C. N. M. V. Dirección General de Mercados e Inversores C/ Edison 4 Madrid

# **COMUNICACIÓN DE HECHO RELEVANTE**

TDA 14-MIXTO, FONDO DE TITULIZACIÓN DE ACTIVOS Actuaciones sobre las calificaciones de los bonos por parte de Moody's.

Titulización de Activos, Sociedad Gestora de Fondos de Titulización, S.A. comunica el siguiente Hecho Relevante:

- I. Respecto al fondo de referencia, adjuntamos nota de prensa publicada por Moody's con fecha 10 de julio de 2015, donde se llevan a cabo las siguientes actuaciones:
  - Serie ANC, Aa2 (sf).
  - Serie A3, Aa2 (sf).
  - Serie B1, de Aa3 (sf) / en revisión para posible subida a Aa2 (sf).
  - Serie BNC, de A1 (sf) a Aa3 (sf).

En Madrid a 13 de julio de 2015

Ramón Pérez Hernández Director General



# Rating Action: Moody's upgrades 254 tranches' ratings in 113 Spanish RMBS deals; 23 tranches confirmed

Global Credit Research - 10 Jul 2015

Madrid, July 10, 2015 -- Moody's Investors Service has today upgraded the ratings of 254 tranches, confirmed 23 tranches and affirmed 106 tranches in 115 Spanish RMBS transactions. Today's rating actions conclude the review that Moody's initiated on 20 March 2015 (see "Moody's takes actions on multiple EMEA RMBS and ABS notes' ratings"). Moody's Investors Service is taking action on 18 additional deals following completion of rating review actions of banks and assignment of Counterparty Risk Assessment ("CR Assessment").

Please click on the following link to access the full list of affected credit ratings. This list is an integral part of this press release and identifies each affected issuer:

http://www.moodys.com/viewresearchdoc.aspx?docid=PBS SF412501.

### **RATINGS RATIONALE**

Today's rating actions reflect (1) the update of several of Moody's cross-sector, primary and secondary rating methodologies for structured finance securities, to incorporate the new Counterparty Risk (CR) Assessment that it introduced for banks as part of its revised bank rating methodology (see "Banks," published on March 16, 2015); (2) completion of rating review actions of banks and the assignment of its Counterparty Risk Assessment to the relevant Spanish and other banks acting as counterparties to the affected transactions, following the application of Moody's bank methodology; (3) change in key collateral assumptions for some deals.

Moody's has also affirmed or confirmed the ratings of the notes where the current Credit Enhancement was commensurate with the current ratings.

# APPLICATION OF MOODY'S STRUCTURED FINANCE RATING METHODOLOGIES

Moody's updated several of its cross-sector methodologies to incorporate the CR Assessments in its analysis of structured finance transactions in March 2015 (see "Banks"). Moody's now matches banks' exposure in structured finance transactions to one of three reference points: the CR Assessment, bank deposit rating or senior unsecured rating.

Moody's has used CR Assessments in its analysis to measure the risk of default for (1) operational risk exposures (specifically exposures to servicers); (2) exposures to swap counterparties; and (3) exposures to servicers in relation to commingling risk.

Moody's has used the bank deposit rating to measure the default risk for exposures associated with account banks. Additionally, for bank-related exposures (e.g., deposits held at a defaulting bank) Moody's has assumed a recovery rate of 45% in instances when the risk is measured or modelled.

## REVISION OF KEY COLLATERAL ASSUMPTIONS

As part of the rating action, Moody's reviewed the key collateral assumption of the securitised pools and incorporated the revision of EL and Millan into its analysis of some transactions. The ratings were not subject to an analysis on the sensitivity of key collateral assumptions.

### Principal Methodology:

The principal methodology used in these ratings was "Moody's Approach to Rating RMBS Using the MILAN Framework", published in January 2015. Please see the Credit Policy page on www.moodys.com for a copy of this methodology.

The analysis undertaken by Moody's at the initial assignment of ratings for RMBS securities may focus on aspects that become less relevant or typically remain unchanged during the surveillance stage. Please see Moody's Approach to Rating RMBS Using the MILAN Framework for further information on Moody's analysis at

the initial rating assignment and the on-going surveillance in RMBS.

Factors that would lead to an upgrade or downgrade of the ratings:

Factors or circumstances that could lead to an upgrade of the ratings include (1) lower sovereign risk; (2) better-than-expected performance of the underlying collateral; (3) deleveraging of the capital structure; and (4) improvements in the credit quality of the transaction's counterparties.

Conversely, factors or circumstances that could lead to a downgrade of the ratings include (1) higher sovereign risk; (2) worse-than-expected performance of the underlying collateral; (3) deterioration in the notes' available credit enhancement; and (4) deterioration in the credit quality of the transaction's counterparties.

### REGULATORY DISCLOSURES

Please click on this link (http://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_SF412501) for the List of Affected Credit Ratings. This list is an integral part of this Press Release and provides, for each of the credit ratings covered, Moody's disclosures on the following items:

- Lead analyst
- Key Rationale for Action
- Person Approving the Credit Rating
- Releasing office

For further specification of Moody's key rating assumptions and sensitivity analysis, see the sections Methodology Assumptions and Sensitivity to Assumptions of the disclosure form.

The analysis relies on an assessment of collateral characteristics to determine the collateral loss distribution, that is, the function that correlates to an assumption about the likelihood of occurrence to each level of possible losses in the collateral. As a second step, Moody's evaluates each possible collateral loss scenario using a model that replicates the relevant structural features to derive payments and therefore the ultimate potential losses for each rated instrument. The loss a rated instrument incurs in each collateral loss scenario, weighted by assumptions about the likelihood of events in that scenario occurring, results in the expected loss of the rated instrument.

