

C. N. M. V.
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Madrid

COMUNICACIÓN DE HECHO RELEVANTE

CAJA INGENIEROS TDA 1, 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 17 de marzo de 2014, donde se hace referencia a las siguientes actuaciones sobre las calificaciones:

- **Bono A2: A3 (sf), en revisión para posible subida.**
- **Bono B: Baa2 (sf), en revisión para posible subida.**
- **Bono C: Ba1 (sf), en revisión para posible subida.**

En Madrid, a 9 de octubre de 2014

Ramón Pérez Hernández
Director General

Rating Action: Moody's takes rating actions on Spanish ABS and RMBS transactions

Global Credit Research - 17 Mar 2014

Actions follow the raising of the Spanish country ceiling

Madrid, March 17, 2014 -- Moody's Investors Service has today taken the following rating actions on 252 Spanish asset-backed securities (ABS) and residential mortgage-backed securities (RMBS) transactions.

The rating agency has upgraded to A1(sf) from A3(sf) 116 senior notes in 39 Spanish ABS and 43 Spanish RMBS transactions. At the same time, Moody's placed on review for upgrade 142 notes in 71 Spanish ABS and 361 notes in 152 Spanish RMBS transactions.

Today's rating upgrades and review for upgrade actions follow the upgrade of the Spanish sovereign rating to Baa2 from Baa3 and the resulting increase of the local-currency country ceiling to A1 from A3 (https://www.moodys.com/research/Moodys-upgrades-Spains-government-bond-rating-to-Baa2-assigns-positive-PR_292078) which reflect improvements in institutional strength and reduced susceptibility to event risk associated with lower government liquidity and banking sector risks.

Swap counterparty exposure or performance issues which the reduced country risk cannot mitigate prompted today's rating review actions direction uncertain or for downgrade. Moody's placed on review, direction uncertain 30 notes in 1 Spanish ABS and 14 Spanish RMBS transactions. The rating agency has also placed on review for downgrade 4 notes in 3 Spanish RMBS transactions.

Please click here http://www.moodys.com/viewresearchdoc.aspx?docid=PBS_SF360180 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:

Principal Methodology used

Lead analyst

Person approving the credit rating

Releasing office

RATINGS RATIONALE

Today's upgrades of the 116 notes in 39 Spanish ABS and 43 Spanish RMBS transactions have been prompted by (1) the reduced country risk as reflected by the increase in the maximum achievable rating in Spain (the local-currency country ceiling) to A1 from A3; (2) sufficiency of credit enhancement in the affected transactions; and (3) well mitigated counterparty risks including those relating to servicers, account banks and swap providers.

The review for upgrade of 503 notes in 71 Spanish ABS and 152 Spanish RMBS transactions reflects the reduced country risk leading to the review of (1) the transactions' loss distribution, an integral part in determining the affected notes ratings and (2) the current credit enhancement level. During the review process, Moody's will also factor in its analysis any potential linkage of transactions to relevant counterparties, such as servicers, account banks or swap providers.

The review for downgrade of 4 notes in 3 Spanish RMBS transactions and the review, direction uncertain of 20 notes in 11 Spanish RMBS transaction follow the deterioration of asset pool performance or acceleration in default recognition resulting in reserve fund draws or an increased PDL. Moody's has placed on review direction uncertain the transactions for which deteriorating performance has had only a marginal effect, taking into account the reduced country risk; those showing greater negative performance have been put on review for downgrade.

Finally, the review, direction uncertain of 10 other notes in 1 Spanish ABS and 4 Spanish RMBS transactions relate to tranches already on review for downgrade because of swap counterparty risk. In these cases, the

reduced country risk in Spain may not completely compensate for the swap counterparty risk.

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) further reduction in country risk, performance of the underlying collateral that is better than Moody's expected, (2) deleveraging of the capital structure and (3) improvements in the credit quality of the transaction counterparties.

Factors or circumstances that could lead to a downgrade of the ratings include (1) an increase in country risk, performance of the underlying collateral that is worse than Moody's expects, (2) deterioration in the notes' available credit enhancement and (3) deterioration in the credit quality of the transaction counterparties.

REGULATORY DISCLOSURES

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.

Moody's did not receive or take into account a third party assessment on the due diligence performed regarding the underlying assets or financial instruments related to the monitoring of these transactions in the past six months.

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.

As the section on loss and cash flow analysis describes, 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.

