

# BBVA RMBS 23 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets  
Distribución Geográfica por Comunidades / Geographical Distribution by Regions

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)  
Fecha / Date: 31/12/2024  
Divisa / Currency: EUR

| Comunidades<br>Regions                      | 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 |
| Andalucía / Andalucía                       | 9.456                                                    | 20,02 % | 899.769.677,31   | 17,37 % | 300                                             | 23,98 % | 81.003,43        | 21,58 % | 9.456                                                    | 20,02 % | 899.688.673,88   | 17,37 % | 61,888                                          | 61,882   |
| Aragón / Aragón                             | 835                                                      | 1,77 %  | 81.803.624,92    | 1,58 %  | 26                                              | 2,08 %  | 6.581,39         | 1,75 %  | 835                                                      | 1,77 %  | 81.797.043,53    | 1,58 %  | 64,840                                          | 64,834   |
| Asturias, Principado de / Asturias,         | 928                                                      | 1,96 %  | 83.572.002,56    | 1,61 %  | 44                                              | 3,52 %  | 11.756,91        | 3,13 %  | 928                                                      | 1,96 %  | 83.560.245,65    | 1,61 %  | 61,030                                          | 61,022   |
| Balears, Illes / Balearic Islands           | 1.066                                                    | 2,26 %  | 129.885.069,95   | 2,51 %  | 42                                              | 3,36 %  | 15.797,62        | 4,21 %  | 1.066                                                    | 2,26 %  | 129.869.272,33   | 2,51 %  | 48,567                                          | 48,563   |
| Canarias / Canary Islands                   | 2.347                                                    | 4,97 %  | 216.576.777,78   | 4,18 %  | 75                                              | 6,00 %  | 20.354,76        | 5,42 %  | 2.347                                                    | 4,97 %  | 216.556.423,02   | 4,18 %  | 58,002                                          | 57,997   |
| Cantabria / Cantabria                       | 742                                                      | 1,57 %  | 71.950.357,98    | 1,39 %  | 30                                              | 2,40 %  | 7.473,20         | 1,99 %  | 742                                                      | 1,57 %  | 71.942.884,78    | 1,39 %  | 61,894                                          | 61,888   |
| Castilla - La Mancha / Castilla - La Mancha | 1.602                                                    | 3,39 %  | 152.018.432,49   | 2,93 %  | 35                                              | 2,80 %  | 9.958,87         | 2,65 %  | 1.602                                                    | 3,39 %  | 152.008.473,62   | 2,93 %  | 70,511                                          | 70,506   |
| Castilla y León / Castilla y León           | 2.216                                                    | 4,69 %  | 200.561.375,20   | 3,87 %  | 48                                              | 3,84 %  | 11.692,05        | 3,11 %  | 2.216                                                    | 4,69 %  | 200.549.683,15   | 3,87 %  | 63,498                                          | 63,494   |
| Cataluña / Catalonia                        | 10.149                                                   | 21,48 % | 1.337.202.968,11 | 25,81 % | 220                                             | 17,59 % | 77.075,25        | 20,53 % | 10.149                                                   | 21,48 % | 1.337.125.892,86 | 25,81 % | 58,763                                          | 58,759   |
| Ceuta / Ceuta                               | 216                                                      | 0,46 %  | 22.661.241,16    | 0,44 %  | 6                                               | 0,48 %  | 1.938,16         | 0,52 %  | 216                                                      | 0,46 %  | 22.659.303,00    | 0,44 %  | 53,760                                          | 53,756   |
| Comunitat Valenciana / Comunitat            | 5.061                                                    | 10,71 % | 471.294.548,82   | 9,10 %  | 154                                             | 12,31 % | 40.321,99        | 10,74 % | 5.061                                                    | 10,71 % | 471.254.226,83   | 9,10 %  | 62,831                                          | 62,825   |
| Extremadura / Extremadura                   | 1.145                                                    | 2,42 %  | 92.852.129,79    | 1,79 %  | 24                                              | 1,92 %  | 4.660,92         | 1,24 %  | 1.145                                                    | 2,42 %  | 92.847.468,87    | 1,79 %  | 61,251                                          | 61,248   |
| Galicia / Galicia                           | 2.341                                                    | 4,96 %  | 212.137.012,60   | 4,09 %  | 63                                              | 5,04 %  | 14.780,74        | 3,94 %  | 2.341                                                    | 4,96 %  | 212.122.231,86   | 4,09 %  | 59,070                                          | 59,066   |
| Madrid, Comunidad de / Madrid, Comunidad    | 5.439                                                    | 11,51 % | 795.703.203,69   | 15,36 % | 80                                              | 6,39 %  | 37.340,49        | 9,95 %  | 5.439                                                    | 11,51 % | 795.665.863,20   | 15,36 % | 54,792                                          | 54,790   |
| Melilla / Melilla                           | 286                                                      | 0,61 %  | 31.882.485,02    | 0,62 %  | 7                                               | 0,56 %  | 3.022,76         | 0,81 %  | 286                                                      | 0,61 %  | 31.879.462,26    | 0,62 %  | 50,037                                          | 50,035   |
| Murcia, Región de / Murcia, Región de       | 1.376                                                    | 2,91 %  | 124.514.543,24   | 2,40 %  | 46                                              | 3,68 %  | 12.485,12        | 3,33 %  | 1.376                                                    | 2,91 %  | 124.502.058,12   | 2,40 %  | 64,710                                          | 64,704   |
| Navarra, Comunidad Foral de / Navarra,      | 272                                                      | 0,58 %  | 30.663.786,22    | 0,59 %  | 9                                               | 0,72 %  | 2.351,61         | 0,63 %  | 272                                                      | 0,58 %  | 30.661.434,61    | 0,59 %  | 59,051                                          | 59,045   |
| País Vasco / Basque Country                 | 1.566                                                    | 3,31 %  | 206.767.998,07   | 3,99 %  | 37                                              | 2,96 %  | 15.764,48        | 4,20 %  | 1.566                                                    | 3,31 %  | 206.752.233,59   | 3,99 %  | 55,777                                          | 55,770   |
| Rioja, La / Rioja, La                       | 201                                                      | 0,43 %  | 18.773.783,33    | 0,36 %  | 5                                               | 0,40 %  | 1.038,37         | 0,28 %  | 201                                                      | 0,43 %  | 18.772.744,96    | 0,36 %  | 64,891                                          | 64,887   |
| Total:                                      | 47.244                                                   | 100,00  | 5.180.591.018,24 | 100,00  | 1.251                                           | 100,00  | 375.398,12       | 100,00  | 47.244                                                   | 100,00  | 5.180.215.620,12 | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 59,512                                          | 59,507   |
| Media simple / Average:                     |                                                          |         | 109.656,06       |         |                                                 |         | 300,08           |         |                                                          |         | 109.648,12       |         | 56,786                                          | 56,781   |
| Mínimo / Minimum :                          |                                                          |         | 90,89            |         |                                                 |         | 0,02             |         |                                                          |         | 90,89            |         | 0,017                                           | 0,017    |
| Máximo / Maximum:                           |                                                          |         | 1.858.193,42     |         |                                                 |         | 4.941,85         |         |                                                          |         | 1.858.193,42     |         | 196,028                                         | 196,028  |