



## **F.T. RMBS PRADO IV**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**  
**c/ JUAN IGNACIO LUCA DE TENA 13**  
**28027 MADRID**  
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NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

15 06 2021 - 15 09 2021

YEAR:

2021

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	65.845,57	65,85%
		Total Nominal	305.000.000,00	200.828.988,50	
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 September 15th, 2021			Next Payment Date December 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	3.021,18	0,00	0,000%	0,00	0,00
Series B ES0305248017	0,00	51,62	0,206%	52,07	42,18
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 06 2021 - 15 09 2021

YEAR:

2021

**III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR´s	3.377	2.958
Principal Outstanding	390.000.085,45	285.828.986,03
Principal Outstanding per Loan	115.487,14	96.629,14
Interest Rate	2,46%	1,96%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	8,11%
Average 12 Months Single Rate	6,57%
Prepayment Rate from Constitution	3,81%

## F.T. RMBS Prado IV

### QUARTERLY BONDS PAYOUT REPORT

September 15, 2021

BONDS. PRINCIPAL	
Previous Balance	295.043.587,50
Principal Amortised	9.214.599,00
Outstanding Balance	285.828.988,50
% of Initial Balance	73,29%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	8-sep.-2021
Payment Date	15-sep.-2021
Previous Payment Date	15-jun.-2021
Number of Days (Act/360)	92
Reference Interest Rate (%)	-0,544%
Next Payment Date	15-dic.-2021

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,548%	0,460%	0,00
Class B	-0,548%	0,750%	43.877,00
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	September 15, 2021
Class A	4,01	0,75
Class B	5,19	0,75

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	295.043.567,06
Principal Amortised	9.214.581,03
Outstanding Balance	285.828.986,03
Number of Credit Rights	2.958
LTV	60,60%

DEFAULTED RECEIVABLES	
Previous balance	2.045.220,23
Difference	0,00
Up to date	2.045.220,23

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	0,00
Current balance	54.606,87
Number of Credit Rights	1

NET LOSSES	
Last balance	1.891.522,78
Difference	(3.088,23)
Current balance	1.888.434,55

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	1.512,41	2.343,94	1.908,59	1.738,04	17.520,65
Interest accrued on Credit	867,59	2.253,89	1.257,12	1.664,61	8.575,99
Outstanding Balance	694.964,90	854.074,13	307.856,11	375.318,47	595.181,70
Number of Credit Rights	9	7	3	4	5
% of Outstanding Balance	0,24%	0,30%	0,11%	0,13%	0,21%

**F.T. RMBS Prado IV**

**QUARTERLY REPORT - ALLOCATION OF CASH**

**September 15, 2021**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>18.082.536,94</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	9.214.581,03
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.428.843,78
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	3.070,13
<b>OTHERS</b>	59.952,82
<b>RESERVE FUND</b>	7.376.089,18

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>18.082.536,94</b>
Ordinary Expenses	14.873,43
Extraordinary Expenses	4.031,50
Swap payment	247.861,15
Swap collection	150.919,90
Interest paid to Class A Bondholders	0,00
Reserve Fund	7.145.724,65
Principal withholding Class A	9.214.599,00
Interest paid to Class B Bondholders	43.877,00
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	7.674,57
Principal paid to Subordinated Loan	259.970,58
Fixed fee in favour of UCI	6.000,00
Excess spread	987.005,16
Rounding Remanent	0,00

<b>TREASURY ACCOUNT STATEMENT</b>	<b>7.145.724,65</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	7.376.089,18
Difference	(230.364,53)
Outstanding Balance	7.145.724,65
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

<b>CREDIT ENHANCEMENT <sup>(1) (2)</sup></b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>September 15, 2021</b>
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (29,74%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	7.145.724,65 (2,50%)

<sup>(1)</sup> Credit enhancement is calculated over the Outstanding Balance of Credit Rights.

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

<b>SUBORDINATED LOAN 2</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>September 15, 2021</b>
Total Outstanding	625.000,00	64.682,79
Interest Rate	0,605%	0,406%

## F.T. RMBS Prado IV

### TRIGGERS OF THE MODEL

September 15, 2021

#### RESERVE FUND'S TRIGGERS

##### 1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	<b>7.145.724,65</b>
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	7.145.724,65
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	0,00
Number of loans that have been renegotiated	95
Principal Outstanding of renegotiated loans	12.927.450,94
% Principal Outstanding of renegotiated loans / Initial Principal balance	3,31%

### COUNTERPARTIES

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

**ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.**

(\*) Deposit Rating applied

(\*) Derivative Counterparty Rating applied

<b>F.T. RMBS Prado IV</b>
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**DEFINITIONS****September 15, 2021****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.

