

BBVA CONSUMER AUTO 2023-1 FT

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

Determining and Calculating Bond Nominal Interest, Interest and Redemption

NIF: V13739750
LEI CODE: 959800FRMKFCHMK8ND59

FECHA DE PAGO / Payment date

15.09.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

15.06.2026 (incluido) / (included)
15.09.2026 (excluido) / (excluded)
92 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie E	Bonos Serie Z
Series A Bonds	Series B Bonds	Series C Bonds	Series D Bonds	Series E Bonds	Series Z Bonds
ES0305714000	ES0305714018	ES0305714026	ES0305714034	ES0305714042	ES0305714059

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 2,401%

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b) Margen / Margin

0,650% 1,500% 2,300% 5,500% 11,000% 12,000%

Tipo de Interés Nominal / Nominal Interest Rate

3,051% 3,901% 4,701% 7,901% 13,401% 14,401%

Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series

Número de Bonos / N.Bonds

(Euros) 6.880 300 300 200 320 40

Nominal / Face value

(Euros) 42.527,41 292.588.580,80 42.527,41 12.758.223,00 42.527,41 12.758.223,00 42.527,41 8.505.482,00 42.527,41 13.608.771,20 50.000,00 2.000.000,00

Liquidación de Intereses
Interest Payment

(Euros)

Base / Day count fraction

Act / 360

Intereses Brutos / Gross Interest

331,586216 2.281.313,17 423,965201 127.189,56 510,910128 153.273,04 858,689836 171.737,97 1.456,436210 466.059,59 1.840,127778 73.605,11

Retención / Withholding tax

19,00%

63,001381 433.449,50 80,553388 24.166,02 97,072924 29.121,88 163,151069 32.630,21 276,722880 88.551,32 349,624278 13.984,97

Intereses Netos / Net Interest

268,584835 1.847.863,67 343,411813 103.023,54 413,837204 124.151,16 695,538767 139.107,76 1.179,713330 377.508,27 1.490,503500 59.620,14

Amortización de Principal

(Euros)

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 A determinar / To be determined