



F.T. RMBS PRADO IV

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
c/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
santanderdetitulizacion@gruposantander.es



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

15 09 2020 - 15 12 2020

YEAR:

2020

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Iñaki Reyero Arregui - Managing Director	

I. DATA OF THE FUND

Constitution Date	April 4th, 2017	Paying Agency	SANTANDER	
Disbursement Date	April 6th, 2017	Negotiation Market	AIAF	
Final Date of Redemption	March 15th, 2053	Rating Agencies	DBRS / Fitch	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AAA (sf) / AA+ (sf)	AAA (sf) / AA+ (sf)
		Series B	Non Rated	Non Rated

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0305248009	3.050	Nominal per Bond	100.000,00	73.900,55	73,90%
		Total Nominal	305.000.000,00	225.396.677,50	
Series B ES0305248017	850	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	85.000.000,00	85.000.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 15th, 2020			Next Payment Date March 15th, 2021		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	1.967,72	0,00	0,000%	0,00	0,00
Series B ES0305248017	0,00	67,24	0,207%	51,75	41,92
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

15 09 2020 - 15 12 2020

YEAR:

2020

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.377	3.090
Principal Outstanding	390.000.085,45	310.396.661,25
Principal Outstanding per Loan	115.487,14	100.451,99
Interest Rate	2,46%	2,10%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,16%
Average 12 Months Single Rate	4,46%
Prepayment Rate from Constitution	3,09%

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QUARTERLY BONDS PAYOUT REPORT

December 15, 2020

BONDS. PRINCIPAL	
Previous Balance	316.398.223,50
Principal Amortised	6.001.546,00
Outstanding Balance	310.396.677,50
% of Initial Balance	79,59%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	4-dic.-2020
Payment Date	15-dic.-2020
Previous Payment Date	15-sep.-2020
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,543%
Next Payment Date	15-mar.-2021

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,484%	0,460%	0,00
Class B	-0,484%	0,750%	57.154,00
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 15, 2020
Class A	4,01	0,97
Class B	5,19	1,00

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 UCI continues to retain a significant net financial interest in this fund on an ongoing basis.

QUARTERLY COLLATERAL REPORT

CREDIT RIGHTS, PRINCIPAL	
Previous Balance	316.398.201,30
Principal Amortised	6.001.540,05
Outstanding Balance	310.396.661,25
Number of Credit Rights	3.090
LTV	62,39%

DEFAULTED RECEIVABLES	
Previous balance	1.077.457,37
Difference	282.441,04
Up to date	1.359.898,41

DEFAULTED RECEIVABLES RECOVERIES	
Previous balance	0,00
Difference	0,00
Up to date	0,00

TRANSITORY PROPERTIES	
Last balance	54.606,87
Difference in Actual Period	23.930,54
Current balance	78.537,41
Number of Credit Rights	1

NET LOSSES	
Last balance	991.157,74
Difference	282.623,92
Current balance	1.273.781,66

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	4.714,26	2.091,33	2.312,71	691,00	17.475,06
Interest accrued on Credit	2.529,10	2.152,45	1.748,36	765,80	11.991,03
Outstanding Balance	1.515.559,14	481.913,12	414.927,05	63.651,74	716.871,74
Number of Credit Rights	13	5	3	1	9
% of Outstanding Balance	0,49%	0,16%	0,13%	0,02%	0,23%

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QUARTERLY REPORT - ALLOCATION OF CASH

December 15, 2020

TOTAL CASH RECEIVED END OF PERIOD	15.314.253,46
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	5.718.916,13
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	1.672.586,98
Interest received under GIC	0,00
CONTENTIOUS	0,00
TRANSITORY PROPERTIES	0,00
OTHERS	12.795,32
RESERVE FUND	7.909.955,03

TOTAL CASH PAID END OF PERIOD	15.314.253,46
Ordinary Expenses	15.776,57
Extraordinary Expenses	4.031,50
Swap payment	273.025,46
Swap collection	146.827,02
Interest paid to Class A Bondholders	0,00
Reserve Fund	7.759.916,53
Principal withholding Class A	6.001.546,00
Interest paid to Class B Bondholders	57.154,00
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	9.532,04
Principal paid to Subordinated Loan	179.322,75
Fixed fee in favour of UCI	6.000,00
Excess spread	861.121,59
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	7.759.916,53
PRINCIPAL RESERVE FUND	
Previous Balance	7.909.955,03
Difference	(150.038,50)
Outstanding Balance	7.759.916,53
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ^{(1) (2)}		
CONCEPTS	INITIAL	December 15, 2020
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (27,38%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	7.759.916,53 (2,50%)

⁽¹⁾ Credit enhancement is calculated over the Outstanding Balance of Credit Rights.

