



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

16 03 2020 - 15 06 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	77.968,92	77,97%
		Total Nominal	305.000.000,00	237.805.206,00	
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 June 15th, 2020			Next Payment Date September 15th, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	1.592,50	0,00	0,102%	20,32	16,46
Series B ES0305248017	0,00	65,98	0,392%	100,18	81,15
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

16 03 2020 - 15 06 2020

YEAR:

2020

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.377	3.151
Principal Outstanding	390.000.085,45	322.805.195,01
Principal Outstanding per Loan	115.487,14	102.445,32
Interest Rate	2,46%	2,16%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	2,19%
Average 12 Months Single Rate	3,83%
Prepayment Rate from Constitution	2,87%

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QUARTERLY BONDS PAYOUT REPORT

June 15, 2020

BONDS. PRINCIPAL	
Previous Balance	327.662.331,00
Principal Amortised	4.857.125,00
Outstanding Balance	322.805.206,00
% of Initial Balance	82,77%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	8-jun.-2020
Payment Date	15-jun.-2020
Previous Payment Date	16-mar.-2020
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,358%
Next Payment Date	15-sep.-2020

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,489%	0,460%	0,00
Class B	-0,489%	0,750%	56.083,00
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	June 15, 2020
Class A	4,01	1,42
Class B	5,19	1,50

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	327.662.313,85
Principal Amortised	4.857.118,84
Outstanding Balance	322.805.195,01
Number of Credit Rights	3.151
LTV	63,44%

DEFAULTED RECEIVABLES	
Previous balance	912.400,96
Difference	165.056,41
Up to date	1.077.457,37

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

TRANSITORY PROPERTIES	
Last balance	64.725,10
Difference in Actual Period	(10.118,23)
Current balance	54.606,87
Number of Credit Rights	1

NET LOSSES	
Last balance	826.100,83
Difference	165.056,91
Current balance	991.157,74

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	5.615,27	5.506,63	3.404,76	6.874,10	12.434,70
Interest accrued on Credit	3.434,35	3.201,95	2.143,54	7.345,92	11.459,22
Outstanding Balance	2.559.200,72	1.157.350,15	523.088,97	739.965,29	730.810,46
Number of Credit Rights	23	11	4	8	7
% of Outstanding Balance	0,79%	0,36%	0,16%	0,23%	0,23%

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QUARTERLY REPORT - ALLOCATION OF CASH

June 15, 2020

TOTAL CASH RECEIVED END OF PERIOD	14.583.765,56
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	4.692.061,93
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	1.691.262,15
Interest received under GIC	0,00
CONTENTIOUS	0,00
TRANSITORY PROPERTIES	0,00
OTHERS	8.883,63
RESERVE FUND	8.191.557,85

TOTAL CASH PAID END OF PERIOD	14.583.765,56
Ordinary Expenses	16.338,23
Extraordinary Expenses	29.132,95
Swap payment	286.182,38
Swap collection	155.492,43
Interest paid to Class A Bondholders	0,00
Reserve Fund	8.070.129,88
Principal withholding Class A	4.857.125,00
Interest paid to Class B Bondholders	56.083,00
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	9.826,54
Principal paid to Subordinated Loan	150.712,22
Fixed fee in favour of UCI	6.000,00
Excess spread	946.742,93
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	8.070.129,88
PRINCIPAL RESERVE FUND	
Previous Balance	8.191.557,85
Difference	(121.427,97)
Outstanding Balance	8.070.129,88
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ^{(1) (2)}		
CONCEPTS	INITIAL	June 15, 2020
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (26,33%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	8.070.129,88 (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	June 15, 2020
Total Outstanding	625.000,00	211.747,63
Interest Rate	0,605%	0,592%

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TRIGGERS OF THE MODEL

June 15, 2020

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:	
Reserve Fund SHALL BE THE LESSER OF:	8.070.129,88
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	8.070.129,88
with a floor of 1% Initial Outstanding Principal Balance of the Assets	0,00
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	40
Principal Outstanding of renegotiated loans	5.596.768,59
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,44%

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 (**)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(*) Deposit Rating applied

(*) Derivative Counterparty Rating applied

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DEFINITIONS

June 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.

