

# 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: 30/06/2025  
Divisa / Currency: EUR

| Intervalos anuales<br>Annual intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |         |                  |         | Principal Vencido Impagado<br>Overdue Principal |         |                  |         | Principal Pendiente Vencimiento<br>Outstanding Principal |         |                  |         | Tipo Interes<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2025                                   | 5                                                        | 0,01 %  | 109.289,81       | 0,00 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 5                                                        | 0,01 %  | 109.289,81       | 0,00 %  | 3,040%                        | 5,2805                           |
| 2026                                   | 21                                                       | 0,05 %  | 457.781,51       | 0,01 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 21                                                       | 0,05 %  | 457.781,51       | 0,01 %  | 2,869%                        | 15,6489                          |
| 2027                                   | 108                                                      | 0,23 %  | 3.170.310,95     | 0,06 %  | 2                                               | 0,16 %  | 2.446,63         | 0,46 %  | 108                                                      | 0,23 %  | 3.167.864,32     | 0,06 %  | 3,078%                        | 25,8902                          |
| 2028                                   | 93                                                       | 0,20 %  | 2.791.916,60     | 0,06 %  | 2                                               | 0,16 %  | 1.512,58         | 0,28 %  | 93                                                       | 0,20 %  | 2.790.404,02     | 0,06 %  | 2,998%                        | 37,3768                          |
| 2029                                   | 150                                                      | 0,33 %  | 5.405.335,42     | 0,11 %  | 3                                               | 0,24 %  | 2.196,53         | 0,41 %  | 150                                                      | 0,33 %  | 5.403.138,89     | 0,11 %  | 3,081%                        | 49,2453                          |
| 2030                                   | 164                                                      | 0,36 %  | 6.866.682,68     | 0,14 %  | 5                                               | 0,39 %  | 3.768,65         | 0,70 %  | 164                                                      | 0,36 %  | 6.862.914,03     | 0,14 %  | 2,996%                        | 60,9965                          |
| 2031                                   | 251                                                      | 0,55 %  | 12.206.293,21    | 0,25 %  | 4                                               | 0,31 %  | 1.996,19         | 0,37 %  | 251                                                      | 0,55 %  | 12.204.297,02    | 0,25 %  | 2,981%                        | 72,8604                          |
| 2032                                   | 653                                                      | 1,42 %  | 34.961.253,72    | 0,71 %  | 13                                              | 1,02 %  | 9.180,73         | 1,72 %  | 653                                                      | 1,42 %  | 34.952.072,99    | 0,71 %  | 3,037%                        | 85,4224                          |
| 2033                                   | 506                                                      | 1,10 %  | 32.019.239,65    | 0,65 %  | 13                                              | 1,02 %  | 6.038,22         | 1,13 %  | 506                                                      | 1,10 %  | 32.013.201,43    | 0,65 %  | 2,942%                        | 97,1407                          |
| 2034                                   | 629                                                      | 1,37 %  | 41.727.960,75    | 0,85 %  | 17                                              | 1,33 %  | 7.704,53         | 1,44 %  | 629                                                      | 1,37 %  | 41.720.256,22    | 0,85 %  | 2,964%                        | 108,7163                         |
| 2035                                   | 669                                                      | 1,45 %  | 49.831.302,75    | 1,01 %  | 30                                              | 2,35 %  | 16.488,92        | 3,08 %  | 669                                                      | 1,45 %  | 49.814.813,83    | 1,01 %  | 2,975%                        | 121,1867                         |
| 2036                                   | 735                                                      | 1,60 %  | 59.347.137,46    | 1,20 %  | 21                                              | 1,65 %  | 7.870,64         | 1,47 %  | 735                                                      | 1,60 %  | 59.339.266,82    | 1,20 %  | 2,912%                        | 132,9164                         |
| 2037                                   | 2.228                                                    | 4,84 %  | 175.587.503,41   | 3,56 %  | 73                                              | 5,72 %  | 33.416,81        | 6,24 %  | 2.228                                                    | 4,84 %  | 175.554.086,60   | 3,56 %  | 3,025%                        | 145,0461                         |