⁽²⁾ Subordinated Loan has been funded and withheld by UCI. Principal Reserve Fund has been funded through Subordinated Loan.

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	December 15, 2020
Total Outstanding	625.000,00	152.857,33
Interest Rate	0,605%	0,407%

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TRIGGERS OF THE MODEL

December 15, 2020

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	7.759.916,53
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	7.759.916,53
with a floor of 1% Initial Outstanding Principal Balance of the Assets	3.900.000,85
with a cap of initial Reserve Fund Required Amount	9.750.000,00
as long as the Reserve Fund withhold on previous Interest Paymen Date is the required	

RESERVE FUND REQUIRED LEVEL DECREASES

RENEGOTIATIONS OF INSTALMENT REDUCTION

Limit of 15% of the Initial Principal Balance of the Assets	58.500.012,82
Number of loans that have been renegotiated	49
Principal Outstanding of renegotiated loans	6.589.069,31
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,69%

COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING	
TREASURY ACCOUNT	SANTANDER	DBRS	Long Term	A	A (high)
		Fitch		A-	A-
PAYING AGENCY	SANTANDER	DBRS	Short Term	n/d	R-1
		Fitch		F1	F1 (*)
SWAP	SANTANDER	DBRS	Long Term	A	A (high)
		Fitch		A-	A-
		DBRS	Short Term	n/d	R-1
		Fitch		F1	F1 (*)
		DBRS	Long Term	A	A (high)
		Fitch		A-	A-
		DBRS	Short Term	n/d	R-1
		Fitch		F1	F1 (**)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(*) Deposit Rating applied

(*) Derivative Counterparty Rating applied

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DEFINITIONS

December 15, 2020

POOL CUT-OFF DATE

Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

Defaulted Receivables

means, at any time, any Receivable that (i) has instalments pending payment for twelve (12) or more months, or (ii) whose debt, in the opinion of UCI, has been deemed not recoverable by the Servicer.

NET LOSSES

Those loans which the Originator considers that will not recover (net of recoveries).

