

# BBVA RMBS 23 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: 31/01/2025

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                       | 9.412  | 20,01 %       | 893.071.789,74          | 17,38 %       | 275   | 23,09 %       | 76.758,79         | 21,04 %       | 9.411  | 20,01 %       | 892.995.030,95          | 17,38 %       | 61,717  | 61,711         |
| Aragón / Aragón                             | 833  | 1,77 %        | 81.333.290,81           | 1,58 %        | 28  | 2,35 %        | 8.989,66          | 2,46 %        | 833  | 1,77 %        | 81.324.301,15           | 1,58 %        | 64,672  | 64,665         |
| Asturias, Principado de / Asturias,         | 925  | 1,97 %        | 82.928.684,74           | 1,61 %        | 37  | 3,11 %        | 11.218,31         | 3,07 %        | 925  | 1,97 %        | 82.917.466,43           | 1,61 %        | 60,859  | 60,850         |
| Balears, Illes / Balearic Islands           | 1.065  | 2,26 %        | 129.131.081,52          | 2,51 %        | 39  | 3,27 %        | 16.100,31         | 4,41 %        | 1.065  | 2,26 %        | 129.114.981,21          | 2,51 %        | 48,375  | 48,370         |
| Canarias / Canary Islands                   | 2.337  | 4,97 %        | 214.789.624,40          | 4,18 %        | 77  | 6,47 %        | 20.428,38         | 5,60 %        | 2.337  | 4,97 %        | 214.769.196,02          | 4,18 %        | 57,811  | 57,805         |
| Cantabria / Cantabria                       | 740  | 1,57 %        | 71.480.455,17           | 1,39 %        | 24  | 2,02 %        | 5.520,77          | 1,51 %        | 740  | 1,57 %        | 71.474.934,40           | 1,39 %        | 61,750  | 61,744         |
| Castilla - La Mancha / Castilla - La Mancha | 1.590  | 3,38 %        | 149.981.940,32          | 2,92 %        | 35  | 2,94 %        | 11.036,36         | 3,02 %        | 1.590  | 3,38 %        | 149.970.903,96          | 2,92 %        | 70,266  | 70,260         |
| Castilla y León / Castilla y León           | 2.206  | 4,69 %        | 198.633.142,19          | 3,87 %        | 48  | 4,03 %        | 12.462,30         | 3,42 %        | 2.206  | 4,69 %        | 198.620.679,89          | 3,87 %        | 63,308  | 63,304         |
| Cataluña / Catalonia                        | 10.106   | 21,49 %       | 1.326.288.324,52        | 25,81 %       | 219   | 18,39 %       | 79.846,29         | 21,88 %       | 10.106   | 21,49 %       | 1.326.208.478,23        | 25,82 %       | 58,595  | 58,591         |
| Ceuta / Ceuta                               | 212  | 0,45 %        | 22.150.371,36           | 0,43 %        | 5   | 0,42 %        | 1.203,50          | 0,33 %        | 212  | 0,45 %        | 22.149.167,86           | 0,43 %        | 53,583  | 53,580         |
| Comunitat Valenciana / Comunitat            | 5.036  | 10,71 %       | 467.505.812,71          | 9,10 %        | 148   | 12,43 %       | 40.752,30         | 11,17 %       | 5.036  | 10,71 %       | 467.465.060,41          | 9,10 %        | 62,686  | 62,680         |
| Extremadura / Extremadura                   | 1.140  | 2,42 %        | 92.020.374,93           | 1,79 %        | 29  | 2,43 %        | 6.314,08          | 1,73 %        | 1.140  | 2,42 %        | 92.014.060,85           | 1,79 %        | 61,028  | 61,023         |
| Galicia / Galicia                           | 2.338  | 4,97 %        | 210.972.253,63          | 4,11 %        | 53  | 4,45 %        | 13.387,68         | 3,67 %        | 2.338  | 4,97 %        | 210.958.865,95          | 4,11 %        | 58,881  | 58,877         |
| Madrid, Comunidad de / Madrid, Comunidad    | 5.415  | 11,51 %       | 789.285.844,06          | 15,36 %       | 72  | 6,05 %        | 27.057,93         | 7,42 %        | 5.415  | 11,51 %       | 789.258.786,13          | 15,36 %       | 54,672  | 54,670         |
| Melilla / Melilla                           | 283  | 0,60 %        | 31.445.492,01           | 0,61 %        | 8   | 0,67 %        | 3.086,03          | 0,85 %        | 283  | 0,60 %        | 31.442.405,98           | 0,61 %        | 49,938  | 49,936         |
| Murcia, Región de / Murcia, Región de       | 1.369  | 2,91 %        | 123.494.468,91          | 2,40 %        | 43  | 3,61 %        | 11.261,11         | 3,09 %        | 1.369  | 2,91 %        | 123.483.207,80          | 2,40 %        | 64,545  | 64,539         |
| Navarra, Comunidad Foral de / Navarra,      | 269  | 0,57 %        | 30.309.406,05           | 0,59 %        | 10  | 0,84 %        | 2.525,19          | 0,69 %        | 269  | 0,57 %        | 30.306.880,86           | 0,59 %        | 58,962  | 58,956         |
| País Vasco / Basque Country                 | 1.554  | 3,30 %        | 204.261.916,92          | 3,98 %        | 36  | 3,02 %        | 15.205,75         | 4,17 %        | 1.554  | 3,30 %        | 204.246.711,17          | 3,98 %        | 55,610  | 55,603         |
| Rioja, La / Rioja, La                       | 200  | 0,43 %        | 18.606.078,70           | 0,36 %        | 5   | 0,42 %        | 1.724,27          | 0,47 %        | 200  | 0,43 %        | 18.604.354,43           | 0,36 %        | 64,686  | 64,682         |
| <b>Total:</b>                               | <b>47.030</b>  | <b>100,00</b> | <b>5.137.690.352,69</b> | <b>100,00</b> | <b>1.191</b>                                    | <b>100,00</b> | <b>364.879,01</b> | <b>100,00</b> | <b>47.029</b>  | <b>100,00</b> | <b>5.137.325.473,68</b> | <b>100,00</b> |   |                |
| <b>Media Ponderada / Weighted Average :</b> |  |               |                         |               |   |               |                   |               |  |               |                         |               | <b>59,346</b>                                   | <b>59,342</b>  |
| <b>Media simple / Average:</b>              |  |               | <b>109.242,83</b>       |               |   |               | <b>306,36</b>     |               |  |               | <b>109.237,40</b>       |               | <b>56,572</b>                                   | <b>56,568</b>  |
| <b>Mínimo / Minimum :</b>                   |  |               | <b>1,88</b>             |               |   |               | <b>4,06</b>       |               |  |               | <b>1,88</b>             |               | <b>0,000</b>                                    | <b>0,000</b>   |
| <b>Máximo / Maximum:</b>                    |  |               | <b>1.854.823,15</b>     |               |   |               | <b>2.381,43</b>   |               |  |               | <b>1.854.823,15</b>     |               | <b>195,676</b>                                  | <b>195,676</b> |