

# BBVA RMBS 23 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 (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)  
Fecha / Date: 28/02/2025  
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 Interes<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 |
| 2025                                   | 5                                                        | 0,01 %  | 122.766,52       | 0,00 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 5                                                        | 0,01 %  | 122.766,52       | 0,00 %  | 3,471%                        | 8,1718                           |
| 2026                                   | 18                                                       | 0,04 %  | 489.983,53       | 0,01 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 18                                                       | 0,04 %  | 489.983,53       | 0,01 %  | 3,295%                        | 19,2589                          |
| 2027                                   | 107                                                      | 0,23 %  | 3.606.021,93     | 0,07 %  | 4                                               | 0,34 %  | 3.766,53         | 0,99 %  | 107                                                      | 0,23 %  | 3.602.255,40     | 0,07 %  | 3,390%                        | 29,8939                          |
| 2028                                   | 87                                                       | 0,19 %  | 2.854.969,49     | 0,06 %  | 3                                               | 0,26 %  | 2.602,64         | 0,68 %  | 87                                                       | 0,19 %  | 2.852.366,85     | 0,06 %  | 3,303%                        | 40,9789                          |
| 2029                                   | 145                                                      | 0,31 %  | 5.727.669,92     | 0,11 %  | 3                                               | 0,26 %  | 2.628,56         | 0,69 %  | 145                                                      | 0,31 %  | 5.725.041,36     | 0,11 %  | 3,415%                        | 53,2939                          |
| 2030                                   | 154                                                      | 0,33 %  | 6.865.410,40     | 0,13 %  | 5                                               | 0,43 %  | 1.733,60         | 0,45 %  | 154                                                      | 0,33 %  | 6.863.676,80     | 0,13 %  | 3,273%                        | 64,840                           |
| 2031                                   | 250                                                      | 0,53 %  | 12.482.556,32    | 0,24 %  | 7                                               | 0,60 %  | 5.722,01         | 1,50 %  | 250                                                      | 0,53 %  | 12.476.834,31    | 0,24 %  | 3,276%                        | 76,7031                          |
| 2032                                   | 648                                                      | 1,38 %  | 36.198.774,15    | 0,71 %  | 8                                               | 0,68 %  | 3.904,75         | 1,02 %  | 648                                                      | 1,38 %  | 36.194.869,40    | 0,71 %  | 3,356%                        | 89,5861                          |
| 2033                                   | 512                                                      | 1,09 %  | 33.856.797,41    | 0,66 %  | 11                                              | 0,94 %  | 4.204,20         | 1,10 %  | 512                                                      | 1,09 %  | 33.852.593,21    | 0,66 %  | 3,151%                        | 101,2061                         |
| 2034                                   | 627                                                      | 1,34 %  | 42.845.512,10    | 0,84 %  | 22                                              | 1,88 %  | 8.271,30         | 2,17 %  | 627                                                      | 1,34 %  | 42.837.240,80    | 0,84 %  | 3,272%                        | 112,7162                         |
| 2035                                   | 666                                                      | 1,42 %  | 51.928.733,70    | 1,02 %  | 24                                              | 2,05 %  | 13.318,31        | 3,50 %  | 666                                                      | 1,42 %  | 51.915.415,39    | 1,02 %  | 3,231%                        | 125,2568                         |
| 2036                                   | 747                                                      | 1,59 %  | 61.701.595,65    | 1,21 %  | 26                                              | 2,22 %  | 9.643,73         | 2,53 %  | 747                                                      | 1,59 %  | 61.691.951,92    | 1,21 %  | 3,163%                        | 136,9902                         |
| 2037                                   | 2.273                                                    | 4,85 %  | 183.725.597,30   | 3,60 %  | 63                                              | 5,38 %  | 29.170,30        | 7,66 %  | 2.273                                                    | 4,85 %  | 183.696.427,00   | 3,60 %  | 3,330%                        | 149,0999                         |
| 2038                                   | 1.263                                                    | 2,70 %  | 111.238.506,08   | 2,18 %  | 27                                              | 2,30 %  | 11.948,79        | 3,14 %  | 1.263                                                    | 2,70 %  | 111.226.557,29   | 2,18 %  | 3,102%                        | 161,3684                         |