TRANSITORY PROPERTIES

Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

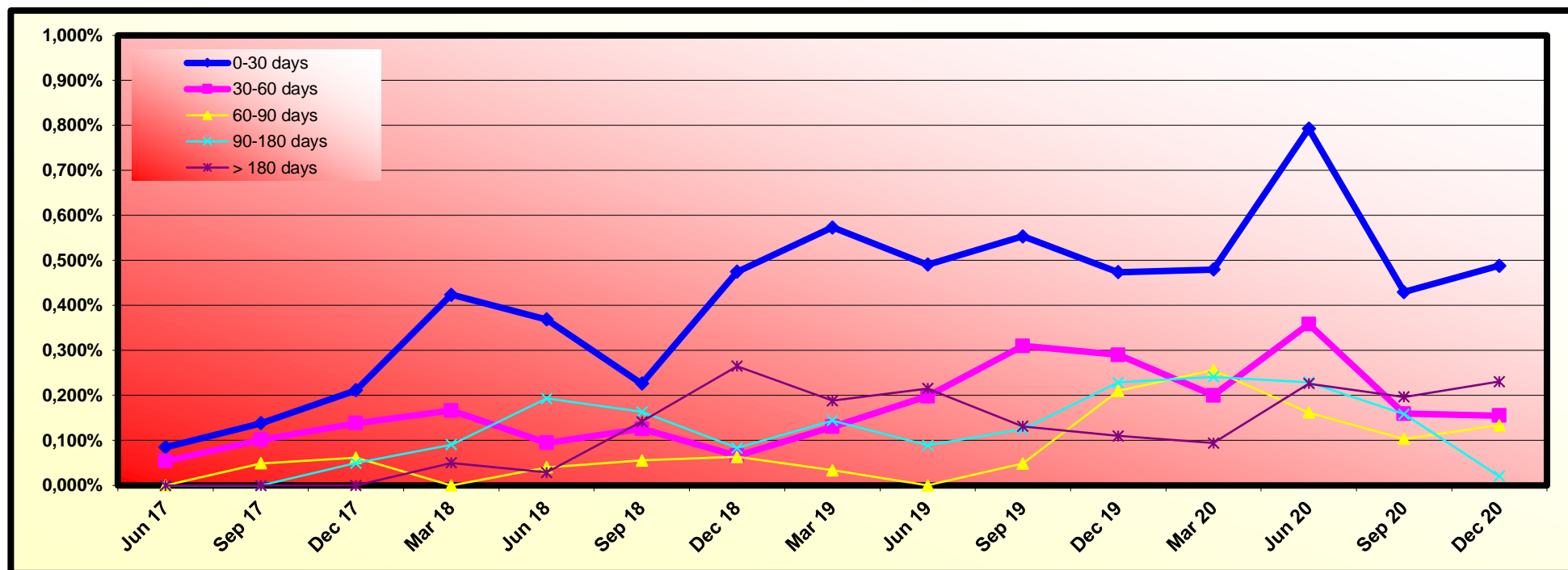


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HISTORICAL ARREARS AND PREPAYMENT REPORT

December 15, 2020

HISTORICAL ARREARS



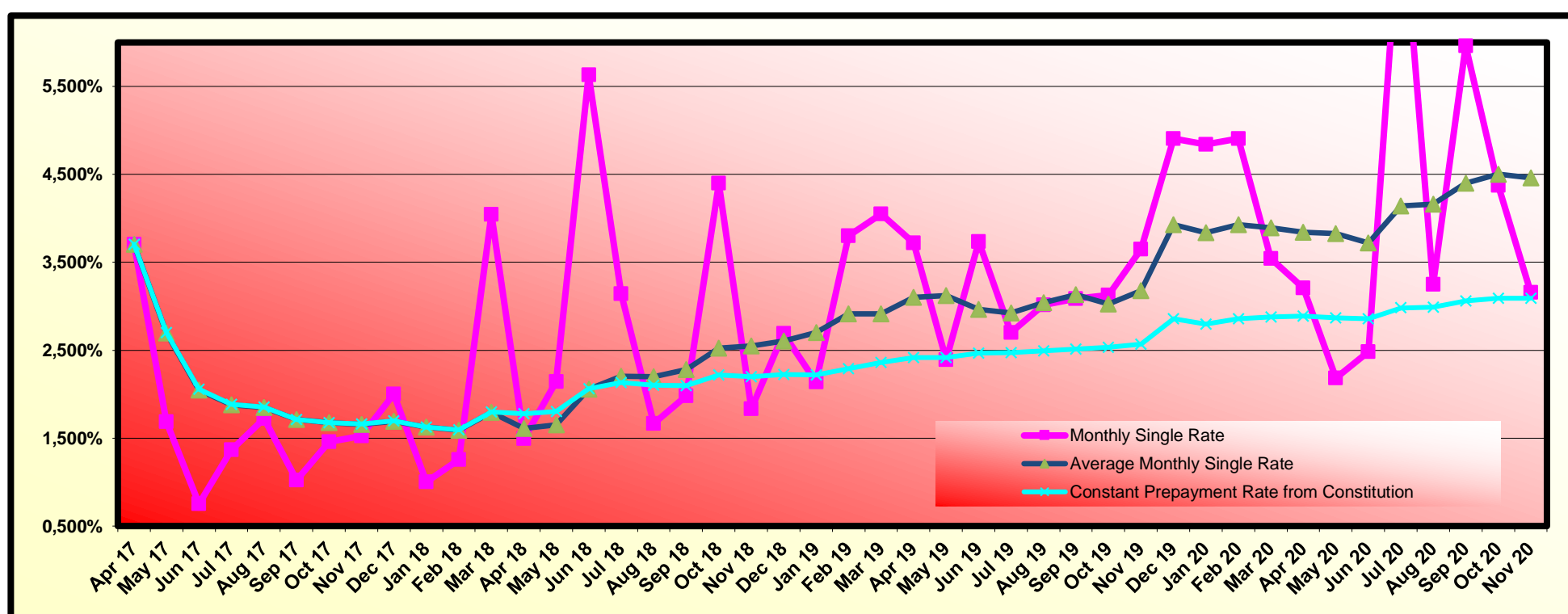
Date	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20
0-30 days	0,554%	0,474%	0,480%	0,793%	0,430%	0,488%
30-60 days	0,310%	0,291%	0,200%	0,359%	0,159%	0,155%
60-90 days	0,049%	0,210%	0,256%	0,162%	0,103%	0,134%
90-180 days	0,125%	0,229%	0,241%	0,229%	0,159%	0,021%
> 180 days	0,131%	0,110%	0,094%	0,226%	0,197%	0,231%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	0	91	91
Outstanding Balance	0,00	10.178.852,16	10.178.852,16
% over Outstanding Balance	0,00%	3,28%	3,28%

Legal Moratorium: subject to RD 8/2020 and RD 11/2020. Consists of a 3 months total grace period (capital and interest) as well as an extension of the maturity date of the loan.

Voluntary - Sectorial Moratorium: Consists of a 6 or 12 months capital grace period, as well as the option of extending or not the maturity date of the loan.