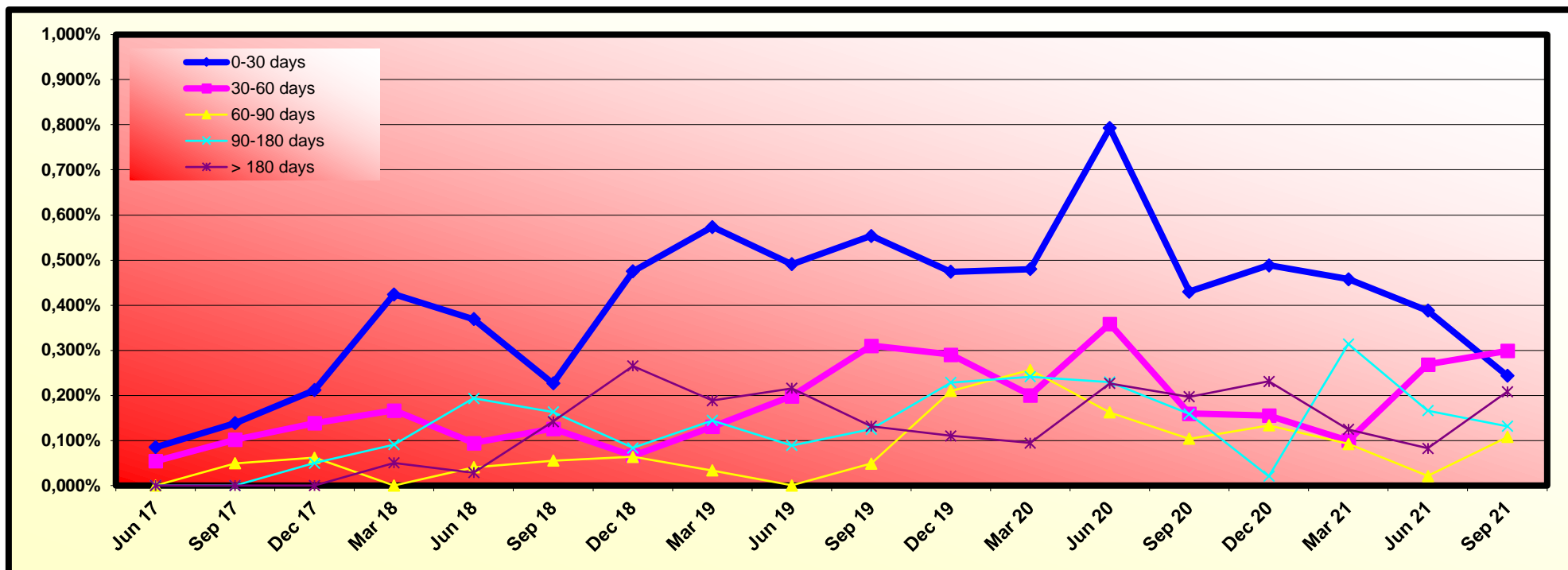


**FONDO DE TITULIZACIÓN RMBS Prado IV**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

September 15, 2021

**HISTORICAL ARREARS**



Date	Jun 20	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21
0-30 days	0,793%	0,430%	0,488%	0,457%	0,388%	0,243%
30-60 days	0,359%	0,159%	0,155%	0,100%	0,269%	0,299%
60-90 days	0,162%	0,103%	0,134%	0,092%	0,021%	0,108%
90-180 days	0,229%	0,159%	0,021%	0,314%	0,166%	0,131%
> 180 days	0,226%	0,197%	0,231%	0,124%	0,082%	0,208%