| 2039                                   | 1.028                                                    | 2,19 %  | 90.324.857,56    | 1,77 %  | 19                                              | 1,62 %  | 7.192,03         | 1,89 %  | 1.028                                                    | 2,19 %  | 90.317.665,53    | 1,77 %  | 3,206%                        | 172,4144                         |
| 2040                                   | 589                                                      | 1,26 %  | 59.485.298,02    | 1,17 %  | 11                                              | 0,94 %  | 4.739,97         | 1,24 %  | 589                                                      | 1,26 %  | 59.480.558,05    | 1,17 %  | 3,109%                        | 184,9037                         |
| 2041                                   | 702                                                      | 1,50 %  | 71.821.525,18    | 1,41 %  | 17                                              | 1,45 %  | 5.963,29         | 1,56 %  | 702                                                      | 1,50 %  | 71.815.561,89    | 1,41 %  | 3,045%                        | 197,1501                         |
| 2042                                   | 1.819                                                    | 3,88 %  | 184.754.598,70   | 3,62 %  | 58                                              | 4,95 %  | 17.001,06        | 4,46 %  | 1.819                                                    | 3,88 %  | 184.737.597,64   | 3,62 %  | 3,228%                        | 208,9563                         |
| 2043                                   | 1.884                                                    | 4,02 %  | 191.355.237,98   | 3,75 %  | 33                                              | 2,82 %  | 16.264,26        | 4,27 %  | 1.883                                                    | 4,02 %  | 191.338.973,72   | 3,75 %  | 3,254%                        | 221,5481                         |
| 2044                                   | 2.238                                                    | 4,78 %  | 208.658.934,16   | 4,09 %  | 59                                              | 5,03 %  | 15.567,52        | 4,09 %  | 2.238                                                    | 4,78 %  | 208.643.366,64   | 4,09 %  | 3,744%                        | 232,7656                         |
| 2045                                   | 2.839                                                    | 6,06 %  | 270.827.137,64   | 5,31 %  | 69                                              | 5,89 %  | 21.075,26        | 5,53 %  | 2.839                                                    | 6,06 %  | 270.806.062,38   | 5,31 %  | 3,768%                        | 245,4421                         |
| 2046                                   | 3.614                                                    | 7,72 %  | 370.036.653,01   | 7,26 %  | 78                                              | 6,66 %  | 21.377,26        | 5,61 %  | 3.614                                                    | 7,72 %  | 370.015.275,75   | 7,26 %  | 3,397%                        | 256,6679                         |
| 2047                                   | 7.768                                                    | 16,58 % | 909.176.573,20   | 17,83 % | 288                                             | 24,57 % | 86.194,60        | 22,62 % | 7.768                                                    | 16,58 % | 909.090.378,60   | 17,83 % | 3,336%                        | 268,9635                         |
| 2048                                   | 4.673                                                    | 9,98 %  | 542.062.132,89   | 10,63 % | 126                                             | 10,75 % | 37.294,35        | 9,79 %  | 4.673                                                    | 9,98 %  | 542.024.838,54   | 10,63 % | 3,242%                        | 280,3813                         |
| 2049                                   | 2.327                                                    | 4,97 %  | 288.091.788,16   | 5,65 %  | 65                                              | 5,55 %  | 16.322,49        | 4,28 %  | 2.327                                                    | 4,97 %  | 288.075.465,67   | 5,65 %  | 3,360%                        | 291,7715                         |
| 2050                                   | 1.027                                                    | 2,19 %  | 134.391.786,82   | 2,64 %  | 22                                              | 1,88 %  | 5.716,66         | 1,50 %  | 1.027                                                    | 2,19 %  | 134.386.070,16   | 2,64 %  | 3,234%                        | 304,9959                         |
| 2051                                   | 1.082                                                    | 2,31 %  | 151.361.621,29   | 2,97 %  | 18                                              | 1,54 %  | 4.462,90         | 1,17 %  | 1.082                                                    | 2,31 %  | 151.357.158,39   | 2,97 %  | 2,863%                        | 315,9627                         |
| 2052                                   | 1.443                                                    | 3,08 %  | 193.541.633,60   | 3,80 %  | 24                                              | 2,05 %  | 5.739,46         | 1,51 %  | 1.443                                                    | 3,08 %  | 193.535.894,14   | 3,80 %  | 2,912%                        | 330,3087                         |
| 2053                                   | 4.503                                                    | 9,61 %  | 653.817.778,27   | 12,82 % | 44                                              | 3,75 %  | 13.314,57        | 3,49 %  | 4.503                                                    | 9,61 %  | 653.804.463,70   | 12,82 % | 3,045%                        | 341,9028                         |
