

# BBVA Consumer Auto 2023-1 Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Tipos de Interés Nominal Anual/ Distribution by Nominal Annual Interest Rate Intervals

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals  
Fecha / Date: 31/10/2025  
Divisa / Currency: EUR

| Intervalos de Tipos de Interés<br><i>Interest Rate Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |        |                         |                | Principal Vencido Impagado<br><i>Overdue Principal</i> |       |                         |              | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |        |                         |                | % Tipo de Interés<br><i>% Interest Rate</i> |        |        |        |  |  |
|------------------------------------------------------------------|-----------------------------------------------------------------|--------|-------------------------|----------------|--------------------------------------------------------|-------|-------------------------|--------------|-----------------------------------------------------------------|--------|-------------------------|----------------|---------------------------------------------|--------|--------|--------|--|--|
|                                                                  | Num.                                                            | %      | Importe / <i>Amount</i> | %              | Num.                                                   | %     | Importe / <i>Amount</i> | %            | Num.                                                            | %      | Importe / <i>Amount</i> | %              | Med. Pond.<br><i>W. Avg.</i>                | Min.   | Max.   |        |  |  |
| 2,500                                                            | 2,999                                                           | 149    | 0,37 %                  | 2.107.445,35   | 0,49 %                                                 | 2     | 0,11 %                  | 7.020,70     | 0,27 %                                                          | 149    | 0,37 %                  | 2.100.424,65   | 0,49 %                                      | 2,990  | 2,990  | 2,990  |  |  |
| 3,000                                                            | 3,499                                                           | 163    | 0,40 %                  | 1.294.970,77   | 0,30 %                                                 | 4     | 0,22 %                  | 2.751,39     | 0,11 %                                                          | 163    | 0,40 %                  | 1.292.219,38   | 0,30 %                                      | 3,483  | 3,000  | 3,490  |  |  |
| 3,500                                                            | 3,999                                                           | 2.490  | 6,16 %                  | 28.989.245,31  | 6,73 %                                                 | 66    | 3,64 %                  | 81.307,67    | 3,12 %                                                          | 2.490  | 6,17 %                  | 28.907.937,64  | 6,75 %                                      | 3,960  | 3,500  | 3,990  |  |  |
| 4,000                                                            | 4,499                                                           | 378    | 0,94 %                  | 4.018.367,68   | 0,93 %                                                 | 6     | 0,33 %                  | 8.391,19     | 0,32 %                                                          | 378    | 0,94 %                  | 4.009.976,49   | 0,94 %                                      | 4,426  | 4,000  | 4,490  |  |  |
| 4,500                                                            | 4,999                                                           | 9.277  | 22,96 %                 | 105.611.199,19 | 24,51 %                                                | 342   | 18,88 %                 | 462.551,31   | 17,73 %                                                         | 9.273  | 22,96 %                 | 105.148.647,88 | 24,55 %                                     | 4,940  | 4,500  | 4,990  |  |  |
| 5,000                                                            | 5,499                                                           | 518    | 1,28 %                  | 5.713.750,06   | 1,33 %                                                 | 18    | 0,99 %                  | 27.764,36    | 1,06 %                                                          | 518    | 1,28 %                  | 5.685.985,70   | 1,33 %                                      | 5,396  | 5,000  | 5,490  |  |  |
| 5,500                                                            | 5,999                                                           | 7.037  | 17,42 %                 | 79.209.230,32  | 18,38 %                                                | 309   | 17,06 %                 | 423.836,91   | 16,25 %                                                         | 7.035  | 17,42 %                 | 78.785.393,41  | 18,40 %                                     | 5,841  | 5,500  | 5,990  |  |  |
| 6,000                                                            | 6,499                                                           | 556    | 1,38 %                  | 5.604.247,45   | 1,30 %                                                 | 26    | 1,44 %                  | 38.095,89    | 1,46 %                                                          | 556    | 1,38 %                  | 5.566.151,56   | 1,30 %                                      | 6,393  | 6,000  | 6,490  |  |  |
| 6,500                                                            | 6,999                                                           | 5.285  | 13,08 %                 | 55.017.473,08  | 12,77 %                                                | 251   | 13,86 %                 | 367.698,83   | 14,10 %                                                         | 5.283  | 13,08 %                 | 54.649.774,25  | 12,76 %                                     | 6,801  | 6,500  | 6,990  |  |  |
