

## BBVA RMBS 21 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: 30/06/2023

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 / OPB                                        | PPV / OP |
| 0,01                                   | 5,00   | 588                                                      | 0,55 | 6.298.114,21     | 0,06  | 11                                              | 0,30 | 564.276,04       | 26,48 | 582                                                      | 0,54 | 5.733.838,17     | 0,05  | 8,960                                            | 3,596    |
| 5,01                                   | 10,00  | 1.429                                                    | 1,33 | 25.710.267,56    | 0,24  | 25                                              | 0,67 | 13.892,35        | 0,65  | 1.429                                                    | 1,33 | 25.696.375,21    | 0,24  | 7,976                                            | 7,972    |
| 10,01                                  | 15,00  | 2.018                                                    | 1,88 | 53.971.538,04    | 0,51  | 40                                              | 1,07 | 16.198,98        | 0,76  | 2.018                                                    | 1,88 | 53.955.339,06    | 0,51  | 12,747                                           | 12,743   |
| 15,01                                  | 20,00  | 2.523                                                    | 2,35 | 92.489.078,54    | 0,87  | 42                                              | 1,13 | 16.855,21        | 0,79  | 2.523                                                    | 2,35 | 92.472.223,33    | 0,87  | 17,705                                           | 17,702   |
| 20,01                                  | 25,00  | 2.883                                                    | 2,69 | 134.447.372,28   | 1,27  | 50                                              | 1,34 | 22.696,92        | 1,07  | 2.883                                                    | 2,69 | 134.424.675,36   | 1,27  | 22,621                                           | 22,617   |
| 25,01                                  | 30,00  | 3.370                                                    | 3,14 | 189.530.341,85   | 1,79  | 61                                              | 1,64 | 24.514,93        | 1,15  | 3.370                                                    | 3,14 | 189.505.826,92   | 1,79  | 27,621                                           | 27,617   |
| 30,01                                  | 35,00  | 4.254                                                    | 3,97 | 281.237.411,26   | 2,65  | 68                                              | 1,83 | 39.445,78        | 1,85  | 4.254                                                    | 3,97 | 281.197.965,48   | 2,65  | 32,656                                           | 32,651   |
| 35,01                                  | 40,00  | 5.299                                                    | 4,94 | 412.772.583,98   | 3,89  | 96                                              | 2,58 | 42.332,52        | 1,99  | 5.299                                                    | 4,94 | 412.730.251,46   | 3,89  | 37,677                                           | 37,673   |
| 40,01                                  | 45,00  | 6.835                                                    | 6,38 | 596.632.963,50   | 5,62  | 158                                             | 4,24 | 66.155,70        | 3,10  | 6.835                                                    | 6,38 | 596.566.807,80   | 5,62  | 42,644                                           | 42,639   |
| 45,01                                  | 50,00  | 8.216                                                    | 7,66 | 789.541.265,36   | 7,44  | 192                                             | 5,15 | 95.924,55        | 4,50  | 8.216                                                    | 7,66 | 789.445.340,81   | 7,44  | 47,590                                           | 47,584   |
| 50,01                                  | 55,00  | 9.320                                                    | 8,69 | 956.380.972,23   | 9,01  | 237                                             | 6,36 | 112.467,44       | 5,28  | 9.320                                                    | 8,69 | 956.268.504,79   | 9,01  | 52,566                                           | 52,559   |
| 55,01                                  | 60,00  | 10.092                                                   | 9,41 | 1.089.990.269,23 | 10,27 | 284                                             | 7,62 | 131.640,13       | 6,18  | 10.092                                                   | 9,41 | 1.089.858.629,10 | 10,27 | 57,556                                           | 57,549   |
| 60,01                                  | 65,00  | 9.806                                                    | 9,15 | 1.103.954.297,88 | 10,40 | 306                                             | 8,21 | 140.799,26       | 6,61  | 9.806                                                    | 9,15 | 1.103.813.498,62 | 10,41 | 62,504                                           | 62,496   |
| 65,01                                  | 70,00  | 9.448                                                    | 8,81 | 1.099.661.629,70 | 10,36 | 311                                             | 8,35 | 106.174,72       | 4,98  | 9.448                                                    | 8,81 | 1.099.555.454,98 | 10,37 | 67,511                                           | 67,504   |
