

## BBVA CONSUMER 2024-1 FT

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

Determining and Calculating Bond Nominal Interest, Interest and Redemption

NIF: V16378853  
LEI CODE: 959800C1XPDLH9Z5UV12

FECHA DE PAGO / Payment date

21.04.2026

Periodo de Interés / Interest accrual period

desde / From  
hasta / To  
plazo / Term

21.01.2026 (incluido) / (included)  
21.04.2026 (excluido) / (excluded)  
90 días / days

Tipo de Interés Nominal  
Applicable interest rate

El mayor de : / The higher of:

i) Cero / Zero 0,000%

ii) Resultado de sumar / Result of adding:

a) Euribor 3 meses / 3-months Euribor 2,029%

Fecha de Publicación / Publication date: 19/01/2026

b) Margen / Margin 0,740%

Tipo de Interes Nominal / Nominal Interest Rate

2,769% 3,729% 6,529% 7,429% 10,229% 9,929%

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

| Bono      | Serie          | Bono      | Serie         | Bono      | Serie         | Bono      | Serie         | Bono      | Serie         | Bono      | Serie        |
|-----------|----------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|--------------|
| Note      | Series         | Note      | Series        | Note      | Series        | Note      | Series        | Note      | Series        | Note      | Series       |
|           | 6.740          |           | 320           |           | 500           |           | 240           |           | 200           |           | 71           |
| 57.189,73 | 385.458.780,20 | 57.189,73 | 18.300.713,60 | 57.189,73 | 28.594.865,00 | 57.189,73 | 13.725.535,20 | 57.189,73 | 11.437.946,00 | 64.731,14 | 4.595.910,94 |

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

|            |              |            |            |            |            |              |            |              |            |              |            |
|------------|--------------|------------|------------|------------|------------|--------------|------------|--------------|------------|--------------|------------|
| 395,895906 | 2.668.338,41 | 533,151258 | 170.608,40 | 933,479368 | 466.739,68 | 1.062,156260 | 254.917,50 | 1.462,484370 | 292.496,87 | 1.606,788723 | 114.082,00 |
| 75,220222  | 506.984,30   | 101,298739 | 32.415,60  | 177,361080 | 88.680,54  | 201,809689   | 48.434,33  | 277,872030   | 55.574,41  | 305,289857   | 21.675,58  |
| 320,675684 | 2.161.354,11 | 431,852519 | 138.192,80 | 756,118288 | 378.059,14 | 860,346571   | 206.483,17 | 1.184,612340 | 236.922,46 | 1.301,498866 | 92.406,42  |

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

Pagos no satisfechos por insuficiencia  
de Fondos Disponibles

Payments not made due to insufficient  
Available Funds (Euros)

Fecha de Vencimiento / Maturity date

Intereses Brutos / Gross Interest

Retención / Withholding tax 19%

Intereses Netos / Net Interest

| 21.10.2025 - 21.01.2026 | 21.07.2025 - 21.01.2026 |
|-------------------------|-------------------------|
| 253,885368              | 50.777,07               |
| 48,238220               | 9.647,65                |
| 205,647148              | 41.129,42               |
|                         | 3.281,020101            |
|                         | 232.952,43              |
|                         | 623,393819              |
|                         | 44.260,96               |
|                         | 2.657,626282            |
|                         | 188.691,47              |

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