

# BBVA RMBS 23 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Índices de Referencia / Distribution by Reference Indexes

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)  
Fecha / Date: 30/09/2025  
Divisa / Currency: EUR

| Índices de Referencia<br>Reference Indexes | Saldo Vivo de Principal<br>Outstanding Principal Balance |         |                  |         | Principal Vencido Impagado<br>Overdue Principal |         |                  |         | Principal Pendiente Vencimiento<br>Outstanding Principal |         |                  |         | Tipo Int.<br>Int. Rate | Margen s/índice<br>Margin o/Index |        |        |
|--------------------------------------------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|------------------------|-----------------------------------|--------|--------|
|                                            | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | Med. Pond.<br>W. Avg.  | M. Pond.<br>W. Avg.               | Min.   | Max.   |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)     | 25.543                                                   | 56,23 % | 2.471.414.845,12 | 51,36 % | 999                                             | 76,85 % | 415.496,27       | 79,95 % | 25.542                                                   | 56,23 % | 2.470.999.348,85 | 51,36 % | 3,193%                 | 1,0519                            | -0,500 | 4,9531 |
| M. Hipotecario Conjunto de Entidades       | 181                                                      | 0,40 %  | 15.575.096,19    | 0,32 %  | 9                                               | 0,69 %  | 4.536,78         | 0,87 %  | 181                                                      | 0,40 %  | 15.570.559,41    | 0,32 %  | 3,582%                 | 0,4985                            | -0,250 | 2,9357 |
| Interés Fijo                               | 19.701                                                   | 43,37 % | 2.324.915.471,24 | 48,32 % | 292                                             | 22,46 % | 99.665,78        | 19,18 % | 19.701                                                   | 43,37 % | 2.324.815.805,46 | 48,32 % | 2,775%                 |                                   |        |        |
| Total:                                     | 45.425                                                   | 100,00  | 4.811.905.412,55 | 100,00  | 1.300                                           | 100,00  | 519.698,83       | 100,00  | 45.424                                                   | 100,00  | 4.811.385.713,72 | 100,00  |                        |                                   |        |        |
| Media Ponderada / Weighted Average :       |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 2,993                  |                                   |        |        |
| Media simple / Average:                    |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 3,079                  |                                   |        |        |
| Mínimo / Minimum :                         |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 0,950                  |                                   |        |        |
| Máximo / Maximum:                          |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 7,034                  |                                   |        |        |