| 2038                                   | 1.240                                                    | 2,70 %  | 106.531.022,15   | 2,16 %  | 40                                              | 3,13 %  | 17.189,26        | 3,21 %  | 1.240                                                    | 2,70 %  | 106.513.832,89   | 2,16 %  | 2,948%                        | 157,2854                         |
| 2039                                   | 1.011                                                    | 2,20 %  | 87.232.703,52    | 1,77 %  | 17                                              | 1,33 %  | 7.135,36         | 1,33 %  | 1.011                                                    | 2,20 %  | 87.225.568,16    | 1,77 %  | 2,959%                        | 168,373                          |
| 2040                                   | 584                                                      | 1,27 %  | 58.231.984,06    | 1,18 %  | 10                                              | 0,78 %  | 2.847,44         | 0,53 %  | 584                                                      | 1,27 %  | 58.229.136,62    | 1,18 %  | 2,932%                        | 180,732                          |
| 2041                                   | 701                                                      | 1,52 %  | 70.579.361,92    | 1,43 %  | 16                                              | 1,25 %  | 4.182,89         | 0,78 %  | 701                                                      | 1,52 %  | 70.575.179,03    | 1,43 %  | 2,887%                        | 193,0095                         |
| 2042                                   | 1.789                                                    | 3,89 %  | 179.182.929,19   | 3,63 %  | 60                                              | 4,70 %  | 20.139,84        | 3,76 %  | 1.789                                                    | 3,89 %  | 179.162.789,35   | 3,63 %  | 2,958%                        | 204,9022                         |
| 2043                                   | 1.848                                                    | 4,02 %  | 183.757.901,30   | 3,73 %  | 29                                              | 2,27 %  | 14.033,57        | 2,62 %  | 1.848                                                    | 4,02 %  | 183.743.867,73   | 3,73 %  | 3,111%                        | 217,5172                         |
| 2044                                   | 2.194                                                    | 4,77 %  | 201.583.341,82   | 4,09 %  | 61                                              | 4,78 %  | 19.460,32        | 3,64 %  | 2.194                                                    | 4,77 %  | 201.563.881,50   | 4,09 %  | 3,477%                        | 228,7191                         |
| 2045                                   | 2.801                                                    | 6,09 %  | 264.331.625,63   | 5,36 %  | 76                                              | 5,96 %  | 125.876,38       | 23,52 % | 2.800                                                    | 6,09 %  | 264.205.749,25   | 5,36 %  | 3,492%                        | 241,3842                         |
| 2046                                   | 3.554                                                    | 7,73 %  | 359.485.410,60   | 7,29 %  | 80                                              | 6,27 %  | 25.063,01        | 4,68 %  | 3.554                                                    | 7,73 %  | 359.460.347,59   | 7,29 %  | 3,185%                        | 252,6197                         |
| 2047                                   | 7.577                                                    | 16,47 % | 878.245.998,28   | 17,81 % | 319                                             | 25,00 % | 102.623,67       | 19,17 % | 7.577                                                    | 16,47 % | 878.143.374,61   | 17,81 % | 3,074%                        | 264,9015                         |
| 2048                                   | 4.571                                                    | 9,94 %  | 524.035.052,76   | 10,63 % | 144                                             | 11,29 % | 42.906,27        | 8,02 %  | 4.571                                                    | 9,94 %  | 523.992.146,49   | 10,63 % | 3,064%                        | 276,3309                         |
| 2049                                   | 2.260                                                    | 4,91 %  | 276.259.142,70   | 5,60 %  | 65                                              | 5,09 %  | 16.446,93        | 3,07 %  | 2.260                                                    | 4,91 %  | 276.242.695,77   | 5,60 %  | 3,126%                        | 287,7084                         |
| 2050                                   | 1.019                                                    | 2,21 %  | 131.538.934,94   | 2,67 %  | 24                                              | 1,88 %  | 6.266,22         | 1,17 %  | 1.019                                                    | 2,22 %  | 131.532.668,72   | 2,67 %  | 3,062%                        | 300,9434                         |
| 2051                                   | 1.063                                                    | 2,31 %  | 146.325.383,53   | 2,97 %  | 17                                              | 1,33 %  | 3.862,45         | 0,72 %  | 1.063                                                    | 2,31 %  | 146.321.521,08   | 2,97 %  | 2,731%                        | 311,8135                         |
