

# 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: 31/08/2026  
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                       | 2.972                                                    | 20,26 % | 266.037.148,59   | 18,06 % | 72                                              | 25,62 % | 208.599,38       | 21,75 % | 2.970                                                    | 20,26 % | 265.828.549,21   | 18,06 % | 56,022                                          | 56,014   |
| Aragón / Aragón                             | 349                                                      | 2,38 %  | 29.178.741,12    | 1,98 %  | 8                                               | 2,85 %  | 2.843,90         | 0,30 %  | 349                                                      | 2,38 %  | 29.175.897,22    | 1,98 %  | 55,138                                          | 55,132   |
| Asturias, Principado de / Asturias,         | 186                                                      | 1,27 %  | 15.436.922,01    | 1,05 %  | 2                                               | 0,71 %  | 610,77           | 0,06 %  | 186                                                      | 1,27 %  | 15.436.311,24    | 1,05 %  | 54,405                                          | 54,403   |
| Balears, Illes / Balearic Islands           | 269                                                      | 1,83 %  | 32.597.826,90    | 2,21 %  | 2                                               | 0,71 %  | 455,12           | 0,05 %  | 269                                                      | 1,83 %  | 32.597.371,78    | 2,21 %  | 51,842                                          | 51,841   |
| Canarias / Canary Islands                   | 676                                                      | 4,61 %  | 63.443.370,46    | 4,31 %  | 10                                              | 3,56 %  | 62.514,10        | 6,52 %  | 675                                                      | 4,60 %  | 63.380.856,36    | 4,31 %  | 56,486                                          | 56,479   |
| Cantabria / Cantabria                       | 197                                                      | 1,34 %  | 17.414.225,93    | 1,18 %  | 2                                               | 0,71 %  | 1.249,65         | 0,13 %  | 197                                                      | 1,34 %  | 17.412.976,28    | 1,18 %  | 53,878                                          | 53,876   |
| Castilla - La Mancha / Castilla - La Mancha | 404                                                      | 2,75 %  | 33.607.988,03    | 2,28 %  | 10                                              | 3,56 %  | 72.525,88        | 7,56 %  | 403                                                      | 2,75 %  | 33.535.462,15    | 2,28 %  | 57,610                                          | 57,594   |
| Castilla y León / Castilla y León           | 626                                                      | 4,27 %  | 54.188.871,17    | 3,68 %  | 7                                               | 2,49 %  | 1.885,42         | 0,20 %  | 626                                                      | 4,27 %  | 54.186.985,75    | 3,68 %  | 56,855                                          | 56,853   |
| Cataluña / Catalonia                        | 3.710                                                    | 25,29 % | 423.815.363,25   | 28,77 % | 61                                              | 21,71 % | 256.327,15       | 26,73 % | 3.707                                                    | 25,29 % | 423.559.036,10   | 28,77 % | 54,212                                          | 54,207   |
| Ceuta / Ceuta                               | 83                                                       | 0,57 %  | 10.392.116,51    | 0,71 %  | 4                                               | 1,42 %  | 919,17           | 0,10 %  | 83                                                       | 0,57 %  | 10.391.197,34    | 0,71 %  | 62,447                                          | 62,441   |
| Comunitat Valenciana / Comunitat            | 1.337                                                    | 9,11 %  | 118.413.335,15   | 8,04 %  | 28                                              | 9,96 %  | 108.038,58       | 11,27 % | 1.336                                                    | 9,11 %  | 118.305.296,57   | 8,04 %  | 56,752                                          | 56,742   |
| Extremadura / Extremadura                   | 418                                                      | 2,85 %  | 32.096.010,23    | 2,18 %  | 10                                              | 3,56 %  | 2.401,68         | 0,25 %  | 418                                                      | 2,85 %  | 32.093.608,55    | 2,18 %  | 56,323                                          | 56,319   |
| Galicia / Galicia                           | 625                                                      | 4,26 %  | 54.855.524,48    | 3,72 %  | 14                                              | 4,98 %  | 8.039,63         | 0,84 %  | 625                                                      | 4,26 %  | 54.847.484,85    | 3,73 %  | 56,992                                          | 56,983   |
| Madrid, Comunidad de / Madrid, Comunidad    | 1.632                                                    | 11,12 % | 204.642.708,54   | 13,89 % | 20                                              | 7,12 %  | 172.127,09       | 17,95 % | 1.631                                                    | 11,13 % | 204.470.581,45   | 13,89 % | 49,477                                          | 49,486   |
| Melilla / Melilla                           | 105                                                      | 0,72 %  | 12.789.010,49    | 0,87 %  | 1                                               | 0,36 %  | 305,59           | 0,03 %  | 105                                                      | 0,72 %  | 12.788.704,90    | 0,87 %  | 60,787                                          | 60,786   |
| Murcia, Región de / Murcia, Región de       | 400                                                      | 2,73 %  | 34.571.247,65    | 2,35 %  | 16                                              | 5,69 %  | 54.519,03        | 5,69 %  | 399                                                      | 2,72 %  | 34.516.728,62    | 2,34 %  | 58,032                                          | 58,064   |
| Navarra, Comunidad Foral de / Navarra,      | 72                                                       | 0,49 %  | 6.896.702,77     | 0,47 %  | 1                                               | 0,36 %  | 437,07           | 0,05 %  | 72                                                       | 0,49 %  | 6.896.265,70     | 0,47 %  | 52,870                                          | 52,866   |
| País Vasco / Basque Country                 | 567                                                      | 3,87 %  | 59.268.926,34    | 4,02 %  | 12                                              | 4,27 %  | 4.822,37         | 0,50 %  | 567                                                      | 3,87 %  | 59.264.103,97    | 4,03 %  | 49,808                                          | 49,804   |
| Rioja, La / Rioja, La                       | 42                                                       | 0,29 %  | 3.289.804,18     | 0,22 %  | 1                                               | 0,36 %  | 256,88           | 0,03 %  | 42                                                       | 0,29 %  | 3.289.547,30     | 0,22 %  | 57,977                                          | 57,970   |
| Total:                                      | 14.670                                                   | 100,00  | 1.472.935.843,80 | 100,00  | 281                                             | 100,00  | 958.878,46       | 100,00  | 14.660                                                   | 100,00  | 1.471.976.965,34 | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 54,501                                          | 54,498   |
| Media simple / Average:                     |                                                          |         | 100.404,62       |         |                                                 |         | 3.412,38         |         |                                                          |         | 100.407,71       |         | 51,010                                          | 51,004   |
| Mínimo / Minimum :                          |                                                          |         | 20,30            |         |                                                 |         | 114,78           |         |                                                          |         | 20,30            |         | 0,006                                           | 0,006    |
| Máximo / Maximum:                           |                                                          |         | 1.140.299,91     |         |                                                 |         | 161.586,69       |         |                                                          |         | 1.137.542,76     |         | 164,251                                         | 163,967  |