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 upgrade of the Spanish local-currency country ceiling to A1

Tracking ID	ISIN	Deal Name	Asset Class	Product Line	Moody's Rating	Tranche Name	Moody's Rating	Prior Rating	Current Rating	Current Watch	UD	SP	MLAN/CF PAGE	Available credit enhancements	Key rationale for action / review placement (not to be used for details)	Asset Principal Methodology (Please see the Credit Policy page on www.moody.com for a copy of methodology)	Price Rating	Action Date	Rating Agency	Lead Analyst	Person Approving the Credit Rating	Revising Office
ES01014437	ES01014437	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 1/BBB+	BBB	BBB	BBB	UD	SP	27A	27A	27A	27A	27A	27A	27A	27A	27A	27A	27A
ES01014438	ES01014438	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 2/BBB+	BBB	BBB	BBB	UD	SP	27B	27B	27B	27B	27B	27B	27B	27B	27B	27B	27B
ES01014439	ES01014439	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 3/BBB+	BBB	BBB	BBB	UD	SP	27C	27C	27C	27C	27C	27C	27C	27C	27C	27C	27C
ES01014440	ES01014440	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 4/BBB+	BBB	BBB	BBB	UD	SP	27D	27D	27D	27D	27D	27D	27D	27D	27D	27D	27D
ES01014441	ES01014441	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 5/BBB+	BBB	BBB	BBB	UD	SP	27E	27E	27E	27E	27E	27E	27E	27E	27E	27E	27E
ES01014442	ES01014442	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 6/BBB+	BBB	BBB	BBB	UD	SP	27F	27F	27F	27F	27F	27F	27F	27F	27F	27F	27F
ES01014443	ES01014443	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 7/BBB+	BBB	BBB	BBB	UD	SP	27G	27G	27G	27G	27G	27G	27G	27G	27G	27G	27G
ES01014444	ES01014444	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 8/BBB+	BBB	BBB	BBB	UD	SP	27H	27H	27H	27H	27H	27H	27H	27H	27H	27H	27H
ES01014445	ES01014445	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 9/BBB+	BBB	BBB	BBB	UD	SP	27I	27I	27I	27I	27I	27I	27I	27I	27I	27I	27I
ES01014446	ES01014446	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 10/BBB+	BBB	BBB	BBB	UD	SP	27J	27J	27J	27J	27J	27J	27J	27J	27J	27J	27J
ES01014447	ES01014447	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 11/BBB+	BBB	BBB	BBB	UD	SP	27K	27K	27K	27K	27K	27K	27K	27K	27K	27K	27K
ES01014448	ES01014448	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 12/BBB+	BBB	BBB	BBB	UD	SP	27L	27L	27L	27L	27L	27L	27L	27L	27L	27L	27L
ES01014449	ES01014449	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 13/BBB+	BBB	BBB	BBB	UD	SP	27M	27M	27M	27M	27M	27M	27M	27M	27M	27M	27M
ES01014450	ES01014450	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 14/BBB+	BBB	BBB	BBB	UD	SP	27N	27N	27N	27N	27N	27N	27N	27N	27N	27N	27N
ES01014451	ES01014451	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 15/BBB+	BBB	BBB	BBB	UD	SP	27O	27O	27O	27O	27O	27O	27O	27O	27O	27O	27O
ES01014452	ES01014452	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 16/BBB+	BBB	BBB	BBB	UD	SP	27P	27P	27P	27P	27P	27P	27P	27P	27P	27P	27P
ES01014453	ES01014453	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 17/BBB+	BBB	BBB	BBB	UD	SP	27Q	27Q	27Q	27Q	27Q	27Q	27Q	27Q	27Q	27Q	27Q
ES01014454	ES01014454	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 18/BBB+	BBB	BBB	BBB	UD	SP	27R	27R	27R	27R	27R	27R	27R	27R	27R	27R	27R
ES01014455	ES01014455	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 19/BBB+	BBB	BBB	BBB	UD	SP	27S	27S	27S	27S	27S	27S	27S	27S	27S	27S	27S
ES01014456	ES01014456	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 20/BBB+	BBB	BBB	BBB	UD	SP	27T	27T	27T	27T	27T	27T	27T	27T	27T	27T	27T
ES01014457	ES01014457	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 21/BBB+	BBB	BBB	BBB	UD	SP	27U	27U	27U	27U	27U	27U	27U	27U	27U	27U	27U
ES01014458	ES01014458	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 22/BBB+	BBB	BBB	BBB	UD	SP	27V	27V	27V	27V	27V	27V	27V	27V	27V	27V	27V
ES01014459	ES01014459	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 23/BBB+	BBB	BBB	BBB	UD	SP	27W	27W	27W	27W	27W	27W	27W	27W	27W	27W	27W
ES01014460	ES01014460	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 24/BBB+	BBB	BBB	BBB	UD	SP	27X	27X	27X	27X	27X	27X	27X	27X	27X	27X	27X
ES01014461	ES01014461	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 25/BBB+	BBB	BBB	BBB	UD	SP	27Y	27Y	27Y	27Y	27Y	27Y	27Y	27Y	27Y	27Y	27Y