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

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QUARTERLY STATISTIC INFORMATION

December 4, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	111	3,59%	1.960.711,25	0,63%
25.000	50.000	368	11,91%	14.513.940,39	4,68%
50.000	75.000	666	21,55%	41.967.286,36	13,52%
75.000	100.000	616	19,94%	53.717.409,02	17,31%
100.000	125.000	506	16,38%	56.326.994,30	18,15%
125.000	150.000	351	11,36%	47.836.907,17	15,41%
150.000	175.000	194	6,28%	31.232.918,36	10,06%
175.000	200.000	116	3,75%	21.605.457,44	6,96%
200.000	225.000	62	2,01%	13.148.164,21	4,24%
225.000	250.000	35	1,13%	8.323.095,12	2,68%
250.000	275.000	22	0,71%	5.743.323,15	1,85%
275.000	300.000	16	0,52%	4.563.276,11	1,47%
300.000	325.000	10	0,32%	3.123.197,18	1,01%
325.000	350.000	5	0,16%	1.646.785,95	0,53%
350.000	375.000	6	0,19%	2.142.385,56	0,69%
375.000	400.000	2	0,06%	775.462,13	0,25%
400.000	425.000	1	0,03%	420.618,52	0,14%
425.000	450.000	2	0,06%	884.141,88	0,28%
450.000	475.000	1	0,03%	464.587,15	0,15%
Total		3.090	100,00%	310.396.661,25	100,00%

Maximum	Minimum	Simple Average
464.587,15	1.703,81	100.451,99

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	87	2,82%	10.656.009,94	3,43%	0,33	0,73
0,50	1,00	187	6,05%	16.076.149,99	5,18%	0,76	1,09
1,00	1,50	368	11,91%	35.703.469,49	11,50%	1,23	1,56
1,50	2,00	667	21,59%	77.503.137,57	24,97%	1,82	0,36
2,00	2,50	552	17,86%	55.846.099,93	17,99%	2,19	0,61
2,50	3,00	1.125	36,41%	106.288.459,48	34,24%	2,86	0,16
3,00	3,50	93	3,01%	7.192.536,96	2,32%	3,14	0,21
3,50	4,00	8	0,26%	893.212,94	0,29%	3,83	2,05
4,00	4,50	1	0,03%	130.353,07	0,04%	4,25	1,50
4,50	5,00	2	0,06%	107.231,88	0,03%	4,83	2,63
Total		3.090	100,00%	310.396.661,25	100,00%	2,10	0,53

(*) There is no minimum nominal interest rate applicable for any loan.

Maximum	Minimum	Simple Average
4,95	0,03	2,13

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	134	4,34%	13.080.629,21	4,21%	25/05/2006	174,30
2007	549	17,77%	62.434.378,28	20,11%	12/07/2007	160,73
2008	356	11,52%	41.609.034,81	13,41%	08/05/2008	150,87
2009	53	1,72%	6.574.923,10	2,12%	24/05/2009	138,33
2010	56	1,81%	6.718.003,65	2,16%	14/07/2010	124,67
2011	69	2,23%	7.007.738,64	2,26%	20/06/2011	113,47
2012	99	3,20%	8.030.452,35	2,59%	17/08/2012	99,57
2013	53	1,72%	3.607.277,39	1,16%	23/07/2013	88,37
2014	107	3,46%	7.624.948,70	2,46%	06/09/2014	74,93
2015	453	14,66%	38.670.372,90	12,46%	02/10/2015	62,07
2016	1.161	37,57%	115.038.902,22	37,06%	29/06/2016	53,17
Total	3.090	100,00%	310.396.661,25	100,00%	04/07/2012	101,00

	Maximum	Minimum	Simple Average
Date	30/11/2016	12/04/2000	28/10/2012
Month	48,83	251,37	98,63

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	675	21,84%	43.054.189,06	13,87%	05/08/2035	176,03
2040	96	3,11%	8.824.950,23	2,84%	01/08/2040	235,90
2041	185	5,99%	16.688.178,36	5,38%	06/06/2041	246,07
2042	153	4,95%	16.852.861,36	5,43%	23/05/2042	257,63
2043	94	3,04%	9.502.941,00	3,06%	22/06/2043	270,60
2044	120	3,88%	11.635.031,72	3,75%	25/07/2044	283,70
2045	254	8,22%	25.743.079,93	8,29%	20/08/2045	296,53
2046	769	24,89%	86.963.089,52	28,02%	30/06/2046	306,87
2047	372	12,04%	43.298.050,97	13,95%	02/07/2047	318,93
2048	247	7,99%	32.077.880,16	10,33%	02/05/2048	328,93
2049	51	1,65%	6.925.388,13	2,23%	11/05/2049	341,23
2050	32	1,04%	4.389.589,16	1,41%	20/06/2050	354,53
2051	37	1,20%	3.799.234,32	1,22%	08/05/2051	365,13
2052	3	0,10%	523.777,57	0,17%	13/05/2052	377,30
2053	2	0,06%	118.419,76	0,04%	01/01/2053	384,90
Total	3.090	100,00%	310.396.661,25	100,00%	09/08/2044	284,17

