 %                                               |
| 31/03/2009                                          | 26.831,846                                                                                              | 1,02 %                                                                                            | 0,89 %                                               |
| 30/04/2009                                          | 33.946,297                                                                                              | 1,30 %                                                                                            | 1,13 %                                               |
| 31/05/2009                                          | 42.466,598                                                                                              | 1,64 %                                                                                            | 1,42 %                                               |
| 30/06/2009                                          | 52.823,336                                                                                              | 2,05 %                                                                                            | 1,76 %                                               |
| 31/07/2009                                          | 62.962,316                                                                                              | 2,45 %                                                                                            | 2,10 %                                               |
| 31/08/2009                                          | 69.707,008                                                                                              | 2,73 %                                                                                            | 2,32 %                                               |
| 30/09/2009                                          | 78.849,648                                                                                              | 3,09 %                                                                                            | 2,63 %                                               |
| 31/10/2009                                          | 87.605,727                                                                                              | 3,45 %                                                                                            | 2,92 %                                               |
| 30/11/2009                                          | 93.113,305                                                                                              | 3,68 %                                                                                            | 3,10 %                                               |
| 31/12/2009                                          | 93.180,180                                                                                              | 3,71 %                                                                                            | 3,11 %                                               |
| 31/01/2010                                          | 100.455,094                                                                                             | 4,01 %                                                                                            | 3,35 %                                               |

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Delinquency analysis: 12+ months\* delinquency rate

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| % morosidad +12 meses*<br>12+ 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                                          | 101.933,953                                                                                             | 4,09 %                                                                                            | 3,40 %                                               |
| 31/03/2010                                          | 104.863,539                                                                                             | 4,23 %                                                                                            | 3,50 %                                               |
| 30/04/2010                                          | 109.158,844                                                                                             | 4,42 %                                                                                            | 3,64 %                                               |
| 31/05/2010                                          | 108.232,984                                                                                             | 4,41 %                                                                                            | 3,61 %                                               |
| 30/06/2010                                          | 103.684,969                                                                                             | 4,25 %                                                                                            | 3,46 %                                               |
| 31/07/2010                                          | 102.721,711                                                                                             | 4,23 %                                                                                            | 3,42 %                                               |
| 31/08/2010                                          | 101.360,164                                                                                             | 4,19 %                                                                                            | 3,38 %                                               |
| 30/09/2010                                          | 100.871,242                                                                                             | 4,19 %                                                                                            | 3,36 %                                               |
| 31/10/2010                                          | 103.364,523                                                                                             | 4,31 %                                                                                            | 3,45 %                                               |
| 30/11/2010                                          | 105.471,141                                                                                             | 4,41 %                                                                                            | 3,52 %                                               |
| 31/12/2010                                          | 104.584,969                                                                                             | 4,41 %                                                                                            | 3,49 %                                               |
| 31/01/2011                                          | 104.212,812                                                                                             | 4,41 %                                                                                            | 3,47 %                                               |
| 28/02/2011                                          | 101.768,648                                                                                             | 4,33 %                                                                                            | 3,39 %                                               |
| 31/03/2011                                          | 100.456,305                                                                                             | 4,30 %                                                                                            | 3,35 %                                               |
| 30/04/2011                                          | 97.646,719                                                                                              | 4,20 %                                                                                            | 3,25 %                                               |
| 31/05/2011                                          | 84.635,797                                                                                              | 3,68 %                                                                                            | 2,82 %                                               |
| 30/06/2011                                          | 73.753,352                                                                                              | 3,24 %                                                                                            | 2,46 %                                               |
| 31/07/2011                                          | 60.552,465                                                                                              | 2,68 %                                                                                            | 2,02 %                                               |
| 31/08/2011                                          | 59.254,352                                                                                              | 2,64 %                                                                                            | 1,98 %                                               |
| 30/09/2011                                          | 58.081,750                                                                                              | 2,60 %                                                                                            | 1,94 %                                               |
| 31/10/2011                                          | 54.126,180                                                                                              | 2,44 %                                                                                            | 1,80 %                                               |
| 30/11/2011                                          | 50.708,227                                                                                              | 2,30 %                                                                                            | 1,69 %                                               |
| 31/12/2011                                          | 48.615,941                                                                                              | 2,21 %                                                                                            | 1,62 %                                               |
| 31/01/2012                                          | 48.724,715                                                                                              | 2,23 %                                                                                            | 1,62 %                                               |
| 29/02/2012                                          | 47.697,484                                                                                              | 2,19 %                                                                                            | 1,59 %                                               |
| 31/03/2012                                          | 49.640,562                                                                                              | 2,29 %                                                                                            | 1,65 %                                               |
| 30/04/2012                                          | 49.425,336                                                                                              | 2,29 %                                                                                            | 1,65 %                                               |
| 31/05/2012                                          | 46.588,957                                                                                              | 2,17 %                                                                                            | 1,55 %                                               |
| 30/06/2012                                          | 45.169,055                                                                                              | 2,11 %                                                                                            | 1,51 %                                               |
| 31/07/2012                                          | 43.516,801                                                                                              | 2,05 %                                                                                            | 1,45 %                                               |
| 31/08/2012                                          | 44.808,328                                                                                              | 2,11 %                                                                                            | 1,49 %                                               |