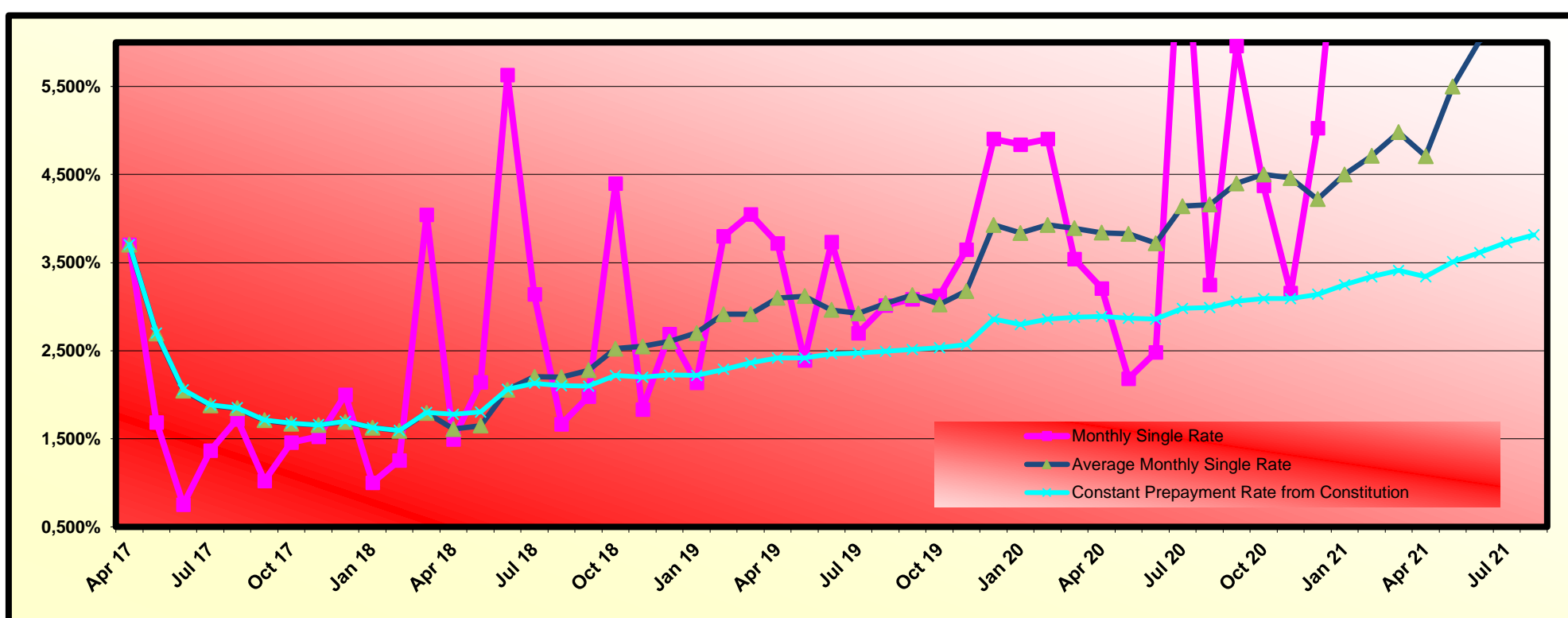
	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	2	7	9
Outstanding Balance	186.294,29	1.149.785,80	1.336.080,09
% over Outstanding Balance	0,07%	0,40%	0,47%

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.

Until 31.08.2021, an amount of 18.604.679,30 € (178 loans) corresponds to loans with overdue moratorium, that is no longer in force.

**HISTORICAL PREPAYMENT**



(\*) Prepayment data calculated at previous end moth date



# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

September 8, 2021

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	119	4,02%	1.958.315,06	0,69%
25.000	50.000	391	13,22%	15.405.847,68	5,39%
50.000	75.000	659	22,28%	41.389.608,78	14,48%
75.000	100.000	600	20,28%	52.494.102,89	18,37%
100.000	125.000	478	16,16%	53.297.166,65	18,65%
125.000	150.000	311	10,51%	42.413.580,21	14,84%
150.000	175.000	169	5,71%	27.268.991,51	9,54%
175.000	200.000	98	3,31%	18.227.216,78	6,38%
200.000	225.000	54	1,83%	11.421.384,71	4,00%
225.000	250.000	30	1,01%	7.163.976,91	2,51%
250.000	275.000	18	0,61%	4.715.223,35	1,65%
275.000	300.000	10	0,34%	2.827.355,18	0,99%
300.000	325.000	11	0,37%	3.420.373,97	1,20%
325.000	350.000	4	0,14%	1.380.972,37	0,48%
350.000	375.000	2	0,07%	712.744,58	0,25%
400.000	425.000	2	0,07%	830.208,12	0,29%
425.000	450.000	1	0,03%	440.609,34	0,15%
450.000	475.000	1	0,03%	461.307,94	0,16%
<b>Total</b>		<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Maximum	Minimum	Simple Average
461.307,94	0,01	96.629,14

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	120	4,06%	13.614.713,61	4,76%	0,28	0,76
0,50	1,00	183	6,19%	14.511.243,99	5,08%	0,71	1,19
1,00	1,50	481	16,26%	47.627.142,38	16,66%	1,18	1,30
1,50	2,00	767	25,93%	83.398.063,62	29,18%	1,74	0,28
2,00	2,50	284	9,60%	27.765.052,37	9,71%	2,16	0,82
2,50	3,00	1.030	34,82%	92.172.404,67	32,25%	2,86	0,15
3,00	3,50	87	2,94%	6.085.404,02	2,13%	3,14	0,15
3,50	4,00	6	0,20%	654.961,37	0,23%	3,73	2,10
<b>Total</b>		<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>1,96</b>	<b>0,53</b>

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

Maximum	Minimum	Simple Average
3,92	0,00	2,00

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	125	4,23%	12.084.107,17	4,23%	28/05/2006	183,33
2007	534	18,05%	59.112.816,27	20,68%	12/07/2007	169,87
2008	353	11,93%	40.029.660,17	14,00%	07/05/2008	160,03
2009	52	1,76%	6.263.448,96	2,19%	25/05/2009	147,43
2010	55	1,86%	6.529.092,75	2,28%	13/07/2010	133,83
2011	68	2,30%	6.624.791,46	2,32%	15/06/2011	122,77
2012	98	3,31%	7.605.690,77	2,66%	16/08/2012	108,73
2013	50	1,69%	3.305.285,90	1,16%	16/07/2013	97,73
2014	104	3,52%	7.214.033,21	2,52%	06/09/2014	84,07
2015	431	14,57%	34.684.226,95	12,13%	30/09/2015	71,27
2016	1.088	36,78%	102.375.832,42	35,82%	29/06/2016	62,30
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>22/05/2012</b>	<b>111,53</b>