| 70,01                                  | 75,00  | 9.483                                                    | 8,85 | 1.146.769.262,85 | 10,81 | 302                                             | 8,11 | 111.846,82       | 5,25  | 9.483                                                    | 8,85 | 1.146.657.416,03 | 10,81 | 72,487                                           | 72,480   |
| 75,01                                  | 80,00  | 7.299                                                    | 6,81 | 859.672.211,24   | 8,10  | 303                                             | 8,13 | 118.422,34       | 5,56  | 7.299                                                    | 6,81 | 859.553.788,90   | 8,10  | 77,259                                           | 77,248   |
| 80,01                                  | 85,00  | 4.062                                                    | 3,79 | 485.284.154,09   | 4,57  | 214                                             | 5,74 | 76.780,49        | 3,60  | 4.062                                                    | 3,79 | 485.207.373,60   | 4,57  | 82,345                                           | 82,332   |
| 85,01                                  | 90,00  | 2.802                                                    | 2,61 | 341.195.271,87   | 3,22  | 189                                             | 5,07 | 72.993,39        | 3,43  | 2.802                                                    | 2,61 | 341.122.278,48   | 3,22  | 87,384                                           | 87,365   |
| 90,01                                  | 95,00  | 1.967                                                    | 1,83 | 245.253.814,50   | 2,31  | 138                                             | 3,70 | 56.417,76        | 2,65  | 1.967                                                    | 1,83 | 245.197.396,74   | 2,31  | 92,469                                           | 92,447   |
| 95,01                                  | 100,00 | 1.445                                                    | 1,35 | 181.301.872,84   | 1,71  | 110                                             | 2,95 | 42.368,67        | 1,99  | 1.445                                                    | 1,35 | 181.259.504,17   | 1,71  | 97,376                                           | 97,353   |
| 100,01                                 | 105,00 | 979                                                      | 0,91 | 124.761.914,33   | 1,18  | 94                                              | 2,52 | 30.989,99        | 1,45  | 979                                                      | 0,91 | 124.730.924,34   | 1,18  | 102,419                                          | 102,393  |
| 105,01                                 | 110,00 | 709                                                      | 0,66 | 91.587.587,03    | 0,86  | 73                                              | 1,96 | 28.137,54        | 1,32  | 709                                                      | 0,66 | 91.559.449,49    | 0,86  | 107,350                                          | 107,317  |
| 110,01                                 | 115,00 | 465                                                      | 0,43 | 58.237.773,08    | 0,55  | 44                                              | 1,18 | 19.209,21        | 0,90  | 465                                                      | 0,43 | 58.218.563,87    | 0,55  | 112,414                                          | 112,377  |
| 115,01                                 | 120,00 | 388                                                      | 0,36 | 49.329.910,92    | 0,46  | 53                                              | 1,42 | 24.632,08        | 1,16  | 388                                                      | 0,36 | 49.305.278,84    | 0,46  | 117,463                                          | 117,404  |
| 120,01                                 | 125,00 | 257                                                      | 0,24 | 32.171.660,80    | 0,30  | 39                                              | 1,05 | 21.317,34        | 1,00  | 257                                                      | 0,24 | 32.150.343,46    | 0,30  | 122,606                                          | 122,524  |
| 125,01                                 | 130,00 | 178                                                      | 0,17 | 21.995.252,12    | 0,21  | 39                                              | 1,05 | 12.542,74        | 0,59  | 178                                                      | 0,17 | 21.982.709,38    | 0,21  | 127,571                                          | 127,498  |
| 130,01                                 | 135,00 | 164                                                      | 0,15 | 20.138.983,77    | 0,19  | 30                                              | 0,81 | 19.450,20        | 0,91  | 164                                                      | 0,15 | 20.119.533,57    | 0,19  | 132,674                                          | 132,543  |
| 135,01                                 | 140,00 | 132                                                      | 0,12 | 17.384.788,81    | 0,16  | 37                                              | 0,99 | 23.647,82        | 1,11  | 132                                                      | 0,12 | 17.361.140,99    | 0,16  | 137,651                                          | 137,462  |