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| % morosidad +12 meses*<br>12+ 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                                          | 44.861,402                                                                                              | 2,13 %                                                                                            | 1,50 %                                               |
| 31/10/2012                                          | 45.414,559                                                                                              | 2,16 %                                                                                            | 1,51 %                                               |
| 30/11/2012                                          | 44.894,910                                                                                              | 2,15 %                                                                                            | 1,50 %                                               |
| 31/12/2012                                          | 44.869,234                                                                                              | 2,16 %                                                                                            | 1,50 %                                               |
| 31/01/2013                                          | 43.959,738                                                                                              | 2,13 %                                                                                            | 1,47 %                                               |
| 28/02/2013                                          | 45.151,660                                                                                              | 2,20 %                                                                                            | 1,51 %                                               |
| 31/03/2013                                          | 45.618,719                                                                                              | 2,23 %                                                                                            | 1,52 %                                               |
| 30/04/2013                                          | 46.946,211                                                                                              | 2,31 %                                                                                            | 1,56 %                                               |
| 31/05/2013                                          | 47.704,699                                                                                              | 2,36 %                                                                                            | 1,59 %                                               |
| 30/06/2013                                          | 49.666,195                                                                                              | 2,47 %                                                                                            | 1,66 %                                               |
| 31/07/2013                                          | 49.321,816                                                                                              | 2,46 %                                                                                            | 1,64 %                                               |
| 31/08/2013                                          | 49.376,395                                                                                              | 2,48 %                                                                                            | 1,65 %                                               |
| 30/09/2013                                          | 51.899,016                                                                                              | 2,61 %                                                                                            | 1,73 %                                               |
| 31/10/2013                                          | 52.664,031                                                                                              | 2,67 %                                                                                            | 1,76 %                                               |
| 30/11/2013                                          | 53.571,379                                                                                              | 2,72 %                                                                                            | 1,79 %                                               |
| 31/12/2013                                          | 55.077,535                                                                                              | 2,82 %                                                                                            | 1,84 %                                               |
| 31/01/2014                                          | 54.837,805                                                                                              | 2,82 %                                                                                            | 1,83 %                                               |
| 28/02/2014                                          | 55.171,559                                                                                              | 2,85 %                                                                                            | 1,84 %                                               |
| 31/03/2014                                          | 54.502,957                                                                                              | 2,83 %                                                                                            | 1,82 %                                               |
| 30/04/2014                                          | 54.143,855                                                                                              | 2,82 %                                                                                            | 1,80 %                                               |
| 31/05/2014                                          | 54.712,738                                                                                              | 2,87 %                                                                                            | 1,82 %                                               |
| 30/06/2014                                          | 54.863,105                                                                                              | 2,89 %                                                                                            | 1,83 %                                               |
| 31/07/2014                                          | 55.337,852                                                                                              | 2,93 %                                                                                            | 1,84 %                                               |
| 31/08/2014                                          | 55.644,680                                                                                              | 2,96 %                                                                                            | 1,85 %                                               |
| 30/09/2014                                          | 55.365,328                                                                                              | 2,96 %                                                                                            | 1,85 %                                               |
| 31/10/2014                                          | 54.563,895                                                                                              | 2,93 %                                                                                            | 1,82 %                                               |
| 30/11/2014                                          | 54.519,379                                                                                              | 2,94 %                                                                                            | 1,82 %                                               |
| 31/12/2014                                          | 54.977,586                                                                                              | 2,98 %                                                                                            | 1,83 %                                               |
| 31/01/2015                                          | 53.887,500                                                                                              | 2,94 %                                                                                            | 1,80 %                                               |
| 28/02/2015                                          | 53.603,586                                                                                              | 2,94 %                                                                                            | 1,79 %                                               |
| 31/03/2015                                          | 53.686,816                                                                                              | 2,96 %                                                                                            | 1,79 %                                               |