Moody's quantitative analysis entails an evaluation of scenarios that stress factors contributing to sensitivity of ratings and take into account the likelihood of severe collateral losses or impaired cash flows. Moody's weights the impact on the rated instruments based on its assumptions of the likelihood of the events in such scenarios occurring.

For ratings issued on a program, series or category/class of debt, this announcement provides certain regulatory disclosures in relation to each rating of a subsequently issued bond or note of the same series or category/class of debt or pursuant to a program for which the ratings are derived exclusively from existing ratings in accordance with Moody's rating practices. For ratings issued on a support provider, this announcement provides certain regulatory disclosures in relation to the rating action on the support provider and in relation to each particular rating action for securities that derive their credit ratings from the support provider's credit rating. For provisional ratings, this announcement provides certain regulatory disclosures in relation to the provisional rating assigned, and in relation to a definitive rating that may be assigned subsequent to the final issuance of the debt, in each case where the transaction structure and terms have not changed prior to the assignment of the definitive rating in a manner that would have affected the rating. For further information please see the ratings tab on the issuer/entity page for the respective issuer on www.moodys.com.

For any affected securities or rated entities receiving direct credit support from the primary entity(ies) of this rating action, and whose ratings may change as a result of this rating action, the associated regulatory disclosures will be those of the guarantor entity. Exceptions to this approach exist for the following disclosures, if applicable to jurisdiction: Ancillary Services, Disclosure to rated entity, Disclosure from rated entity.

The ratings of rated entities Rural Hipotecario X, FTA and RURAL HIPOTECARIO XII, FTA were initiated by Moody's and were not requested by these rated entities.

Regulatory disclosures contained in this press release apply to the credit rating and, if applicable, the related rating outlook or rating review.

The below contact information is provided for information purposes only. Please see the ratings tab of the issuer page at www.moodys.com, for each of the ratings covered, Moody's disclosures on the lead analyst and the Moody's legal entity that has issued the ratings.

Please see www.moodys.com for any updates on changes to the lead rating analyst and to the Moody's legal entity that has issued the rating.

Please see the ratings tab on the issuer/entity page on www.moodys.com for additional regulatory disclosures for each credit rating.

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List of affected credit ratings following the Updates to Moody's SF rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")

