## COMUNICACIÓN DE OTRA INFORMACIÓN RELEVANTE

# TDA IBERCAJA 5, FONDO DE TITULIZACIÓN DE ACTIVOS Actuaciones sobre las calificaciones de los bonos por parte Moody's Ratings.

Titulización de Activos, Sociedad Gestora de Fondos de Titulización, S.A. comunica la siguiente información relevante:

- I. Respecto al fondo de referencia, adjuntamos nota de prensa publicada por Moody's Ratings, con fecha 6 de octubre de 2025, donde se llevan a cabo las siguientes actuaciones:
  - Bono A2, afirmado como Aa1 (sf); posible subida.
  - Bono B, afirmado como A1 (sf); posible subida.
  - Bono C, afirmado como Baa2 (sf); posible subida.
  - Bono D, afirmado como Ba1 (sf); posible subida.

En Madrid, a 8 de octubre de 2025

Ramón Pérez Hernández Consejero Delegado



Rating Action: Moody's Ratings upgrades 100 tranches, places on review for upgrade 166 tranches and affirms 61 tranches in 85 Spanish RMBS, Auto and Consumer ABS deals

06 Oct 2025

Madrid, October 06, 2025 -- Moody's Ratings (Moody's) has today upgraded 100 tranches, placed on review for upgrade 166 tranches and affirmed 61 tranches in 85 Spanish RMBS, Auto and Consumer ABS deals.

Please click on this link <a href="https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758">https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758</a> for the List of Affected Credit Ratings. This list is an integral part of this Press Release and identifies each affected issuer.

#### **RATINGS RATIONALE**

Please click on this link <a href="https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758">https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758</a> 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 Methodologies Used
- · Key Rationale for Action
- · Constraining factors on the ratings

### **Decreased Country Risk**

Today's rating action on 59 Spanish RMBS, 14 Auto ABS and 12 Consumer ABS transactions follows our increase of the Government of Spain's ("Spain") local-currency bond country ceiling to Aaa from Aa1 on 26 Sep 2025. This local-currency bond ceiling increase followed the upgrade of the Government of Spain's issuer and bond ratings to A3 with a stable outlook from Baa1 and a positive outlook.

Spain's country ceiling, and therefore the maximum rating that we can assign to a domestic Spanish issuer under our methodologies, including structured finance transactions backed by Spanish receivables, is Aaa (sf). The decrease in sovereign risk is reflected in our quantitative analysis for the affected tranches. By increasing the maximum achievable rating for a given portfolio loss, the methodology alters the loss distribution curve and implies a lower probability of high loss scenarios.

For additional information please refer to the sovereign press release: <a href="https://ratings.moodys.com/ratings-news/451408">https://ratings.moodys.com/ratings-news/451408</a>.

Following the upgrade of Spain's sovereign rating, some Spanish banks long-term deposit bank ratings and Counterparty Risk Assessments (CR assessments) were also upgraded (see "Moody's Ratings takes rating action on 15 Spanish banks", published on 3 October 2025). Full details of the banks' ratings upgrades can be found at <a href="https://ratings.moodys.com/ratings-news/451908">https://ratings.moodys.com/ratings-news/451908</a>.

#### Counterparty exposure

Today's rating action took into consideration the notes' exposure to relevant counterparties, such as servicers, account banks or swap providers.

We considered how the liquidity available in the transactions and other mitigants support continuity of note payments, in case of servicer default, using the CR Assessment as a reference point for servicers.

We also assessed commingling risk in the transactions, taking the CR assessment as reference point, as well as account bank exposure by referencing the bank's deposit rating.

We assessed the exposure to swap counterparties and considered the risks of additional losses on the notes if they were to become unhedged following a swap counterparty default by using the CR Assessment as reference point for swap counterparties.

For ratings of the notes affected by counterparty exposure please see the List of Affected Credit Ratings.

Increase in Available Credit Enhancement

We considered the credit enhancement available for each class of Notes. Sequential amortisation and/or non-amortising reserve funds led to the increase in the credit enhancement available.

Credit enhancement or expected tranche loss commensurate with current rating

We affirmed the ratings of the notes that had sufficient credit enhancement to maintain their current ratings, or for which the expected loss for the tranche was commensurate with current ratings.