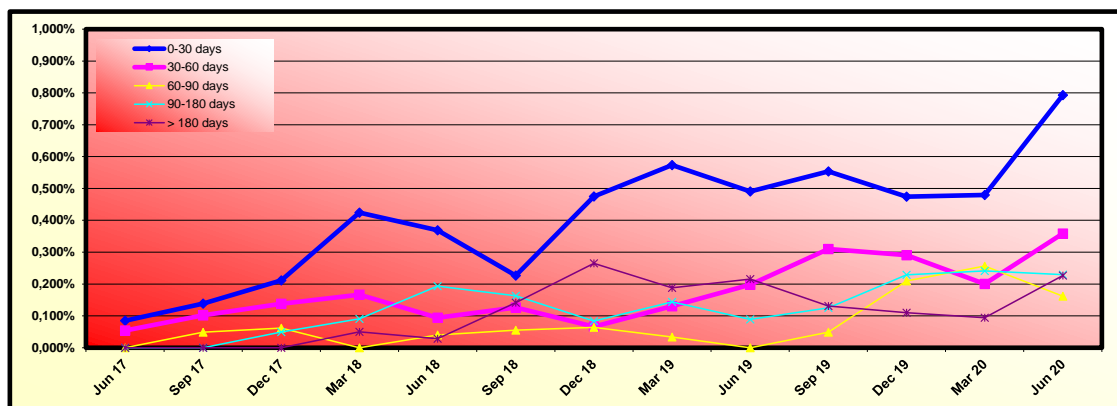


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HISTORICAL ARREARS AND PREPAYMENT REPORT

June 15, 2020

HISTORICAL ARREARS



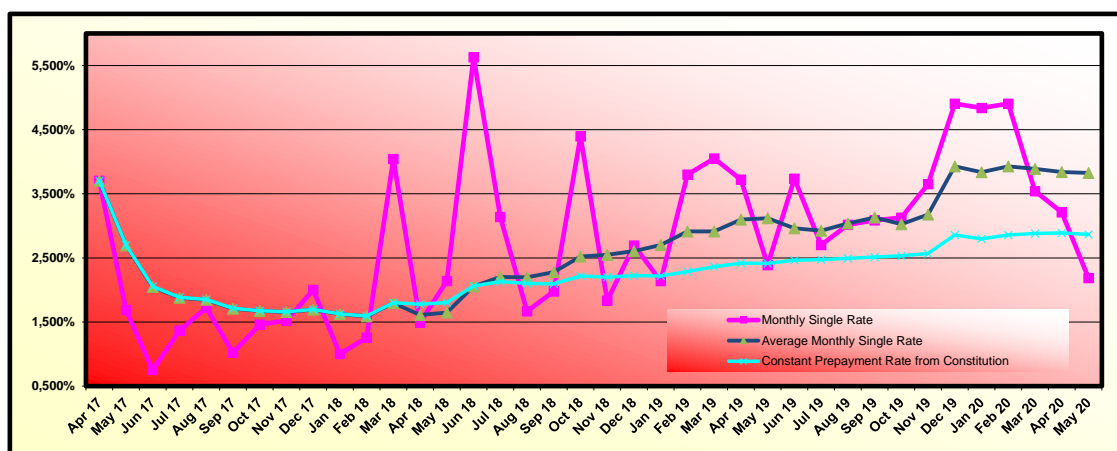
Date	Mar 19	Jun 19	Sep 19	Dec 19	Mar 20	Jun 20
0-30 days	0,573%	0,491%	0,554%	0,474%	0,480%	0,793%
30-60 days	0,130%	0,198%	0,310%	0,291%	0,200%	0,359%
60-90 days	0,034%	0,000%	0,049%	0,210%	0,256%	0,162%
90-180 days	0,144%	0,089%	0,125%	0,229%	0,241%	0,229%
> 180 days	0,188%	0,216%	0,131%	0,110%	0,094%	0,226%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	102	8	110
Outstanding Balance	10.734.889,57	913.118,87	11.648.008,44
% over Outstanding Balance	3,33%	0,28%	3,61%