		Moody's	Mor	ody's Debt Prior Prior	Current Cu	SF arrent Indicato Current Current MILAP	N Key rationale for action	Prior Rating	Person Approving the	•
Tranche ID         ISIN         Deal Name           820499828         ES0347598023         CAIXA PENEDES 2 TDA, FTA	Product Line MBS - Prime	Deal ID Trans 820499825	the Name I	number Rating Watchlist 20499828 B3 UPG	Rating Wat	tchlist r EL%OB CE (sf) 2,00% 10,0%	(See Press Release text for details)  Current Credit Enhancement is commensurate with current rating	Action Date 20/03/2015	Rating Analyst Lead Analyst Credit Rating (PACR) Turbica Manrique, Maria Lamriai, Nada Oshima, Masako	Releasing Office Moody's Investors Service Ltd.
820499830 ES0347598015 CAIXA PENEDES 2 TDA, FTA	MBS - Prime	820499825	B 82	20499830 Baa3 UPG	Baa2	(sf) 2,00% 10,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment ("CR Assesment")	20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820499827 ES0347598007 CAIXA PENEDES 2 TDA, FTA	MBS - Prime	820499825	A 82	20499827 A1 UPG	Aa3	(sf) 2,00% 10,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment ("CR Assessment")	20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
500056841 ES0377977006 TDA 13 MIXTO, FTA 500056842 ES0377977022 TDA 13 MIXTO, FTA	MBS - Prime MBS - Prime	500014334 500014334		277901 Aa2 277902 Aa2	Aa2	(sf) 0,31% 8,5% (sf) 0,34% 11.0%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako Turbica Manrique, Maria Turbica Manrique, Mada Oshima, Masako	Moody's Investors Service Espana, S.A.
500056842 ES0377977022 TDA 13 MIXTO, FTA 500056843 ES0377977014 TDA 13 MIXTO, FTA	MBS - Prime MBS - Prime			277902 Aa2 277903 Baa1 UPG	Aa2 Aa2	(st) 0,34% 11,0% (st) 0,31% 8,5%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.  Moody's Investors Service Espana, S.A.  Moody's Investors Service Espana, S.A.
500066844 ES0377977030 TDA 13 MIXTO, FTA	MBS - Prime	500014334	B2	277904 Baa1	Aa3	(sf) 0,34% 11,0%	Ocurteparty Risk Assessment ("CR Assesment"). Revision of key collateral assumptions  Updates to Moody's structured finance rating methodologies, conclusion of barks' rating review and assignment of barks'	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500064787 FS0377978046 TDA 14 - MIXTO FTA	MBS - Prime	500016073	INC	297018 Aa2	Aa2	(ef) 0.67% 10.0%	Counterparty Risk Assessment ("CR Assesment"). Revision of key collateral assumptions  Gurner Credit Enhancement is commercurate with current ration.	02/03/2015	Turbica Marrique Maria Quintana Cristina Oshima Masako	Moody's Investors Service Ltd
500064789 ES0377978020 TDA 14 - MIXTO, FTA	MBS - Prime	500016073	A3	297026 Aa2	Aa2	(st) 0,34% 8,0%	Current Credit Enhancement is commensurate with current rating -	02/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500064790 ES0377978038 TDA 14 · MIXTO, FTA	MBS - Prime	500016073		297027 Aa3 UPG	Aa2	(sf) 0,34% 8,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Countenanty Risk Assessment ("CR Assessment") Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500064791 ES0377978053 TDA 14 - MIXTO, FTA	MBS - Prime	500016073 E	BNC	297030 A1	Aa3	(sf) 0,67% 10,0%	Counterparty Risk Assessment ("CR Assesment")	02/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500092803 ES0377979002 TDA 15 - MIXTO, FTA 500093731 ES0377979010 TDA 15 - MIXTO, FTA	MBS - Prime MBS - Prime	500021723 500021723	A1 .	361010 Aa2 361011 Raa1 UPG	Aa2 A2	(sf) 0,76% 9,0% (sf) 0,76% 9,0%	Current Credit Enhancement is commensurate with current rating  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  .	02/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A. Moody's Investors Service Espana, S.A.
500093732 ES0377979028 TDA 15 - MIXTO, FTA	MBS - Prime	500021722	42	261012 Av2	An2	(sf) 0.80% 11.0%	Courterparty Risk Assessment ("CR Assesment")  Current Credit Enhancement is commensurate with current rating	02/02/2016	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500093733 ES0377979036 TDA 15 - MIXTO, FTA	MBS - Prime	500021723	B2	361013 A3 UPG	A2	(st) 0,80% 11,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500100873 ES0338448006 TDA CAM 1, FTA	MBS - Prime	500023429	A	380494 Aa2	Aa2	(sf) 0,73% 7,0%	Counterparty Risk Assessment ("CR Assesment")  Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions	23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500100874 ES0338448014 TDA CAM 1, FTA	MBS - Prime	500023429	В	380495 A3 UPG	A1	(st) 0,73% 7,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment ("CR Assesment"). Revision of key collateral assumptions	20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500109176 ES0338449004 TDA CAM 2, FTA 500109177 ES0338449012 TDA CAM 2, FTA	MBS - Prime MBS - Prime	500024978 500024978		06660857 Aa2 06660860 Baa1 UPG	Aa2 A2	(sf) 1,15% 7,0% (sf) 1,15% 7,0%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.  Moody's Investors Service Ltd.
500118768 ES0377989001 TDA 18 - MIXTO, FTA	MBS - Prime	30024370	-	06902541 Aa2	~	(at) 0.85% 9.0%	Current Credit Enhancement ("CR Assessment"). Revision of key collateral assumptions  Current Credit Enhancement is commensurate with current rating	02/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500120842 ES0377989027 TDA 18 - MIXTO, FTA	MBS - Prime	500026707		06902544 A1	Aa3	(st) 0,85% 9,0%	Updates to Mody's structured frame raing methodologies, conclusion of barks' rating review and assignment of barks'  - Counterparty Risk Assessment ("CR Assessment")	02/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.  Moody's Investors Service Espana, S.A.