| 140,01                                 | 145,00 | 108                                                      | 0,10 | 13.847.012,80    | 0,13  | 28                                              | 0,75 | 8.599,56         | 0,40  | 108                                                      | 0,10 | 13.838.413,24    | 0,13  | 142,564                                          | 142,475  |
| 145,01                                 | 150,00 | 88                                                       | 0,08 | 11.333.484,15    | 0,11  | 18                                              | 0,48 | 8.689,55         | 0,41  | 88                                                       | 0,08 | 11.324.794,60    | 0,11  | 147,452                                          | 147,337  |

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|----------------------------------------|--------|----------------------------------------------------------|--------|-------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|-------------------|--------|--------------------------------------------------|----------|
|                                        |        | Num.                                                     | %      | Importe / Amount  | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount  | %      | SVP / OPB                                        | PPV / OP |
| 150,01                                 | 155,00 | 90                                                       | 0,08   | 11.114.805,95     | 0,10   | 20                                              | 0,54   | 5.582,05         | 0,26   | 90                                                       | 0,08   | 11.109.223,90     | 0,10   | 152,728                                          | 152,651  |
| 155,01                                 | 160,00 | 74                                                       | 0,07   | 10.462.259,07     | 0,10   | 12                                              | 0,32   | 5.453,94         | 0,26   | 74                                                       | 0,07   | 10.456.805,13     | 0,10   | 157,538                                          | 157,455  |
| 160,01                                 | 165,00 | 69                                                       | 0,06   | 8.136.194,53      | 0,08   | 13                                              | 0,35   | 2.937,94         | 0,14   | 69                                                       | 0,06   | 8.133.256,59      | 0,08   | 162,435                                          | 162,376  |
| 165,01                                 | 170,00 | 55                                                       | 0,05   | 7.450.299,60      | 0,07   | 16                                              | 0,43   | 9.955,09         | 0,47   | 55                                                       | 0,05   | 7.440.344,51      | 0,07   | 167,643                                          | 167,412  |
| 170,01                                 | 175,00 | 44                                                       | 0,04   | 5.544.838,73      | 0,05   | 7                                               | 0,19   | 2.144,18         | 0,10   | 44                                                       | 0,04   | 5.542.694,55      | 0,05   | 172,425                                          | 172,357  |
| 175,01                                 | 180,00 | 41                                                       | 0,04   | 4.869.824,00      | 0,05   | 12                                              | 0,32   | 7.603,47         | 0,36   | 41                                                       | 0,04   | 4.862.220,53      | 0,05   | 177,507                                          | 177,226  |
| 180,01                                 | 185,00 | 29                                                       | 0,03   | 3.660.720,58      | 0,03   | 9                                               | 0,24   | 2.636,67         | 0,12   | 29                                                       | 0,03   | 3.658.083,91      | 0,03   | 182,509                                          | 182,376  |
| 185,01                                 | 190,00 | 29                                                       | 0,03   | 3.446.270,02      | 0,03   | 7                                               | 0,19   | 3.414,15         | 0,16   | 29                                                       | 0,03   | 3.442.855,87      | 0,03   | 187,718                                          | 187,534  |
| 190,01                                 | 195,00 | 31                                                       | 0,03   | 3.955.254,61      | 0,04   | 8                                               | 0,21   | 5.829,19         | 0,27   | 31                                                       | 0,03   | 3.949.425,42      | 0,04   | 192,379                                          | 192,092  |
| 195,01                                 | 200,00 | 24                                                       | 0,02   | 3.201.406,29      | 0,03   | 6                                               | 0,16   | 1.575,98         | 0,07   | 24                                                       | 0,02   | 3.199.830,31      | 0,03   | 197,336                                          | 197,238  |
| 200,01                                 | 205,00 | 21                                                       | 0,02   | 3.117.302,71      | 0,03   | 4                                               | 0,11   | 2.454,42         | 0,12   | 21                                                       | 0,02   | 3.114.848,29      | 0,03   | 202,508                                          | 202,347  |
