

## BBVA CONSUMER AUTO 2020-1 FT (V01632355)

DETERMINACIÓN Y CÁLCULO INTERÉS NOMINAL, INTERESES Y AMORTIZACIÓN APLICABLE A LOS BONOS  
Determining and Calculating Bond Nominal Interest, Interest and Redemption

FECHA DE PAGO / Payment date

20.04.2022

Periodo de Interés / Interest accrual period

desde / From  
hasta / To  
plazo / Term

20.01.2022 (incluido) / (included)  
20.04.2022 (excluido) / (excluded)  
90 días / days

Bonos Serie A	Bonos Serie B	Bonos Serie C	Bonos Serie D	Bonos Serie E	Bonos Serie F	Bonos Serie Z
Series A Bonds	Series B Bonds	Series C Bonds	Series D Bonds	Series E Bonds	Series F Bonds	Series Z Bonds
ES0305487003	ES0305487011	ES0305487029	ES0305487037	ES0305487045	ES0305487052	ES0305487060

Tipo de Interés Nominal aplicable  
Applicable interest rate

El mayor de : / The higher of:

i) Cero / Zero		0,000%	0,000%	0,000%	0,000%	0,000%	0,000%	0,000%	0,000%	0,000%	0,000%
ii) Euribor 3 meses / 3 Months Euribor	18/01/2022	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%	-0,558%
+ Margen / Margin		0,750%	1,200%	2,000%	3,000%	6,750%	11,000%	15,000%	15,000%	15,000%	15,000%
		0,192%	0,642%	1,442%	2,442%	6,192%	10,442%	14,442%	14,442%	14,442%	14,442%

Tipo de Interés Nominal aplicable / Applicable Interest Rate

0,192%	0,642%	1,442%	2,442%	6,192%	10,442%	14,442%
--------	--------	--------	--------	--------	---------	---------

Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie	Bono	Serie		
Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series	Bond	Series		
	9.515		275		330		330		220		330		55		
Número de Bonos / N. Bonds															
Nominal / Face value	(Euros)	100.000,00	951.500.000,00	100.000,00	27.500.000,00	100.000,00	33.000.000,00	100.000,00	33.000.000,00	100.000,00	22.000.000,00	100.000,00	33.000.000,00	100.000,00	5.500.000,00

Liquidación de Intereses

Interest Payment (Euros)

Base / Day count fraction Act / 360

Intereses Brutos / Gross Interest		48,000000	456.720,00	160,500000	44.137,50	360,500000	118.965,00	610,500000	201.465,00	1.548,000000	340.560,00	2.610,500000	861.465,00	3.610,500000	198.577,50
Retención / Withholding tax	19,00%	9,120000	86.776,80	30,495000	8.386,13	68,495000	22.603,35	115,995000	38.278,35	294,120000	64.706,40	495,995000	163.678,35	685,995000	37.729,73
Intereses Netos / Net Interest		38,880000	369.943,20	130,005000	35.751,37	292,005000	96.361,65	494,505000	163.186,65	1.253,880000	275.853,60	2.114,505000	697.786,65	2.924,505000	160.847,77

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 A determinar / To be determined