500120843 ES0377989019 TDA 18 - MIXTO, FTA	MBS - Prime			06902547 Aa2	Aa2	(sf) 0,95% 12,5%		02/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500120844 ES0377989035 TDA 18 - MIXTO, FTA	MBS - Prime	500026707	B2 80	06902550 A3 UPG	A2	(sf) 0,95% 12,5%	Updates to Monody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Courteparty Risk Assessment ("CR Assesment")	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500126366 ES0377964004 TDA 19 MIXTO, FTA 500127100 ES0377964012 TDA 19 MIXTO, FTA	MBS - Prime	500028124		07432659 Aa2 07432662 Aa3 UPG	Aa2	(st) 0,91% 7,5% (st) 0,91% 7,5%	Current Credit Enhancement is commensurate with current rating  - Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  -	23/01/2015 20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd. Moody's Investors Service Ltd.
500127101 ES0377964020 TDA 19 MIXTO, FTA	MBS - Prime	500028124	-	07432665 Raa1 UPG	A2.	(st) 0,91% 7,5%	Counterparty Risk Assessment ("CR Assesment")	20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd
			-		AZ		Counterparty Risk Assessment ("CR Assesment")			
500127102 ES0377964038 TDA 19 MIXTO, FTA	MBS - Prime	500028124		07432668 Ba2 UPG	Ba1	(sf) 0,91% 7,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment ("CR Assessment")	20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500135851 ES0377981008 TDA 20 - MIXTO, FTA 500135852 ES0377981024 TDA 20 - MIXTO, FTA	MBS - Prime MBS - Prime	500029791 500029791		07670627 Aa2 07670631 Aa2	Aa2 Aa2	(sf) 0,60% 9,0% (sf) 0,75% 11,0%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions  Current Credit Enhancement is commensurate with current rating.	02/03/2015 02/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A. Moody's Investors Service Espana, S.A.
500135861 ES0377981016 TDA 20 - MIXTO, FTA	MBS - Prime	500029791	B1 80	07670635 Baa2 UPG	A3	(sf) 0,60% 9,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500135862 ES0377981032 TDA 20 - MIXTO, FTA	MBS - Prime	500029791	B2 80	07670639 Baa2 UPG	Baa1	(st) 0,75% 11,0%	Updates to Moody's structured finance railing methodologies, conclusion of banks' rating review and assignment of banks'  Counterpany Risk Assessment' (CR Assessment')  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  - Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  - Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500148300 ES0377983012 TDA 22 MIXTO, FTA	MBS - Prime	500031885	A1b 80	07993831 A3 UPG	A1	(sf) 2,70% 14,2%	Updates to Moody's structured (fin Assistantian)  Updates to Moody's structured frame rating methodologies, conclusion of banks' rating review and assignment of banks'	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500148302 ES0377983061 TDA 22 MIXTO, FTA	MBS - Prime		A2b 80	07993838 Aa2	Aa2	(st) 3,00% 14,0%	Counterparty Risk Assessment ("CR Assessment")  Current Credit Enhancement is commensuate with current rating  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500149869 ES0377983020 TDA 22 MIXTO, FTA	MBS - Prime	500031885		07993847 Ba3 UPG	Ba2	(sf) 2,70% 14,2%	Counterparty Risk Assessment ("CR Assesment")	20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500149870 ES0377983038 TDA 22 MIXTO, FTA 500149871 ES0377983079 TDA 22 MIXTO, FTA	MBS - Prime MBS - Prime	500031885 500031885	C1 80 B2 80	07993850 Caa2 07993853 A3	Caa2	(sf) 2,70% 14,2% (sf) 3,00% 14,0%	Current Credit Enhancement is commensurate with current rating  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  .	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A. Moody's Investors Service Espana, S.A.
500149872 ES0377983087 TDA 22 MIXTO. FTA	MBS - Prime	500031885	C2 90	07993857 Ba2	Pat	(sf) 3,00% 14,0%	Counterparty Risk Assessment ("CR Assessment")  Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Mondy's Investors Service Espana S A
500149873 ES0377983095 TDA 22 MIXTO, FTA	MBS - Prime	500031885	PO 00	07993863 B3	P.0	(sf) 3,00% 14,0%	Courterparty Risk Assessment ("CR Assesment")  Current Credit Enhancement is commensurate with current rating	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
					D3					MUOUY'S EINESIDIS SERVICE ESPAINE, S.A.
500149874 ES0377983046 TDA 22 MIXTO, FTA	MBS - Prime	300031003		07993866 Caa3	Caa3	(st) 2,70% 14,2%	Current Credit Enhancement is commensurate with current rating	23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500149874 ES0377983046 TDA 22 MIXTO, FTA 500223389 ES0377953015 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA	MBS - Prime	500044815	1-A2 80	09592786 Aa3 UPG	Aa2	(sf) 2,50% 12,9%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Countermanty Risk Assessment ("CR Assessment")	20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500149874         ES0377983046         TDA 22 MIXTO, FTA           500223389         ES0377953015         TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA           500223390         ES0377953023         TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA	MBS - Prime MBS - Prime	500044815 1 500044815	1-A2 80	09592786 Aa3 UPG 09592789 Ba1 UPG	Aa2 Baa3	(sf) 2,50% 12,9% (sf) 2,50% 12,9%	Update is Mody's structural france rating methodologies, conclusion of barlet' rating review and assignment of barlet' Counteparty Risk Assessment' CPL Assessment' Updates is Mody's structural finance rating methodologies, conclusion of barlet' rating review and assignment of barlet' Counterparty Risk Assessment' CPL Assessment' Counterparty Risk Assessment CPL As	20/03/2015 20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.  Moody's Investors Service Ltd.
