

# BBVA RMBS 21 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: 30/11/2025  
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                       | 18.417                                                   | 20,26 % | 1.467.126.980,32 | 18,33 % | 901                                             | 23,32 % | 3.169.662,82     | 17,21 % | 18.390                                                   | 20,26 % | 1.463.957.317,50 | 18,33 % | 58,746                                          | 58,672   |
| Aragón / Aragón                             | 1.940                                                    | 2,13 %  | 153.115.252,62   | 1,91 %  | 75                                              | 1,94 %  | 556.145,54       | 3,02 %  | 1.935                                                    | 2,13 %  | 152.559.107,08   | 1,91 %  | 64,402                                          | 64,224   |
| Asturias, Principado de / Asturias,         | 1.925                                                    | 2,12 %  | 134.749.316,65   | 1,68 %  | 128                                             | 3,31 %  | 728.210,99       | 3,95 %  | 1.917                                                    | 2,11 %  | 134.021.105,66   | 1,68 %  | 57,374                                          | 57,127   |
| Balears, Illes / Balearic Islands           | 1.911                                                    | 2,10 %  | 192.044.626,67   | 2,40 %  | 70                                              | 1,81 %  | 151.999,12       | 0,83 %  | 1.909                                                    | 2,10 %  | 191.892.627,55   | 2,40 %  | 48,576                                          | 48,561   |
| Canarias / Canary Islands                   | 5.066                                                    | 5,57 %  | 394.784.661,37   | 4,93 %  | 213                                             | 5,51 %  | 532.936,33       | 2,89 %  | 5.061                                                    | 5,58 %  | 394.251.725,04   | 4,94 %  | 55,521                                          | 55,469   |
| Cantabria / Cantabria                       | 1.199                                                    | 1,32 %  | 100.707.326,57   | 1,26 %  | 60                                              | 1,55 %  | 232.966,87       | 1,27 %  | 1.196                                                    | 1,32 %  | 100.474.359,70   | 1,26 %  | 59,938                                          | 59,949   |
| Castilla - La Mancha / Castilla - La Mancha | 3.679                                                    | 4,05 %  | 285.939.000,33   | 3,57 %  | 188                                             | 4,87 %  | 1.229.445,95     | 6,68 %  | 3.668                                                    | 4,04 %  | 284.709.554,38   | 3,57 %  | 69,863                                          | 69,690   |
| Castilla y León / Castilla y León           | 4.262                                                    | 4,69 %  | 310.092.877,03   | 3,87 %  | 164                                             | 4,24 %  | 504.843,56       | 2,74 %  | 4.257                                                    | 4,69 %  | 309.588.033,47   | 3,88 %  | 59,874                                          | 59,851   |
| Cataluña / Catalonia                        | 15.905                                                   | 17,49 % | 1.765.744.752,40 | 22,06 % | 666                                             | 17,24 % | 5.536.804,40     | 30,07 % | 15.865                                                   | 17,48 % | 1.760.207.948,00 | 22,04 % | 57,993                                          | 57,877   |
| Ceuta / Ceuta                               | 554                                                      | 0,61 %  | 51.329.882,68    | 0,64 %  | 22                                              | 0,57 %  | 12.611,90        | 0,07 %  | 554                                                      | 0,61 %  | 51.317.270,78    | 0,64 %  | 45,264                                          | 45,255   |
| Comunitat Valenciana / Comunitat            | 10.248                                                   | 11,27 % | 799.447.908,93   | 9,99 %  | 446                                             | 11,54 % | 2.310.240,61     | 12,55 % | 10.231                                                   | 11,27 % | 797.137.668,32   | 9,98 %  | 60,220                                          | 60,148   |
| Extremadura / Extremadura                   | 2.034                                                    | 2,24 %  | 130.702.832,00   | 1,63 %  | 85                                              | 2,20 %  | 121.915,91       | 0,66 %  | 2.033                                                    | 2,24 %  | 130.580.916,09   | 1,64 %  | 56,518                                          | 56,502   |
| Galicia / Galicia                           | 4.887                                                    | 5,38 %  | 352.520.337,70   | 4,40 %  | 225                                             | 5,82 %  | 886.559,46       | 4,81 %  | 4.877                                                    | 5,37 %  | 351.633.778,24   | 4,40 %  | 57,552                                          | 57,518   |
| Madrid, Comunidad de / Madrid, Comunidad    | 12.243                                                   | 13,47 % | 1.272.691.956,47 | 15,90 % | 323                                             | 8,36 %  | 1.446.810,50     | 7,86 %  | 12.232                                                   | 13,48 % | 1.271.245.145,97 | 15,92 % | 52,105                                          | 52,056   |
| Melilla / Melilla                           | 502                                                      | 0,55 %  | 45.848.364,15    | 0,57 %  | 22                                              | 0,57 %  | 9.292,80         | 0,05 %  | 502                                                      | 0,55 %  | 45.839.071,35    | 0,57 %  | 44,644                                          | 44,636   |
| Murcia, Región de / Murcia, Región de       | 2.794                                                    | 3,07 %  | 217.574.714,34   | 2,72 %  | 116                                             | 3,00 %  | 285.248,47       | 1,55 %  | 2.792                                                    | 3,08 %  | 217.289.465,87   | 2,72 %  | 60,759                                          | 60,698   |
| Navarra, Comunidad Foral de / Navarra,      | 540                                                      | 0,59 %  | 46.322.297,79    | 0,58 %  | 28                                              | 0,72 %  | 98.174,86        | 0,53 %  | 539                                                      | 0,59 %  | 46.224.122,93    | 0,58 %  | 61,893                                          | 61,832   |
| País Vasco / Basque Country                 | 2.399                                                    | 2,64 %  | 252.646.148,51   | 3,16 %  | 107                                             | 2,77 %  | 588.116,18       | 3,19 %  | 2.395                                                    | 2,64 %  | 252.058.032,33   | 3,16 %  | 58,824                                          | 58,786   |
| Rioja, La / Rioja, La                       | 412                                                      | 0,45 %  | 29.673.923,75    | 0,37 %  | 25                                              | 0,65 %  | 11.806,40        | 0,06 %  | 412                                                      | 0,45 %  | 29.662.117,35    | 0,37 %  | 68,806                                          | 68,762   |
| Total:                                      | 90.917                                                   | 100,00  | 8.003.063.160,28 | 100,00  | 3.864                                           | 100,00  | 18.413.792,67    | 100,00  | 90.765                                                   | 100,00  | 7.984.649.367,61 | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 57,665                                          | 57,586   |
| Media simple / Average:                     |                                                          |         | 88.026,04        |         |                                                 |         | 4.765,47         |         |                                                          |         | 87.970,58        |         | 50,684                                          | 50,618   |
| Mínimo / Minimum :                          |                                                          |         | 1,94             |         |                                                 |         | 0,06             |         |                                                          |         | 1,94             |         | 0,001                                           | 0,001    |
| Máximo / Maximum:                           |                                                          |         | 1.228.574,38     |         |                                                 |         | 334.932,09       |         |                                                          |         | 1.228.574,38     |         | 239,729                                         | 239,729  |