

BBVA CONSUMER 2026-1 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: V26574343
LEI CODE: 9598008ZNM97MVXBD120

FECHA DE PAGO / Payment date

20.11.2026

Periodo de Interés / Interest accrual period

desde / From 20.08.2026 (incluido) / (included)
hasta / To 20.11.2026 (excluido) / (excluded)
plazo / Term 92 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie E	Bonos Serie F
Series A Notes	Series B Notes	Series C Notes	Series D Notes	Series E Notes	Series F Notes
ES0306017007	ES0306017015	ES0306017023	ES0306017031	ES0306017049	ES0306017056

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-m Euribor 2,500%
Publication date: 18/08/2026
b) Margen / Spread

2,500% 2,500% 2,500% 2,500% 2,500% 2,500%
0,630% 0,950% 1,250% 2,500% 3,500% 5,100%

Tipo de Interes Nominal / Nominal Interest Rate

3,130%	3,450%	3,750%	5,000%	6,000%	7,600%
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Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Note	Series	Note	Series	Note	Series	Note	Series	Note	Series	Note	Series

Número de Bonos / Number of Notes
Nominal / Face value (Euros)

19.780 862 863 690 460 345

87.632,95 1.733.379.751,00 87.632,95 75.539.602,90 87.632,95 75.627.235,85 87.632,95 60.466.735,50 87.632,95 40.311.157,00 87.632,95 30.233.367,75

Liquidación de Intereses
Interest Payment (Euros)
Base / Day count fraction Act / 360

Intereses Brutos / Gross Interest 700,966230 13.865.112,03 772,630509 666.007,50 839,815771 724.761,01 1.119,754361 772.630,51 1.343,705233 618.104,41 1.702,026629 587.199,19
Retención / Withholding tax 19,00% 133,183584 2.634.371,29 146,799797 126.541,43 159,564996 137.704,59 212,753329 146.799,80 255,303994 117.439,84 323,385060 111.567,85
Intereses Netos / Net Interest 567,782646 11.230.740,74 625,830712 539.466,07 680,250775 587.056,42 907,001032 625.830,71 1.088,401239 500.664,57 1.378,641569 475.631,34

Amortización de Principal
Principal Redemption (Euros)

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