500148674 ES00377980306 TDA 22 MIXTO, FTA. 500223890 ES00377980305 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA 500223890 ES00377980303 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA 500223891 ES003779803031 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA	MBS - Prime MBS - Prime MBS - Prime	500044815 1 500044815	1-A2 80	09592786 Aa3 UPG	Aa2	(sf) 2,50% 12,9% (sf) 2,50% 12,9% (sf) 2,50% 12,9%	Updates to Microly structured micro rating methodologies, conclusion of basic rating seview and assignment of basic Counterparty National Processors ("CPR Assessment ("CPR Ass	20/03/2015 20/03/2015 23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500149874 ES0377983046 TDA 22 MIXTO, FTA 500223389 ES0377953015 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA 500223390 ES0377953023 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA	MBS - Prime MBS - Prime	500044815 500044815 500044815	1-A2 80 1-B 80	09592786 Aa3 UPG 09592789 Ba1 UPG	Aa2 Baa3	(af) 2,50% 12,9% (af) 2,50% 12,9% (af) 2,50% 12,9% (af) 2,50% 12,9% (af) 7,50% 19,0%	Updates to Mondy's structural Timore intring methodologies, conclusion of basifer rating meiver and assignment of basife'  Counterpain, Wild Assignment CEM Assessment CEM	20/03/2015 20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.  Moody's Investors Service Ltd.
500148674 ES00377980306 TDA 22 MIXTO, FTA. 500223890 ES00377980305 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA 500223890 ES00377980303 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA 500223891 ES003779803031 TDA 26 MIXTO, FTA, BONOS GRUPO 1, FTA	MBS - Prime MBS - Prime MBS - Prime	500044815 1 500044815 500044815 821330677	1-A2 80 1-B 80 1-C 80 A2 80	09592786 Aa3 UPG 09592789 Ba1 UPG 09592792 Caa2	Aa2 Baa3 Caa1	(sf) 2,50% 12,9% (sf) 2,50% 12,9% (sf) 2,50% 12,9%	Updates to Microgi's structured Traves rating rembodologies, conclusion of basins' rating views and satisyment of starks'  (Updates to Microgi's Structured Traves rating rembodologies, conclusion of basins' rating views and satisyment of basins'  (Updates to Microgi's Structured Traves rating rembodologies, conclusion of basins' rating views and satisyment of basins'  (Dubtates to Microgi's Assistance Traves rating rembodologies, conclusion of basins' rating views and satisyment of basins'  (Counterpoin) Road Assistance (TRA Assistance)  (Obdates to Microgi's Assistance Traves rating remotologies, conclusion of basins' rating views and satisyment of basins'  (Obdates to Microgi's Assistance Traves rating remotologies, conclusion of basins' rating views and satisfyment of basins'  (Obdates to Microgi's Assistance Traves rating remotologies, conclusion of basins' rating views and satisfyment of basins'	20/03/2015 20/03/2015 23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako Turbica Manrique, Maria Quintana, Cristina Oshima, Masako Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.  Moody's Investors Service Ltd.  Moody's Investors Service Ltd.
TOX 2 MATCH   TOX 3 MATCH	MBS - Prime  MBS - Prime  MBS - Prime  MBS - Prime	500044815 1 500044815 500044815 500044815 821330677 821330677	1-A2 80 1-B 80 1-C 80 A2 83 A3 83	09592796 Aa3 UPG 09592789 Ba1 UPG 09592792 Caa2 21381654 Aa3 UPG	Aa2 Baa3 Caa1	(af) 2,50% 12,9% (af) 2,50% 12,9% (af) 2,50% 12,9% (af) 2,50% 12,9% (af) 7,50% 19,0%	Updates to Mondy's structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's Structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's Structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases aring methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases string methodologies, conclusion of basels' rating view and satisyment of basels'  (Dobates to Mondy's structured Treases structured treases the structured treases th	20/03/2015 20/03/2015 23/01/2015 20/03/2015	Turbica Mannique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.  Moody's Investors Service Ltd.  Moody's Investors Service Ltd.  Moody's Investors Service Ltd.
TOX 25 MINTO F. FA	MBS - Prime	500044815 1 500044815 500044815 500044815 821330677 821330677 821330677	1-A2 80 1-B 80 1-C 80 A2 80 A3 80 A4 80 B 80	09992786 Aa3 UPG 09992789 Ba1 UPG 09992792 Caa2 21381654 Aa3 UPG 21381655 Aa3 UPG 21381655 Aa3 UPG 21381655 Ba2	Aa2 Baa3 Caa1 Aa2 Aa2 Aa2 Baa2	(st) 2,50% 12,0% (st) 7,50% 19,0%	Updates to Mondy's structured Trease aring methodologies, conclation of basin's rating view and satisyment of basin's  (Dobates to Mondy's Structured Trease aring methodologies, conclation of basin's rating view and satisyment of basin's  (Dobates to Mondy's Structured Trease aring methodologies, conclation of basin's rating view and satisyment of basin's  (Dobates to Mondy's structured Trease aring methodologies, conclation of basin's rating view and satisyment of basin's  (Dobates to Mondy's structured Trease aring methodologies, conclation of basin's rating view and satisyment of basin's  (Dobates to Mondy's structured Trease rating remithologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating methodologies, conclation of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating well and structured artification of basin's rating view and satisyment of basin's  (Updates to Mondy's structured Trease rating well and structured artification of basin's rating view and sati	20/03/2015 20/03/2015 23/01/2015 20/03/2015 20/03/2015 20/03/2015 20/03/2015	Tutosa Marringan, Maria Calerana, Cristria Oriente, Massalo Tutosa	Moody's Investors Service Ltd.