| 205,01                                 | 210,00 | 19                                                       | 0,02   | 2.817.144,69      | 0,03   | 7                                               | 0,19   | 3.186,89         | 0,15   | 19                                                       | 0,02   | 2.813.957,80      | 0,03   | 207,623                                          | 207,385  |
| 210,01                                 | 215,00 | 13                                                       | 0,01   | 1.335.391,67      | 0,01   | 2                                               | 0,05   | 821,68           | 0,04   | 13                                                       | 0,01   | 1.334.569,99      | 0,01   | 211,788                                          | 211,657  |
| 215,01                                 | 220,00 | 13                                                       | 0,01   | 1.892.547,79      | 0,02   | 2                                               | 0,05   | 3.882,35         | 0,18   | 13                                                       | 0,01   | 1.888.665,44      | 0,02   | 218,433                                          | 217,976  |
| 220,01                                 | 225,00 | 12                                                       | 0,01   | 1.685.329,57      | 0,02   | 1                                               | 0,03   | 1.132,34         | 0,05   | 12                                                       | 0,01   | 1.684.197,23      | 0,02   | 222,509                                          | 222,359  |
| 225,01                                 | 230,00 | 16                                                       | 0,01   | 2.092.830,94      | 0,02   | 2                                               | 0,05   | 764,14           | 0,04   | 16                                                       | 0,01   | 2.092.066,80      | 0,02   | 227,653                                          | 227,569  |
| 230,01                                 | 235,00 | 9                                                        | 0,01   | 1.324.949,91      | 0,01   | 4                                               | 0,11   | 1.353,20         | 0,06   | 9                                                        | 0,01   | 1.323.596,71      | 0,01   | 232,047                                          | 231,809  |
| 235,01                                 | 240,00 | 7                                                        | 0,01   | 853.049,73        | 0,01   | 1                                               | 0,03   | 347,32           | 0,02   | 7                                                        | 0,01   | 852.702,41        | 0,01   | 236,534                                          | 236,438  |
| 240,01                                 | 245,00 | 1                                                        | 0,00   | 136.505,47        | 0,00   | 1                                               | 0,03   | 160,47           | 0,01   | 1                                                        | 0,00   | 136.345,00        | 0,00   | 243,022                                          | 242,736  |
| 255,01                                 | 260,00 | 1                                                        | 0,00   | 233.464,03        | 0,00   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,00   | 233.464,03        | 0,00   | 256,329                                          | 256,329  |
| Total :                                |        | 107.205                                                  | 100,00 | 10.610.213.450,71 | 100,00 | 3.726                                           | 100,00 | 2.130.655,50     | 100,00 | 107.199                                                  | 100,00 | 10.608.082.795,21 | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |        |                                                          |        |                   |        |                                                 |        |                  |        |                                                          |        |                   |        | 63,970                                           | 63,958   |
| Media Simple / Average :               |        |                                                          |        | 98.971,26         |        |                                                 |        | 571,83           |        |                                                          |        | 98.956,92         |        | 58,190                                           | 58,175   |
| Mínimo / Minimum :                     |        |                                                          |        | 8,75              |        |                                                 |        | 21,87            |        |                                                          |        | 8,75              |        | 0,005                                            | 0,005    |
| Máximo / Maximum :                     |        |                                                          |        | 1.450.488,76      |        |                                                 |        | 173.319,71       |        |                                                          |        | 1.450.488,76      |        | 256,329                                          | 256,329  |