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| % morosidad +12 meses*<br>12+ 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                                          | 53.441,336                                                                                              | 2,96 %                                                                                            | 1,78 %                                               |
| 31/05/2015                                          | 52.793,594                                                                                              | 2,94 %                                                                                            | 1,76 %                                               |
| 30/06/2015                                          | 52.051,277                                                                                              | 2,91 %                                                                                            | 1,73 %                                               |
| 31/07/2015                                          | 50.375,273                                                                                              | 2,84 %                                                                                            | 1,68 %                                               |
| 31/08/2015                                          | 51.786,383                                                                                              | 2,93 %                                                                                            | 1,73 %                                               |
| 30/09/2015                                          | 50.952,195                                                                                              | 2,89 %                                                                                            | 1,70 %                                               |
| 31/10/2015                                          | 51.555,652                                                                                              | 2,94 %                                                                                            | 1,72 %                                               |
| 30/11/2015                                          | 49.390,047                                                                                              | 2,84 %                                                                                            | 1,65 %                                               |
| 31/12/2015                                          | 48.348,168                                                                                              | 2,79 %                                                                                            | 1,61 %                                               |
| 31/01/2016                                          | 46.986,719                                                                                              | 2,73 %                                                                                            | 1,57 %                                               |
| 29/02/2016                                          | 45.560,621                                                                                              | 2,66 %                                                                                            | 1,52 %                                               |
| 31/03/2016                                          | 44.951,547                                                                                              | 2,64 %                                                                                            | 1,50 %                                               |
| 30/04/2016                                          | 43.532,379                                                                                              | 2,57 %                                                                                            | 1,45 %                                               |
| 31/05/2016                                          | 43.883,590                                                                                              | 2,60 %                                                                                            | 1,46 %                                               |
| 30/06/2016                                          | 44.007,984                                                                                              | 2,62 %                                                                                            | 1,47 %                                               |
| 31/07/2016                                          | 44.275,598                                                                                              | 2,65 %                                                                                            | 1,48 %                                               |
| 31/08/2016                                          | 44.993,352                                                                                              | 2,70 %                                                                                            | 1,50 %                                               |
| 30/09/2016                                          | 43.596,199                                                                                              | 2,63 %                                                                                            | 1,45 %                                               |
| 31/10/2016                                          | 43.212,523                                                                                              | 2,62 %                                                                                            | 1,44 %                                               |
| 30/11/2016                                          | 42.864,406                                                                                              | 2,62 %                                                                                            | 1,43 %                                               |
| 31/12/2016                                          | 42.857,477                                                                                              | 2,63 %                                                                                            | 1,43 %                                               |
| 31/01/2017                                          | 43.217,918                                                                                              | 2,67 %                                                                                            | 1,44 %                                               |
| 28/02/2017                                          | 43.039,566                                                                                              | 2,67 %                                                                                            | 1,43 %                                               |
| 31/03/2017                                          | 43.195,336                                                                                              | 2,69 %                                                                                            | 1,44 %                                               |
| 30/04/2017                                          | 43.513,938                                                                                              | 2,72 %                                                                                            | 1,45 %                                               |
| 31/05/2017                                          | 43.386,336                                                                                              | 2,73 %                                                                                            | 1,45 %                                               |
| 30/06/2017                                          | 44.171,547                                                                                              | 2,79 %                                                                                            | 1,47 %                                               |
| 31/07/2017                                          | 44.527,301                                                                                              | 2,83 %                                                                                            | 1,48 %                                               |
| 31/08/2017                                          | 43.989,949                                                                                              | 2,81 %                                                                                            | 1,47 %                                               |
| 30/09/2017                                          | 44.059,488                                                                                              | 2,83 %                                                                                            | 1,47 %                                               |
| 31/10/2017                                          | 43.786,574                                                                                              | 2,82 %                                                                                            | 1,46 %                                               |