	Maximum	Minimum	Simple Average
Date	30/11/2016	29/10/2001	06/10/2012
Month	58,10	241,80	108,62

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	658	22,24%	39.495.536,49	13,82%	20/08/2035	167,40
2040	93	3,14%	8.452.352,22	2,96%	13/08/2040	227,17
2041	175	5,92%	14.933.337,58	5,22%	11/06/2041	237,10
2042	140	4,73%	14.802.624,13	5,18%	24/05/2042	248,53
2043	92	3,11%	9.200.294,13	3,22%	21/06/2043	261,43
2044	111	3,75%	10.318.592,31	3,61%	23/07/2044	274,50
2045	244	8,25%	24.438.192,62	8,55%	17/08/2045	287,30
2046	711	24,04%	76.347.500,54	26,71%	02/07/2046	297,80
2047	364	12,31%	41.307.218,41	14,45%	02/07/2047	309,80
2048	246	8,32%	31.302.456,81	10,95%	04/05/2048	319,87
2049	51	1,72%	6.711.963,64	2,35%	12/05/2049	332,13
2050	31	1,05%	4.222.396,60	1,48%	22/06/2050	345,47
2051	37	1,25%	3.661.908,42	1,28%	05/05/2051	355,90
2052	3	0,10%	517.077,39	0,18%	13/05/2052	368,17
2053	2	0,07%	117.534,74	0,04%	01/01/2053	375,77
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>26/08/2044</b>	<b>275,60</b>

	Maximum	Minimum	Simple Average
Date	01/01/2053	01/09/2021	20/04/2043
Month	381,27	-0,23	263,16

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

September 8, 2021

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>67</b>	<b>2,27%</b>	<b>5.890.105,35</b>	<b>2,06%</b>
Floating	65	2,20%	5.724.578,37	2,00%
Mixed	2	0,07%	165.526,98	0,06%
<b>semiannually</b>	<b>1.879</b>	<b>63,52%</b>	<b>192.141.914,08</b>	<b>67,22%</b>
Floating	1.756	59,36%	178.631.860,37	62,50%
Mixed	123	4,16%	13.510.053,71	4,73%
<b>fixed</b>	<b>1.012</b>	<b>34,21%</b>	<b>87.796.966,60</b>	<b>30,72%</b>
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

(\*) 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
<b>Floating</b>	<b>1.821</b>	<b>61,56%</b>	<b>184.356.438,74</b>	<b>64,50%</b>	<b>1,47</b>	<b>0,72</b>
EUR 12 M	764	25,83%	70.576.605,80	24,69%	0,92	1,40
IRPH	1.057	35,73%	113.779.832,94	39,81%	1,82	0,30
<b>Mixed</b>	<b>125</b>	<b>4,23%</b>	<b>13.675.580,69</b>	<b>4,78%</b>	<b>2,53</b>	<b>1,42</b>
EUR 12 M	125	4,23%	13.675.580,69	4,78%	2,53	1,42
<b>Fixed</b>	<b>1.012</b>	<b>34,21%</b>	<b>87.796.966,60</b>	<b>30,72%</b>	<b>2,90</b>	<b>0,00</b>
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>1,96</b>	<b>0,53</b>

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

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
<b>Floating</b>	3,92	0,00	1,47
<b>Mixed</b>	3,70	1,14	2,57
<b>Fixed</b>	3,40	2,00	2,90

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	889	30,05%	84.252.186,49	29,48%	1,18	1,40
IRPH	1.057	35,73%	113.779.832,94	39,81%	1,82	0,30
Fixed Rate	1.012	34,21%	87.796.966,60	30,72%	2,90	0,00
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>1,96</b>	<b>0,53</b>

