

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 17.02.2026

Periodo de Interés / Interest accrual period desde / From 17.11.2025 (incluido) / (included)
 hasta / To 17.02.2026 (excluido) / (excluded)
 plazo / Term 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
ES0305654008	ES0305654016	ES0305654024	ES0305654032	ES0305654040	ES0305654057	ES0305654065

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 13/11/2025 2,064%
 b) Margen / Margin 0,700%
 2,764%

Tipo de Interes Nominal / Nominal Interest Rate

2,764%	2,964%	3,164%	3,324%	10,064%	13,064%	14,064%
--------	--------	--------	--------	---------	---------	---------

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) 29.650,94 307.776.757,20 29.650,94 8.895.282,00 29.650,94 7.116.225,60 29.650,94 14.232.451,20 29.650,94 8.895.282,00 29.650,94 8.895.282,00 36.363,64 2.000.000,20

Liquidación de Intereses
 Interest Payment (Euros)
 Base / Day count fraction Act 360

Intereses Brutos / Gross Interest 209,441062 2.173.998,22 224,595987 67.378,80 239,750912 57.540,22 251,874852 120.899,93 762,595820 228.778,75 989,919694 296.975,91 1.306,957706 71.882,67
 Retención / Withholding tax 19,00% 39,793802 413.059,66 42,673238 12.801,97 45,552673 10.932,64 47,856222 22.970,99 144,893206 43.467,96 188,084742 56.425,42 248,321964 13.657,71
 Intereses Netos / Net Interest 169,647260 1.760.938,56 181,922749 54.576,83 194,198239 46.607,58 204,018630 97.928,94 617,702614 185.310,79 801,834952 240.550,49 1.058,635742 58.224,96

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