Europea de Titulización

# BBVA CONSUMER 2026-1 FONDO DE TITULIZACIÓN

NIF: **V26574343**

**DETERMINACIÓN Y CÁLCULO INTERÉS NOMINAL, INTERESES Y AMORTIZACIÓN APLICABLE A LOS BONOS**

LEI CODE: **9598008ZNM97MVXBD120**

*Determination and calculation of the Nominal Interes Rate of the Notes, Accrued Interest and amortization*

**FECHA DE PAGO** / *Payment date* **22.02.2027**

**Periodo de Interés** / *Interest accrual period*
desde / *From* **20.11.2026** (incluido) / *(included)*
hasta / *To* **22.02.2027** (excluido) / *(excluded)*
plazo / *Term* 94 días / *days*

| | Bonos Serie A | Bonos Serie B | Bonos Serie C | Bonos Serie D | Bonos Serie E | Bonos Serie F |
|---|---|---|---|---|---|---|
| | *Series A Notes* | *Series B Notes* | *Series C Notes* | *Series D Notes* | *Series E Notes* | *Series F Notes* |
| | ES0306017007 | ES0306017015 | ES0306017023 | ES0306017031 | ES0306017049 | ES0306017056 |
| **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-m Euribor ***2,825%*** | 2,825% | 2,825% | 2,825% | 2,825% | 2,825% | 2,825% |
| *Publication date:* *18/11/2026* | | | | | | |
| **b) Margen / Spread** | 0,630% | 0,950% | 1,250% | 2,500% | 3,500% | 5,100% |
| **Tipo de Interés Nominal** / *Nominal Interest Rate* | **3,455%** | **3,775%** | **4,075%** | **5,325%** | **6,325%** | **7,925%** |

| | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie | Bono | Serie |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | *Note* | *Series* | *Note* | *Series* | *Note* | *Series* | *Note* | *Series* | *Note* | *Series* | *Note* | *Series* |
| **Número de Bonos** / *Number of Notes* | | **19.780** | | **862** | | **863** | | **690** | | **460** | | **345** |
| **Nominal** / *Face value* **(Euros)** | **81.594,43** | **1.613.937.825,40** | **81.594,43** | **70.334.398,66** | **81.594,43** | **70.415.993,09** | **81.594,43** | **56.300.156,70** | **81.594,43** | **37.533.437,80** | **81.594,43** | **28.150.078,35** |
| **Liquidación de Intereses** *Interest Payment* **(Euros)** | | | | | | | | | | | | |
| **Base** / *Day count fraction* **Act / 360** | | | | | | | | | | | | |
| **Intereses Brutos** / *Gross Interest* | **736,095084** | 14.559.960,76 | **804,271763** | 693.282,26 | **868,187400** | 749.245,73 | **1.134,502554** | 782.806,76 | **1.347,554677** | 619.875,15 | **1.688,438073** | 582.511,14 |
| **Retención** / *Withholding tax* **19,00%** | **139,858066** | 2.766.392,55 | **152,811635** | 131.723,63 | **164,955606** | 142.356,69 | **215,555485** | 148.733,28 | **256,035389** | 117.776,28 | **320,803234** | 110.677,12 |
| **Intereses Netos** / *Net Interest* | **596,237018** | 11.793.568,21 | **651,460128** | 561.558,63 | **703,231794** | 606.889,04 | **918,947069** | 634.073,48 | **1.091,519288** | 502.098,87 | **1.367,634839** | 471.834,02 |
| **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* | |