Revision of Key Collateral Assumptions

For Cars Alliance Auto Loans Spain 2022, Fondo De Titulizacion, 60 days plus arrears currently stand at 0.03% of current pool balance showing a stable trend over the past year. Cumulative defaults currently stand at 0.26% of original pool balance up from 0.15% a year earlier. We decreased the current expected default rate to 1.0% of the original portfolio balance plus replenishments down from 2.0%, which translates into a default probability assumption on current balance of 1.7%. The fixed recovery rate remains unchanged at 35%. We reassessed our Portfolio Credit Enhancement ("PCE") assumption for this transaction. PCE reflects the credit enhancement consistent with the highest rating achievable in Spain. As a result, we have decreased the PCE assumption to 11.5% from 13.0%.

For BBVA CONSUMER AUTO 2022-1 FONDO DE TITULIZACION, 90 days plus arrears currently stand at 0.34% of current pool balance showing a stable trend over the past year. Cumulative defaults currently stand at 1.64% of original pool balance up from 1.15% a year earlier. We decreased the current expected default rate to 3.0% of the current portfolio balance down from 4.5%, which translates into a default probability assumption on original balance of 2.6% down from 3.45%. The assumption for the fixed recovery rate is maintained at 15%. The assumption for the fixed recovery rate remains unchanged at 35%. We reassessed our Portfolio Credit Enhancement ("PCE") assumption for this transaction. PCE reflects the credit enhancement consistent with the highest rating achievable in Spain. As a result, we have maintained the PCE assumption at 14.0%.

Permanent economic loss from interest deferral

For TDA CAM 9, FTA ("CAM-9"), the interest of the Class B and C Notes will remain deferred to a position ranking junior to the principal repayment of the respectively senior ranking notes until the respectively senior ranking notes have been repaid in full. The rating of the Class B and C Notes in CAM-9 considers the permanent economic loss resulting from the 7 years over which interest was deferred without interest on deferred interest being due.

Our analysis has also considered the likelihood and length of potential future interest deferrals that we expect to be ultimately recouped.

Assessment of the likelihood of missed interests

For the Class B Notes in BBVA CONSUMO 11, FT, BBVA CONSUMO 12, FT and BBVA CONSUMO 13, FT, our analysis considers the likelihood of missing interest payments in the future.

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 Residential Mortgage-Backed Securitizations methodology 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) performance of the underlying collateral that is better than we expected, (2) an increase in available credit enhancement 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 sovereign risk, (2) performance of the underlying collateral that is worse than we expected, (3) deterioration in the notes' available credit enhancement and (4) deterioration in the credit quality of the transaction counterparties.

#### REGULATORY DISCLOSURES

The List of Affected Credit Ratings announced here are all solicited credit ratings. For additional information, please refer to Moody's Policy for Designating and Assigning Unsolicited Credit Ratings available on its website <a href="https://ratings.moodys.com">https://ratings.moodys.com</a>. Additionally, the List of Affected Credit Ratings includes additional disclosures that vary with regard to some of the ratings. Please click on this link <a href="https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758">https://www.moodys.com/viewresearchdoc.aspx?docid=PBS\_ARFTL513758</a> 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:

- Rating Solicitation
- Issuer Participation
- · Participation: Access to Management
- Participation: Access to Internal Documents
- Endorsement
- Lead Analyst
- Releasing Office
- Principal Methodologies Used
- Key Rationale for Action
- · Constraining factors on the ratings
- Person Approving the Credit Rating

For further specification of Moody's key rating assumptions and sensitivity analysis, see the sections Methodology Assumptions and Sensitivity to Assumptions in the disclosure form. Moody's Rating Symbols and Definitions can be found on <a href="https://ratings.moodys.com/rating-definitions">https://ratings.moodys.com/rating-definitions</a>.

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.

For any affected securities or rated entities receiving direct credit support/credit substitution from another entity or entities subject to a credit rating action (the supporting entity), and whose ratings may change as a result of a credit rating action as to the supporting entity, the associated regulatory disclosures will relate to the supporting entity. Exceptions to this approach may be applicable in certain jurisdictions.

For ratings issued on a program, series, category/class of debt or security, certain regulatory disclosures applicable to each rating of a subsequently issued bond or note of the same series, category/class of debt, or security, or pursuant to a program for which the ratings are derived exclusively from existing ratings, in accordance with Moody's rating practices, can be found in the most recent Credit Rating Announcement related to the same class of Credit Rating.