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| % morosidad +12 meses*<br>12+ 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 |
| 30/11/2017                                          | 43.873,996                                                                                              | 2,84 %                                                                                            | 1,46 %                                               |
| 31/12/2017                                          | 43.483,227                                                                                              | 2,84 %                                                                                            | 1,45 %                                               |
| 31/01/2018                                          | 43.303,223                                                                                              | 2,84 %                                                                                            | 1,44 %                                               |
| 28/02/2018                                          | 43.453,664                                                                                              | 2,87 %                                                                                            | 1,45 %                                               |
| 31/03/2018                                          | 42.862,938                                                                                              | 2,85 %                                                                                            | 1,43 %                                               |
| 30/04/2018                                          | 43.384,484                                                                                              | 2,89 %                                                                                            | 1,45 %                                               |
| 31/05/2018                                          | 43.326,477                                                                                              | 2,90 %                                                                                            | 1,44 %                                               |
| 30/06/2018                                          | 43.155,250                                                                                              | 2,91 %                                                                                            | 1,44 %                                               |
| 31/07/2018                                          | 42.425,312                                                                                              | 2,87 %                                                                                            | 1,41 %                                               |
| 31/08/2018                                          | 42.141,672                                                                                              | 2,87 %                                                                                            | 1,40 %                                               |
| 30/09/2018                                          | 41.573,594                                                                                              | 2,85 %                                                                                            | 1,39 %                                               |
| 31/10/2018                                          | 40.915,855                                                                                              | 2,82 %                                                                                            | 1,36 %                                               |
| 30/11/2018                                          | 40.684,426                                                                                              | 2,82 %                                                                                            | 1,36 %                                               |
| 31/12/2018                                          | 38.657,297                                                                                              | 2,70 %                                                                                            | 1,29 %                                               |
| 31/01/2019                                          | 39.341,980                                                                                              | 2,76 %                                                                                            | 1,31 %                                               |
| 28/02/2019                                          | 39.503,359                                                                                              | 2,79 %                                                                                            | 1,32 %                                               |
| 31/03/2019                                          | 39.088,453                                                                                              | 2,78 %                                                                                            | 1,30 %                                               |
| 30/04/2019                                          | 38.306,715                                                                                              | 2,74 %                                                                                            | 1,28 %                                               |
| 31/05/2019                                          | 28.999,227                                                                                              | 2,10 %                                                                                            | 0,97 %                                               |
| 30/06/2019                                          | 28.574,275                                                                                              | 2,08 %                                                                                            | 0,95 %                                               |
| 31/07/2019                                          | 28.560,617                                                                                              | 2,09 %                                                                                            | 0,95 %                                               |
| 31/08/2019                                          | 28.118,875                                                                                              | 2,07 %                                                                                            | 0,94 %                                               |
| 30/09/2019                                          | 28.290,871                                                                                              | 2,09 %                                                                                            | 0,94 %                                               |
| 31/10/2019                                          | 28.516,191                                                                                              | 2,12 %                                                                                            | 0,95 %                                               |
| 30/11/2019                                          | 27.071,951                                                                                              | 2,03 %                                                                                            | 0,90 %                                               |
| 31/12/2019                                          | 27.338,613                                                                                              | 2,06 %                                                                                            | 0,91 %                                               |
| 31/01/2020                                          | 27.228,555                                                                                              | 2,07 %                                                                                            | 0,91 %                                               |
| 29/02/2020                                          | 27.509,346                                                                                              | 2,10 %                                                                                            | 0,92 %                                               |
| 31/03/2020                                          | 27.785,148                                                                                              | 2,13 %                                                                                            | 0,93 %                                               |
| 30/04/2020                                          | 28.688,371                                                                                              | 2,21 %                                                                                            | 0,96 %                                               |
| 31/05/2020                                          | 28.857,736                                                                                              | 2,23 %                                                                                            | 0,96 %                                               |

\*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.  
\*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

