

# 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: 31/10/2025  
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   | 113                                                      | 0,74 %  | 2.573.012,73     | 0,16 %  | 14                                              | 4,18 %  | 1.573.143,34     | 87,38 % | 100                                                      | 0,65 %  | 999.869,39       | 0,06 %  | 47,967                                          | 3,570    |
| 5,010                                  | 10,000  | 173                                                      | 1,13 %  | 4.808.366,58     | 0,30 %  | 2                                               | 0,60 %  | 1.817,80         | 0,10 %  | 173                                                      | 1,13 %  | 4.806.548,78     | 0,30 %  | 8,052                                           | 8,048    |
| 10,010                                 | 15,000  | 264                                                      | 1,72 %  | 11.211.581,31    | 0,70 %  | 2                                               | 0,60 %  | 1.396,67         | 0,08 %  | 264                                                      | 1,72 %  | 11.210.184,64    | 0,70 %  | 12,884                                          | 12,882   |
| 15,010                                 | 20,000  | 328                                                      | 2,13 %  | 16.912.262,38    | 1,05 %  | 3                                               | 0,90 %  | 3.968,49         | 0,22 %  | 328                                                      | 2,14 %  | 16.908.293,89    | 1,05 %  | 17,703                                          | 17,698   |
| 20,010                                 | 25,000  | 448                                                      | 2,91 %  | 29.024.146,11    | 1,80 %  | 5                                               | 1,49 %  | 2.765,10         | 0,15 %  | 448                                                      | 2,92 %  | 29.021.381,01    | 1,81 %  | 22,771                                          | 22,769   |
| 25,010                                 | 30,000  | 536                                                      | 3,49 %  | 38.371.925,46    | 2,38 %  | 7                                               | 2,09 %  | 4.970,85         | 0,28 %  | 536                                                      | 3,49 %  | 38.366.954,61    | 2,39 %  | 27,619                                          | 27,615   |
| 30,010                                 | 35,000  | 647                                                      | 4,21 %  | 53.109.836,01    | 3,30 %  | 9                                               | 2,69 %  | 3.419,59         | 0,19 %  | 647                                                      | 4,21 %  | 53.106.416,42    | 3,30 %  | 32,643                                          | 32,641   |
| 35,010                                 | 40,000  | 799                                                      | 5,20 %  | 71.785.492,44    | 4,46 %  | 12                                              | 3,58 %  | 22.692,39        | 1,26 %  | 799                                                      | 5,20 %  | 71.762.800,05    | 4,46 %  | 37,676                                          | 37,663   |
| 40,010                                 | 45,000  | 966                                                      | 6,29 %  | 94.544.580,97    | 5,88 %  | 17                                              | 5,07 %  | 10.023,41        | 0,56 %  | 966                                                      | 6,29 %  | 94.534.557,56    | 5,88 %  | 42,642                                          | 42,638   |
| 45,010                                 | 50,000  | 1.142                                                    | 7,43 %  | 125.154.871,58   | 7,78 %  | 22                                              | 6,57 %  | 9.049,96         | 0,50 %  | 1.142                                                    | 7,44 %  | 125.145.821,62   | 7,79 %  | 47,591                                          | 47,588   |
| 50,010                                 | 55,000  | 1.520                                                    | 9,89 %  | 170.805.078,63   | 10,62 % | 36                                              | 10,75 % | 36.778,05        | 2,04 %  | 1.520                                                    | 9,90 %  | 170.768.300,58   | 10,62 % | 52,599                                          | 52,588   |
| 55,010                                 | 60,000  | 1.877                                                    | 12,21 % | 220.221.058,58   | 13,69 % | 39                                              | 11,64 % | 58.906,64        | 3,27 %  | 1.877                                                    | 12,22 % | 220.162.151,94   | 13,70 % | 57,712                                          | 57,695   |
| 60,010                                 | 65,000  | 2.732                                                    | 17,78 % | 324.938.509,11   | 20,19 % | 44                                              | 13,13 % | 26.602,39        | 1,48 %  | 2.732                                                    | 17,79 % | 324.911.906,72   | 20,21 % | 62,660                                          | 62,654   |
| 65,010                                 | 70,000  | 2.443                                                    | 15,90 % | 287.363.712,80   | 17,86 % | 48                                              | 14,33 % | 18.185,65        | 1,01 %  | 2.443                                                    | 15,91 % | 287.345.527,15   | 17,88 % | 67,284                                          | 67,280   |
| 70,010                                 | 75,000  | 911                                                      | 5,93 %  | 101.863.099,99   | 6,33 %  | 26                                              | 7,76 %  | 7.116,70         | 0,40 %  | 911                                                      | 5,93 %  | 101.855.983,29   | 6,34 %  | 71,802                                          | 71,797   |
| 75,010                                 | 80,000  | 208                                                      | 1,35 %  | 25.140.603,86    | 1,56 %  | 12                                              | 3,58 %  | 3.182,20         | 0,18 %  | 208                                                      | 1,35 %  | 25.137.421,66    | 1,56 %  | 77,125                                          | 77,115   |
| 80,010                                 | 85,000  | 77                                                       | 0,50 %  | 8.971.857,73     | 0,56 %  | 4                                               | 1,19 %  | 2.090,95         | 0,12 %  | 77                                                       | 0,50 %  | 8.969.766,78     | 0,56 %  | 82,294                                          | 82,275   |
| 85,010                                 | 90,000  | 39                                                       | 0,25 %  | 4.645.232,75     | 0,29 %  | 8                                               | 2,39 %  | 4.804,42         | 0,27 %  | 39                                                       | 0,25 %  | 4.640.428,33     | 0,29 %  | 87,676                                          | 87,585   |
