

BBVA RMBS 23 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)

Fecha / Date: 30/06/2024

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|-------|------------------|-------|---|-------|------------------|-------|--|-------|------------------|-------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media POND. W. Average | M. POND. Meses W. Avg. Months |
| 2025 | 4 | 0,01 | 171.153,85 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 4 | 0,01 | 171.153,85 | 0,00 | 4,312% | 15,813 |
| 2026 | 11 | 0,02 | 518.950,60 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 11 | 0,02 | 518.950,60 | 0,01 | 4,134% | 26,311 |
| 2027 | 95 | 0,20 | 4.289.933,79 | 0,08 | 5 | 0,50 | 3.659,19 | 1,43 | 95 | 0,20 | 4.286.274,60 | 0,08 | 4,331% | 38,301 |
| 2028 | 61 | 0,13 | 2.662.253,99 | 0,05 | 0 | 0,00 | 0,00 | 0,00 | 61 | 0,13 | 2.662.253,99 | 0,05 | 4,206% | 48,961 |
| 2029 | 129 | 0,27 | 5.872.611,74 | 0,11 | 1 | 0,10 | 321,42 | 0,13 | 129 | 0,27 | 5.872.290,32 | 0,11 | 4,360% | 61,332 |
| 2030 | 142 | 0,29 | 6.930.017,27 | 0,13 | 5 | 0,50 | 1.799,46 | 0,70 | 142 | 0,29 | 6.928.217,81 | 0,13 | 4,160% | 72,922 |
| 2031 | 217 | 0,45 | 12.181.508,01 | 0,22 | 4 | 0,40 | 1.755,94 | 0,69 | 217 | 0,45 | 12.179.752,07 | 0,22 | 4,022% | 84,875 |
| 2032 | 629 | 1,30 | 37.920.675,78 | 0,70 | 13 | 1,31 | 5.642,11 | 2,21 | 629 | 1,30 | 37.915.033,67 | 0,70 | 4,133% | 97,353 |
| 2033 | 542 | 1,12 | 38.850.981,22 | 0,72 | 10 | 1,01 | 4.203,58 | 1,65 | 542 | 1,12 | 38.846.777,64 | 0,72 | 3,441% | 109,217 |
| 2034 | 600 | 1,24 | 43.897.164,20 | 0,81 | 16 | 1,61 | 5.925,22 | 2,32 | 600 | 1,24 | 43.891.238,98 | 0,81 | 3,799% | 120,481 |
| 2035 | 652 | 1,35 | 53.355.421,58 | 0,98 | 24 | 2,42 | 10.214,84 | 4,00 | 652 | 1,35 | 53.345.206,74 | 0,98 | 3,724% | 133,257 |
| 2036 | 741 | 1,53 | 64.204.925,64 | 1,18 | 20 | 2,02 | 6.007,18 | 2,35 | 741 | 1,53 | 64.198.918,46 | 1,18 | 3,654% | 144,833 |
| 2037 | 2.328 | 4,82 | 196.700.055,00 | 3,63 | 57 | 5,75 | 23.617,74 | 9,25 | 2.328 | 4,82 | 196.676.437,26 | 3,63 | 4,061% | 157,041 |
| 2038 | 1.330 | 2,75 | 122.279.605,06 | 2,26 | 29 | 2,93 | 11.182,69 | 4,38 | 1.330 | 2,75 | 122.268.422,37 | 2,26 | 3,268% | 169,392 |
| 2039 | 1.059 | 2,19 | 98.298.242,93 | 1,81 | 24 | 2,42 | 7.431,61 | 2,91 | 1.059 | 2,19 | 98.290.811,32 | 1,81 | 3,637% | 180,169 |
| 2040 | 555 | 1,15 | 58.829.935,35 | 1,09 | 5 | 0,50 | 1.423,97 | 0,56 | 555 | 1,15 | 58.828.511,38 | 1,09 | 3,364% | 192,863 |
| 2041 | 688 | 1,42 | 72.459.036,16 | 1,34 | 12 | 1,21 | 3.268,89 | 1,28 | 688 | 1,42 | 72.455.767,27 | 1,34 | 3,286% | 205,034 |
| 2042 | 1.858 | 3,85 | 194.023.618,74 | 3,58 | 48 | 4,84 | 13.229,46 | 5,18 | 1.858 | 3,85 | 194.010.389,28 | 3,58 | 3,795% | 216,874 |
| 2043 | 1.958 | 4,05 | 207.084.943,56 | 3,82 | 22 | 2,22 | 6.397,05 | 2,51 | 1.958 | 4,05 | 207.078.546,51 | 3,82 | 3,315% | 229,523 |
| 2044 | 2.364 | 4,89 | 225.849.901,56 | 4,17 | 59 | 5,95 | 11.558,17 | 4,53 | 2.364 | 4,89 | 225.838.343,39 | 4,17 | 4,237% | 240,588 |
| 2045 | 2.946 | 6,10 | 288.210.073,76 | 5,32 | 47 | 4,74 | 10.076,67 | 3,95 | 2.946 | 6,10 | 288.199.997,09 | 5,32 | 4,388% | 253,419 |