| 2054                                   | 1.122                                                    | 2,40 %  | 148.891.780,46   | 2,92 %  | 23                                              | 1,96 %  | 3.764,79         | 0,99 %  | 1.122                                                    | 2,40 %  | 148.888.015,67   | 2,92 %  | 3,195%                        | 348,3012                         |
| 2055                                   | 320                                                      | 0,68 %  | 32.372.038,36    | 0,63 %  | 9                                               | 0,77 %  | 1.217,94         | 0,32 %  | 320                                                      | 0,68 %  | 32.370.820,42    | 0,63 %  | 4,389%                        | 365,453                          |
| 2056                                   | 190                                                      | 0,41 %  | 21.411.327,44    | 0,42 %  | 2                                               | 0,17 %  | 373,51           | 0,10 %  | 190                                                      | 0,41 %  | 21.410.953,93    | 0,42 %  | 4,226%                        | 375,3172                         |
| 2057                                   | 89                                                       | 0,19 %  | 11.010.981,01    | 0,22 %  | 2                                               | 0,17 %  | 319,08           | 0,08 %  | 89                                                       | 0,19 %  | 11.010.661,93    | 0,22 %  | 3,859%                        | 389,4024                         |

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|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|---------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |         |
| 2058                                   | 54                                                       | 0,12 % | 6.777.027,09     | 0,13 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 54                                                       | 0,12 % | 6.777.027,09     | 0,13 % | 3,791%                        | 399,387                          |         |
| 2059                                   | 2                                                        | 0,00 % | 251.185,97       | 0,00 % | 1                                               | 0,09 % | 74,04            | 0,02 % | 2                                                        | 0,00 % | 251.111,93       | 0,00 % | 4,449%                        | 413,1782                         |         |
| 2060                                   | 3                                                        | 0,01 % | 348.315,63       | 0,01 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 3                                                        | 0,01 % | 348.315,63       | 0,01 % | 3,687%                        | 423,3173                         |         |
| 2061                                   | 8                                                        | 0,02 % | 1.702.946,27     | 0,03 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 8                                                        | 0,02 % | 1.702.946,27     | 0,03 % | 4,175%                        | 437,0619                         |         |
| 2062                                   | 9                                                        | 0,02 % | 1.166.184,51     | 0,02 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 9                                                        | 0,02 % | 1.166.184,51     | 0,02 % | 3,279%                        | 448,8159                         |         |
| 2063                                   | 7                                                        | 0,01 % | 1.223.296,33     | 0,02 % | 1                                               | 0,09 % | 152,56           | 0,04 % | 7                                                        | 0,01 % | 1.223.143,77     | 0,02 % | 2,992%                        | 462,2621                         |         |
| Total:                                 | 46.842                                                   | 100,00 | 5.098.507.534,05 | 100,00 | 1.172                                           | 100,00 | 381.042,32       | 100,00 | 46.841                                                   | 100,00 | 5.098.126.491,73 | 100,00 |                               |                                  |         |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        |                               | 3,283                            | 263,444 |
| Media simple / Average:                |                                                          |        | 108.844,79       |        |                                                 |        | 325,12           |        |                                                          |        | 108.838,98       |        | 3,401                         | 250,134                          |         |
| Mínimo / Minimum :                     |                                                          |        | 90,35            |        |                                                 |        | 1,12             |        |                                                          |        | 90,35            |        | 0,100                         | 31/03/2025                       |         |
| Máximo / Maximum:                      |                                                          |        | 1.851.444,46     |        |                                                 |        | 5.650,62         |        |                                                          |        | 1.851.444,46     |        | 7,866                         | 31/12/2063                       |         |