

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

2,014% 2,014% 2,014% 2,014% 2,014% 2,014%

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
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

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

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