

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

15.09.2026

Periodo de Interés / Interest accrual period

desde / From
hasta / To
plazo / Term

15.06.2026 (incluido) / (included)
15.09.2026 (excluido) / (excluded)
92 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 2,401%

Publication date: 11/06/2026

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
42.527,41	292.588.580,80	42.527,41	12.758.223,00	42.527,41	12.758.223,00	42.527,41	8.505.482,00	42.527,41	13.608.771,20	50.000,00	2.000.000,00

Número de Bonos / N.Bonds

Nominal / Face value (Euros)

6.880 300 300 200 320 40

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

331,586216 2.281.313,17 423,965201 127.189,56 510,910128 153.273,04 858,689836 171.737,97 1.456,436210 466.059,59 1.840,127778 73.605,11
63,001381 433.449,50 80,553388 24.166,02 97,072924 29.121,88 163,151069 32.630,21 276,722880 88.551,32 349,624278 13.984,97
268,584835 1.847.863,67 343,411813 103.023,54 413,837204 124.151,16 695,538767 139.107,76 1.179,713330 377.508,27 1.490,503500 59.620,14

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