

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

15.06.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

16.03.2026 (incluido) / (included)
15.06.2026 (excluido) / (excluded)
91 días / days

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 2,150%

Publication date: 12/03/2026

b) Margen / Margin

2,150% 2,150% 2,150% 2,150% 2,150% 2,150%

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

Tipo de Interes Nominal / Nominal Interest Rate

2,800% 3,650% 4,450% 7,650% 13,150% 14,150%

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie
Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series
	6.880		300		300		200		320		40
46.764,21	321.737.764,80	46.764,21	14.029.263,00	46.764,21	14.029.263,00	46.764,21	9.352.842,00	46.764,21	14.964.547,20	50.000,00	2.000.000,00

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

330,986686 2.277.188,40 431,464788 129.439,44 526,032412 157.809,72 904,302911 180.860,58 1.554,455330 497.425,71 1.788,402778 71.536,11

62,887470 432.665,79 81,978310 24.593,49 99,946158 29.983,85 171,817553 34.363,51 295,346513 94.510,88 339,796528 13.591,86

268,099216 1.844.522,61 349,486478 104.845,95 426,086254 127.825,87 732,485358 146.497,07 1.259,108817 402.914,83 1.448,606250 57.944,25

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