

## BBVA RMBS 20 Fondo de Titulización

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

#### Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

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

Fecha / Date: 31/12/2022

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |       |                  |       | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |       |                  |       | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|-------|------------------|-------|-------------------------------------------------|-------|------------------|-------|----------------------------------------------------------|-------|------------------|-------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %     | Importe / Amount | %     | Num.                                            | %     | Importe / Amount | %     | Num.                                                     | %     | Importe / Amount | %     | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2023                                   | 9                                                        | 0,05  | 72.330,25        | 0,00  | 0                                               | 0,00  | 0,00             | 0,00  | 9                                                        | 0,05  | 72.330,25        | 0,00  | 3,169%                        | 8,898                            |
| 2024                                   | 6                                                        | 0,03  | 109.797,16       | 0,01  | 0                                               | 0,00  | 0,00             | 0,00  | 6                                                        | 0,03  | 109.797,16       | 0,01  | 1,951%                        | 22,327                           |
| 2025                                   | 16                                                       | 0,09  | 516.048,72       | 0,02  | 1                                               | 0,37  | 2.782,08         | 0,99  | 16                                                       | 0,09  | 513.266,64       | 0,02  | 2,676%                        | 30,452                           |
| 2026                                   | 29                                                       | 0,16  | 1.095.874,12     | 0,05  | 0                                               | 0,00  | 0,00             | 0,00  | 29                                                       | 0,16  | 1.095.874,12     | 0,05  | 3,030%                        | 42,098                           |
| 2027                                   | 33                                                       | 0,19  | 2.190.323,22     | 0,10  | 0                                               | 0,00  | 0,00             | 0,00  | 33                                                       | 0,19  | 2.190.323,22     | 0,10  | 2,439%                        | 54,479                           |
| 2028                                   | 56                                                       | 0,32  | 3.012.606,50     | 0,14  | 1                                               | 0,37  | 421,73           | 0,15  | 56                                                       | 0,32  | 3.012.184,77     | 0,14  | 2,582%                        | 66,671                           |
| 2029                                   | 84                                                       | 0,47  | 5.033.507,34     | 0,23  | 0                                               | 0,00  | 0,00             | 0,00  | 84                                                       | 0,47  | 5.033.507,34     | 0,23  | 2,262%                        | 79,122                           |
| 2030                                   | 144                                                      | 0,81  | 9.530.192,58     | 0,44  | 0                                               | 0,00  | 0,00             | 0,00  | 144                                                      | 0,81  | 9.530.192,58     | 0,44  | 2,080%                        | 91,502                           |
| 2031                                   | 133                                                      | 0,75  | 9.632.235,41     | 0,45  | 3                                               | 1,10  | 5.550,77         | 1,97  | 133                                                      | 0,75  | 9.626.684,64     | 0,45  | 2,109%                        | 102,190                          |
| 2032                                   | 158                                                      | 0,89  | 12.115.637,23    | 0,57  | 1                                               | 0,37  | 480,10           | 0,17  | 158                                                      | 0,89  | 12.115.157,13    | 0,57  | 2,274%                        | 115,858                          |
| 2033                                   | 247                                                      | 1,40  | 19.227.798,97    | 0,90  | 4                                               | 1,47  | 2.084,04         | 0,74  | 247                                                      | 1,40  | 19.225.714,93    | 0,90  | 2,086%                        | 127,133                          |
| 2034                                   | 320                                                      | 1,81  | 24.974.385,87    | 1,17  | 4                                               | 1,47  | 2.690,17         | 0,95  | 320                                                      | 1,81  | 24.971.695,70    | 1,17  | 2,175%                        | 139,592                          |
| 2035                                   | 722                                                      | 4,08  | 63.971.838,24    | 2,98  | 15                                              | 5,49  | 86.120,61        | 30,54 | 721                                                      | 4,08  | 63.885.717,63    | 2,98  | 1,843%                        | 152,045                          |
| 2036                                   | 311                                                      | 1,76  | 28.632.552,84    | 1,34  | 15                                              | 5,49  | 9.123,71         | 3,24  | 311                                                      | 1,76  | 28.623.429,13    | 1,34  | 2,031%                        | 161,800                          |