For provisional ratings, the Credit Rating 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.

Moody's does not always publish a separate Credit Rating Announcement for each Credit Rating assigned in the Anticipated Ratings Process or Subsequent Ratings Process.

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. For disclosures on the lead rating analyst and the Moody's legal entity that issued the rating, please see the issuer/deal page on <a href="https://ratings.moodys.com">https://ratings.moodys.com</a> for each of the ratings covered.

The relevant office for each credit rating is identified in "Debt/deal box" on the Ratings tab in the Debt/Deal List section of each issuer/entity page of the website.

Please see <a href="https://ratings.moodys.com">https://ratings.moodys.com</a> for any updates on changes to the lead rating analyst and to the Moody's legal entity that has issued the rating.

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	g All	TOWNS TOWNS	
MATERIACE CONSIGNED SPAN AUTO 2003-1/1000 DE TITULIZACION   85 - Automobiles - Prime   78877259 C   5087505 N   10   10   10   10   10   10   10		Marco Rizzo	Milan - Moody's Italia S.r.I

SANTANDER CONSUMER SPAIN AUTO 2023-1, FONDO DE TITULIZACION Sabadell Consumo 1, Fondo De Titulizacion																
											Moody's Global Approach to Rating Auto Loan- and Lease-Backed ABS, published June					
Sabadell Consumo 1, Fondo De Titulizacion	ABS - Automobiles - Prime	768572259 8	868755745	As3 (sf)	An2 (sf)	EU Rated	UK Endorsed	Solicited	-	-	2025 and available at Nepolisting moodys commercial and assistance of the State of S	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	730518292 A	830518293	Au3 (sf)	As2 (sf)	EU Rated	UK Endorsed	Solicited	-		available at https://ratings.moodys.com/rmc-documents/425170 Moody's Annovach to Bating Consumer Loan-Backed ARS, nublished July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
Sabadell Consumo 1, Fondo De Titulizacion	ABS - Consumer Loans	730518292 B	830714231	Ban3 (af)	Bast (at)	EU Rated	UK Endorsed	Solicited	-		available at https://ratings.moodys.com/rmc-documents/425170 Moody's Approach to Bating Comsumer Loan-Backed ARS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
Sabadell Consumo 1, Fondo De Titulizacion	ABS - Consumer Loans	730618292 C	830714232	Ba2 (sf)	Bas3 (af)	EU Rated	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/mc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	730618292 D	830714233	B1 (sf)	Ba2 (sf)	EU Rated	UK Endorsed	Solicited	-		available at https://ratings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	767144127 A	867144128	Ax2 (xf)	Aut (xf)	EU Rated	UK Endorsed	Solicited	-		available at https://ratings.moodys.com/rmc-documents/425170	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
CAIXABANK CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768496050 A	865496051	Aa1 (af)	Ann (xf)	EU Rated	UK Endorsed	Solicited	-		modely a Approach to Training Continuent Continuent Continuents (2017)  Moody's Approach to Raining Consumer Loan-Backed ASS, published July 2024 and available at https://linkings.moodys.com/mrc-documents/425170  Moody's Approach to Raining Consumer Loan-Backed ASS, published July 2024 and available at https://linkings.moodys.com/mrc-documents/425170	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	768496060 B	868627616	B3 (sf)	B3 (af)	EU Rated	UK Endorsed	Solicited	-	-		CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
BBVA CONSUMER 2024-1, FT	ABS - Consumer Loans	768893500 A	868893501	Aa1 (af)	Ann (xf)	EU Rated	UK Endorsed	Solicited	-			Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	768893500 B	869054920	A3 (sf)	A2 (sf)	EU Rated	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/rmc-documents/425170	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
BBVA CONSUMER 2024-1, FT	ABS - Consumer Loans	768893500 C	869054923	Ban3 (af)	Bas3 (ef)	EU Rated	UK Endorsed	Solicited	-	-		CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