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	715	24,17%	62.805.914,75	21,97%
Aragón	50	1,69%	4.518.383,12	1,58%
Asturias	51	1,72%	3.692.662,44	1,29%
Canarias	187	6,32%	15.619.440,12	5,46%
Cantabria	26	0,88%	2.763.264,80	0,97%
Castilla la Mancha	63	2,13%	5.935.720,17	2,08%
Castilla y León	67	2,27%	5.201.419,89	1,82%
Cataluña	517	17,48%	64.405.951,51	22,53%
Comunidad Valenciana	355	12,00%	28.293.051,53	9,90%
Extremadura	16	0,54%	894.368,04	0,31%
Galicia	111	3,75%	8.619.642,55	3,02%
Islas Baleares	78	2,64%	8.187.985,63	2,86%
La Rioja	5	0,17%	294.678,22	0,10%
Madrid	657	22,21%	68.696.583,46	24,03%
Murcia	29	0,98%	1.897.046,83	0,66%
Navarra	1	0,03%	208.360,12	0,07%
País Vasco	30	1,01%	3.794.512,85	1,33%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	461.307,94	0,16%	Cataluña
Debtor nº 2	1	0,03%	440.609,34	0,15%	Madrid
Debtor nº 3	1	0,03%	416.948,04	0,15%	Cataluña
Debtor nº 4	1	0,03%	413.260,08	0,14%	Cataluña
Debtor nº 5	1	0,03%	362.300,34	0,13%	Cantabria
Debtor nº 6	1	0,03%	350.444,24	0,12%	Madrid
Rest of Debtors	2.952	99,80%	283.384.116,05	99,14%	
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	

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

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

September 8, 2021

Current Loan to Value (LTV)						
Current Loan to Value (LTV)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted LTV	
0,00% 10,00%	45	1,52%	604.285,92	0,21%	7,29%	
10,00% 20,00%	59	1,99%	1.750.733,36	0,61%	16,33%	
20,00% 30,00%	116	3,92%	6.391.766,44	2,24%	25,72%	
30,00% 40,00%	211	7,13%	15.348.727,88	5,37%	35,59%	
40,00% 50,00%	304	10,28%	28.933.640,34	10,12%	45,54%	
50,00% 60,00%	429	14,50%	41.419.743,73	14,49%	55,36%	
60,00% 70,00%	682	23,06%	67.752.253,40	23,70%	64,87%	
70,00% 80,00%	804	27,18%	87.120.955,95	30,48%	75,04%	
80,00% 90,00%	307	10,38%	36.405.094,15	12,74%	83,26%	
90,00% 100,00%	1	0,03%	101.784,86	0,04%	90,57%	
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>	<b>64,12%</b>	

Maximum	Minimum	Simple Average
90,57%	0,00%	60,60%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	2.958	100,00%	285.828.986,03	100,00%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.475	83,67%	224.930.356,03	78,69%
2	412	13,93%	50.902.825,04	17,81%
3	60	2,03%	8.546.489,27	2,99%
4	11	0,37%	1.449.315,69	0,51%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.683	90,70%	263.438.713,73	92,17%
Other	275	9,30%	22.390.272,30	7,83%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.615	88,40%	256.885.250,60	89,87%
Official Protection Housing	343	11,60%	28.943.735,43	10,13%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,30%	1.084.868,07	0,38%
Insurance	9	0,30%	902.483,09	0,32%
Other	182	6,15%	17.199.421,54	6,02%
Small Broker	98	3,31%	10.151.960,35	3,55%
Small Real Estate Agency	1.469	49,66%	135.092.809,53	47,26%
Large Real Estate Agency	762	25,76%	75.559.378,54	26,44%
Word of mouth	88	2,97%	8.674.381,32	3,03%
Large Broker	90	3,04%	9.617.301,76	3,36%
Developers	13	0,44%	1.427.902,99	0,50%
Hipotecas.com	238	8,05%	26.118.478,84	9,14%
<b>Total</b>	<b>2.958</b>	<b>100,00%</b>	<b>285.828.986,03</b>	<b>100,00%</b>

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

September 8, 2021

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	19	15,20%	1.884.294,84	13,78%	27/03/2022	6,67
1	2	2	1,60%	268.450,29	1,96%	20/11/2022	14,62
2	3	2	1,60%	186.710,00	1,37%	01/11/2023	26,13
3	4	5	4,00%	186.933,29	1,37%	01/04/2025	43,40
4	5	15	12,00%	1.384.042,04	10,12%	19/06/2026	58,17
5	6	17	13,60%	2.532.019,93	18,51%	03/11/2026	62,73
9	10	8	6,40%	727.071,63	5,32%	14/07/2031	119,87
10	11	11	8,80%	1.355.526,85	9,91%	12/11/2031	123,91
14	15	13	10,40%	1.412.454,12	10,33%	10/08/2036	181,69
15	16	33	26,40%	3.738.077,70	27,33%	05/11/2036	184,57
<b>Total</b>	<b>125</b>	<b>100,00%</b>	<b>13.675.580,69</b>	<b>100,00%</b>	<b>08/07/2030</b>	<b>107,53</b>	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/11/2021	23/04/2030
Month	185,43	1,80	104,99