TOX 2 MATCH   TOX 3 MATCH	MBS - Prime	500044815 1 500044815 500044815 500044815 821330677 821330677	1-B 80 1-B 80 1-C 80 A2 85 A4 85 B 85 C 86	09592786 Aa3 UPG 09592789 Ba1 UPG 09592792 Caa2 21381654 Aa3 UPG 21381655 Aa3 UPG 21381656 Aa3 UPG	Aa2 Baa3 Caa1 Aa2	(st) 2.50% 12,9% (st) 2.50% 12,9% (st) 2.50% 12,9% (st) 2.50% 12,9% (st) 2.50% 19,0% (st) 7.50% 19,0% (st) 7.50% 19,0% (st) 7.50% 19,0%	Updates to Mode)'s instructural framous mility methodologies, conclusion of basins' straing views and assignment of basins'  Counterpoly files. Assignment CPC Assignment's purposes, conclusion of basins' straing views and assignment of basins' Counterpoly files. Assignment CPC Assignment's purposes, conclusion of basins' straing views and assignment of basins' Counterpoly files. Assignment CPC Assignment's Counterpoly files. Assignment of basins' arrange of the counterpoly files. Assignment of basins' arrange view and assignment of basins' arrange view and assignment of basins' counterpoly files. Assignment CPC Assignment's Files files of the policy device assignment of basins' counterpoly files. Assignment CPC Assignment's Files files of the policy device assignment of basins' counterpoly files. Assignment CPC Assignment's Files files of the policy device assignment of basins' counterpoly files. Assignment CPC Assignment's Residence of the policy device assignment of basins' counterpoly files. Assignment CPC Assignment's Residence of the policy device assignment of basins' counterpolicy files. Assignment CPC Assignment's Residence of the policy device assignment of basins' counterpolicy files.  Counter Count Endourcement as commentation with current rising. Residence of by collected assumptions.	20/03/2015 20/03/2015 23/01/2015 20/03/2015 20/03/2015 20/03/2015	Turbica Marrique, Maria Carterna, Cristina Oriene, Massalo	Mocody's Investors Service Ltd.  Miccody's Investors Service Ltd.  Mocody's Investors Service Ltd.
TOA 25 MINTO, FEAT	MBS - Prime	500044815 1 500044815 500044815 500044815 821330677 821330677 821330677 821330677 821457322	11-B 80 11-C 80 A2 82 A3 83 A4 80 B 85 C 86 A2 85	00992766 Aa3 UPG 00992769 Ba1 UPG 00992792 Caa2 21381955 Aa3 UPG 21381955 Aa3 UPG 21381955 Aa3 UPG 21381955 Aa3 UPG 21381955 Ba2 21381955 Ba2	Aa2 Baa3 Caa1 Aa2 Aa2 Aa2 Baa2	(sf) 2,50% 12,0% (sf) 2,50% (12,0% (sf) 2,50% 12,9% (sf) 2,50% 12,9% (sf) 7,50% 10,0%	Updates to Monity's instructoral timore inting methodologies, conclusion of basins' string view and assignment of starks'  Counterpays (Mai Assignment CPC Assessment')  Counterpays (Mai Assignment CPC Assessment')  Displaces to Monity and Assessment CPC Assessment's  Counterpays (Mai Assessment CPC Assessment')  Displaces to Monity assessment CPC Assessment's  Lipitates to Monity assessment CPC Assessment's  Updates to Monity assessment CPC Assessment's  Updates to Monity assessment counterpays (Mai Assessment's CPC Assessment's)  Updates to Monity assessment counterpays (Mai Assessment's CPC Assessment's Assessment CPC Assessment's CPC Assessment's Assessment CPC Assessment's CPC Assessment's Assessment CPC	20/03/2015 20/03/2015 23/01/2015 20/03/2015 20/03/2015 20/03/2015 20/03/2015 07/10/2014 07/10/2014	Tutisa Meningan, Maria Califaran, Ciristria Oriente, Masalao Tutisa Meningan, Maria Califaran, Ciristria Oriente, Masalao Califaran,	Meody's investors Service LLS  Moody's investors Service LLS
TOX 25 MINTO 1, FIRE	MBS - Prime	500044815 1 500044815 500044815 500044815 821330677 821330677 821330677 821330677 8214373027 821457322	11-B 85 11-C 86 A2 85 A3 85 C 85 A2 85 A3 85 A4 85 A3 85 C 85 A3 85	00692786 Aa3 UPG 00692789 Ba1 UPG 00692789 Ba1 UPG 00692792 Caa2 27381654 Aa3 UPG 27381656 Aa3 UPG 27381656 Aa3 UPG 27381656 Ba2 27381656 Ba2 27381657 Ba2 27381656 B3 UPG	Aa2 Baa3 Caa1 Aa2 Aa2 Aa2 Baa2	(st) 2,50% 12,9% (st) 7,50% 19,0% 19,0% (st) 7,50% (st) 7,5	Updates to Microp's structured Trievance steep rembooklogues, conclusion of basins' rating views and satisgment of basins' countries, but the considerance (CEA Assessment) in Assessment (CEA Assessment) in Assessment (CEA Assessment). The Assessment (CEA Assessment) is a consideration of basins' rating views and satisgment of basins' CEA Assessment (CEA Assessment). The Assessment (CEA Assessment) is a consideration of basins' rating views and satisgment of basins' CEA Assessment (CEA Assessment). The Assessment (CEA Assessment) is a consideration of basins' rating views and satisgment of basins' CEA Assessment (CEA Assessment). The Assessment (CEA Assessment) is considered to basins' rating views and satisgment of basins' countries, which assessment (CEA Assessment). The Assessment (CEA Assessment) is considered assessment of basins' countries, which assessment (CEA Assessment). The Assessment (CEA Assessment) is considered assessment assessment of basins' countries, which assessment (CEA Assessment). The Assessment (CEA Assessment) is considered assessment assessment or considered assessment	20(3)2015 20(3)2015 23(01)2015 23(01)2015 20(3)2015 20(3)2015 20(3)2015 20(3)2015 07(10)2014 20(3)2015	Tutiska Marringa, Maria  Gariana, Cristina  Gariana	Modely's Investors Service LLS
