

# BBVA RMBS 20 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (%CLTV) Intervals

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

Fecha / Date: 31/01/2025

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |         | Saldo Vivo de Principal<br>Outstanding Principal Balance |         |                  |         | Principal Vencido Impagado<br>Overdue Principal |         |                  |         | Principal Pendiente Vencimiento<br>Outstanding Principal |         |                  |         | %CLTV Media Ponderada<br>Weighted Average %CLTV |          |
|----------------------------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|----------|
|                                        |         | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | SVP / OBP                                       | PPV / OP |
| 0,010                                  | 5,000   | 88                                                       | 0,55 %  | 1.741.350,35     | 0,10 %  | 6                                               | 1,83 %  | 826.085,34       | 80,32 % | 83                                                       | 0,52 %  | 915.265,01       | 0,05 %  | 38,044                                          | 3,590    |
| 5,010                                  | 10,000  | 140                                                      | 0,87 %  | 4.208.855,77     | 0,24 %  | 1                                               | 0,30 %  | 63,48            | 0,01 %  | 140                                                      | 0,88 %  | 4.208.792,29     | 0,24 %  | 8,124                                           | 8,124    |
| 10,010                                 | 15,000  | 229                                                      | 1,43 %  | 10.156.736,58    | 0,58 %  | 3                                               | 0,91 %  | 1.356,74         | 0,13 %  | 229                                                      | 1,43 %  | 10.155.379,84    | 0,58 %  | 12,804                                          | 12,802   |
| 15,010                                 | 20,000  | 330                                                      | 2,06 %  | 17.756.340,12    | 1,02 %  | 5                                               | 1,52 %  | 2.245,22         | 0,22 %  | 330                                                      | 2,06 %  | 17.754.094,90    | 1,02 %  | 17,557                                          | 17,554   |
| 20,010                                 | 25,000  | 421                                                      | 2,63 %  | 27.678.004,72    | 1,59 %  | 3                                               | 0,91 %  | 1.602,83         | 0,16 %  | 421                                                      | 2,63 %  | 27.676.401,89    | 1,59 %  | 22,666                                          | 22,664   |
| 25,010                                 | 30,000  | 509                                                      | 3,18 %  | 38.722.185,25    | 2,23 %  | 6                                               | 1,83 %  | 3.361,91         | 0,33 %  | 509                                                      | 3,18 %  | 38.718.823,34    | 2,23 %  | 27,655                                          | 27,653   |
| 30,010                                 | 35,000  | 616                                                      | 3,85 %  | 50.833.980,90    | 2,93 %  | 10                                              | 3,05 %  | 3.993,26         | 0,39 %  | 616                                                      | 3,85 %  | 50.829.987,64    | 2,93 %  | 32,739                                          | 32,736   |
| 35,010                                 | 40,000  | 764                                                      | 4,77 %  | 71.554.941,39    | 4,12 %  | 12                                              | 3,66 %  | 11.633,09        | 1,13 %  | 764                                                      | 4,78 %  | 71.543.308,30    | 4,12 %  | 37,675                                          | 37,669   |
| 40,010                                 | 45,000  | 940                                                      | 5,87 %  | 93.958.270,45    | 5,41 %  | 15                                              | 4,57 %  | 7.995,36         | 0,78 %  | 940                                                      | 5,88 %  | 93.950.275,09    | 5,41 %  | 42,583                                          | 42,580   |
| 45,010                                 | 50,000  | 1.154                                                    | 7,21 %  | 126.169.560,86   | 7,26 %  | 18                                              | 5,49 %  | 6.576,55         | 0,64 %  | 1.154                                                    | 7,21 %  | 126.162.984,31   | 7,27 %  | 47,651                                          | 47,649   |
| 50,010                                 | 55,000  | 1.427                                                    | 8,92 %  | 164.589.735,40   | 9,47 %  | 31                                              | 9,45 %  | 18.122,03        | 1,76 %  | 1.427                                                    | 8,92 %  | 164.571.613,37   | 9,48 %  | 52,664                                          | 52,659   |
| 55,010                                 | 60,000  | 1.766                                                    | 11,03 % | 211.231.015,54   | 12,16 % | 29                                              | 8,84 %  | 19.341,38        | 1,88 %  | 1.766                                                    | 11,04 % | 211.211.674,16   | 12,16 % | 57,627                                          | 57,622   |
| 60,010                                 | 65,000  | 2.544                                                    | 15,90 % | 308.696.684,78   | 17,77 % | 45                                              | 13,72 % | 47.983,62        | 4,67 %  | 2.544                                                    | 15,90 % | 308.648.701,16   | 17,77 % | 62,717                                          | 62,707   |
| 65,010                                 | 70,000  | 2.913                                                    | 18,20 % | 353.916.877,97   | 20,37 % | 50                                              | 15,24 % | 29.878,72        | 2,91 %  | 2.913                                                    | 18,21 % | 353.886.999,25   | 20,38 % | 67,415                                          | 67,410   |