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
<b>Semiannually</b>	<b>123</b>	<b>98,40%</b>	<b>13.510.053,71</b>	<b>98,79%</b>	<b>2,53</b>	<b>1,42</b>	<b>17/06/2030</b>
<b>EUR 12 M</b>	<b>123</b>	<b>98,40%</b>	<b>13.510.053,71</b>	<b>98,79%</b>	<b>2,53</b>	<b>1,42</b>	<b>17/06/2030</b>
0-1	19	15,20%	1.884.294,84	13,78%	2,37	1,58	27/03/2022
1-2	2	1,60%	268.450,29	1,96%	2,37	1,62	20/11/2022
2-3	2	1,60%	186.710,00	1,37%	2,14	1,52	01/11/2023
3-4	5	4,00%	186.933,29	1,37%	3,03	1,20	01/04/2025
4-5	14	11,20%	1.356.795,93	9,92%	2,50	1,40	18/06/2026
5-6	17	13,60%	2.532.019,93	18,51%	2,31	1,39	03/11/2026
9-10	8	6,40%	727.071,63	5,32%	2,53	1,36	14/07/2031
10-11	11	8,80%	1.355.526,85	9,91%	2,55	1,39	12/11/2031
14-15	13	10,40%	1.412.454,12	10,33%	2,73	1,39	10/08/2036
15-16	32	25,60%	3.599.796,83	26,32%	2,69	1,40	04/11/2036
<b>Annually</b>	<b>2</b>	<b>1,60%</b>	<b>165.526,98</b>	<b>1,21%</b>	<b>2,58</b>	<b>1,39</b>	<b>15/03/2035</b>
<b>EUR 12 M</b>	<b>2</b>	<b>1,60%</b>	<b>165.526,98</b>	<b>1,21%</b>	<b>2,58</b>	<b>1,39</b>	<b>15/03/2035</b>
4-5	1	0,80%	27.246,11	0,20%	2,50	1,39	01/07/2026
15-16	1	0,80%	138.280,87	1,01%	2,60	1,39	01/12/2036
<b>Total</b>	<b>125</b>	<b>100,00%</b>	<b>13.675.580,69</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,42</b>	<b>08/07/2030</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50	1,00	2	1,60%	66.292,66	0,48%	2,33	0,95
1,00	1,50	102	81,60%	11.498.417,74	84,08%	2,56	1,39
1,50	2,00	21	16,80%	2.110.870,29	15,44%	2,39	1,59
<b>Total</b>	<b>125</b>	<b>100,00%</b>	<b>13.675.580,69</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,42</b>	

Maximum	Minimum	Simple Average
1,74	0,95	1,41

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	27	1,48%	4.311.235,44	2,34%	1,39	-0,13
0,00	0,50	737	40,47%	82.402.877,83	44,70%	1,72	0,20
0,50	1,00	391	21,47%	38.503.528,66	20,89%	1,45	0,65
1,00	1,50	204	11,20%	16.955.138,22	9,20%	0,84	1,23
1,50	2,00	412	22,62%	37.875.916,14	20,54%	1,18	1,62
2,00	2,50	42	2,31%	3.411.908,05	1,85%	2,00	2,12
2,50	3,00	7	0,38%	842.246,25	0,46%	2,13	2,62
3,00	4,00	1	0,05%	53.588,15	0,03%	3,22	3,70
<b>Total</b>	<b>1.821</b>	<b>100,00%</b>	<b>184.356.438,74</b>	<b>100,00%</b>	<b>1,47</b>	<b>0,72</b>	

Maximum	Minimum	Simple Average
3,70	-0,20	0,79

**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV**

Monthly Single Rate	8,11%
Average 12 Moth Single Rate	6,57%
Prepayment Rate from Constitution	3,81%