TOA 25 MINTO, FEAT	MBS - Prime	500044815 1 500044815 500044815 621330677 821330677 821330677 821330677 821330677 821457322 821457322	1-B 86 1-C 86 A2 85 A3 85 A2 85 A3 85 A4 85 A5 A4 85 A5	00692786 Aa3 UPG 00692789 Ba1 UPG 00692789 Ba1 UPG 00692792 Caa2 21381664 Aa3 UPG 21381666 Aa3 UPG 21381667 Ba2 21381668 B3 21457326 Aa3 UPG 21457325 Aa3 UPG	Aa2 Baa3 Caa1 Aa2 Aa2 Aa2 Baa2	(a) 2,60% 12,9% (a) 2,50% 12,9% (a) 2,50% 12,9% (b) 2,50% 19,0% (d) 7,50% 19,0%	Updates to Moogh structured Traves rating methodologies, conclusion of basins' rating views and assignment of starks'  Counterpoly filed. Advancation CPC Assessment's produces, conclusion of basins' rating views and assignment of starks'  Counterpoly filed. Advancation CPC Assessment's  Diputation Moogh structured Traves assign emphodologies, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured Traves assign emphodologies, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured Traves assign emphodologies, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured Traves assign emphodologies, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured Traves assign emphodologies, conclusion of basins' rating views and assignment of basins'  - Counterpoly filed. Advancation CPC Assessment's Resistance of assignment assessment and assignment of basins'  - Updates to Moogh structured Traves assignment observations, assignment assignment of basins'  - Updates to Moogh structured frame assignment observation assumptions.  - Counter Costell Transportant's a connectuation and content starting feedom of assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame starting relationships, conclusion of basins' rating views and assignment of basins'  - Updates to Moogh structured frame st	20/03/2015 20/03/2015 23/01/2015 20/03/2015 20/03/2015 20/03/2015 20/03/2015 07/10/2014 20/03/2015 20/03/2015	Tutica Marriaga, Maria  Darinara, Cristina  Darinara, Cristina  Darinara, Cristina  Darinara, Cristina  Darinara, Cristina  Darinara, Cristina  Darinara, Maria  Darinara, Cristina  Darinara, Cristina  Darinara, Maria  Darinara, Cristina  Darinara, Maria  Darinara, Cristina  Darinara, Cr	Modely's Investors Service LLS
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Counterpay's Real Assistance (TCA Assistance)*, Resistance of lay collected assumptions.  Counter Counter (Counterpay) Real Assistance (assistance)*, Resistance of lay collected assumptions.  Counter Counter (Counterpay) Real Assistance (assistance)*, Resistance of lay collected assumptions.  Utobasis to Microgia structured frames arting methodologies, concusion of basins' arting view and assignment of basins'  (Diputates to Microgia structured frames arting methodologies, concusion of basins' arting view and assignment of basins'  (Diputates to Microgia structured frames arting methodologies, concusion of basins' arting view and assignment of basins'  (Counterpay) Real Assistance (CCA Assistance)*, Resistance of lay collected assumptions.  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Monoly's Investion Service Expans, S.A.  Monoly's Investion Service Expans, S.A.  Monoly's Investion Service Expans, S.A.  Monoly's Investion Service LLS.  Monoly Investion Service LLS.  Monoly Investion Service LLS.  Monoly Investion Service LLS.
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TOX 2 MINTO C P	MBS - Press MBS -	50004815 1 50004815 1 50004815 1 621330677 621330677 621330677 621330677 621330677 621330677 621330677 621330677 621330677 621330677 621407322 621407322 621407322 621407322 621407322 62002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60002379 60003620 60003620 60003620 60003620 60003620 60003620 60003620	14.14.2	000002789	Add	(a) 2.69% 12.9% (b) 2.59% (c) 12.9%	Lipidases Nicolay structured frames rating methodologies, concilation of basets rating views and assignment of basets  Counterpoly Real Assignment (PCA Assignment)  Lipidases Nicolay structured frameous string methodologies, concilation of basets rating views and assignment of basets  Lipidases Nicolay structured frameous string methodologies, concilation of basets rating views and assignment of basets  Lipidases Nicolay structured frameous string methodologies, concilation of basets rating views and assignment of basets  Lipidases Nicolay structured frameous string methodologies, concilation of basets rating views and assignment of basets  Counterpoly Real Assignment (PCA Assignment), Realized and by collected assignment of basets  Counterpoly Real Assignment (PCA Assignment), Realized and by collected assignment of basets  Lipidases Nicolay structured frameous string methodologies, concilation of basets rating views and assignment of basets  Counter Counter Counter Counter Counter (PCA Assignment), Realized views of the collected assignment of basets  Counter Counter Counter Counter Counter (PCA Assignment), Realized views of the collected assignment of basets  Counter Counter Counter Counter Counter (PCA Assignment), Realized views of the collected assignment of basets  Counter Counter Counter Counter Counter (PCA Assignment), Realized views of basets rating views and assignment of basets  Counter Counter Counter Counter Counter (PCA Assignment), Realized views and assignment of basets  Lipidases Nicolay is structured training.  Counter Counter Counter Counter Counter (PCA Assignment), Realized views and assignment of basets  Lipidases Nicolay is structured training.  Counter Counter Counter Counter Counter Assignment (PCA Assignment), Realized views and assignment of basets  Counterpoly Real Assignment Counter Counter (PCA Ass	2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015 2000/2015	Turbice Marringe, Marie Carriere, Cristine Orbines, Massalo Carriere, Contine Orbines, Massalo Carriere, Cristine Orbines, Massalo Carriere, Cristine Orbines, Massalo Carriere, Cristine Orbines, Massalo Carriere, Cristine Orbines, Massalo Turbice Marringe, Marie Carriere, Cristine Orbines, Massalo Carriere, Carriere Orbines, Massalo Carriere, Cristine Orbines, Massalo Carriere, Massalo Carriere, Cristine Orbines, Massalo C	Moody's Investors Service LLS.  Moody's Investors Service Espans, S.A.  Moody's Investors Service Espans, S.A.  Moody's Investors Service Espans, S.A.  Moody's Investors Service LLS.  Moody'

