

# 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

15.09.2025

Periodo de Interés / Interest accrual period

desde / From  
hasta / To  
plazo / Term

16.06.2025 (incluido) / (included)  
15.09.2025 (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 1,975%

Publication date: 12/06/2025

b) Margen / Margin

0,650% 1,500% 2,300% 5,500% 11,000% 12,000%

Tipo de Interes Nominal / Nominal Interest Rate

| Bono      | Serie          | Bono      | Serie         | Bono      | Serie         | Bono      | Serie         | Bono      | Serie         | Bono      | Serie        |
|-----------|----------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|--------------|
| Bond      | Series         | Bond      | Series        | Bond      | Series        | Bond      | Series        | Bond      | Series        | Bond      | Series       |
| 60.211,56 | 414.255.532,80 | 60.211,56 | 18.063.468,00 | 60.211,56 | 18.063.468,00 | 60.211,56 | 12.042.312,00 | 60.211,56 | 19.267.699,20 | 59.675,68 | 2.387.027,20 |

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

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

399,528789 2.748.758,07 528,900016 158.670,00 650,661170 195.198,35 1.137,705789 227.541,16 1.974,813727 631.940,39 2.108,084837 84.323,39  
75,910470 522.264,03 100,491003 30.147,30 123,625622 37.087,69 216,164100 43.232,82 375,214608 120.068,67 400,536119 16.021,44  
323,618319 2.226.494,04 428,409013 128.522,70 527,035548 158.110,66 921,541689 184.308,34 1.599,599119 511.871,72 1.707,548718 68.301,95

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