BBVA CONSUMER 2024-1, FT	ABS - Consumer Loans	768893500 D	889054924	B1 (af)	B1 (sf)	EU Rated	UK Endorsed	Solicited	-		Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	769058030 A	869058031	Ast (sf)	Assa (sf)	EU Rated	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	769058030 B	869222644	A2 (sf)	An3 (sf)	EU Rated	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	769058030 C	869222645	Bast (sf)	A2 (sf)	EU Rated	UK Endorsed	Solicited	-	-	available at https://ntings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	769058030 D	869222646	Ban3 (sf)	Bas2 (sf)	EU Rated	UK Endorsed	Solicited	-	-	available at https://natings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SABADELL CONSUMO 3, FONDO DE TITULIZACION	ABS - Consumer Loans	769058030 E	869222647	Bx2 (xf)	Ba2 (sf)	EU Rafed	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SABADELL CONSUMO 3, FONDO DE TITULIZACION	ABS - Consumer Loans	769058030 F	869222648	B1 (wf)	B1 (af)	EU Rated	UK Endorsed	Solicited		-	available at https://ratings.moodys.com/rmc-documents/425170  Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Pizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 4 FONDO DE TITULIZACION	ABS - Consumer Loans	767297547 A	867297548	Au2 (sf)	Aa1 (sf)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and invaliable at https://natings.moodys.com/vmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk and increase of credit enhancement available		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	767297547 B	867460736	A3 (af)	A3 (sf)	EU Rafed	UK Endorsed	Solicited	-			CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	767297547 C	867460737	Ban3 (sf)	Bas3 (af)	EU Rated	UK Endorsed	Solicited	_		Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and swalable at https://satings.moodys.com/mrc-documents4/25/10 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	767297547 D	867460738	Ba3 (af)	Ba3 (sf)	EU Rated	UK Endomed	Solicited			Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and swallable at https://satings.moodys.com/mro-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 4 FONDO DE TITULIZACION	ABS - Consumer Loans	767297547 E	867460739	83 (xf)	83 (sf)	EU Rated	UK Endorsed	Solicited	_		Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and swalable at https://satings.moodys.com/mrc-documents4/25/10 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768954863 A	868954864	Ant (sf)	Ann (sf)	EU Rafed	UK Endorsed	Solicited	-			Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768954863 B	869056203	A3 (sf)	A3 (sf)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Approach to Rating Consumer Loss-Backed ABS, published July 2024 and available at https://natings.moodys.com/mrc-documents/425170 Moody's Approach to Rating Consumer Loss-Backed ABS, published July 2024 and available at https://natings.moodys.com/mrc-documents/425170 Moody's Approach to Rating Consumer Loss-Backed ABS, published July 2024 and socialish as https://natings.moodys.com/mrc/427000000000000000000000000000000000000	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768954863 C	869055204	Bas2 (sf)	Bas2 (af)	EU Rated	UK Endomed	Solicited			Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and available at https://ratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and would his at https://ratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and would his at https://ratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumers (ABS) and ABS, published July 2024 and would his at https://ratings.moodys.com/moodys.gov/side/side/side/side/side/side/side/side	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768954863 D	869050205	Ba1 (af)	Bat (af)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and swallable at https://tratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and models of the Indian ABS (Indian Indian Ind	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 6, FONDO DE TITULIZACION	ABS - Consumer Loans	768954863 E	869050206	83 (sf)	B3 (sf)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and available at https://ratings.moodys.com/mc-documents/425170	CE commensurate with current rating		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