500239424 ES0338453014 TDA IBERCAJA 4, FTA	MBS - Prime	500046035	A2	809872544	A1 UPG	Aa3	(sf) 1,50%	8,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500239425 ES0338453048 TDA IBERCAJA 4, FTA	MBS - Prime	500046035	С	809872547	Ba2 UPG	Ba1	(sf) 1,50%	8,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500239426 ES0338453055 TDA IBERCAJA 4, FTA	MBS - Prime	500046035	D	809872550	B3	B2	(sf) 1,50%	8,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		23/01/2015	Turbica Manrique, Maria Turbica Manrique, MariaOshima, Masako	Moody's Investors Service Espana, S.A.
500239427 ES0338453063 TDA IBERCAJA 4. FTA	MRS - Prime	500046035	F	809872553	Caa2	Caa2	(sf) 1.50%	8.5%	Communication (CA Assessment & CA Assessment ) Courset Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
500239432 ES0338453030 TDA IBERCAJA 4 FTA	MBS - Prime	500046035	B	809872562	Baa3 UPG	Baa1	(sf) 1,50%		Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'		20/03/2015	Turbica Manrique, Maria Turbica Manrique, Maria Oshima, Masako	Moody's Investors Service Espana, S.A.
			-				.,		Counterparty Risk Assessment ("CR Assesment")				
500239286 ES0377994019 TDA CAM 7, FTA	MBS - Prime	500047558	A2	809866386	Baa1 UPG	A2	(sf) 8,00%	19,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment"). Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500239287 ES0377994027 TDA CAM 7, FTA	MBS - Prime	500047558	A3	809866390	Baa1 UPG	A2	(sf) 8,00%	19,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment"). Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820210982 ES0377967007 TDA IBERCAJA 5. FTA	MBS - Prime	820210981	A1	820210982	Aa2	Aa2	(sf) 1.50%	10.0%	Current Credit Enhancement is commensurate with current rating		13/02/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820211096 ES0377967015 TDA IBERCAJA 5, FTA	MBS - Prime	820210981	A2	820211096	A1 UPG	A1	(sf) 1,50%	10,0%	Current Credit Enhancement is commensurate with current rating		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820211097 ES0377967023 TDA IBERCAJA 5, FTA	MBS - Prime	820210981	В	820211097	Ba2 UPG	Ba2	(sf) 1,50%	10,0%	Current Credit Enhancement is commensurate with current rating		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820211098 ES0377967031 TDA IBERCAJA 5, FTA	MBS - Prime	820210981	С	820211098	Caa1 UPG	B3	(sf) 1,50%	10,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
									Counterparty Risk Assessment ("CR Assesment")				
820211099 ES0377967049 TDA IBERCAJA 5, FTA	MBS - Prime	820210981	D	820211099	Caa2	Caa2	(sf) 1,50%		Current Credit Enhancement is commensurate with current rating		13/02/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820670251 ES0338455001 TDA TARRAGONA 1, F	A MBS - Prime	820670250	A	820670251	A2 UPG	Aa2	(sf) 9,00%	13,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment ("CR Assessment"). Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820670259 ES0338455019 TDA TARRAGONA 1, F	A MBS - Prime	820670250	В	820670259	Baa3 UPG	A1	(sf) 9,00%	13,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment"). Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820670260 ES0338455027 TDA TARRAGONA 1, F	A MBS - Prime	820670250	С	820670260	Ba1 UPG	Baa2	(sf) 9,00%	13,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks'  Counterparty Risk Assessment "CR Assessment" Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820670261 ES0338455035 TDA TARRAGONA 1, F	A MBS - Prime	820670250	D	820670261	Caa3	Caa3	(sf) 9.00%	13.0%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820990507 ES0377968005 TDA IBERCAJA 6, FTA	MBS - Prime	820990505	А	820990507	A1 UPG	Aa3	(sf) 2,70%	10,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820990509 ES0377968013 TDA IBERCAJA 6, FTA	MBS - Prime	820990505	В	820990509	Baa3 UPG	Baa3	(sf) 2,70%	10,5%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820990510 ES0377968021 TDA IBERCAJA 6, FTA	MBS - Prime	820990505	С	820990510	Ba3 UPG	Ba3	(sf) 2,70%	10,5%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820990511 ES0377968039 TDA IBERCAJA 6, FTA	MBS - Prime	820990505	D	820990511	B3	B3	(sf) 2,70%	10,5%	Current Credit Enhancement is commensurate with current rating. Revision of key collateral assumptions		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
822105112 ES0377849007 TDA IBERCAJA 7, FTA	MBS - Prime	822105110	А	822105112	Aa3 UPG	Aa2	(sf) 1,87%	10,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
822105113 ES0377849015 TDA IBERCAJA 7, FTA	MBS - Prime	822105110	В	822105113	Ba1 UPG	Baa3	(sf) 1,87%	10,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		20/03/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
500160090 ES0377984010 TDA 23, FTA	MBS - Prime	500033822	В	808174482	Ba3	Ba2	(sf) 3,60%	16,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500160091 ES0377984028 TDA 23, FTA	MBS - Prime	500033822	C	808174496	Caa3	Caa3	(sf) 3,60%	16,0%	Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
500159495 ES0377984002 TDA 23, FTA	MBS - Prime	500033822	A	808174478	A1	Aa2	(sf) 3,60%	16,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
809894785 ES0359091016 MADRID RMBS I, FTA	MBS - Prime	500047806	A2	809894785	A2	A1	(sf) 12,35%	35,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
809894786 ES0359091024 MADRID RMBS I, FTA	MBS - Prime	500047806	В	809894786	Baa3	Baa3	(sf) 12,35%		Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
809894787 ES0359091032 MADRID RMBS I, FTA	MBS - Prime	500047806	С	809894787	Caa1	B2	(sf) 12,35%	35,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
815031215 ES0359092014 MADRID RMBS II, FTA	MBS - Prime	815031212	A2	815031215	A1	A1	(sf) 13,13%	33,0%	Current Credit Enhancement is commensurate with current rating	Operational risk	23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
815031216 ES0359092030 MADRID RMBS II, FTA	MBS - Prime	815031212	В	815031216	Baa3	Baa3	(sf) 13,13%	33,0%	Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
815031217 ES0359092048 MADRID RMBS II, FTA	MBS - Prime	815031212	С	815031217	B3	B2	(sf) 13,13%	33,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
815031237 ES0359092022 MADRID RMBS II, FTA	MBS - Prime	815031212	A3	815031237	A1	A1	(sf) 13,13%	33,0%	Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Lamniai, Nadia Oshima, Masako	Moody's Investors Service Ltd.
820399811 ES0377931011 TDA 29, FTA	MBS - Prime	820399605	A2	820399811	A1	Aa3	(sf) 3,50%	15,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820399812 ES0377931029 TDA 29, FTA	MBS - Prime	820399605	В	820399812	Ba2	Ba1	(sf) 3,50%	15,0%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assessment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820399813 ES0377931037 TDA 29, FTA	MBS - Prime	820399605	С	820399813	Caa3	Caa3	(sf) 3,50%	15,0%	Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820831001 ES0377844008 TDA 30, FTA	MBS - Prime	820830999	А	820831001	A1	Aa2	(sf) 3,64%	10,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820831003 ES0377844016 TDA 30, FTA	MBS - Prime	820830999	В	820831003	Baa3	Baa2	(sf) 3,64%	10,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
820831004 ES0377844024 TDA 30, FTA	MBS - Prime	820830999	С	820831004	B2	Ba3	(sf) 3,64%		Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Quintana, Cristina Oshima, Masako	Moody's Investors Service Ltd.
821681288 ES0364376030 Caja Ingenieros TDA 1,	TA MBS - Prime	821629498	С	821681288	Aa3	An2	(sf) 1,50%	8,5%	Updates to Moody's structured finance rating methodologies, conclusion of banks' rating review and assignment of banks' Counterparty Risk Assessment ("CR Assesment")		23/01/2015	Turbica Manrique, Maria Trinkaus, Gaby Oshima, Masako	Moody's Investors Service Ltd.
821629504 ES0364376014 Caja Ingenieros TDA 1,		821629498	A2	821629504	Aa2	Aa2	(sf) 1,50%		Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Trinkaus, Gaby Oshima, Masako	Moody's Investors Service Ltd.
821629505 ES0364376022 Caja Ingenieros TDA 1,	TA MBS - Prime	821629498	В	821629505	An2	Aa2	(sf) 1,50%	8,5%	Current Credit Enhancement is commensurate with current rating		23/01/2015	Turbica Manrique, Maria Trinkaus, Gaby Oshima, Masako	Moody's Investors Service Ltd.

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