| 70,010                                 | 75,000  | 1.480                                                    | 9,25 %  | 173.194.504,81   | 9,97 %  | 32                                              | 9,76 %  | 13.071,82        | 1,27 %  | 1.480                                                    | 9,25 %  | 173.181.432,99   | 9,97 %  | 72,017                                          | 72,011   |
| 75,010                                 | 80,000  | 332                                                      | 2,07 %  | 39.181.793,44    | 2,25 %  | 18                                              | 5,49 %  | 6.343,35         | 0,62 %  | 332                                                      | 2,08 %  | 39.175.450,09    | 2,26 %  | 76,860                                          | 76,847   |
| 80,010                                 | 85,000  | 125                                                      | 0,78 %  | 16.136.407,54    | 0,93 %  | 7                                               | 2,13 %  | 1.822,91         | 0,18 %  | 125                                                      | 0,78 %  | 16.134.584,63    | 0,93 %  | 82,191                                          | 82,182   |
| 85,010                                 | 90,000  | 50                                                       | 0,31 %  | 5.859.286,84     | 0,34 %  | 5                                               | 1,52 %  | 4.822,64         | 0,47 %  | 50                                                       | 0,31 %  | 5.854.464,20     | 0,34 %  | 87,549                                          | 87,474   |
| 90,010                                 | 95,000  | 35                                                       | 0,22 %  | 4.322.500,50     | 0,25 %  | 4                                               | 1,22 %  | 2.124,08         | 0,21 %  | 35                                                       | 0,22 %  | 4.320.376,42     | 0,25 %  | 92,532                                          | 92,486   |
| 95,010                                 | 100,000 | 29                                                       | 0,18 %  | 3.393.520,78     | 0,20 %  | 7                                               | 2,13 %  | 6.562,59         | 0,64 %  | 29                                                       | 0,18 %  | 3.386.958,19     | 0,20 %  | 97,380                                          | 97,186   |
| 100,010                                | 105,000 | 21                                                       | 0,13 %  | 2.636.319,49     | 0,15 %  | 3                                               | 0,91 %  | 1.020,14         | 0,10 %  | 21                                                       | 0,13 %  | 2.635.299,35     | 0,15 %  | 102,321                                         | 102,281  |
| 105,010                                | 110,000 | 15                                                       | 0,09 %  | 1.710.922,43     | 0,10 %  | 2                                               | 0,61 %  | 316,70           | 0,03 %  | 15                                                       | 0,09 %  | 1.710.605,73     | 0,10 %  | 107,262                                         | 107,242  |
| 110,010                                | 115,000 | 12                                                       | 0,07 %  | 1.511.751,76     | 0,09 %  | 1                                               | 0,30 %  | 242,69           | 0,02 %  | 12                                                       | 0,07 %  | 1.511.509,07     | 0,09 %  | 112,381                                         | 112,363  |
| 115,010                                | 120,000 | 13                                                       | 0,08 %  | 1.448.897,50     | 0,08 %  | 2                                               | 0,61 %  | 962,15           | 0,09 %  | 13                                                       | 0,08 %  | 1.447.935,35     | 0,08 %  | 117,138                                         | 117,062  |
| 120,010                                | 125,000 | 8                                                        | 0,05 %  | 1.123.348,04     | 0,06 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 8                                                        | 0,05 %  | 1.123.348,04     | 0,06 %  | 123,054                                         | 123,054  |
| 125,010                                | 130,000 | 8                                                        | 0,05 %  | 1.087.347,30     | 0,06 %  | 2                                               | 0,61 %  | 905,87           | 0,09 %  | 8                                                        | 0,05 %  | 1.086.441,43     | 0,06 %  | 127,388                                         | 127,283  |
| 130,010                                | 135,000 | 5                                                        | 0,03 %  | 657.339,21       | 0,04 %  | 4                                               | 1,22 %  | 4.332,12         | 0,42 %  | 5                                                        | 0,03 %  | 653.007,09       | 0,04 %  | 133,223                                         | 132,316  |
| 135,010                                | 140,000 | 7                                                        | 0,04 %  | 916.102,18       | 0,05 %  | 2                                               | 0,61 %  | 470,84           | 0,05 %  | 7                                                        | 0,04 %  | 915.631,34       | 0,05 %  | 137,717                                         | 137,645  |
| 140,010                                | 145,000 | 5                                                        | 0,03 %  | 691.862,34       | 0,04 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 5                                                        | 0,03 %  | 691.862,34       | 0,04 %  | 142,768                                         | 142,768  |
| 145,010                                | 150,000 | 3                                                        | 0,02 %  | 404.727,73       | 0,02 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 3                                                        | 0,02 %  | 404.727,73       | 0,02 %  | 147,480                                         | 147,480  |