| 2052                                   | 1.420                                                    | 3,09 %  | 188.642.045,95   | 3,83 %  | 23                                              | 1,80 %  | 7.063,76         | 1,32 %  | 1.420                                                    | 3,09 %  | 188.634.982,19   | 3,83 %  | 2,820%                        | 326,2536                         |
| 2053                                   | 4.399                                                    | 9,56 %  | 633.637.660,79   | 12,85 % | 62                                              | 4,86 %  | 18.113,78        | 3,38 %  | 4.399                                                    | 9,56 %  | 633.619.547,01   | 12,85 % | 3,011%                        | 337,8502                         |
| 2054                                   | 1.103                                                    | 2,40 %  | 143.878.116,67   | 2,92 %  | 27                                              | 2,12 %  | 5.252,78         | 0,98 %  | 1.103                                                    | 2,40 %  | 143.872.863,89   | 2,92 %  | 3,115%                        | 344,2519                         |
| 2055                                   | 309                                                      | 0,67 %  | 31.147.438,41    | 0,63 %  | 12                                              | 0,94 %  | 1.928,99         | 0,36 %  | 309                                                      | 0,67 %  | 31.145.509,42    | 0,63 %  | 4,039%                        | 361,3882                         |
| 2056                                   | 184                                                      | 0,40 %  | 20.396.455,19    | 0,41 %  | 5                                               | 0,39 %  | 1.219,50         | 0,23 %  | 184                                                      | 0,40 %  | 20.395.235,69    | 0,41 %  | 3,814%                        | 371,2322                         |
| 2057                                   | 87                                                       | 0,19 %  | 10.773.668,88    | 0,22 %  | 3                                               | 0,24 %  | 485,25           | 0,09 %  | 87                                                       | 0,19 %  | 10.773.183,63    | 0,22 %  | 3,469%                        | 385,4265                         |

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|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2058                                   | 50                                                       | 0,11 % | 6.268.045,47     | 0,13 % | 1                                               | 0,08 % | 302,07           | 0,06 % | 50                                                       | 0,11 % | 6.267.743,40     | 0,13 % | 3,359%                        | 395,3968                         |
| 2059                                   | 2                                                        | 0,00 % | 250.083,44       | 0,01 % | 1                                               | 0,08 % | 84,55            | 0,02 % | 2                                                        | 0,00 % | 249.998,89       | 0,01 % | 3,759%                        | 409,1097                         |
| 2060                                   | 3                                                        | 0,01 % | 346.630,36       | 0,01 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 3                                                        | 0,01 % | 346.630,36       | 0,01 % | 3,444%                        | 419,2724                         |
| 2061                                   | 8                                                        | 0,02 % | 1.695.864,68     | 0,03 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 8                                                        | 0,02 % | 1.695.864,68     | 0,03 % | 3,659%                        | 432,9965                         |
| 2062                                   | 9                                                        | 0,02 % | 1.160.781,45     | 0,02 % | 0                                               | 0,00 % | 0,00             | 0,00 % | 9                                                        | 0,02 % | 1.160.781,45     | 0,02 % | 3,028%                        | 444,7492                         |
| 2063                                   | 7                                                        | 0,02 % | 1.217.610,11     | 0,02 % | 1                                               | 0,08 % | 153,99           | 0,03 % | 7                                                        | 0,02 % | 1.217.456,12     | 0,02 % | 2,992%                        | 458,1945                         |
| Total:                                 | 46.005                                                   | 100,00 | 4.931.217.201,72 | 100,00 | 1.276                                           | 100,00 | 535.258,71       | 100,00 | 46.004                                                   | 100,00 | 4.930.681.943,01 | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 3,087                         | 259,495                          |
| Media simple / Average:                |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 3,183                         | 245,628                          |
| Mínimo / Minimum :                     |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 0,950                         | 31/07/2025                       |
| Máximo / Maximum:                      |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 7,866                         | 31/12/2063                       |