

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

20.04.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

20.01.2026 (incluido) / (included)
20.04.2026 (excluido) / (excluded)
90 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	16/01/2026	2,033%	2,033%	2,033%	2,033%	2,033%	2,033%	2,033%
+ Margen / Margin		0,750%	1,200%	2,000%	3,000%	6,750%	11,000%	15,000%
		2,783%	3,233%	4,033%	5,033%	8,783%	13,033%	17,033%

Tipo de Interes Nominal aplicable / Applicable Interest Rate

2,783%	3,233%	4,033%	5,033%	8,783%	13,033%	17,033%
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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
15.935,71	151.628.280,65	15.935,71	4.382.320,25	15.935,71	5.258.784,30	15.935,71	5.258.784,30	15.935,71	3.505.856,20	15.935,71	5.258.784,30	27.272,73	1.500.000,15

Número de Bonos / N.Bonds

Nominal / Face value

(Euros)

Liquidación de Intereses

Interest Payment

(Euros)

Base / Day count fraction

Act /

360

Intereses Brutos / Gross Interest

Retención / Withholding tax

Intereses Netos / Net Interest

19,00%

110,872702	1.054.953,76	128,800376	35.420,10	160,671796	53.021,69	200,511071	66.168,65	349,908352	76.979,84	519,225271	171.344,34	1.161,341025	63.873,76
21,065813	200.441,21	24,472071	6.729,82	30,527641	10.074,12	38,097103	12.572,04	66,482587	14.626,17	98,652801	32.555,42	220,654795	12.136,01
89,806889	854.512,55	104,328305	28.690,28	130,144155	42.947,57	162,413968	53.596,61	283,425765	62.353,67	420,572470	138.788,92	940,686230	51.737,75

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 A determinar / To be determined