| 2046 | 3.737 | 7,74 | 391.562.674,36 | 7,23 | 71 | 7,16 | 15.806,20 | 6,19 | 3.737 | 7,74 | 391.546.868,16 | 7,23 | 3,559% | 264,577 |
| 2047 | 8.095 | 16,76 | 967.321.238,05 | 17,85 | 250 | 25,23 | 55.528,86 | 21,75 | 8.095 | 16,76 | 967.265.709,19 | 17,85 | 3,890% | 276,857 |
| 2048 | 4.872 | 10,09 | 577.800.030,31 | 10,66 | 116 | 11,71 | 26.245,46 | 10,28 | 4.872 | 10,09 | 577.773.784,85 | 10,66 | 3,466% | 288,307 |
| 2049 | 2.434 | 5,04 | 307.103.578,80 | 5,67 | 45 | 4,54 | 8.946,91 | 3,50 | 2.434 | 5,04 | 307.094.631,89 | 5,67 | 3,816% | 299,682 |
| 2050 | 1.068 | 2,21 | 142.701.012,65 | 2,63 | 19 | 1,92 | 3.921,22 | 1,54 | 1.068 | 2,21 | 142.697.091,43 | 2,63 | 3,437% | 312,960 |
| 2051 | 1.080 | 2,24 | 154.304.618,66 | 2,85 | 11 | 1,11 | 2.336,72 | 0,92 | 1.080 | 2,24 | 154.302.281,94 | 2,85 | 2,910% | 323,835 |
| 2052 | 1.462 | 3,03 | 199.474.985,69 | 3,68 | 12 | 1,21 | 3.552,78 | 1,39 | 1.462 | 3,03 | 199.471.432,91 | 3,68 | 2,734% | 338,286 |
| 2053 | 4.741 | 9,81 | 701.596.342,15 | 12,95 | 30 | 3,03 | 7.122,42 | 2,79 | 4.741 | 9,81 | 701.589.219,73 | 12,95 | 2,739% | 349,849 |
| 2054 | 1.177 | 2,44 | 158.692.778,01 | 2,93 | 19 | 1,92 | 2.013,73 | 0,79 | 1.177 | 2,44 | 158.690.764,28 | 2,93 | 3,403% | 356,217 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.
Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2055 | 342 | 0,71 | 35.062.100,36 | 0,65 | 10 | 1,01 | 995,58 | 0,39 | 342 | 0,71 | 35.061.104,78 | 0,65 | 5,314% | 373,356 |
| 2056 | 205 | 0,42 | 23.316.542,40 | 0,43 | 5 | 0,50 | 840,36 | 0,33 | 205 | 0,42 | 23.315.702,04 | 0,43 | 5,050% | 383,311 |
| 2057 | 94 | 0,19 | 12.363.841,76 | 0,23 | 2 | 0,20 | 242,46 | 0,09 | 94 | 0,19 | 12.363.599,30 | 0,23 | 4,695% | 397,324 |
| 2058 | 60 | 0,12 | 7.552.901,69 | 0,14 | 0 | 0,00 | 0,00 | 0,00 | 60 | 0,12 | 7.552.901,69 | 0,14 | 4,324% | 407,393 |
| 2059 | 2 | 0,00 | 253.646,21 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 2 | 0,00 | 253.646,21 | 0,00 | 2,829% | 421,089 |
| 2060 | 3 | 0,01 | 351.577,33 | 0,01 | 0 | 0,00 | 0,00 | 0,00 | 3 | 0,01 | 351.577,33 | 0,01 | 3,267% | 431,273 |
| 2061 | 8 | 0,02 | 1.714.707,52 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,02 | 1.714.707,52 | 0,03 | 4,820% | 444,967 |
| 2062 | 11 | 0,02 | 1.609.471,60 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 11 | 0,02 | 1.609.471,60 | 0,03 | 3,758% | 457,252 |
| 2063 | 8 | 0,02 | 1.393.336,07 | 0,03 | 0 | 0,00 | 0,00 | 0,00 | 8 | 0,02 | 1.393.336,07 | 0,03 | 3,201% | 470,378 |
| Total : | 48.308 | 100,00 | 5.418.766.393,41 | 100,00 | 991 | 100,00 | 255.267,89 | 100,00 | 48.308 | 100,00 | 5.418.511.125,52 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 3,572% | 271,445 |
| Media Simple / <i>Average</i> : | | | 112.171,20 | | | | 257,59 | | | | 112.165,92 | | 3,736% | 259,370 |
| Mínimo / <i>Minimum</i> : | | | 9.154,00 | | | | 37,14 | | | | 9.154,00 | | 0,000% | 31/03/2025 |
| Máximo / <i>Maximum</i> : | | | 1.878.239,25 | | | | 1.815,11 | | | | 1.878.239,25 | | 8,773% | 31/12/2063 |