ES01014462	ES01014462	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 26/BBB+	BBB	BBB	BBB	UD	SP	27Z	27Z	27Z	27Z	27Z	27Z	27Z	27Z	27Z	27Z	27Z
ES01014463	ES01014463	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 27/BBB+	BBB	BBB	BBB	UD	SP	27AA	27AA	27AA	27AA	27AA	27AA	27AA	27AA	27AA	27AA	27AA
ES01014464	ES01014464	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 28/BBB+	BBB	BBB	BBB	UD	SP	27AB	27AB	27AB	27AB	27AB	27AB	27AB	27AB	27AB	27AB	27AB
ES01014465	ES01014465	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 29/BBB+	BBB	BBB	BBB	UD	SP	27AC	27AC	27AC	27AC	27AC	27AC	27AC	27AC	27AC	27AC	27AC
ES01014466	ES01014466	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 30/BBB+	BBB	BBB	BBB	UD	SP	27AD	27AD	27AD	27AD	27AD	27AD	27AD	27AD	27AD	27AD	27AD
ES01014467	ES01014467	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 31/BBB+	BBB	BBB	BBB	UD	SP	27AE	27AE	27AE	27AE	27AE	27AE	27AE	27AE	27AE	27AE	27AE
ES01014468	ES01014468	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 32/BBB+	BBB	BBB	BBB	UD	SP	27AF	27AF	27AF	27AF	27AF	27AF	27AF	27AF	27AF	27AF	27AF
ES01014469	ES01014469	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 33/BBB+	BBB	BBB	BBB	UD	SP	27AG	27AG	27AG	27AG	27AG	27AG	27AG	27AG	27AG	27AG	27AG
ES01014470	ES01014470	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 34/BBB+	BBB	BBB	BBB	UD	SP	27AH	27AH	27AH	27AH	27AH	27AH	27AH	27AH	27AH	27AH	27AH
ES01014471	ES01014471	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 35/BBB+	BBB	BBB	BBB	UD	SP	27AI	27AI	27AI	27AI	27AI	27AI	27AI	27AI	27AI	27AI	27AI
ES01014472	ES01014472	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 36/BBB+	BBB	BBB	BBB	UD	SP	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ	27AJ
ES01014473	ES01014473	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 37/BBB+	BBB	BBB	BBB	UD	SP	27AK	27AK	27AK	27AK	27AK	27AK	27AK	27AK	27AK	27AK	27AK
ES01014474	ES01014474	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 38/BBB+	BBB	BBB	BBB	UD	SP	27AL	27AL	27AL	27AL	27AL	27AL	27AL	27AL	27AL	27AL	27AL
ES01014475	ES01014475	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 39/BBB+	BBB	BBB	BBB	UD	SP	27AM	27AM	27AM	27AM	27AM	27AM	27AM	27AM	27AM	27AM	27AM
ES01014476	ES01014476	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 40/BBB+	BBB	BBB	BBB	UD	SP	27AN	27AN	27AN	27AN	27AN	27AN	27AN	27AN	27AN	27AN	27AN
ES01014477	ES01014477	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 41/BBB+	BBB	BBB	BBB	UD	SP	27AO	27AO	27AO	27AO	27AO	27AO	27AO	27AO	27AO	27AO	27AO
ES01014478	ES01014478	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 42/BBB+	BBB	BBB	BBB	UD	SP	27AP	27AP	27AP	27AP	27AP	27AP	27AP	27AP	27AP	27AP	27AP
ES01014479	ES01014479	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 43/BBB+	BBB	BBB	BBB	UD	SP	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ	27AQ
ES01014480	ES01014480	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 44/BBB+	BBB	BBB	BBB	UD	SP	27AR	27AR	27AR	27AR	27AR	27AR	27AR	27AR	27AR	27AR	27AR
ES01014481	ES01014481	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 45/BBB+	BBB	BBB	BBB	UD	SP	27AS	27AS	27AS	27AS	27AS	27AS	27AS	27AS	27AS	27AS	27AS
ES01014482	ES01014482	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 46/BBB+	BBB	BBB	BBB	UD	SP	27AT	27AT	27AT	27AT	27AT	27AT	27AT	27AT	27AT	27AT	27AT
ES01014483	ES01014483	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 47/BBB+	BBB	BBB	BBB	UD	SP	27AU	27AU	27AU	27AU	27AU	27AU	27AU	27AU	27AU	27AU	27AU
ES01014484	ES01014484	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 48/BBB+	BBB	BBB	BBB	UD	SP	27AV	27AV	27AV	27AV	27AV	27AV	27AV	27AV	27AV	27AV	27AV
ES01014485	ES01014485	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 49/BBB+	BBB	BBB	BBB	UD	SP	27AW	27AW	27AW	27AW	27AW	27AW	27AW	27AW	27AW	27AW	27AW
ES01014486	ES01014486	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 50/BBB+	BBB	BBB	BBB	UD	SP	27AX	27AX	27AX	27AX	27AX	27AX	27AX	27AX	27AX	27AX	27AX
ES01014487	ES01014487	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 51/BBB+	BBB	BBB	BBB	UD	SP	27AY	27AY	27AY	27AY	27AY	27AY	27AY	27AY	27AY	27AY	27AY
ES01014488	ES01014488	AI Compras Group (Spain) (Org/Company)	ABS	Small Business Loans	BBB-1/BBB+	AI 52/BBB+	BBB	BBB														

