# 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:*** **31/10/2026**

**Divisa / *Currency:*** **EUR**

| Comunidades *Regions* | Saldo Vivo de Principal *Outstanding Principal Balance* | | | | Principal Vencido Impagado *Overdue Principal* | | | | Principal Pendiente Vencimiento *Outstanding Principal* | | | | %CLTV Media Ponderada *Weighted Average %CLTV* | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Num. | % | Importe / *Amount* | % | Num. | % | Importe / *Amount* | % | Num. | % | Importe / *Amount* | % | SVP / *OBP* | PPV / *OP* |
| Andalucía / Andalucía | 8.497 | 19,96 % | 744.730.483,11 | 17,47 % | 305 | 24,03 % | 324.615,18 | 36,64 % | 8.495 | 19,96 % | 744.405.867,93 | 17,46 % | 58,097 | 58,089 |
| Aragón / Aragón | 761 | 1,79 % | 67.398.317,01 | 1,58 % | 27 | 2,13 % | 15.147,39 | 1,71 % | 761 | 1,79 % | 67.383.169,62 | 1,58 % | 60,346 | 60,330 |
| Asturias, Principado de / Asturias, | 836 | 1,96 % | 68.605.599,02 | 1,61 % | 38 | 2,99 % | 13.684,11 | 1,54 % | 836 | 1,96 % | 68.591.914,91 | 1,61 % | 56,600 | 56,591 |
| Balears, Illes / Balearic Islands | 957 | 2,25 % | 107.426.138,00 | 2,52 % | 31 | 2,44 % | 11.566,90 | 1,31 % | 957 | 2,25 % | 107.414.571,10 | 2,52 % | 45,249 | 45,245 |
| Canarias / Canary Islands | 2.147 | 5,04 % | 183.270.917,24 | 4,30 % | 79 | 6,23 % | 50.755,93 | 5,73 % | 2.147 | 5,04 % | 183.220.161,31 | 4,30 % | 54,632 | 54,607 |
| Cantabria / Cantabria | 643 | 1,51 % | 57.457.578,42 | 1,35 % | 22 | 1,73 % | 6.968,90 | 0,79 % | 643 | 1,51 % | 57.450.609,52 | 1,35 % | 58,092 | 58,083 |
| Castilla - La Mancha / Castilla - La Mancha | 1.437 | 3,38 % | 123.542.868,93 | 2,90 % | 46 | 3,62 % | 15.383,48 | 1,74 % | 1.437 | 3,38 % | 123.527.485,45 | 2,90 % | 65,678 | 65,665 |
| Castilla y León / Castilla y León | 2.035 | 4,78 % | 167.455.209,08 | 3,93 % | 57 | 4,49 % | 20.902,86 | 2,36 % | 2.035 | 4,78 % | 167.434.306,22 | 3,93 % | 59,267 | 59,259 |
| Cataluña / Catalonia | 9.104 | 21,39 % | 1.094.785.017,03 | 25,67 % | 234 | 18,44 % | 187.147,52 | 21,12 % | 9.103 | 21,39 % | 1.094.597.869,51 | 25,68 % | 55,206 | 55,198 |
| Ceuta / Ceuta | 191 | 0,45 % | 18.346.056,03 | 0,43 % | 4 | 0,32 % | 1.123,67 | 0,13 % | 191 | 0,45 % | 18.344.932,36 | 0,43 % | 50,825 | 50,823 |
| Comunitat Valenciana / Comunitat | 4.592 | 10,79 % | 392.072.974,02 | 9,19 % | 148 | 11,66 % | 61.045,78 | 6,89 % | 4.592 | 10,79 % | 392.011.928,24 | 9,20 % | 58,884 | 58,875 |
| Extremadura / Extremadura | 1.054 | 2,48 % | 79.278.987,39 | 1,86 % | 31 | 2,44 % | 12.237,31 | 1,38 % | 1.054 | 2,48 % | 79.266.750,08 | 1,86 % | 57,725 | 57,713 |
| Galicia / Galicia | 2.150 | 5,05 % | 178.341.132,14 | 4,18 % | 60 | 4,73 % | 17.930,16 | 2,02 % | 2.150 | 5,05 % | 178.323.201,98 | 4,18 % | 55,463 | 55,456 |
| Madrid, Comunidad de / Madrid, Comunidad | 4.830 | 11,35 % | 644.217.318,31 | 15,11 % | 85 | 6,70 % | 51.061,72 | 5,76 % | 4.830 | 11,35 % | 644.166.256,59 | 15,11 % | 51,165 | 51,161 |
| Melilla / Melilla | 258 | 0,61 % | 26.589.577,86 | 0,62 % | 6 | 0,47 % | 2.262,53 | 0,26 % | 258 | 0,61 % | 26.587.315,33 | 0,62 % | 47,232 | 47,232 |
| Murcia, Región de / Murcia, Región de | 1.253 | 2,94 % | 103.734.700,71 | 2,43 % | 48 | 3,78 % | 73.232,86 | 8,27 % | 1.252 | 2,94 % | 103.661.467,85 | 2,43 % | 60,611 | 60,597 |
| Navarra, Comunidad Foral de / Navarra, | 243 | 0,57 % | 24.774.505,33 | 0,58 % | 6 | 0,47 % | 1.925,17 | 0,22 % | 243 | 0,57 % | 24.772.580,16 | 0,58 % | 54,528 | 54,526 |
| País Vasco / Basque Country | 1.399 | 3,29 % | 166.671.979,26 | 3,91 % | 38 | 2,99 % | 17.622,21 | 1,99 % | 1.399 | 3,29 % | 166.654.357,05 | 3,91 % | 52,109 | 52,102 |
| Rioja, La / Rioja, La | 180 | 0,42 % | 15.321.222,86 | 0,36 % | 4 | 0,32 % | 1.327,35 | 0,15 % | 180 | 0,42 % | 15.319.895,51 | 0,36 % | 61,134 | 61,129 |
| **Total:** | **42.567** | **100,00** | **4.264.020.581,75** | **100,00** | **1.269** | **100,00** | **885.941,03** | **100,00** | **42.563** | **100,00** | **4.263.134.640,72** | **100,00** | | |
| **Media Ponderada / *Weighted Average* :** | | | | | | | | | | | | | **55,785** | **55,777** |
| **Media simple / *Average*:** | | | **100.171,98** | | | | **698,14** | | | | **100.160,58** | | **52,215** | **52,207** |
| **Mínimo / *Minimum* :** | | | **32,33** | | | | **0,06** | | | | **32,33** | | **0,017** | **0,017** |
| **Máximo / *Maximum*:** | | | **1.469.248,73** | | | | **172.613,44** | | | | **1.469.248,73** | | **188,014** | **188,014** |