| 7,000                                                            | 7,499                                                           | 443    | 1,10 %                  | 4.332.973,18   | 1,01 %                                                 | 19    | 1,05 %                  | 32.031,63    | 1,23 %                                                          | 443    | 1,10 %                  | 4.300.941,55   | 1,00 %                                      | 7,349  | 7,000  | 7,490  |  |  |
| 7,500                                                            | 7,999                                                           | 2.968  | 7,35 %                  | 29.947.018,99  | 6,95 %                                                 | 145   | 8,01 %                  | 274.873,53   | 10,54 %                                                         | 2.966  | 7,35 %                  | 29.672.145,46  | 6,93 %                                      | 7,785  | 7,500  | 7,990  |  |  |
| 8,000                                                            | 8,499                                                           | 292    | 0,72 %                  | 3.057.863,09   | 0,71 %                                                 | 15    | 0,83 %                  | 26.247,11    | 1,01 %                                                          | 292    | 0,72 %                  | 3.031.615,98   | 0,71 %                                      | 8,310  | 8,000  | 8,490  |  |  |
| 8,500                                                            | 8,999                                                           | 6.419  | 15,89 %                 | 59.876.978,77  | 13,90 %                                                | 354   | 19,55 %                 | 511.346,91   | 19,60 %                                                         | 6.412  | 15,88 %                 | 59.365.631,86  | 13,86 %                                     | 8,894  | 8,500  | 8,990  |  |  |
| 9,000                                                            | 9,499                                                           | 275    | 0,68 %                  | 2.835.019,17   | 0,66 %                                                 | 11    | 0,61 %                  | 14.378,37    | 0,55 %                                                          | 275    | 0,68 %                  | 2.820.640,80   | 0,66 %                                      | 9,230  | 9,000  | 9,490  |  |  |
| 9,500                                                            | 9,999                                                           | 3.168  | 7,84 %                  | 32.938.613,87  | 7,64 %                                                 | 191   | 10,55 %                 | 240.575,67   | 9,22 %                                                          | 3.167  | 7,84 %                  | 32.698.038,20  | 7,64 %                                      | 9,720  | 9,500  | 9,990  |  |  |
| 10,000                                                           | 10,499                                                          | 302    | 0,75 %                  | 3.250.635,11   | 0,75 %                                                 | 19    | 1,05 %                  | 20.276,32    | 0,78 %                                                          | 301    | 0,75 %                  | 3.230.358,79   | 0,75 %                                      | 10,259 | 10,000 | 10,490 |  |  |
| 10,500                                                           | 10,999                                                          | 681    | 1,69 %                  | 7.053.288,91   | 1,64 %                                                 | 33    | 1,82 %                  | 69.320,18    | 2,66 %                                                          | 679    | 1,68 %                  | 6.983.968,73   | 1,63 %                                      | 10,551 | 10,500 | 10,990 |  |  |
| Total :                                                          |                                                                 | 40.401 | 100,00                  | 430.858.320,30 | 100,00                                                 | 1.811 | 100,00                  | 2.608.467,97 | 100,00                                                          | 40.380 | 100,00                  | 428.249.852,33 | 100,00                                      |        |        |        |  |  |
| Media Ponderada / <i>Weighted</i>                                |                                                                 |        |                         |                |                                                        |       |                         |              |                                                                 |        |                         |                | 6,601                                       |        |        |        |  |  |
| Media simple / <i>Average:</i>                                   |                                                                 |        |                         | 10.664,55      |                                                        |       |                         | 1.440,35     |                                                                 |        |                         | 10.605,49      |                                             |        |        | 6,722  |  |  |
| Mínimo / <i>Minimum :</i>                                        |                                                                 |        |                         | 8,79           |                                                        |       |                         | 0,24         |                                                                 |        |                         | 8,79           |                                             |        |        | 2,990  |  |  |
| Máximo / <i>Maximum:</i>                                         |                                                                 |        |                         | 49.005,97      |                                                        |       |                         | 23.030,88    |                                                                 |        |                         | 49.005,97      |                                             |        |        | 10,990 |  |  |