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|--------------------------------------|---------|--------|--------|------------------|--------|------------|--------|--------------|--------|--------------|--------|------------------|--------|---------|---------|
| 150,010                              | 155,000 | 5      | 0,03 % | 698.476,56       | 0,04 % | 2          | 0,61 % | 4.561,77     | 0,44 % | 5            | 0,03 % | 693.914,79       | 0,04 % | 153,888 | 152,877 |
| 155,010                              | 160,000 | 4      | 0,02 % | 530.938,90       | 0,03 % | 1          | 0,30 % | 211,25       | 0,02 % | 4            | 0,03 % | 530.727,65       | 0,03 % | 157,540 | 157,478 |
| 160,010                              | 165,000 | 5      | 0,03 % | 605.478,36       | 0,03 % | 1          | 0,30 % | 252,39       | 0,02 % | 5            | 0,03 % | 605.225,97       | 0,03 % | 163,237 | 163,170 |
| 165,010                              | 170,000 | 2      | 0,01 % | 269.004,57       | 0,02 % | 1          | 0,30 % | 253,19       | 0,02 % | 2            | 0,01 % | 268.751,38       | 0,02 % | 169,275 | 169,115 |
| Total:                               |         | 16.005 | 100,00 | 1.737.595.070,36 | 100,00 | 328        | 100,00 | 1.028.516,03 | 100,00 | 16.000       | 100,00 | 1.736.566.554,33 | 100,00 |         |         |
| Media Ponderada / Weighted Average : |         |        |        |                  |        |            |        |              |        |              |        |                  |        | 57,842  | 57,824  |
| Media simple / Average:              |         |        |        | 108.565,77       |        | 3.135,72   |        |              |        | 108.535,41   |        |                  |        | 54,817  | 54,804  |
| Mínimo / Minimum :                   |         |        |        | 31,20            |        | 0,06       |        |              |        | 31,20        |        |                  |        | 0,008   | 0,008   |
| Máximo / Maximum:                    |         |        |        | 1.188.952,21     |        | 197.427,52 |        |              |        | 1.188.952,21 |        |                  |        | 169,404 | 169,174 |