	Maximum	Minimum	Simple Average
Date	01/01/2053	05/08/2021	30/04/2043
Month	390,53	8,13	272,73

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 4, 2020

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	72	2,33%	6.888.972,51	2,22%
Floating	69	2,23%	6.321.402,26	2,04%
Mixed	3	0,10%	567.570,25	0,18%
semiannually	1.938	62,72%	204.112.666,35	65,76%
Floating	1.790	57,93%	187.380.435,33	60,37%
Mixed	148	4,79%	16.732.231,02	5,39%
fixed	1.080	34,95%	99.395.022,39	32,02%
Total	3.090	100,00%	310.396.661,25	100,00%

(*) Mixed Rated Loans have already switched from fixed rates to floating rates.

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Floating	1.859	60,16%	193.701.837,59	62,40%	1,66	0,72
EUR 12 M	778	25,18%	74.269.994,69	23,93%	1,07	1,39
IRPH	1.081	34,98%	119.431.842,90	38,48%	2,02	0,30
Mixed	151	4,89%	17.299.801,27	5,57%	2,54	1,44
EUR 12 M	151	4,89%	17.299.801,27	5,57%	2,54	1,44
Fixed	1.080	34,95%	99.395.022,39	32,02%	2,90	0,00
Total	3.090	100,00%	310.396.661,25	100,00%	2,10	0,53

(*) For Fixed loans refer to Additional Building Block to the Securities Note 2.2.2 c) 4.

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
Floating	4,00	0,03	1,65
Mixed	4,95	2,00	2,59
Fixed	3,40	2,25	2,89

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	929	30,06%	91.569.795,96	29,50%	1,35	1,40
IRPH	1.081	34,98%	119.431.842,90	38,48%	2,02	0,30
Fixed Rate	1.080	34,95%	99.395.022,39	32,02%	2,90	0,00
Total	3.090	100,00%	310.396.661,25	100,00%	2,10	0,53

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	743	24,05%	67.685.289,16	21,81%
Aragón	52	1,68%	4.778.350,18	1,54%
Asturias	51	1,65%	3.804.142,23	1,23%
Canarias	195	6,31%	16.620.641,24	5,35%
Cantabria	27	0,87%	3.017.854,78	0,97%
Castilla la Mancha	66	2,14%	6.491.664,16	2,09%
Castilla y León	68	2,20%	5.426.707,90	1,75%
Cataluña	545	17,64%	71.845.950,25	23,15%
Comunidad Valenciana	368	11,91%	30.191.845,62	9,73%
Extremadura	16	0,52%	926.024,59	0,30%
Galicia	114	3,69%	8.963.654,51	2,89%
Islas Baleares	81	2,62%	8.861.214,80	2,85%
La Rioja	5	0,16%	305.813,64	0,10%
Madrid	698	22,59%	75.329.717,02	24,27%
Murcia	29	0,94%	1.952.030,68	0,63%
Navarra	1	0,03%	214.641,94	0,07%
País Vasco	31	1,00%	3.981.118,55	1,28%
Total	3.090	100,00%	310.396.661,25	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	464.587,15	0,15%	Cataluña
Debtor nº 2	1	0,03%	449.157,07	0,14%	Madrid
Debtor nº 3	1	0,03%	434.984,81	0,14%	Cataluña
Debtor nº 4	1	0,03%	420.618,52	0,14%	Cataluña
Debtor nº 5	1	0,03%	397.723,36	0,13%	Cataluña
Debtor nº 6	1	0,03%	377.738,77	0,12%	Cantabria
Debtor nº 7	1	0,03%	359.258,59	0,12%	Madrid
Debtor nº 8	1	0,03%	357.750,07	0,12%	Madrid
Debtor nº 9	1	0,03%	357.371,91	0,12%	Cataluña
Debtor nº 10	1	0,03%	356.950,30	0,11%	Cataluña
Rest of Debtors	3.080	99,68%	306.420.520,70	98,72%	
Total	3.090	100,00%	310.396.661,25	100,00%	

(*) Only first debtor in the loan considered; one debtor per loan for each operation.