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Análisis de Morosidad: Tasa de morosidad +12 meses\*  
Delinquency analysis: 12+ months\* delinquency rate

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)  
Fecha / Date: 30/09/2025  
Divisa / Currency: EUR

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| % morosidad +12 meses*<br>12+ 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                                          | 28.638,934                                                                                              | 2,23 %                                                                                            | 0,95 %                                               |
| 31/07/2020                                          | 29.405,961                                                                                              | 2,30 %                                                                                            | 0,98 %                                               |
| 31/08/2020                                          | 29.597,621                                                                                              | 2,33 %                                                                                            | 0,99 %                                               |
| 30/09/2020                                          | 29.797,607                                                                                              | 2,36 %                                                                                            | 0,99 %                                               |
| 31/10/2020                                          | 29.971,680                                                                                              | 2,39 %                                                                                            | 1,00 %                                               |
| 30/11/2020                                          | 31.016,242                                                                                              | 2,49 %                                                                                            | 1,03 %                                               |
| 31/12/2020                                          | 31.299,799                                                                                              | 2,53 %                                                                                            | 1,04 %                                               |
| 31/01/2021                                          | 32.202,400                                                                                              | 2,61 %                                                                                            | 1,07 %                                               |
| 28/02/2021                                          | 31.764,023                                                                                              | 2,59 %                                                                                            | 1,06 %                                               |
| 31/03/2021                                          | 31.892,779                                                                                              | 2,62 %                                                                                            | 1,06 %                                               |
| 30/04/2021                                          | 31.582,896                                                                                              | 2,62 %                                                                                            | 1,05 %                                               |
| 31/05/2021                                          | 31.378,844                                                                                              | 2,62 %                                                                                            | 1,05 %                                               |
| 30/06/2021                                          | 31.109,906                                                                                              | 2,62 %                                                                                            | 1,04 %                                               |
| 31/07/2021                                          | 31.345,396                                                                                              | 2,66 %                                                                                            | 1,04 %                                               |
| 31/08/2021                                          | 31.644,518                                                                                              | 2,70 %                                                                                            | 1,05 %                                               |
| 30/09/2021                                          | 31.774,172                                                                                              | 2,73 %                                                                                            | 1,06 %                                               |
| 31/10/2021                                          | 31.917,818                                                                                              | 2,76 %                                                                                            | 1,06 %                                               |
| 30/11/2021                                          | 32.195,521                                                                                              | 2,80 %                                                                                            | 1,07 %                                               |
| 31/12/2021                                          | 32.018,781                                                                                              | 2,81 %                                                                                            | 1,07 %                                               |
| 31/01/2022                                          | 31.686,932                                                                                              | 2,80 %                                                                                            | 1,06 %                                               |
| 28/02/2022                                          | 32.195,951                                                                                              | 2,86 %                                                                                            | 1,07 %                                               |
| 31/03/2022                                          | 31.774,324                                                                                              | 2,85 %                                                                                            | 1,06 %                                               |
| 30/04/2022                                          | 31.412,215                                                                                              | 2,84 %                                                                                            | 1,05 %                                               |
| 31/05/2022                                          | 32.468,867                                                                                              | 2,95 %                                                                                            | 1,08 %                                               |
| 30/06/2022                                          | 32.383,742                                                                                              | 2,97 %                                                                                            | 1,08 %                                               |
| 31/07/2022                                          | 31.950,322                                                                                              | 2,96 %                                                                                            | 1,06 %                                               |
| 31/08/2022                                          | 32.088,115                                                                                              | 2,99 %                                                                                            | 1,07 %                                               |
| 30/09/2022                                          | 32.134,738                                                                                              | 3,02 %                                                                                            | 1,07 %                                               |
| 31/10/2022                                          | 31.993,824                                                                                              | 3,03 %                                                                                            | 1,07 %                                               |
| 30/11/2022                                          | 31.658,016                                                                                              | 3,03 %                                                                                            | 1,06 %                                               |
| 31/12/2022                                          | 31.694,080                                                                                              | 3,06 %                                                                                            | 1,06 %                                               |

\*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.  
\*Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.