| 2037                                   | 307                                                      | 1,73  | 27.820.817,98    | 1,30  | 5                                               | 1,83  | 2.451,32         | 0,87  | 307                                                      | 1,74  | 27.818.366,66    | 1,30  | 2,356%                        | 175,313                          |
| 2038                                   | 377                                                      | 2,13  | 37.296.361,00    | 1,74  | 4                                               | 1,47  | 1.926,70         | 0,68  | 377                                                      | 2,13  | 37.294.434,30    | 1,74  | 2,113%                        | 187,508                          |
| 2039                                   | 436                                                      | 2,46  | 45.656.760,05    | 2,13  | 9                                               | 3,30  | 8.264,45         | 2,93  | 436                                                      | 2,46  | 45.648.495,60    | 2,13  | 2,002%                        | 199,660                          |
| 2040                                   | 1.049                                                    | 5,93  | 110.644.195,53   | 5,16  | 6                                               | 2,20  | 2.459,70         | 0,87  | 1.049                                                    | 5,93  | 110.641.735,83   | 5,16  | 1,662%                        | 212,546                          |
| 2041                                   | 379                                                      | 2,14  | 41.226.550,44    | 1,92  | 6                                               | 2,20  | 3.252,18         | 1,15  | 379                                                      | 2,14  | 41.223.298,26    | 1,92  | 2,108%                        | 221,093                          |
| 2042                                   | 350                                                      | 1,98  | 41.566.883,91    | 1,94  | 7                                               | 2,56  | 3.149,52         | 1,12  | 350                                                      | 1,98  | 41.563.734,39    | 1,94  | 2,432%                        | 235,378                          |
| 2043                                   | 517                                                      | 2,92  | 61.939.366,50    | 2,89  | 8                                               | 2,93  | 4.760,48         | 1,69  | 517                                                      | 2,92  | 61.934.606,02    | 2,89  | 2,380%                        | 247,316                          |
| 2044                                   | 863                                                      | 4,88  | 100.213.541,85   | 4,68  | 11                                              | 4,03  | 12.665,51        | 4,49  | 863                                                      | 4,88  | 100.200.876,34   | 4,68  | 2,115%                        | 259,544                          |
| 2045                                   | 1.812                                                    | 10,24 | 220.533.591,13   | 10,29 | 9                                               | 3,30  | 4.293,08         | 1,52  | 1.812                                                    | 10,24 | 220.529.298,05   | 10,29 | 1,777%                        | 272,294                          |
| 2046                                   | 623                                                      | 3,52  | 80.595.496,50    | 3,76  | 11                                              | 4,03  | 6.154,94         | 2,18  | 623                                                      | 3,52  | 80.589.341,56    | 3,76  | 2,129%                        | 281,219                          |
| 2047                                   | 667                                                      | 3,77  | 88.652.504,04    | 4,14  | 33                                              | 12,09 | 76.832,61        | 27,25 | 666                                                      | 3,76  | 88.575.671,43    | 4,13  | 2,435%                        | 295,158                          |
| 2048                                   | 1.345                                                    | 7,60  | 181.278.574,32   | 8,46  | 24                                              | 8,79  | 7.959,51         | 2,82  | 1.345                                                    | 7,60  | 181.270.614,81   | 8,46  | 2,624%                        | 307,241                          |
| 2049                                   | 2.290                                                    | 12,94 | 298.990.890,69   | 13,95 | 34                                              | 12,45 | 9.085,17         | 3,22  | 2.290                                                    | 12,94 | 298.981.805,52   | 13,95 | 2,304%                        | 318,904                          |
| 2050                                   | 3.804                                                    | 21,50 | 539.450.650,73   | 25,17 | 45                                              | 16,48 | 21.413,50        | 7,59  | 3.804                                                    | 21,50 | 539.429.237,23   | 25,17 | 1,738%                        | 332,243                          |
| 2051                                   | 112                                                      | 0,63  | 15.307.181,13    | 0,71  | 5                                               | 1,83  | 5.295,45         | 1,88  | 112                                                      | 0,63  | 15.301.885,68    | 0,71  | 2,675%                        | 341,915                          |
| 2052                                   | 77                                                       | 0,44  | 11.138.550,84    | 0,52  | 5                                               | 1,83  | 917,99           | 0,33  | 77                                                       | 0,44  | 11.137.632,85    | 0,52  | 3,067%                        | 354,823                          |

