

BBVA CONSUMER AUTO 2025-1 FONDO DE TITULIZACIÓN

DETERMINACIÓN Y CÁLCULO INTERÉS NOMINAL, INTERESES Y AMORTIZACIÓN APLICABLE A LOS BONOS

Determination and calculation of the Nominal Interest Rate of the Notes, Accrued Interest and amortization

NIF: V22720031

LEI CODE: 959800MMSVSVXFLRQM04

FECHA DE PAGO / Payment date

19.02.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

19.11.2025 (incluido) / (included)
19.02.2026 (excluido) / (excluded)
92 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie Z
Series A Bonds	Series B Bonds	Series C Bonds	Series D Bonds	Series Z Bonds
ES0305916001	ES0305916019	ES0305916027	ES0305916035	ES0305916043

Tipo de Interés Nominal
Applicable interest rate

El mayor de : / The higher of:

i) Cero / Zero **0,000%**

ii) La suma de / The sum of:

a) Euribor 3 Meses / 3-months Euribor **2,048%** 2,048% 2,048% 2,048% 2,048% 2,048%

Publication date: 17/11/2025

b) Margen / Spread

0,640% 1,000% 1,300% 2,230% 1,940%

Tipo de Interes Nominal / Nominal Interest Rate

2,688%	3,048%	3,348%	4,278%	3,988%
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Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Note	Series	Note	Series	Note	Series	Note	Series	Note	Series
	9.200		400		350		50		50
97.798,76	899.748.592,00	97.798,76	39.119.504,00	97.798,76	34.229.566,00	97.798,76	4.889.938,00	100.000,00	5.000.000,00

Liquidación de Intereses
Interest Payment

Base / Day count fraction Act / **360** (Euros)

Intereses Brutos / Gross Interest

Retención / Withholding tax **19,00%**

Intereses Netos / Net Interest

671,812282	6.180.672,99	761,787141	304.714,86	836,766191	292.868,17	1.069,201243	53.460,06	1.019,155556	50.957,78
127,644334	1.174.327,87	144,739557	57.895,82	158,985576	55.644,95	203,148236	10.157,41	193,639556	9.681,98
544,167948	5.006.345,12	617,047584	246.819,04	677,780615	237.223,22	866,053007	43.302,65	825,516000	41.275,80

Amortización de Principal
Principal Redemption

Amortización / Redemption

A determinar / To be determined A determinar / To be determined A determinar / To be determined A determinar / To be determined A determinar / To be determined

EUROPEA DE TITULIZACIÓN, S.A., S.G.F.T

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