

## BBVA RMBS 12 Fondo de Titulización de Activos

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

**Análisis de morosidad:** Tasa de morosidad +3 meses

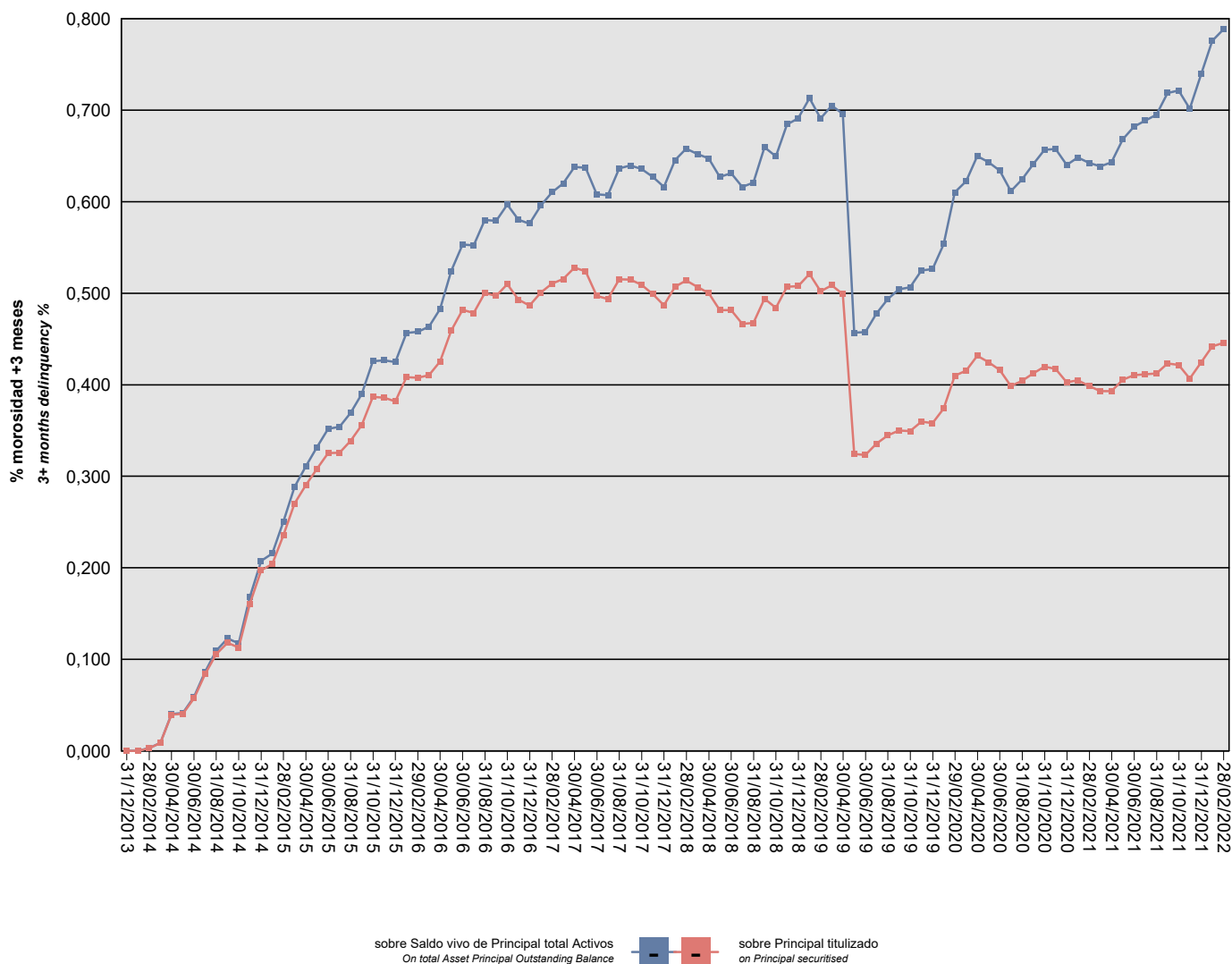
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 28/02/2022

