

# 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*: 31/01/2026  
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)     | 24.949                                                   | 56,08 % | 2.371.864.973,38 | 51,26 % | 960                                             | 73,62 % | 439.848,71       | 64,00 % | 24.948                                                   | 56,08 % | 2.371.425.124,67 | 51,26 % | 3,200%                 | 1,053                             | -0,500 | 4,9531 |
| M. Hipotecario Conjunto de Entidades       | 140                                                      | 0,31 %  | 11.427.668,43    | 0,25 %  | 7                                               | 0,54 %  | 4.175,63         | 0,61 %  | 140                                                      | 0,31 %  | 11.423.492,80    | 0,25 %  | 3,513%                 | 0,4202                            | -0,250 | 2,9357 |
| Interés Fijo                               | 19.397                                                   | 43,60 % | 2.243.627.808,46 | 48,49 % | 337                                             | 25,84 % | 243.277,61       | 35,40 % | 19.395                                                   | 43,60 % | 2.243.384.530,85 | 48,49 % | 2,775%                 |                                   |        |        |
| Total:                                     | 44.486                                                   | 100,00  | 4.626.920.450,27 | 100,00  | 1.304                                           | 100,00  | 687.301,95       | 100,00  | 44.483                                                   | 100,00  | 4.626.233.148,32 | 100,00  |                        |                                   |        |        |
| Media Ponderada / Weighted Average :       |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 2,995                  |                                   |        |        |
| Media simple / Average:                    |                                                          |         | 104.008,46       |         |                                                 |         | 527,07           |         |                                                          |         | 104.000,03       |         | 3,081                  |                                   |        |        |
| Mínimo / Minimum :                         |                                                          |         | 6,13             |         |                                                 |         | 4,61             |         |                                                          |         | 6,13             |         | 0,950                  |                                   |        |        |
| Máximo / Maximum:                          |                                                          |         | 1.521.897,03     |         |                                                 |         | 103.097,15       |         |                                                          |         | 1.521.897,03     |         | 7,170                  |                                   |        |        |