

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

15.12.2025

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

15.09.2025 (incluido) / (included)
15.12.2025 (excluido) / (excluded)
91 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie E	Bonos Serie Z
Series A Bonds	Series B Bonds	Series C Bonds	Series D Bonds	Series E Bonds	Series Z Bonds
ES0305714000	ES0305714018	ES0305714026	ES0305714034	ES0305714042	ES0305714059

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 2,014%

Publication date: 11/09/2025

b) Margen / Margin 0,650%

Tipo de Interes Nominal / Nominal Interest Rate

2,664%		3,514%		4,314%		7,514%		13,014%		14,014%	
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
55.605,08	382.562.950,40	55.605,08	16.681.524,00	55.605,08	16.681.524,00	55.605,08	11.121.016,00	55.605,08	17.793.625,60	55.110,20	2.204.408,00

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

374,444609	2.576.178,91	493,918301	148.175,49	606,364130	181.909,24	1.056,147444	211.229,49	1.829,212514	585.348,00	1.952,239033	78.089,56
71,144476	489.473,99	93,844477	28.153,34	115,209185	34.562,76	200,668014	40.133,60	347,550378	111.216,12	370,925416	14.837,02
303,300133	2.086.704,92	400,073824	120.022,15	491,154945	147.346,48	855,479430	171.095,89	1.481,662136	474.131,88	1.581,313617	63.252,54

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