**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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| Fecha<br>Date | Saldo vivo de Activos en<br>mora (Ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou. Principal) | <div style="border: 1px solid black; padding: 2px; text-align: center;">                     % morosidad +3 meses<br/>3+ months delinquency %                 </div> |                                                      |
|---------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
|               |                                                                                                                 | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance                                                                    | sobre Principal titulado<br>on Principal securitised |
| 31/12/2013    | 0,000                                                                                                           | 0,00%                                                                                                                                                                | 0,00%                                                |
| 31/01/2014    | 0,000                                                                                                           | 0,00%                                                                                                                                                                | 0,00%                                                |
| 28/02/2014    | 125,837                                                                                                         | 0,00%                                                                                                                                                                | 0,00%                                                |
| 31/03/2014    | 377,446                                                                                                         | 0,01%                                                                                                                                                                | 0,01%                                                |
| 30/04/2014    | 1.713,653                                                                                                       | 0,04%                                                                                                                                                                | 0,04%                                                |
| 31/05/2014    | 1.760,222                                                                                                       | 0,04%                                                                                                                                                                | 0,04%                                                |
| 30/06/2014    | 2.495,745                                                                                                       | 0,06%                                                                                                                                                                | 0,06%                                                |
| 31/07/2014    | 3.648,522                                                                                                       | 0,09%                                                                                                                                                                | 0,08%                                                |
| 31/08/2014    | 4.600,860                                                                                                       | 0,11%                                                                                                                                                                | 0,11%                                                |
| 30/09/2014    | 5.140,821                                                                                                       | 0,12%                                                                                                                                                                | 0,12%                                                |
| 31/10/2014    | 4.902,829                                                                                                       | 0,12%                                                                                                                                                                | 0,11%                                                |
| 30/11/2014    | 6.976,477                                                                                                       | 0,17%                                                                                                                                                                | 0,16%                                                |
| 31/12/2014    | 8.580,121                                                                                                       | 0,21%                                                                                                                                                                | 0,20%                                                |
| 31/01/2015    | 8.878,814                                                                                                       | 0,22%                                                                                                                                                                | 0,20%                                                |
| 28/02/2015    | 10.254,829                                                                                                      | 0,25%                                                                                                                                                                | 0,24%                                                |
| 31/03/2015    | 11.751,386                                                                                                      | 0,29%                                                                                                                                                                | 0,27%                                                |
| 30/04/2015    | 12.635,942                                                                                                      | 0,31%                                                                                                                                                                | 0,29%                                                |
| 31/05/2015    | 13.414,441                                                                                                      | 0,33%                                                                                                                                                                | 0,31%                                                |
| 30/06/2015    | 14.150,549                                                                                                      | 0,35%                                                                                                                                                                | 0,33%                                                |
| 31/07/2015    | 14.173,114                                                                                                      | 0,35%                                                                                                                                                                | 0,33%                                                |
| 31/08/2015    | 14.731,262                                                                                                      | 0,37%                                                                                                                                                                | 0,34%                                                |
| 30/09/2015    | 15.484,696                                                                                                      | 0,39%                                                                                                                                                                | 0,36%                                                |
| 31/10/2015    | 16.825,933                                                                                                      | 0,43%                                                                                                                                                                | 0,39%                                                |
| 30/11/2015    | 16.785,983                                                                                                      | 0,43%                                                                                                                                                                | 0,39%                                                |
| 31/12/2015    | 16.615,018                                                                                                      | 0,42%                                                                                                                                                                | 0,38%                                                |
| 31/01/2016    | 17.767,886                                                                                                      | 0,46%                                                                                                                                                                | 0,41%                                                |
| 29/02/2016    | 17.739,357                                                                                                      | 0,46%                                                                                                                                                                | 0,41%                                                |
| 31/03/2016    | 17.862,063                                                                                                      | 0,46%                                                                                                                                                                | 0,41%                                                |
| 30/04/2016    | 18.500,311                                                                                                      | 0,48%                                                                                                                                                                | 0,43%                                                |
| 31/05/2016    | 19.974,644                                                                                                      | 0,52%                                                                                                                                                                | 0,46%                                                |
| 30/06/2016    | 20.956,708                                                                                                      | 0,55%                                                                                                                                                                | 0,48%                                                |
| 31/07/2016    | 20.810,537                                                                                                      | 0,55%                                                                                                                                                                | 0,48%                                                |
| 31/08/2016    | 21.765,227                                                                                                      | 0,58%                                                                                                                                                                | 0,50%                                                |
| 30/09/2016    | 21.627,475                                                                                                      | 0,58%                                                                                                                                                                | 0,50%                                                |
| 31/10/2016    | 22.176,805                                                                                                      | 0,60%                                                                                                                                                                | 0,51%                                                |
| 30/11/2016    | 21.448,387                                                                                                      | 0,58%                                                                                                                                                                | 0,49%                                                |
| 31/12/2016    | 21.161,837                                                                                                      | 0,58%                                                                                                                                                                | 0,49%                                                |
| 31/01/2017    | 21.783,802                                                                                                      | 0,60%                                                                                                                                                                | 0,50%                                                |
| 28/02/2017    | 22.211,066                                                                                                      | 0,61%                                                                                                                                                                | 0,51%                                                |

