

# BBVA RMBS 20 Fondo de Titulización

Cartera de activos titulizados / *Portfolio of Securitised Assets*

Situación de impagados / *Current delinquency*

Activos / *Assets*: Préstamos hipotecarios vivienda (PHs/CTHs) / *Residential mortgage loans (PTCs/MCs)*  
Fecha / *Date*: 30/09/2026  
Divisa / *Currency*: EUR

| Antigüedad<br><i>Aging</i> | Deuda Vencida<br><i>Overdue Debt</i> |            |                              |                       |              |          | Deuda Pendiente de Vencer<br><i>Outstanding Debt</i> |          |                       | Deuda Total<br><i>Total Debt</i> |          |                                  | Garantía<br><i>Security</i> | % Deuda/Tasación<br><i>% Loan to Value</i> |                           |
|----------------------------|--------------------------------------|------------|------------------------------|-----------------------|--------------|----------|------------------------------------------------------|----------|-----------------------|----------------------------------|----------|----------------------------------|-----------------------------|--------------------------------------------|---------------------------|
|                            | Num.                                 | Principal  | Intereses<br><i>Interest</i> | Otros<br><i>Other</i> | Total        | %        | Principal                                            | %        | Otros<br><i>Other</i> | Principal                        | %        | Deuda Total<br><i>Total Debt</i> | V. Tasación<br><i>Value</i> | s/ Principal<br><i>o/ Principal</i>        | s/Total<br><i>o/Total</i> |
| De > 0 a <= 1 Mes          | 271                                  | 88.787,79  | 68.703,59                    | 0,00                  | 157.491,38   | 13,83 %  | 26.331.781,51                                        | 89,71 %  | 0,00                  | 26.420.569,30                    | 87,10 %  | 26.489.272,89                    | 50.042.648,19               | 52,7961 %                                  | 52,9334 %                 |
| De > 1 a <= 2 Meses        | 18                                   | 12.250,47  | 11.137,54                    | 0,00                  | 23.388,01    | 2,05 %   | 1.571.970,63                                         | 5,36 %   | 0,00                  | 1.584.221,10                     | 5,22 %   | 1.595.358,64                     | 2.805.298,44                | 56,4725 %                                  | 56,8695 %                 |
| De > 2 a <= 3 Meses        | 2                                    | 1.648,09   | 2.854,21                     | 0,00                  | 4.502,30     | 0,40 %   | 288.415,74                                           | 0,98 %   | 0,00                  | 290.063,83                       | 0,96 %   | 292.918,04                       | 250.230,63                  | 115,9186 %                                 | 117,0592 %                |
| De > 3 a < 6 Meses         | 3                                    | 4.069,15   | 1.999,62                     | 0,00                  | 6.068,77     | 0,53 %   | 366.580,86                                           | 1,25 %   | 0,00                  | 370.650,01                       | 1,22 %   | 372.649,63                       | 684.326,17                  | 54,1628 %                                  | 54,4550 %                 |
| De >= 6 a < 12 Meses       | 7                                    | 77.492,35  | 6.060,59                     | 39,44                 | 83.592,38    | 7,34 %   | 232.031,14                                           | 0,79 %   | 0,00                  | 309.523,49                       | 1,02 %   | 315.623,52                       | 864.960,49                  | 35,7847 %                                  | 36,4899 %                 |
| De >= 12 a < 18 Meses      | 4                                    | 137.585,57 | 7.781,96                     | 36,00                 | 145.403,53   | 12,77 %  | 252.145,87                                           | 0,86 %   | 0,00                  | 389.731,44                       | 1,28 %   | 397.549,40                       | 790.460,69                  | 49,3043 %                                  | 50,2934 %                 |
| De >= 18 a < 24 Meses      | 4                                    | 260.266,03 | 13.717,83                    | 541,83                | 274.525,69   | 24,10 %  | 80.049,38                                            | 0,27 %   | 0,00                  | 340.315,41                       | 1,12 %   | 354.575,07                       | 937.314,80                  | 36,3075 %                                  | 37,8288 %                 |
| De >= 24                   | 7                                    | 399.064,07 | 44.155,68                    | 797,53                | 444.017,28   | 38,98 %  | 227.820,81                                           | 0,78 %   | 0,00                  | 626.884,88                       | 2,07 %   | 671.838,09                       | 1.206.918,20                | 51,9410 %                                  | 55,6656 %                 |
| Total:                     | 316                                  | 981.163,52 | 156.411,02                   | 1.414,80              | 1.138.989,34 | 100,00 % | 29.350.795,94                                        | 100,00 % | 0,00                  | 30.331.959,46                    | 100,00 % | 30.489.785,28                    | 57.582.157,61               | 52,6760 %                                  | 52,9501 %                 |