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QUARTERLY STATISTIC INFORMATION

December 4, 2020

Current Loan to Value (LTV)						
Current Loan to Value (LTV)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted LTV	
0,00% 10,00%	37	1,20%	535.978,12	0,17%	7,14%	
10,00% 20,00%	60	1,94%	1.819.885,38	0,59%	16,37%	
20,00% 30,00%	102	3,30%	5.450.223,66	1,76%	25,18%	
30,00% 40,00%	208	6,73%	15.695.820,71	5,06%	35,24%	
40,00% 50,00%	303	9,81%	29.215.627,02	9,41%	45,68%	
50,00% 60,00%	421	13,62%	42.343.708,44	13,64%	55,49%	
60,00% 70,00%	642	20,78%	65.373.899,84	21,06%	64,91%	
70,00% 80,00%	838	27,12%	92.618.628,18	29,84%	75,02%	
80,00% 90,00%	472	15,28%	56.487.254,70	18,20%	83,71%	
90,00% 100,00%	7	0,23%	855.635,20	0,28%	90,76%	
Total	3.090	100,00%	310.396.661,25	100,00%	65,74%	

Maximum	Minimum	Simple Average
91,34%	1,87%	62,39%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.090	100,00%	310.396.661,25	100,00%
Total	3.090	100,00%	310.396.661,25	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.581	83,53%	244.354.080,39	78,72%
2	434	14,05%	55.195.189,23	17,78%
3	64	2,07%	9.357.869,54	3,01%
4	11	0,36%	1.489.522,09	0,48%
Total	3.090	100,00%	310.396.661,25	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.805	90,78%	285.874.292,92	92,10%
Other	285	9,22%	24.522.368,33	7,90%
Total	3.090	100,00%	310.396.661,25	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.736	88,54%	279.162.944,66	89,94%
Official Protection Housing	354	11,46%	31.233.716,59	10,06%
Total	3.090	100,00%	310.396.661,25	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,29%	1.115.279,70	0,36%
Insurance	9	0,29%	929.231,38	0,30%
Other	190	6,15%	18.722.697,08	6,03%
Small Broker	103	3,33%	11.076.581,45	3,57%
Small Real Estate Agency	1.525	49,35%	145.669.857,83	46,93%
Large Real Estate Agency	793	25,66%	81.241.417,12	26,17%
Word of mouth	89	2,88%	8.940.041,92	2,88%
Large Broker	90	2,91%	9.936.182,41	3,20%
Developers	13	0,42%	1.468.101,35	0,47%
Hipotecas.com	269	8,71%	31.297.271,01	10,08%
Total	3.090	100,00%	310.396.661,25	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 4, 2020

Mixed Loans: Years to switch to variable loans							
Mixed Loans: Years to switch to variable loans	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Switch Date	Weighted Months	
0	1	26	17,22%	2.608.497,82	15,08%	19/08/2021	8,60
1	2	11	7,28%	1.354.035,19	7,83%	01/08/2022	20,20
2	3	2	1,32%	191.636,48	1,11%	01/11/2023	35,40
4	5	7	4,64%	446.910,49	2,58%	19/07/2025	56,27
5	6	34	22,52%	4.503.900,98	26,03%	23/09/2026	70,65
10	11	23	15,23%	2.670.715,03	15,44%	16/09/2031	131,30
15	16	34	22,52%	3.903.517,16	22,56%	22/09/2036	192,37
16	17	14	9,27%	1.620.588,12	9,37%	01/12/2036	194,70
Total		151	100,00%	17.299.801,27	100,00%	20/07/2029	105,03

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/02/2021	25/05/2029
Month	194,70	1,97	103,15

Mixed Loans: Interest Reset Period, Interest Type and Years to Switch							
Mixed Loans: Interest Reset Period, Interest Type and Years to Switch	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding (€)	Weighted Nominal Interest	Weighted Spread	Weighted Switch Date
Semiannually	148	98,01%	16.732.231,02	96,72%	2,55	1,45	26/07/2029
EUR 12 M	148	98,01%	16.732.231,02	96,72%	2,55	1,45	26/07/2029
0-1	26	17,22%	2.608.497,82	15,08%	2,45	1,66	19/08/2021
1-2	11	7,28%	1.354.035,19	7,83%	2,47	1,59	01/08/2022
2-3	2	1,32%	191.636,48	1,11%	2,14	1,52	01/11/2023
4-5	7	4,64%	446.910,49	2,58%	2,87	1,34	19/07/2025
5-6	32	21,19%	4.077.490,20	23,57%	2,40	1,39	02/10/2026
10-11	23	15,23%	2.670.715,03	15,44%	2,57	1,37	16/09/2031
15-16	34	22,52%	3.903.517,16	22,56%	2,71	1,40	22/09/2036
16-17	13	8,61%	1.479.428,65	8,55%	2,66	1,39	01/12/2036
Annually	3	1,99%	567.570,25	3,28%	2,45	1,39	01/02/2029
EI1A	3	1,99%	567.570,25	3,28%	2,45	1,39	01/02/2029
5-6	2	1,32%	426.410,78	2,46%	2,40	1,39	01/07/2026
16-17	1	0,66%	141.159,47	0,82%	2,60	1,39	01/12/2036
Total	151	100,00%	17.299.801,27	100,00%	2,54	1,44	20/07/2029