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

**Fecha / Date:** 28/02/2022

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| Fecha<br>Date | Saldo vivo de Activos en<br>mora (Ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou. Principal) | <div style="border: 1px solid black; padding: 2px; text-align: center;">                     % morosidad +3 meses<br/>3+ months delinquency %                 </div> |                                                      |
|---------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
|               |                                                                                                                 | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance                                                                    | sobre Principal titulado<br>on Principal securitised |
| 31/03/2017    | 22.425,042                                                                                                      | 0,62%                                                                                                                                                                | 0,52%                                                |
| 30/04/2017    | 22.966,503                                                                                                      | 0,64%                                                                                                                                                                | 0,53%                                                |
| 31/05/2017    | 22.795,474                                                                                                      | 0,64%                                                                                                                                                                | 0,52%                                                |
| 30/06/2017    | 21.629,286                                                                                                      | 0,61%                                                                                                                                                                | 0,50%                                                |
| 31/07/2017    | 21.473,277                                                                                                      | 0,61%                                                                                                                                                                | 0,49%                                                |
| 31/08/2017    | 22.407,707                                                                                                      | 0,64%                                                                                                                                                                | 0,52%                                                |
| 30/09/2017    | 22.395,492                                                                                                      | 0,64%                                                                                                                                                                | 0,51%                                                |
| 31/10/2017    | 22.151,000                                                                                                      | 0,64%                                                                                                                                                                | 0,51%                                                |
| 30/11/2017    | 21.713,054                                                                                                      | 0,63%                                                                                                                                                                | 0,50%                                                |
| 31/12/2017    | 21.180,173                                                                                                      | 0,62%                                                                                                                                                                | 0,49%                                                |
| 31/01/2018    | 22.065,610                                                                                                      | 0,65%                                                                                                                                                                | 0,51%                                                |
| 28/02/2018    | 22.362,133                                                                                                      | 0,66%                                                                                                                                                                | 0,51%                                                |
| 31/03/2018    | 22.040,225                                                                                                      | 0,65%                                                                                                                                                                | 0,51%                                                |
| 30/04/2018    | 21.757,718                                                                                                      | 0,65%                                                                                                                                                                | 0,50%                                                |
| 31/05/2018    | 20.944,266                                                                                                      | 0,63%                                                                                                                                                                | 0,48%                                                |
| 30/06/2018    | 20.941,411                                                                                                      | 0,63%                                                                                                                                                                | 0,48%                                                |
| 31/07/2018    | 20.295,631                                                                                                      | 0,62%                                                                                                                                                                | 0,47%                                                |
| 31/08/2018    | 20.335,866                                                                                                      | 0,62%                                                                                                                                                                | 0,47%                                                |
| 30/09/2018    | 21.486,865                                                                                                      | 0,66%                                                                                                                                                                | 0,49%                                                |
| 31/10/2018    | 21.051,603                                                                                                      | 0,65%                                                                                                                                                                | 0,48%                                                |
| 30/11/2018    | 22.058,925                                                                                                      | 0,68%                                                                                                                                                                | 0,51%                                                |
| 31/12/2018    | 22.092,224                                                                                                      | 0,69%                                                                                                                                                                | 0,51%                                                |
| 31/01/2019    | 22.671,248                                                                                                      | 0,71%                                                                                                                                                                | 0,52%                                                |
| 28/02/2019    | 21.836,752                                                                                                      | 0,69%                                                                                                                                                                | 0,50%                                                |
| 31/03/2019    | 22.132,932                                                                                                      | 0,71%                                                                                                                                                                | 0,51%                                                |
| 30/04/2019    | 21.708,941                                                                                                      | 0,70%                                                                                                                                                                | 0,50%                                                |
| 31/05/2019    | 14.120,050                                                                                                      | 0,46%                                                                                                                                                                | 0,32%                                                |
| 30/06/2019    | 14.058,485                                                                                                      | 0,46%                                                                                                                                                                | 0,32%                                                |
| 31/07/2019    | 14.595,229                                                                                                      | 0,48%                                                                                                                                                                | 0,34%                                                |
| 31/08/2019    | 14.993,858                                                                                                      | 0,49%                                                                                                                                                                | 0,34%                                                |
| 30/09/2019    | 15.232,403                                                                                                      | 0,50%                                                                                                                                                                | 0,35%                                                |
| 31/10/2019    | 15.195,285                                                                                                      | 0,51%                                                                                                                                                                | 0,35%                                                |
| 30/11/2019    | 15.650,885                                                                                                      | 0,52%                                                                                                                                                                | 0,36%                                                |
| 31/12/2019    | 15.574,008                                                                                                      | 0,53%                                                                                                                                                                | 0,36%                                                |
| 31/01/2020    | 16.275,673                                                                                                      | 0,55%                                                                                                                                                                | 0,37%                                                |
| 29/02/2020    | 17.825,785                                                                                                      | 0,61%                                                                                                                                                                | 0,41%                                                |
| 31/03/2020    | 18.067,347                                                                                                      | 0,62%                                                                                                                                                                | 0,42%                                                |
| 30/04/2020    | 18.776,154                                                                                                      | 0,65%                                                                                                                                                                | 0,43%                                                |
| 31/05/2020    | 18.474,760                                                                                                      | 0,64%                                                                                                                                                                | 0,42%                                                |