BBVA CONSUMO 11, FT	ABS - Consumer Loans	767437322 A	867437323	Aut (sf)	Ann (xf)	EU Rated	UK Endorsed	Solicitud	[	_ [	Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk and increase of		Oliva Galder	Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans ABS - Consumer Loans	767437322 A	867437323 867546852	Aut (at) Au2 (at)	Ana (at) Ana (at)	EU Rated	UK Endorsed UK Endorsed	Solicit-1			available at https://ratings.moodys.com/mo-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and available at https://ratings.moodys.com/mo-documents/425170	credit enhancement available	Assessment of the likelihood of missed	Olga Gekht Olga Gekht	Marco Rizzo  Marco Rizzo	Milan - Moody's Italia S.r.I Milan - Moody's Italia S.r.I
NAME OF TAXABLE PARTY O	NAME - CONSUMER LOSSES	r67437322 B	867546852	Ax2 (sf)	Au2 (st)	CO Pased	UK Engorsed	5090390			available at https://ratings.moodys.com/rmc-documents/425170  Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	CE commensurate with current rating	ere vid	Junga Gellicht	Marco Pozzo	Maan - Moody's Italia S.r.I
BBVA Consumo 13, FT	ABS - Consumer Loans	768893496 A	868893497	Ax2 (sf)	Ana (xf)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and available at https://ratings.moodys.com/mo-documents/425170	Decreased country risk and increase of credit enhancement available		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
					****						Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk and increase of	Assessment of the likelihood of missed interest			
BBVA Consumo 13, FT	ARP Comment Loans	768893496 B 769564367 A	868979651	Ban3 (sf) An2 (sf)	Beant (ef) Ant (ef)	EU Pared	UK Endorsed	poscored Particular			available at https://ratings.moodys.com/mc-documents/425170 Moody's Approach to Rating Consumer Lase-Backed ABS, published July 2024 and available at https://daings.moodys.com/mc-documents/425170 Moody's Approach to Rating Consumer Lose-Backed ABS, published July 2024 and	Consessed assets of "	erent.	Compa Gallett	Marco Rizzo Marco Rizzo	Milan - Moody's Italia S.r.I Milan - Moody's Italia S.r.I
BBVA CONSUMER 2025-1, FT	ABS - Consumer Loans		802564308			EU Rated	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/mc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk		Olga Gekht		
BBVA CONSUMER 2025-1, FT BBVA CONSUMER 2025-1, FT	ABS - Consumer Loans ABS - Consumer Loans	769564367 B	869521397 869521398	A3 (sf) Ban3 (sf)	A2 (sf) Bas1 (sf)	EU Rated EU Rated	UK Endorsed  UK Endorsed	poscored Particular			Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk Decreased country risk		Olga Gekht Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I Milan - Moody's Italia S.r.I
		769564367 C	869621398 869621399			EU Rated		Solicited	-	-	avalable at https://axings.mccodys.com/rmc-documents/420170			Olga Gekht Olga Gekht	Marco Rizzo  Marco Rizzo	
BBVA CONSUMER 2025-1, FT	ABS - Consumer Loans ABS - Consumer Loans	769564367 D 769564367 Z	869621399 869621401	Ba1 (af) B3 (af)	Ba1 (af) B3 (af)	EU Rated	UK Endorsed  UK Endorsed	Solicited		-	walable at https://ratings.moodys.com/mo-documents/425170  available at https://ratings.moodys.com/mo-documents/425170  available at https://ratings.moodys.com/mo-documents/425170  available at https://ratings.moodys.com/mo-documents/425170	CE commensurate with current rating CE commensurate with current rating		Olga Gekht	Marco Rizzo Marco Rizzo	Milan - Moody's Italia S.r.I Milan - Moody's Italia S.r.I
BBVA CONSUMER 2025-1, FT	ABS - Consumer Loans	76956436712	869621401	B3 (sf)	B3 (sf)	EU Rafed	UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/rmc-documents/425170  Moody's Accrosch to Rating Consumer Loan-Backed ABS. published July 2024 and	CE commensurate with current rating  Decreased country risk and increase of		Olga Gekht	Marco Ruzzo	Milan - Moody's Italia 5 r.l
BBVA CONSUMO 12, FT	ABS - Consumer Loans	768468903 A	868468904	Ast (sf)	Ann (sf)	EU Rated	UK Endorsed	Solicited	-		woody's Approach to Haing Lonsumer Loan-backed Abo, published July 2024 and available at https://ratings.moodys.com/rmc-documents/425170	credit enhancement available		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
					A3 (xf)						Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	Decreased country risk and increase of	Assessment of the likelihood of missed			
