

# BBVA RMBS 20 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Formalización / Distribution by Arrangement Date Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)  
Fecha / Date: 30/11/2025  
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 | Antigüedad<br>Age                |            |
|----------------------------------------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------|----------------------------------|------------|
|                                        | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |            |
| 2001                                   | 5                                                        | 0,03 %  | 389.278,42       | 0,02 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 5                                                        | 0,03 %  | 389.278,42       | 0,02 %  | 2,929%                        | 291,6902                         |            |
| 2002                                   | 13                                                       | 0,08 %  | 595.988,10       | 0,04 %  | 2                                               | 0,49 %  | 1.006,08         | 0,06 %  | 13                                                       | 0,09 %  | 594.982,02       | 0,04 %  | 3,146%                        | 279,809                          |            |
| 2003                                   | 25                                                       | 0,16 %  | 1.313.694,24     | 0,08 %  | 2                                               | 0,49 %  | 1.178,29         | 0,07 %  | 25                                                       | 0,16 %  | 1.312.515,95     | 0,08 %  | 3,183%                        | 268,2577                         |            |
| 2004                                   | 84                                                       | 0,55 %  | 4.919.639,11     | 0,31 %  | 9                                               | 2,19 %  | 4.045,99         | 0,24 %  | 84                                                       | 0,55 %  | 4.915.593,12     | 0,31 %  | 2,993%                        | 255,8634                         |            |
| 2005                                   | 228                                                      | 1,49 %  | 16.911.460,89    | 1,06 %  | 12                                              | 2,92 %  | 11.577,24        | 0,69 %  | 228                                                      | 1,49 %  | 16.899.883,65    | 1,06 %  | 3,056%                        | 244,7264                         |            |
| 2006                                   | 230                                                      | 1,50 %  | 22.350.326,99    | 1,40 %  | 23                                              | 5,60 %  | 375.188,37       | 22,34 % | 228                                                      | 1,49 %  | 21.975.138,62    | 1,38 %  | 3,072%                        | 232,3535                         |            |
| 2007                                   | 265                                                      | 1,73 %  | 28.658.455,93    | 1,80 %  | 31                                              | 7,54 %  | 199.000,82       | 11,85 % | 264                                                      | 1,73 %  | 28.459.455,11    | 1,79 %  | 3,033%                        | 221,6584                         |            |
| 2008                                   | 155                                                      | 1,01 %  | 16.336.259,09    | 1,02 %  | 19                                              | 4,62 %  | 192.465,47       | 11,46 % | 153                                                      | 1,00 %  | 16.143.793,62    | 1,01 %  | 2,961%                        | 210,4146                         |            |
| 2009                                   | 91                                                       | 0,59 %  | 8.411.469,48     | 0,53 %  | 10                                              | 2,43 %  | 10.134,78        | 0,60 %  | 91                                                       | 0,60 %  | 8.401.334,70     | 0,53 %  | 3,078%                        | 196,9033                         |            |
| 2010                                   | 98                                                       | 0,64 %  | 8.567.828,68     | 0,54 %  | 5                                               | 1,22 %  | 1.168,32         | 0,07 %  | 98                                                       | 0,64 %  | 8.566.660,36     | 0,54 %  | 2,948%                        | 184,5812                         |            |
| 2011                                   | 65                                                       | 0,42 %  | 5.688.729,53     | 0,36 %  | 2                                               | 0,49 %  | 161.800,30       | 9,64 %  | 64                                                       | 0,42 %  | 5.526.929,23     | 0,35 %  | 3,362%                        | 172,3865                         |            |
| 2012                                   | 84                                                       | 0,55 %  | 6.557.259,26     | 0,41 %  | 3                                               | 0,73 %  | 3.530,90         | 0,21 %  | 84                                                       | 0,55 %  | 6.553.728,36     | 0,41 %  | 3,854%                        | 160,4674                         |            |
| 2013                                   | 45                                                       | 0,29 %  | 3.679.149,49     | 0,23 %  | 1                                               | 0,24 %  | 372,58           | 0,02 %  | 45                                                       | 0,29 %  | 3.678.776,91     | 0,23 %  | 3,842%                        | 147,7014                         |            |
| 2014                                   | 118                                                      | 0,77 %  | 8.788.224,19     | 0,55 %  | 3                                               | 0,73 %  | 4.540,57         | 0,27 %  | 118                                                      | 0,77 %  | 8.783.683,62     | 0,55 %  | 3,924%                        | 135,9917                         |            |
| 2015                                   | 313                                                      | 2,05 %  | 25.848.821,86    | 1,62 %  | 12                                              | 2,92 %  | 193.289,09       | 11,51 % | 312                                                      | 2,04 %  | 25.655.532,77    | 1,61 %  | 3,451%                        | 124,2686                         |            |
| 2016                                   | 308                                                      | 2,01 %  | 23.954.311,29    | 1,50 %  | 14                                              | 3,41 %  | 3.861,22         | 0,23 %  | 308                                                      | 2,02 %  | 23.950.450,07    | 1,50 %  | 3,026%                        | 112,4732                         |            |
| 2017                                   | 521                                                      | 3,41 %  | 47.893.233,35    | 3,00 %  | 16                                              | 3,89 %  | 94.680,96        | 5,64 %  | 520                                                      | 3,40 %  | 47.798.552,39    | 3,00 %  | 2,967%                        | 99,1533                          |            |
| 2018                                   | 1.743                                                    | 11,40 % | 179.662.498,89   | 11,26 % | 37                                              | 9,00 %  | 26.416,90        | 1,57 %  | 1.743                                                    | 11,40 % | 179.636.081,99   | 11,27 % | 2,814%                        | 87,6027                          |            |
| 2019                                   | 3.229                                                    | 21,11 % | 338.095.006,59   | 21,20 % | 77                                              | 18,73 % | 253.018,47       | 15,07 % | 3.226                                                    | 21,11 % | 337.841.988,12   | 21,20 % | 2,533%                        | 76,0353                          |            |
| 2020                                   | 6.700                                                    | 43,80 % | 734.563.820,20   | 46,06 % | 121                                             | 29,44 % | 135.563,60       | 8,07 %  | 6.699                                                    | 43,83 % | 734.428.256,60   | 46,10 % | 1,755%                        | 62,7451                          |            |
| 2021                                   | 976                                                      | 6,38 %  | 111.751.294,25   | 7,01 %  | 12                                              | 2,92 %  | 6.292,20         | 0,37 %  | 976                                                      | 6,39 %  | 111.745.002,05   | 7,01 %  | 1,509%                        | 58,3661                          |            |
| Total:                                 | 15.296                                                   | 100,00  | 1.594.936.749,83 | 100,00  | 411                                             | 100,00  | 1.679.132,15     | 100,00  | 15.284                                                   | 100,00  | 1.593.257.617,68 | 100,00  |                               |                                  |            |
| Media Ponderada / Weighted Average :   |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         |                               | 2,222                            | 83,141     |
| Media simple / Average:                |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         |                               | 2,283                            | 86,204     |
| Mínimo / Minimum :                     |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         |                               | 0,600                            | 14/06/2001 |
| Máximo / Maximum:                      |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         |                               | 6,470                            | 22/02/2021 |