

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

16.03.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

15.12.2025 (incluido) / (included)
16.03.2026 (excluido) / (excluded)
91 días / days

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 2,100%

Publication date: 11/12/2025

b) Margen / Margin

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

Tipo de Interes Nominal / Nominal Interest Rate

2,750% 3,600% 4,400% 7,600% 13,100% 14,100%

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series
	6.880		300		300		200		320		40
51.015,42	350.986.089,60	51.015,42	15.304.626,00	51.015,42	15.304.626,00	51.015,42	10.203.084,00	51.015,42	16.324.934,40	50.561,39	2.022.455,60

Liquidación de Intereses

Interest Payment (Euros)

Base / Day count fraction

Act / 360

Intereses Brutos / Gross Interest

Retención / Withholding tax 19,00%

Intereses Netos / Net Interest

354,628024	2.439.840,81	464,240322	139.272,10	567,404838	170.221,45	980,062902	196.012,58	1.689,318950	540.582,06	1.802,092209	72.083,69
67,379325	463.569,76	88,205661	26.461,70	107,806919	32.342,08	186,211951	37.242,39	320,970601	102.710,59	342,397520	13.695,90
287,248699	1.976.271,05	376,034661	112.810,40	459,597919	137.879,37	793,850951	158.770,19	1.368,348349	437.871,47	1.459,694689	58.387,79

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