# BBVA RMBS 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de morosidad +12 meses\*  
Delinquency analysis: 12+ months\* delinquency rate

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)  
Fecha / Date: 30/09/2025  
Divisa / Currency: EUR

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| % morosidad +12 meses*<br>12+ 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                                          | 32.069,035                                                                                              | 3,13 %                                                                                            | 1,07 %                                               |
| 28/02/2023                                          | 31.959,781                                                                                              | 3,15 %                                                                                            | 1,07 %                                               |
| 31/03/2023                                          | 31.849,611                                                                                              | 3,17 %                                                                                            | 1,06 %                                               |
| 30/04/2023                                          | 31.696,316                                                                                              | 3,18 %                                                                                            | 1,06 %                                               |
| 31/05/2023                                          | 31.821,586                                                                                              | 3,23 %                                                                                            | 1,06 %                                               |
| 30/06/2023                                          | 31.509,652                                                                                              | 3,23 %                                                                                            | 1,05 %                                               |
| 31/07/2023                                          | 32.034,857                                                                                              | 3,32 %                                                                                            | 1,07 %                                               |
| 31/08/2023                                          | 32.337,395                                                                                              | 3,38 %                                                                                            | 1,08 %                                               |
| 30/09/2023                                          | 33.528,711                                                                                              | 3,53 %                                                                                            | 1,12 %                                               |
| 31/10/2023                                          | 33.539,570                                                                                              | 3,57 %                                                                                            | 1,12 %                                               |
| 30/11/2023                                          | 34.154,961                                                                                              | 3,67 %                                                                                            | 1,14 %                                               |
| 31/12/2023                                          | 34.289,719                                                                                              | 3,72 %                                                                                            | 1,14 %                                               |
| 31/01/2024                                          | 34.737,141                                                                                              | 3,82 %                                                                                            | 1,16 %                                               |
| 29/02/2024                                          | 34.503,926                                                                                              | 3,83 %                                                                                            | 1,15 %                                               |
| 31/03/2024                                          | 36.008,000                                                                                              | 4,05 %                                                                                            | 1,20 %                                               |
| 30/04/2024                                          | 36.276,102                                                                                              | 4,12 %                                                                                            | 1,21 %                                               |
| 31/05/2024                                          | 36.319,539                                                                                              | 4,17 %                                                                                            | 1,21 %                                               |
| 30/06/2024                                          | 36.723,754                                                                                              | 4,26 %                                                                                            | 1,22 %                                               |
| 31/07/2024                                          | 36.800,309                                                                                              | 4,32 %                                                                                            | 1,23 %                                               |
| 31/08/2024                                          | 36.569,844                                                                                              | 4,33 %                                                                                            | 1,22 %                                               |
| 30/09/2024                                          | 36.699,266                                                                                              | 4,39 %                                                                                            | 1,22 %                                               |
| 31/10/2024                                          | 37.164,184                                                                                              | 4,49 %                                                                                            | 1,24 %                                               |
| 30/11/2024                                          | 37.247,457                                                                                              | 4,54 %                                                                                            | 1,24 %                                               |
| 31/12/2024                                          | 37.286,957                                                                                              | 4,61 %                                                                                            | 1,24 %                                               |
| 31/01/2025                                          | 37.152,094                                                                                              | 4,64 %                                                                                            | 1,24 %                                               |
| 28/02/2025                                          | 36.629,418                                                                                              | 4,63 %                                                                                            | 1,22 %                                               |
| 31/03/2025                                          | 36.611,910                                                                                              | 4,68 %                                                                                            | 1,22 %                                               |
| 30/04/2025                                          | 36.643,648                                                                                              | 4,74 %                                                                                            | 1,22 %                                               |
| 31/05/2025                                          | 36.710,598                                                                                              | 4,79 %                                                                                            | 1,22 %                                               |
| 30/06/2025                                          | 36.707,965                                                                                              | 4,83 %                                                                                            | 1,22 %                                               |
| 31/07/2025                                          | 37.252,793                                                                                              | 4,96 %                                                                                            | 1,24 %                                               |

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| % morosidad +12 meses*<br>12+ 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 |
| 31/08/2025                                          | 37.306,266                                                                                             | 5,01 %                                                                                            | 1,24 %                                               |
| 30/09/2025                                          | 37.291,133                                                                                             | 5,06 %                                                                                            | 1,24 %                                               |