3,81%
0,32%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly	CPR	Monthly Single Mortality	CPR	Outstanding after payment
								<b>8,11%</b>	
6-abr.-17	390.000.000,00		100,00%	100,00%					<b>390.000.000,00</b>
30-abr.-17	389.289.195,21	<b>388.066.504,03</b>	99,68%	99,69%	0,31%	3,70%	<b>0,31%</b>	<b>3,70%</b>	388.029.623,17
31-may.-17	388.398.895,52	<b>386.630.245,94</b>	99,35%	99,54%	0,23%	2,70%	<b>0,14%</b>	<b>1,69%</b>	385.889.578,81
30-jun.-17	387.506.798,17	<b>385.499.552,18</b>	99,03%	99,48%	0,17%	2,06%	<b>0,06%</b>	<b>0,75%</b>	383.757.540,46
31-jul.-17	386.612.899,20	<b>384.169.018,62</b>	98,71%	99,37%	0,16%	1,88%	<b>0,11%</b>	<b>1,37%</b>	381.633.480,56
31-ago.-17	385.717.194,63	<b>382.724.328,31</b>	98,39%	99,22%	0,16%	1,85%	<b>0,14%</b>	<b>1,72%</b>	379.517.371,65
30-sep.-17	384.819.680,48	<b>381.507.299,00</b>	98,07%	99,14%	0,14%	1,71%	<b>0,09%</b>	<b>1,02%</b>	377.409.186,35
31-oct.-17	383.920.352,74	<b>380.149.394,09</b>	97,76%	99,02%	0,14%	1,68%	<b>0,12%</b>	<b>1,46%</b>	375.308.897,37
30-nov.-17	383.019.207,41	<b>378.772.042,06</b>	97,44%	98,89%	0,14%	1,66%	<b>0,13%</b>	<b>1,52%</b>	373.216.477,52
31-dic.-17	382.116.240,48	<b>377.242.819,83</b>	97,13%	98,72%	0,14%	1,70%	<b>0,17%</b>	<b>2,00%</b>	371.131.899,69
31-ene.-18	381.211.447,92	<b>376.034.082,05</b>	96,81%	98,64%	0,14%	1,63%	<b>0,08%</b>	<b>1,00%</b>	369.055.136,87
28-feb.-18	380.304.825,70	<b>374.744.872,91</b>	96,50%	98,54%	0,13%	1,59%	<b>0,11%</b>	<b>1,26%</b>	366.986.162,14
31-mar.-18	379.396.369,78	<b>372.566.080,86</b>	96,19%	98,20%	0,15%	1,80%	<b>0,34%</b>	<b>4,04%</b>	364.924.948,67
30-abr.-18	378.486.076,10	<b>371.205.976,67</b>	95,87%	98,08%	0,15%	1,78%	<b>0,13%</b>	<b>1,49%</b>	362.871.469,72
31-may.-18	377.573.940,60	<b>369.644.113,60</b>	95,56%	97,90%	0,15%	1,80%	<b>0,18%</b>	<b>2,14%</b>	360.825.698,62
30-jun.-18	376.659.959,21	<b>366.973.012,52</b>	95,26%	97,43%	0,17%	2,06%	<b>0,48%</b>	<b>5,63%</b>	358.787.608,82
31-jul.-18	375.744.127,85	<b>365.108.751,50</b>	94,95%	97,17%	0,17%	2,13%	<b>0,27%</b>	<b>3,14%</b>	356.757.173,84
31-ago.-18	374.826.442,43	<b>363.707.317,65</b>	94,64%	97,03%	0,18%	2,10%	<b>0,14%</b>	<b>1,67%</b>	354.734.367,29
30-sep.-18	373.906.898,85	<b>362.211.334,94</b>	94,33%	96,87%	0,18%	2,10%	<b>0,17%</b>	<b>1,98%</b>	352.719.162,88
31-oct.-18	372.985.492,99	<b>359.967.519,98</b>	94,03%	96,51%	0,19%	2,22%	<b>0,37%</b>	<b>4,40%</b>	350.711.534,38
30-nov.-18	372.062.220,73	<b>358.522.777,89</b>	93,72%	96,36%	0,19%	2,20%	<b>0,15%</b>	<b>1,83%</b>	348.711.455,69
31-dic.-18	371.137.077,96	<b>356.818.895,65</b>	93,42%	96,14%	0,19%	2,22%	<b>0,23%</b>	<b>2,69%</b>	346.718.900,76
31-ene.-19	370.210.060,52	<b>355.286.595,95</b>	93,12%	95,97%	0,19%	2,22%	<b>0,18%</b>	<b>2,14%</b>	344.733.843,65
28-feb.-19	369.281.164,27	<b>353.253.063,99</b>	92,82%	95,66%	0,19%	2,29%	<b>0,32%</b>	<b>3,80%</b>	342.756.258,48
31-mar.-19	368.350.385,05	<b>351.150.632,07</b>	92,52%	95,33%	0,20%	2,36%	<b>0,34%</b>	<b>4,05%</b>	340.786.119,49
30-abr.-19	367.417.718,70	<b>349.156.927,53</b>	92,22%	95,03%	0,20%	2,42%	<b>0,32%</b>	<b>3,72%</b>	338.823.400,99
31-may.-19	366.483.161,02	<b>347.567.445,43</b>	91,92%	94,84%	0,20%	2,42%	<b>0,20%</b>	<b>2,39%</b>	336.868.077,37
30-jun.-19	365.546.707,84	<b>345.580.973,66</b>	91,62%	94,54%	0,21%	2,47%	<b>0,32%</b>	<b>3,74%</b>	334.920.123,11
31-jul.-19	364.608.354,95	<b>343.907.939,41</b>	91,33%	94,32%	0,21%	2,47%	<b>0,23%</b>	<b>2,70%</b>	332.979.512,78
