

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

20.01.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

20.10.2025 (incluido) / (included)
20.01.2026 (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%
ii) Euribor 3 meses / 3 Months Euribor	2,004%	2,004%	2,004%	2,004%	2,004%	2,004%
+ Margen / Margin	0,750%	1,200%	2,000%	3,000%	6,750%	11,000%
	2,754%	3,204%	4,004%	5,004%	8,754%	13,004%

Tipo de Interes Nominal aplicable / Applicable Interest Rate

2,754%	3,204%	4,004%	5,004%	8,754%	13,004%	17,004%
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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	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono	Bono					
Nominal / Face value	(Euros)	9.515	275	330	330	220	330	55	18.468,08	175.723.781,20	18.468,08	5.078.722,00	18.468,08	6.094.466,40	18.468,08	6.094.466,40	18.468,08	6.094.466,40	27.272,73	1.500.000,15

Liquidación de Intereses
Interest Payment

(Euros)

Base / Day count fraction

Act /

360

Intereses Brutos / Gross Interest	129,978347	1.236.743,97	151,216639	41.584,58	188,973603	62.361,29	236,169807	77.936,04	413,155574	90.894,23	613,739443	202.534,02	1.185,127391	65.182,01
Retención / Withholding tax	24,695886	234.981,36	28,731161	7.901,07	35,904985	11.848,65	44,872263	14.807,85	78,499559	17.269,90	116,610494	38.481,46	225,174204	12.384,58
Intereses Netos / Net Interest	105,282461	1.001.762,61	122,485478	33.683,51	153,068618	50.512,64	191,297544	63.128,19	334,656015	73.624,33	497,128949	164.052,56	959,953187	52.797,43

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