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50	1,00	3	1,99%	160.263,71	0,93%	2,54	0,95
1,00	1,50	111	73,51%	13.220.747,00	76,42%	2,56	1,39
1,50	2,00	35	23,18%	3.774.145,80	21,82%	2,42	1,61
2,00	2,50	1	0,66%	66.100,83	0,38%	2,55	2,09
2,50	3,00	1	0,66%	78.543,93	0,45%	4,95	2,95
Total		151	100,00%	17.299.801,27	100,00%	2,54	1,44

Maximum	Minimum	Simple Average
2,95	0,95	1,44

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	28	1,51%	4.659.147,31	2,41%	1,59	-0,13
0,00	0,50	757	40,72%	86.675.414,83	44,75%	1,93	0,20
0,50	1,00	398	21,41%	40.390.077,27	20,85%	1,61	0,65
1,00	1,50	213	11,46%	18.219.131,69	9,41%	1,00	1,23
1,50	2,00	413	22,22%	39.267.681,01	20,27%	1,36	1,62
2,00	2,50	42	2,26%	3.536.339,76	1,83%	2,19	2,11
2,50	3,00	7	0,38%	899.135,03	0,46%	2,22	2,58
3,00	4,00	1	0,05%	54.910,69	0,03%	3,23	3,70
Total		1.859	100,00%	193.701.837,59	100,00%	1,66	0,72

Maximum	Minimum	Simple Average
3,70	-0,20	0,78

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV

Monthly Single Rate	3,16%
Average 12 Moth Single Rate	4,46%
Prepayment Rate from Constitution	3,09%