| 90,010                                 | 95,000  | 32                                                       | 0,21 %  | 3.928.823,34     | 0,24 %  | 4                                               | 1,19 %  | 2.767,05         | 0,15 %  | 32                                                       | 0,21 %  | 3.926.056,29     | 0,24 %  | 92,417                                          | 92,352   |
| 95,010                                 | 100,000 | 21                                                       | 0,14 %  | 1.859.088,37     | 0,12 %  | 6                                               | 1,79 %  | 1.473,86         | 0,08 %  | 21                                                       | 0,14 %  | 1.857.614,51     | 0,12 %  | 97,702                                          | 97,625   |
| 100,010                                | 105,000 | 16                                                       | 0,10 %  | 2.214.672,96     | 0,14 %  | 2                                               | 0,60 %  | 1.040,56         | 0,06 %  | 16                                                       | 0,10 %  | 2.213.632,40     | 0,14 %  | 101,811                                         | 101,763  |
| 105,010                                | 110,000 | 13                                                       | 0,08 %  | 1.574.979,95     | 0,10 %  | 1                                               | 0,30 %  | 190,21           | 0,01 %  | 13                                                       | 0,08 %  | 1.574.789,74     | 0,10 %  | 107,966                                         | 107,953  |
| 110,010                                | 115,000 | 11                                                       | 0,07 %  | 1.153.131,47     | 0,07 %  | 1                                               | 0,30 %  | 890,31           | 0,05 %  | 11                                                       | 0,07 %  | 1.152.241,16     | 0,07 %  | 112,467                                         | 112,379  |
| 115,010                                | 120,000 | 9                                                        | 0,06 %  | 1.119.167,73     | 0,07 %  | 1                                               | 0,30 %  | 2,53             | 0,00 %  | 9                                                        | 0,06 %  | 1.119.165,20     | 0,07 %  | 116,749                                         | 116,748  |
| 120,010                                | 125,000 | 7                                                        | 0,05 %  | 1.117.237,74     | 0,07 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 7                                                        | 0,05 %  | 1.117.237,74     | 0,07 %  | 121,815                                         | 121,815  |
| 125,010                                | 130,000 | 6                                                        | 0,04 %  | 656.384,88       | 0,04 %  | 2                                               | 0,60 %  | 381,35           | 0,02 %  | 6                                                        | 0,04 %  | 656.003,53       | 0,04 %  | 126,874                                         | 126,799  |
| 130,010                                | 135,000 | 6                                                        | 0,04 %  | 835.021,61       | 0,05 %  | 2                                               | 0,60 %  | 1.070,28         | 0,06 %  | 6                                                        | 0,04 %  | 833.951,33       | 0,05 %  | 132,842                                         | 132,676  |
| 135,010                                | 140,000 | 6                                                        | 0,04 %  | 711.868,62       | 0,04 %  | 1                                               | 0,30 %  | 282,77           | 0,02 %  | 6                                                        | 0,04 %  | 711.585,85       | 0,04 %  | 137,865                                         | 137,810  |
| 140,010                                | 145,000 | 3                                                        | 0,02 %  | 380.902,92       | 0,02 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 3                                                        | 0,02 %  | 380.902,92       | 0,02 %  | 142,336                                         | 142,336  |
| 145,010                                | 150,000 | 4                                                        | 0,03 %  | 504.440,30       | 0,03 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 4                                                        | 0,03 %  | 504.440,30       | 0,03 %  | 148,621                                         | 148,621  |

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|--------------------------------------|---------|--------|--------|------------------|--------|------------|--------|--------------|--------|--------------|--------|------------------|--------|---------|---------|
| 150,010                              | 155,000 | 4      | 0,03 % | 568.380,70       | 0,04 % | 2          | 0,60 % | 277,44       | 0,02 % | 4            | 0,03 % | 568.103,26       | 0,04 % | 153,280 | 153,205 |
| 155,010                              | 160,000 | 3      | 0,02 % | 325.925,08       | 0,02 % | 2          | 0,60 % | 766,99       | 0,04 % | 3            | 0,02 % | 325.158,09       | 0,02 % | 157,320 | 156,950 |
| 160,010                              | 165,000 | 3      | 0,02 % | 425.807,98       | 0,03 % | 0          | 0,00 % | 0,00         | 0,00 % | 3            | 0,02 % | 425.807,98       | 0,03 % | 160,808 | 160,808 |
| 165,010                              | 170,000 | 2      | 0,01 % | 264.558,52       | 0,02 % | 1          | 0,30 % | 310,70       | 0,02 % | 2            | 0,01 % | 264.247,82       | 0,02 % | 166,482 | 166,285 |
| Total:                               |         | 15.369 | 100,00 | 1.609.085.621,19 | 100,00 | 335        | 100,00 | 1.800.368,65 | 100,00 | 15.356       | 100,00 | 1.607.285.252,54 | 100,00 |         |         |
| Media Ponderada / Weighted Average : |         |        |        |                  |        |            |        |              |        |              |        |                  |        |         |         |
| Media simple / Average:              |         |        |        | 104.696,83       |        | 5.374,23   |        |              |        | 104.668,22   |        |                  |        | 56,274  | 56,246  |
| Mínimo / Minimum :                   |         |        |        | 0,19             |        | 0,44       |        |              |        | 0,19         |        |                  |        | 53,017  | 52,993  |
| Máximo / Maximum:                    |         |        |        | 1.167.555,60     |        | 197.427,52 |        |              |        | 1.164.855,69 |        |                  |        | 0,000   | 0,000   |
|                                      |         |        |        |                  |        |            |        |              |        |              |        |                  |        | 167,078 | 166,796 |