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| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                         |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                         |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                         |               | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|-----------------------------------------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------------------------|---------------|-------------------------|---------------|-----------------------------------------------------------------|---------------|-------------------------|---------------|--------------------------------------|-----------------------------------------|
|                                               | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Num.                                                   | %             | Importe / <i>Amount</i> | %             | Num.                                                            | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2053                                          | 88                                                              | 0,50          | 12.891.802,52           | 0,60          | 2                                                      | 0,73          | 476,38                  | 0,17          | 88                                                              | 0,50          | 12.891.326,14           | 0,60          | 2,876%                               | 367,052                                 |
| 2054                                          | 78                                                              | 0,44          | 11.533.153,26           | 0,54          | 2                                                      | 0,73          | 603,20                  | 0,21          | 78                                                              | 0,44          | 11.532.550,06           | 0,54          | 2,486%                               | 378,181                                 |
| 2055                                          | 49                                                              | 0,28          | 6.801.216,85            | 0,32          | 1                                                      | 0,37          | 477,98                  | 0,17          | 49                                                              | 0,28          | 6.800.738,87            | 0,32          | 2,700%                               | 391,111                                 |
| 2056                                          | 30                                                              | 0,17          | 4.443.663,98            | 0,21          | 0                                                      | 0,00          | 0,00                    | 0,00          | 30                                                              | 0,17          | 4.443.663,98            | 0,21          | 2,301%                               | 402,858                                 |
| 2057                                          | 35                                                              | 0,20          | 5.736.019,10            | 0,27          | 0                                                      | 0,00          | 0,00                    | 0,00          | 35                                                              | 0,20          | 5.736.019,10            | 0,27          | 2,566%                               | 414,756                                 |
| 2058                                          | 50                                                              | 0,28          | 7.568.436,56            | 0,35          | 0                                                      | 0,00          | 0,00                    | 0,00          | 50                                                              | 0,28          | 7.568.436,56            | 0,35          | 2,994%                               | 426,903                                 |
| 2059                                          | 52                                                              | 0,29          | 6.664.341,88            | 0,31          | 1                                                      | 0,37          | 158,78                  | 0,06          | 52                                                              | 0,29          | 6.664.183,10            | 0,31          | 2,722%                               | 437,712                                 |
| 2060                                          | 35                                                              | 0,20          | 4.926.945,55            | 0,23          | 1                                                      | 0,37          | 121,77                  | 0,04          | 35                                                              | 0,20          | 4.926.823,78            | 0,23          | 2,624%                               | 449,645                                 |
| 2061                                          | 2                                                               | 0,01          | 321.736,19              | 0,02          | 0                                                      | 0,00          | 0,00                    | 0,00          | 2                                                               | 0,01          | 321.736,19              | 0,02          | 1,934%                               | 457,149                                 |
| <b>Total :</b>                                | <b>17.695</b>                                                   | <b>100,00</b> | <b>2.143.314.360,98</b> | <b>100,00</b> | <b>273</b>                                             | <b>100,00</b> | <b>281.973,43</b>       | <b>100,00</b> | <b>17.693</b>                                                   | <b>100,00</b> | <b>2.143.032.387,55</b> | <b>100,00</b> |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               |                                      |                                         |
|                                               |                                                                 |               | 121.125,42              |               |                                                        |               |                         | 1.032,87      |                                                                 |               |                         | 121.123,18    | 2,079%                               | 280,805                                 |
| Media Simple / <i>Average</i> :               |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               | 2,127%                               | 268,665                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | 0,25                    |               |                                                        |               |                         | 71,15         |                                                                 |               |                         | 0,25          | 0,000%                               | 31/01/2023                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | 1.280.078,94            |               |                                                        |               |                         | 79.537,92     |                                                                 |               |                         | 1.280.078,94  | 9,233%                               | 10/02/2061                              |