3,09%
0,26%

Date	Outstanding	Real outstanding	Prepaymet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
6-abr.-17	390.000.000,00		100,00%	100,00%				3,16%	390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,74%	99,69%	0,31%	3,70%	0,31%	3,70%	388.271.451,85
31-may.-17	388.398.895,52	386.630.245,94	99,48%	99,54%	0,23%	2,70%	0,14%	1,69%	386.370.718,60
30-jun.-17	387.506.798,17	385.499.552,18	99,22%	99,48%	0,17%	2,06%	0,06%	0,75%	384.475.486,38
31-jul.-17	386.612.899,20	384.169.018,62	98,96%	99,37%	0,16%	1,88%	0,11%	1,37%	382.585.740,15
31-ago.-17	385.717.194,63	382.724.328,31	98,70%	99,22%	0,16%	1,85%	0,14%	1,72%	380.701.464,91
30-sep.-17	384.819.680,48	381.507.299,00	98,44%	99,14%	0,14%	1,71%	0,09%	1,02%	378.822.645,71
31-oct.-17	383.920.352,74	380.149.394,09	98,18%	99,02%	0,14%	1,68%	0,12%	1,46%	376.949.267,64
30-nov.-17	383.019.207,41	378.772.042,06	97,93%	98,89%	0,14%	1,66%	0,13%	1,52%	375.081.315,82
31-dic.-17	382.116.240,48	377.242.819,83	97,67%	98,72%	0,14%	1,70%	0,17%	2,00%	373.218.775,41
31-ene.-18	381.211.447,92	376.034.082,05	97,42%	98,64%	0,14%	1,63%	0,08%	1,00%	371.361.631,61
28-feb.-18	380.304.825,70	374.744.872,91	97,16%	98,54%	0,13%	1,59%	0,11%	1,26%	369.509.869,68
31-mar.-18	379.396.369,78	372.566.080,86	96,91%	98,20%	0,15%	1,80%	0,34%	4,04%	367.663.474,89
30-abr.-18	378.486.076,10	371.205.976,67	96,65%	98,08%	0,15%	1,78%	0,13%	1,49%	365.822.432,56
31-may.-18	377.573.940,60	369.644.113,60	96,40%	97,90%	0,15%	1,80%	0,18%	2,14%	363.986.728,06
30-jun.-18	376.659.959,21	366.973.012,52	96,15%	97,43%	0,17%	2,06%	0,48%	5,63%	362.156.346,79
31-jul.-18	375.744.127,85	365.108.751,50	95,90%	97,17%	0,18%	2,13%	0,27%	3,14%	360.331.274,18
31-ago.-18	374.826.442,43	363.707.317,65	95,65%	97,03%	0,18%	2,10%	0,14%	1,67%	358.511.495,71
30-sep.-18	373.906.898,85	362.211.334,94	95,40%	96,87%	0,18%	2,10%	0,17%	1,98%	356.696.996,90
31-oct.-18	372.985.492,99	359.967.519,98	95,15%	96,51%	0,19%	2,22%	0,37%	4,40%	354.887.763,31
30-nov.-18	372.062.220,73	358.522.777,89	94,90%	96,36%	0,19%	2,20%	0,15%	1,83%	353.083.780,53
31-dic.-18	371.137.077,96	356.818.895,65	94,65%	96,14%	0,19%	2,22%	0,23%	2,69%	351.285.034,20
31-ene.-19	370.210.060,52	355.286.595,95	94,40%	95,97%	0,19%	2,22%	0,18%	2,14%	349.491.509,97
28-feb.-19	369.281.164,27	353.253.063,99	94,16%	95,66%	0,19%	2,29%	0,32%	3,80%	347.703.193,57
31-mar.-19	368.350.385,05	351.150.632,07	93,91%	95,33%	0,20%	2,36%	0,34%	4,05%	345.920.070,74
30-abr.-19	367.417.718,70	349.156.927,53	93,67%	95,03%	0,20%	2,42%	0,32%	3,72%	344.142.127,27
31-may.-19	366.483.161,02	347.567.445,43	93,42%	94,84%	0,20%	2,42%	0,20%	2,39%	342.369.348,98
30-jun.-19	365.546.707,84	345.580.973,66	93,18%	94,54%	0,21%	2,47%	0,32%	3,74%	340.601.721,72
31-jul.-19	364.608.354,95	343.907.939,41	92,93%	94,32%	0,21%	2,47%	0,23%	2,70%	338.839.231,41
31-ago.-19	363.668.098,15	342.146.547,81	92,69%	94,08%	0,21%	2,49%	0,25%	3,02%	337.081.863,98
30-sep.-19	362.725.933,22	340.369.460,26	92,45%	93,84%	0,21%	2,51%	0,26%	3,09%	335.329.605,39
31-oct.-19	361.781.855,94	338.585.901,54	92,21%	93,59%	0,21%	2,53%	0,26%	3,13%	333.582.441,67
30-nov.-19	360.835.862,05	336.655.720,99	91,96%	93,30%	0,22%	2,57%	0,31%	3,65%	331.840.358,87
31-dic.-19	359.887.947,32	333.474.037,06	91,72%	92,66%	0,23%	2,73%	0,68%	7,91%	330.103.343,06
31-ene.-20	358.938.107,49	331.221.972,68	91,48%	92,28%	0,24%	2,80%	0,41%	4,84%	328.371.380,38
29-feb.-20	357.986.338,29	328.962.153,58	91,24%	91,89%	0,24%	2,86%	0,42%	4,90%	326.644.456,98
31-mar.-20	357.032.635,44	327.102.320,70	91,01%	91,62%	0,24%	2,88%	0,30%	3,54%	324.922.559,06
30-abr.-20	356.076.994,65	325.340.398,04	90,77%	91,37%	0,24%	2,89%	0,27%	3,21%	323.205.672,86
31-may.-20	355.119.411,63	323.868.522,42	90,53%	91,20%	0,24%	2,87%	0,18%	2,19%	321.493.784,65
30-jun.-20	354.159.882,06	322.317.737,00	90,29%	91,01%	0,24%	2,86%	0,21%	2,48%	319.786.880,73
31-jul.-20	353.198.401,63	319.296.946,21	90,06%	90,40%	0,25%	2,98%	0,67%	7,72%	318.084.947,45
31-ago.-20	352.234.966,01	317.551.069,81	89,82%	90,15%	0,25%	2,99%	0,27%	3,25%	316.387.971,20
30-sep.-20	351.269.570,85	315.062.530,21	89,59%	89,69%	0,26%	3,06%	0,51%	5,96%	314.695.938,38
31-oct.-20	350.302.211,82	313.026.097,09	89,35%	89,36%	0,26%	3,09%	0,37%	4,37%	313.008.835,46
30-nov.-20	349.332.884,54	311.326.648,92	89,12%	89,12%	0,26%	3,09%	0,27%	3,16%	311.326.648,92

FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 3,09%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	225.396.677,50	225.338,63	225.622.016,13	85.000.000,00	337.827,78	85.337.827,78
15-dic.-20						
15-mar.-21	4.990.896,85	57.476,15	5.048.373,00	0,00	83.300,00	83.300,00
15-jun.-21	5.000.102,07	57.452,44	5.057.554,51	0,00	85.151,11	85.151,11
15-sep.-21	4.955.931,11	56.149,08	5.012.080,19	0,00	85.151,11	85.151,11
15-dic.-21	210.449.747,46	54.260,96	210.504.008,42	85.000.000,00	84.225,56	85.084.225,56