

# BBVA RMBS 20 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: 31/05/2026  
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                       | 3.013                                                    | 20,28 % | 272.889.475,53   | 18,05 % | 91                                              | 24,46 % | 212.719,58       | 20,96 % | 3.011                                                    | 20,28 % | 272.676.755,95   | 18,04 % | 56,519                                          | 56,510   |
| Aragón / Aragón                             | 355                                                      | 2,39 %  | 30.237.114,67    | 2,00 %  | 9                                               | 2,42 %  | 2.599,03         | 0,26 %  | 355                                                      | 2,39 %  | 30.234.515,64    | 2,00 %  | 55,773                                          | 55,768   |
| Asturias, Principado de / Asturias,         | 189                                                      | 1,27 %  | 15.860.228,60    | 1,05 %  | 4                                               | 1,08 %  | 1.010,35         | 0,10 %  | 189                                                      | 1,27 %  | 15.859.218,25    | 1,05 %  | 54,879                                          | 54,876   |
| Balears, Illes / Balearic Islands           | 278                                                      | 1,87 %  | 33.884.779,35    | 2,24 %  | 6                                               | 1,61 %  | 3.155,15         | 0,31 %  | 278                                                      | 1,87 %  | 33.881.624,20    | 2,24 %  | 52,402                                          | 52,398   |
| Canarias / Canary Islands                   | 685                                                      | 4,61 %  | 64.968.799,23    | 4,30 %  | 17                                              | 4,57 %  | 67.561,43        | 6,66 %  | 684                                                      | 4,61 %  | 64.901.237,80    | 4,29 %  | 56,987                                          | 56,978   |
| Cantabria / Cantabria                       | 199                                                      | 1,34 %  | 17.793.865,11    | 1,18 %  | 8                                               | 2,15 %  | 2.213,48         | 0,22 %  | 199                                                      | 1,34 %  | 17.791.651,63    | 1,18 %  | 54,496                                          | 54,486   |
| Castilla - La Mancha / Castilla - La Mancha | 408                                                      | 2,75 %  | 34.346.950,60    | 2,27 %  | 15                                              | 4,03 %  | 74.297,88        | 7,32 %  | 407                                                      | 2,74 %  | 34.272.652,72    | 2,27 %  | 58,333                                          | 58,314   |
| Castilla y León / Castilla y León           | 631                                                      | 4,25 %  | 55.285.536,59    | 3,66 %  | 9                                               | 2,42 %  | 2.260,61         | 0,22 %  | 631                                                      | 4,25 %  | 55.283.275,98    | 3,66 %  | 57,376                                          | 57,373   |
| Cataluña / Catalonia                        | 3.760                                                    | 25,31 % | 435.221.623,77   | 28,78 % | 87                                              | 23,39 % | 384.134,11       | 37,85 % | 3.755                                                    | 25,29 % | 434.837.489,66   | 28,77 % | 54,716                                          | 54,707   |
| Ceuta / Ceuta                               | 83                                                       | 0,56 %  | 10.497.895,17    | 0,69 %  | 4                                               | 1,08 %  | 1.214,55         | 0,12 %  | 83                                                       | 0,56 %  | 10.496.680,62    | 0,69 %  | 62,974                                          | 62,970   |
| Comunitat Valenciana / Comunitat            | 1.347                                                    | 9,07 %  | 121.583.388,12   | 8,04 %  | 38                                              | 10,22 % | 20.160,96        | 1,99 %  | 1.347                                                    | 9,07 %  | 121.563.227,16   | 8,04 %  | 57,277                                          | 57,268   |
| Extremadura / Extremadura                   | 428                                                      | 2,88 %  | 33.306.439,69    | 2,20 %  | 9                                               | 2,42 %  | 2.812,12         | 0,28 %  | 428                                                      | 2,88 %  | 33.303.627,57    | 2,20 %  | 56,781                                          | 56,776   |
| Galicia / Galicia                           | 629                                                      | 4,23 %  | 56.514.284,61    | 3,74 %  | 14                                              | 3,76 %  | 7.159,50         | 0,71 %  | 629                                                      | 4,24 %  | 56.507.125,11    | 3,74 %  | 57,705                                          | 57,697   |
| Madrid, Comunidad de / Madrid, Comunidad    | 1.655                                                    | 11,14 % | 210.264.012,93   | 13,90 % | 26                                              | 6,99 %  | 175.592,55       | 17,30 % | 1.654                                                    | 11,14 % | 210.088.420,38   | 13,90 % | 49,853                                          | 49,861   |
| Melilla / Melilla                           | 107                                                      | 0,72 %  | 13.161.325,03    | 0,87 %  | 3                                               | 0,81 %  | 1.411,67         | 0,14 %  | 107                                                      | 0,72 %  | 13.159.913,36    | 0,87 %  | 61,199                                          | 61,194   |
| Murcia, Región de / Murcia, Región de       | 404                                                      | 2,72 %  | 35.203.052,97    | 2,33 %  | 17                                              | 4,57 %  | 51.524,41        | 5,08 %  | 403                                                      | 2,71 %  | 35.151.528,56    | 2,33 %  | 58,517                                          | 58,553   |
| Navarra, Comunidad Foral de / Navarra,      | 73                                                       | 0,49 %  | 7.138.254,66     | 0,47 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 73                                                       | 0,49 %  | 7.138.254,66     | 0,47 %  | 53,772                                          | 53,772   |
| País Vasco / Basque Country                 | 571                                                      | 3,84 %  | 60.669.383,50    | 4,01 %  | 14                                              | 3,76 %  | 4.772,45         | 0,47 %  | 571                                                      | 3,85 %  | 60.664.611,05    | 4,01 %  | 50,275                                          | 50,272   |
| Rioja, La / Rioja, La                       | 43                                                       | 0,29 %  | 3.403.060,44     | 0,23 %  | 1                                               | 0,27 %  | 274,29           | 0,03 %  | 43                                                       | 0,29 %  | 3.402.786,15     | 0,23 %  | 57,991                                          | 57,984   |
| Total:                                      | 14.858                                                   | 100,00  | 1.512.229.470,57 | 100,00  | 372                                             | 100,00  | 1.014.874,12     | 100,00  | 14.847                                                   | 100,00  | 1.511.214.596,45 | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 55,001                                          | 54,996   |
| Media simple / Average:                     |                                                          |         | 101.778,80       |         |                                                 |         | 2.728,16         |         |                                                          |         | 101.785,86       |         | 51,624                                          | 51,620   |
| Mínimo / Minimum :                          |                                                          |         | 32,33            |         |                                                 |         | 91,47            |         |                                                          |         | 32,33            |         | 0,010                                           | 0,010    |
| Máximo / Maximum:                           |                                                          |         | 1.148.536,74     |         |                                                 |         | 161.586,69       |         |                                                          |         | 1.145.796,89     |         | 165,099                                         | 164,817  |