

BBVA CONSUMER AUTO 2022-1 FT

DETERMINACIÓN Y CÁLCULO INTERÉS NOMINAL, INTERESES Y AMORTIZACIÓN APLICABLE A LOS BONOS
Determining and Calculating Bond Nominal Interest, Interest and Redemption

NIF: V10705481
LEI CODE: 9598003A77F40Z8U8H86

FECHA DE PAGO / Payment date 17.11.2026

Periodo de Interés / Interest accrual period desde / From 17.08.2026 (incluido) / (included)
hasta / To 17.11.2026 (excluido) / (excluded)
plazo / Term 92 días / days

Tipo de Interés Nominal
Applicable interest rate

El mayor de : / The higher of:
i) Cero / Zero 0,000%

i) La suma de / The sum of:
a) Euribor 3 Meses / 3 Months Euribor 13/08/2026 2,511%
b) Margen / Margin 0,700%
3,211%

Tipo de Interes Nominal / Nominal Interest Rate

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
ES0305654008	ES0305654016	ES0305654024	ES0305654032	ES0305654040	ES0305654057	ES0305654065

2,511%	2,511%	2,511%	2,511%	2,511%	2,511%	2,511%
0,700%	0,900%	1,100%	1,260%	8,000%	11,000%	12,000%
3,211%	3,411%	3,611%	3,771%	10,511%	13,511%	14,511%

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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

Número de Bonos / N.Bonds 10.380 300 240 480 300 300 55
Nominal / Face value (Euros) 20.333,75 211.064.325,00 20.333,75 6.100.125,00 20.333,75 4.880.100,00 20.333,75 9.760.200,00 20.333,75 6.100.125,00 20.333,75 6.100.125,00 36.363,64 2.000.000,20

Liquidación de Intereses
Interest Payment (Euros)

Base / Day count fraction Act 360

Intereses Brutos / Gross Interest 166,856493 1.731.970,40 177,249299 53.174,79 187,642104 45.034,10 195,956349 94.059,05 546,193896 163.858,17 702,085979 210.625,79 1.348,497105 74.167,34
Retención / Withholding tax 19,00% 31,702734 329.074,38 33,677367 10.103,21 35,652000 8.556,48 37,231706 17.871,22 103,776840 31.133,05 133,396336 40.018,90 256,214450 14.091,79
Intereses Netos / Net Interest 135,153759 1.402.896,02 143,571932 43.071,58 151,990104 36.477,62 158,724643 76.187,83 442,417056 132.725,12 568,689643 170.606,89 1.092,282655 60.075,55

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