31-ago.-19	363.668.098,15	<b>342.146.547,81</b>	91,03%	94,08%	0,21%	2,49%	<b>0,25%</b>	<b>3,02%</b>	331.046.221,04
30-sep.-19	362.725.933,22	<b>340.369.460,26</b>	90,74%	93,84%	0,21%	2,51%	<b>0,26%</b>	<b>3,09%</b>	329.120.222,61
31-oct.-19	361.781.855,94	<b>338.585.901,54</b>	90,44%	93,59%	0,21%	2,53%	<b>0,26%</b>	<b>3,13%</b>	327.201.492,33
30-nov.-19	360.835.862,05	<b>336.655.720,99</b>	90,15%	93,30%	0,22%	2,57%	<b>0,31%</b>	<b>3,65%</b>	325.290.005,09
31-dic.-19	359.887.947,32	<b>333.474.037,06</b>	89,86%	92,66%	0,23%	2,73%	<b>0,68%</b>	<b>7,91%</b>	323.385.735,89
31-ene.-20	358.938.107,49	<b>331.221.972,68</b>	89,57%	92,28%	0,24%	2,80%	<b>0,41%</b>	<b>4,84%</b>	321.488.659,80
29-feb.-20	357.986.338,29	<b>328.962.153,58</b>	89,28%	91,89%	0,24%	2,86%	<b>0,42%</b>	<b>4,90%</b>	319.598.751,97
31-mar.-20	357.032.635,44	<b>327.102.320,70</b>	88,99%	91,62%	0,24%	2,88%	<b>0,30%</b>	<b>3,54%</b>	317.715.987,65
30-abr.-20	356.076.994,65	<b>325.340.398,04</b>	88,70%	91,37%	0,24%	2,89%	<b>0,27%</b>	<b>3,21%</b>	315.840.342,15
31-may.-20	355.119.411,63	<b>323.868.522,42</b>	88,41%	91,20%	0,24%	2,87%	<b>0,18%</b>	<b>2,19%</b>	313.971.790,89
30-jun.-20	354.159.882,06	<b>322.317.737,00</b>	88,13%	91,01%	0,24%	2,86%	<b>0,21%</b>	<b>2,48%</b>	312.110.309,35
31-jul.-20	353.198.401,63	<b>319.296.946,21</b>	87,84%	90,40%	0,25%	2,98%	<b>0,67%</b>	<b>7,72%</b>	310.255.873,09
31-ago.-20	352.234.966,01	<b>317.551.069,81</b>	87,56%	90,15%	0,25%	2,99%	<b>0,27%</b>	<b>3,25%</b>	308.408.457,78
30-sep.-20	351.269.570,85	<b>315.062.530,21</b>	87,27%	89,69%	0,26%	3,06%	<b>0,51%</b>	<b>5,96%</b>	306.568.039,14
31-oct.-20	350.302.211,82	<b>313.026.097,09</b>	86,99%	89,36%	0,26%	3,09%	<b>0,37%</b>	<b>4,37%</b>	304.734.592,98
30-nov.-20	349.332.884,54	<b>311.326.648,92</b>	86,71%	89,12%	0,26%	3,09%	<b>0,27%</b>	<b>3,16%</b>	302.908.095,21
31-dic.-20	348.361.584,66	<b>309.128.017,57</b>	86,43%	88,74%	0,27%	3,14%	<b>0,43%</b>	<b>5,03%</b>	301.088.521,79
31-ene.-21	347.388.307,78	<b>306.075.773,64</b>	86,15%	88,11%	0,27%	3,25%	<b>0,71%</b>	<b>8,19%</b>	299.275.848,79
28-feb.-21	346.413.049,52	<b>303.258.261,51</b>	85,87%	87,54%	0,28%	3,34%	<b>0,64%</b>	<b>7,43%</b>	297.470.052,33
31-mar.-21	345.435.805,48	<b>300.658.119,13</b>	85,59%	87,04%	0,29%	3,41%	<b>0,58%</b>	<b>6,71%</b>	295.671.108,63
30-abr.-21	344.456.571,25	<b>298.428.696,08</b>	85,32%	86,64%	0,29%	3,45%	<b>0,46%</b>	<b>5,37%</b>	293.878.994,00
31-may.-21	343.475.342,39	<b>295.951.930,41</b>	85,04%	86,16%	0,30%	3,51%	<b>0,55%</b>	<b>6,37%</b>	292.093.684,79
30-jun.-21	342.492.114,50	<b>292.893.391,87</b>	84,77%	85,52%	0,31%	3,61%	<b>0,75%</b>	<b>8,63%</b>	290.315.157,47
31-jul.-21	341.506.883,10	<b>289.643.054,32</b>	84,49%	84,81%	0,32%	3,73%	<b>0,82%</b>	<b>9,46%</b>	288.543.388,58
31-ago.-21	340.519.643,77	<b>286.778.354,71</b>	84,22%	84,22%	0,32%	3,81%	<b>0,70%</b>	<b>8,11%</b>	286.778.354,71

**FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 3,81%**

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>200.828.988,50</b>	<b>151.284,51</b>	<b>200.980.273,01</b>	<b>85.000.000,00</b>	<b>252.676,67</b>	<b>85.252.676,67</b>
15-sep.-21						
15-dic.-21	5.255.430,79	51.780,41	5.307.211,19	0,00	84.225,56	84.225,56
15-mar.-22	5.166.217,27	49.871,26	5.216.088,53	0,00	83.300,00	83.300,00
15-jun.-22	190.407.340,44	49.632,85	190.456.973,29	85.000.000,00	85.151,11	85.085.151,11