BBVA CONSUMO 12, FT SANTANDER CONSUMO 5, FONDO DE TITULIZACION	ABS - Consumer Loans ABS - Consumer Loans	765468903 B 765468628 A	868519946 868488629	Bas1 (sf) As1 (sf)	A3 (xf) Ann (xf)	EU Rated EU Rated	UK Endorsed UK Endorsed	Solicited	-	-	available at https://ratings.noodys.com/mo-documental425170 Moody's Approach to Rating Consumer Lass-Backed ABS, published July 2024 and available at https://daings.noodys.com/mo-documental425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and	credit enhancement available Decreased country risk	interest	Olga Gekht Olga Gekht	Marco Rizzo Marco Rizzo	Milan - Moody's Italia S.r.I
						EU Rated		Solicited	-	-	available at https://ratings.moodys.com/mc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ABS, published July 2024 and					Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 5, FONDO DE TITULIZACION  SANTANDER CONSUMO 5, FONDO DE TITULIZACION	ABS - Consumer Loans	768488628 B	868607871 868607872	A2 (sf) Bas2 (sf)	An3 (af) Bast (af)	EU Rated	UK Endorsed UK Endorsed	Solicited	-	-	available at https://ratings.moodys.com/rmc-documents/425170 Moody's Approach to Rating Consumer Loan-Backed ASS, published July 2024 and	Decreased country risk Decreased country risk		Olga Gekht Olga Gekht	Marco Rizzo Marco Rizzo	Milan - Moody's Italia S.r.I
	ABS - Consumer Loans	768488628 C	868607873 868607873			EU Rated	UK Endorsed UK Endorsed	Solicited	-	-	walable at https://initings.moodys.com/mrc-documents/425170  Moody's Approach to Rating Consumer Lose-Backed ABS, published July 2024 and available at https://initings.moodys.com/mrc-documents/425170				Marco Rizzo  Marco Rizzo	Milan - Moody's Italia S.r.I
SANTANDER CONSUMO 5, FONDO DE TITULIZACION	ABS - Consumer Loans	768488628 D	868607873	Ba1 (sf)	Bat (xf)	EU Rafed	UK Endorsed	Solicited	-	-		CE commensurate with current rating		Olga Gekht	Marco Ruzzo	Milan - Moody's Italia S.r.I
AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	ABS - Leases - Auto	768052604 A	868052605	Aut (sf)	Ann (sf)	EU Rated	UK Endorsed	Solicited	-	-	Moody's Global Approach to Rating Auto Loan- and Lease-Backed ABS, published June 2025 and available at https://ratings.moodys.com/rmc-documents/445561	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
											Moody's Global Approach to Rating Auto Loan- and Lease-Backed ABS, published June					
AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	ABS - Leases - Auto	768052604 B	868304127	Au2 (sf)	An1 (af)	EU Rated	UK Endorsed	Solicited	-			Decreased country risk			Marco Rizzo	Milan - Moody's Italia S.r.I
i l											2025 and available at https://ratings.moodys.com/mc-documents/445561					
AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	ABS - Leases - Auto	768052604 C	868304128	A1 (sf)	An3 (sf)	EU Rated	UK Endorsed	Solicited		_	Moody's Global Approach to Rating Auto Loan- and Lease-Backed ABS, published June 2025 and available at https://ratings.moodys.com/mo-documents/445561	Decreased country risk		Olga Gekht	Marco Rizzo	Milan - Moody's Italia S.r.I
AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	ABS - Leases - Auto	768052604 C	868304128	A1 (sf)		EU Rated	UK Endorsed	Solicited	-	-	Moody's Global Approach to Rating Auto Loan- and Lesse-Backed ABS, published June	Decreased country risk		Olga Geléht	Marco Rizzo	
	ABS - Leasen - Auto	768052604 C 768052604 D	868304128 868304129	A1 (xf) Ban1 (xf)	As3 (el) A3 (el)	EU Rated EU Rated	UK Endorsed  UK Endorsed	Solicited Solicited	-	-	Moody's Global Approach to Roting Auto Loan- and Lesse-Backed ABS, published June 2025 and available at https://linkings.moodys.com/mic-discesser/s445061 Moody's Global Approach to Risting Aduc Loan- and Lesse-Backed ABS, published June 2025 and available at https://linkings.moodys.com/mic-documents/445061	Decreased country risk Decreased country risk		Olga Gekht Olga Gekht	Marco Rizzo  Marco Rizzo	Milan - Moody's Italia S.r.I Milan - Moody's Italia S.r.I
AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	ABS - Leases - Auto ABS - Leases - Auto ABS - Leases - Auto	768052604 C 768052604 D 768052604 E	868304128 868304129 868304130	A1 (sf) Bea1 (sf) Bea1 (sf)		EU Rated EU Rated	UK Endorsed  UK Endorsed  UK Endorsed	Solicited Solicited Solicited	-		Moody's Global Approach to Rating Auto Loan- and Lesse-Backed ABS, published June 2025 and available at https://satings.moodys.com/mo-documents/445561	Decreased country risk  Decreased country risk  CE corresponds with current rating		Olga Gekht Olga Gekht Olga Gekht	Marco Pizzo  Marco Pizzo  Marco Pizzo	
AUTONORIA SPARI 2022, FONDO DE TITUL LEACION  AUTONORIA SPARI 2022, FONDO DE TITUL LEACION  AUTONORIA SPARI 2022, FONDO DE TITUL LEACION	ABS - Leases - Auto	768052604 D 768052604 E	868304128 868304129 868304130	Ban1 (af)	A3 (sf) Ba1 (sf)	EU Paled EU Rated EU Rated	UK Endorsed  UK Endorsed  UK Endorsed	Solicited Solicited Solicited	-		Mondy in Chaid Agrounds in Bridgy Alex Lam- and Lease-Backed ARE, guidalised Jame 2022 and available and price lamps compared to the Chaid Agrounds in Research Mondy in Chaid Agrounds in Bridgy Alex Lam- and Lease Backed ARE, guidalised Jame 2022 and evailable at High Information compared another documents AREA Mondy in Chaid Agrounds in Rating Alexandra Lamb and Lease-Backed ARES, guidalised Jame 2022 and evailable at High Information annoting commitmed description. Mondy in Chaid Agrounds in Rating Alexandra Lamb and Lease-Backed ARES, guidalised Jame 2022 and evailable at High Information annoting commitmed description.	Decreased country risk  Decreased country risk  CE commencurate with current rating		Olga Geldst Olga Geldst Olga Geldst	Marco Rizzo  Marco Rizzo	Milan - Moody's Balia S.r.I Milan - Moody's Balia S.r.I
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AUTORIORIA BIPAN 2022. FORMODI EL TITALENCION AUTORIORIA BIPAN 2022.  SERVA PT C. O.R. BIRA L. F.TA.  CO PRASTORI HAPORICOMIO A. FEA.	ABS - Learnes - Author  ABS - Manuel Pouls  MSS - Manuel Pouls	708062004 D 708062004 E 708062004 F 708062004 F 720197398 A 720197398 C 720197398 C 720197398 C	863504129 863504130 863504130 863504131 863504131 863504401 863504401 863504401 863504401 863504401 863504401	Bast (at)  Bat (at)  Bat (at)  Bas (at)  Aut (at)  Aut (at)  Aut (at)  Aut (at)  Aut (at)  Aut (at)  Bac (at)	A3 (of) Ball (of) Ball (of) Ball (of) Parallel Signate Parallel Signate Parallel Signate Parallel Signate	EU Rated EU Rated	UK Endonsed	Solomed			Monthly Clark Approach to Michiga And Loss and Loss and Assach ARM, Schilder & American Assach Arman Assach Assach Arman Assach	Decreased country risk  CE commencerate with current rating  CE commencerate with current rating  Decreased country risk  Decreased country risk  Decreased country risk		Olga Gelöht Olga Gelöht Olga Gelöht Maria Turbica Marrique	Marco Rizzo Marco Rizzo Marco Rizzo Marco Rizzo Antonio Turno	Milan - Moody's Italia S.r.J.  Miland - Moody's Invasions Service  Engens, E.A.  Egens, E.A.  Market - Moody's Invasions Service  Market - Moody's Italia S.r.J.
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TDA IBERCAJA 7, FTA	MBS - Prime	722105110 C	822105114	Car (sf)	Possible Upgrade	EU Rated	UK Endorsed	Solicited	-		Residential Mortgage-Backed Securitizations, published October 2024 and available at https://artings.moodys.com/mo-documents/429577. Residential Mortgage-Backed Securitizations, published October 2024 and available at	Decreased country risk		Maria Turbica Marrique	Antonio Tena	Madrid - Moody's Investors Service Espens, S.A. Madrid - Moody's Investors Service
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TDA 29, FTA	MBS - Prime	7203599005 D	820399814	C (srf)	C (sf)	EU Rated	UK Endorsed	Solicited	-	-	https://ratings.moodys.com/nmo-documents/429877	Expected Loss for the tranche commensurate with current rating		Maria Turbica Marrique	Antonio Tena	Espans, S.A.
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RURAL HPOTECARIO IX, FTA	MBS - Prime	720105172 A3	820106440	Ast (d)	Possible Upgrade	EU Rated	UK Endorsed	Solicited	-		Passidential Mortgage-Backed Securitizations, published October 2024 and available at https://www.pac.com/mortgage.com/mo	Maria Turbica Marrique	Antonio Tena	Madrid - Moody's Investors Service Espana, S.A. Madrid - Moody's Investors Service
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