

BBVA CONSUMER AUTO 2020-1 FT (V01632355)

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

Determining and Calculating Bond Nominal Interest, Interest and Redemption

FECHA DE PAGO / Payment date

20.10.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

20.07.2026 (incluido) / (included)
20.10.2026 (excluido) / (excluded)
92 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie E	Bonos Serie F	Bonos Serie Z
Series A Bonds	Series B Bonds	Series C Bonds	Series D Bonds	Series E Bonds	Series F Bonds	Series Z Bonds
ES0305487003	ES0305487011	ES0305487029	ES0305487037	ES0305487045	ES0305487052	ES0305487060

Tipo de Interés Nominal aplicable
Applicable interest rate

El mayor de : / The higher of:

i) Cero / Zero

0,000% 0,000% 0,000% 0,000% 0,000% 0,000% 0,000%

ii) Euribor 3 meses / 3 Months Euribor
+ Margen / Margin

16/07/2026

2,485% 2,485% 2,485% 2,485% 2,485% 2,485% 2,485%
0,750% 1,200% 2,000% 3,000% 6,750% 11,000% 15,000%
3,235% 3,685% 4,485% 5,485% 9,235% 13,485% 17,485%

Tipo de Interes Nominal aplicable / Applicable Interest Rate

3,235% 3,685% 4,485% 5,485% 9,235% 13,485% 17,485%

Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series
	9.515		275		330		330		220		330		55
11.781.92	112.104.968,80	11.781.92	3.240.028,00	11.781.92	3.888.033,60	11.781.92	3.888.033,60	11.781.92	2.592.022,40	11.781.92	3.888.033,60	27.272,73	1.500.000,15

Liquidación de Intereses
Interest Payment

Base / Day count fraction

Act /

360

Intereses Brutos / Gross Interest

97,403751 926.796,69 110,952959 30.512,06 135,040440 44.563,35 165,149791 54.499,43 278,059858 61.173,17 406,024600 133.988,12 1.218,651637 67.025,84

Retención / Withholding tax

19,00%

18,506713 176.091,37 21,081062 5.797,29 25,657684 8.467,04 31,378460 10.354,89 52,831373 11.622,90 77,144674 25.457,74 231,543811 12.734,91

Intereses Netos / Net Interest

78,897038 750.705,32 89,871897 24.714,77 109,382756 36.096,31 133,771331 44.144,54 225,228485 49.550,27 328,879926 108.530,38 987,107826 54.290,93

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