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|               |                                                                                                                 | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance | sobre Principal titulado<br>on Principal securitised |
| 30/06/2020    | 18.104,062                                                                                                      | 0,63%                                                                                             | 0,42%                                                |
| 31/07/2020    | 17.340,854                                                                                                      | 0,61%                                                                                             | 0,40%                                                |
| 31/08/2020    | 17.585,253                                                                                                      | 0,62%                                                                                             | 0,40%                                                |
| 30/09/2020    | 17.940,042                                                                                                      | 0,64%                                                                                             | 0,41%                                                |
| 31/10/2020    | 18.258,468                                                                                                      | 0,66%                                                                                             | 0,42%                                                |
| 30/11/2020    | 18.154,346                                                                                                      | 0,66%                                                                                             | 0,42%                                                |
| 31/12/2020    | 17.511,684                                                                                                      | 0,64%                                                                                             | 0,40%                                                |
| 31/01/2021    | 17.617,641                                                                                                      | 0,65%                                                                                             | 0,41%                                                |
| 28/02/2021    | 17.340,868                                                                                                      | 0,64%                                                                                             | 0,40%                                                |
| 31/03/2021    | 17.099,838                                                                                                      | 0,64%                                                                                             | 0,39%                                                |
| 30/04/2021    | 17.101,864                                                                                                      | 0,64%                                                                                             | 0,39%                                                |
| 31/05/2021    | 17.641,102                                                                                                      | 0,67%                                                                                             | 0,41%                                                |
| 30/06/2021    | 17.860,014                                                                                                      | 0,68%                                                                                             | 0,41%                                                |
| 31/07/2021    | 17.890,459                                                                                                      | 0,69%                                                                                             | 0,41%                                                |
| 31/08/2021    | 17.943,897                                                                                                      | 0,70%                                                                                             | 0,41%                                                |
| 30/09/2021    | 18.409,371                                                                                                      | 0,72%                                                                                             | 0,42%                                                |
| 31/10/2021    | 18.344,551                                                                                                      | 0,72%                                                                                             | 0,42%                                                |
| 30/11/2021    | 17.692,525                                                                                                      | 0,70%                                                                                             | 0,41%                                                |
| 31/12/2021    | 18.472,687                                                                                                      | 0,74%                                                                                             | 0,42%                                                |
| 31/01/2022    | 19.225,466                                                                                                      | 0,78%                                                                                             | 0,44%                                                |
| 28/02/2022    | 19.386,677                                                                                                      | 0,79%                                                                                             | 0,45%                                                |