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

June 8, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	104	3,30%	1.858.293,83	0,58%
25.000	50.000	363	11,52%	14.295.661,65	4,43%
50.000	75.000	655	20,79%	41.360.119,98	12,81%
75.000	100.000	627	19,90%	54.639.486,11	16,93%
100.000	125.000	534	16,95%	59.596.105,68	18,46%
125.000	150.000	357	11,33%	48.782.468,98	15,11%
150.000	175.000	208	6,60%	33.494.971,97	10,38%
175.000	200.000	127	4,03%	23.659.447,26	7,33%
200.000	225.000	65	2,06%	13.792.495,22	4,27%
225.000	250.000	36	1,14%	8.546.309,84	2,65%
250.000	275.000	27	0,86%	7.015.635,79	2,17%
275.000	300.000	18	0,57%	5.152.311,75	1,60%
300.000	325.000	9	0,29%	2.815.988,79	0,87%
325.000	350.000	8	0,25%	2.668.208,88	0,83%
350.000	375.000	7	0,22%	2.530.978,38	0,78%
375.000	400.000	1	0,03%	387.777,19	0,12%
400.000	425.000	1	0,03%	403.329,06	0,12%
425.000	450.000	2	0,06%	869.177,10	0,27%
450.000	475.000	2	0,06%	936.427,55	0,29%
Total		3.151	100,00%	322.805.195,01	100,00%

Maximum	Minimum	Simple Average
471.088,11	549,15	102.445,32

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	55	1,75%	6.243.577,89	1,93%	0,42	0,66
0,50	1,00	203	6,44%	19.493.961,77	6,04%	0,78	0,99
1,00	1,50	444	14,09%	43.515.362,20	13,48%	1,33	1,56
1,50	2,00	370	11,74%	45.928.069,54	14,23%	1,82	0,31
2,00	2,50	776	24,63%	82.971.298,20	25,70%	2,17	0,48
2,50	3,00	1.195	37,92%	115.799.924,15	35,87%	2,85	0,18
3,00	3,50	91	2,89%	7.166.811,35	2,22%	3,14	0,14
3,50	4,00	9	0,29%	774.540,12	0,24%	3,69	1,99
4,00	4,50	4	0,13%	653.517,85	0,20%	4,11	1,70
4,50	5,00	4	0,13%	258.131,94	0,08%	4,70	1,49
Total		3.151	100,00%	322.805.195,01	100,00%	2,16	0,53

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

Maximum	Minimum	Simple Average
4,95	0,21	2,19

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2006	139	4,41%	13.758.652,56	4,26%	25/05/2006	168,43	
2007	555	17,61%	64.086.098,14	19,85%	11/07/2007	154,90	
2008	359	11,39%	42.698.102,35	13,23%	08/05/2008	145,00	
2009	53	1,68%	6.679.336,22	2,07%	24/05/2009	132,47	
2010	56	1,78%	6.819.060,79	2,11%	13/07/2010	118,83	
2011	69	2,19%	7.125.422,19	2,21%	21/06/2011	107,57	
2012	99	3,14%	8.179.208,38	2,53%	17/08/2012	93,70	
2013	55	1,75%	3.813.308,33	1,18%	27/07/2013	82,37	
2014	108	3,43%	7.795.770,16	2,42%	06/09/2014	69,07	
2015	465	14,76%	40.271.639,58	12,48%	02/10/2015	56,20	
2016	1.193	37,86%	121.578.596,31	37,66%	28/06/2016	47,33	
Total	3.151	100,00%	322.805.195,01	100,00%	20/07/2012	94,60	

	Maximum	Minimum	Simple Average
Date	30/11/2016	12/04/2000	06/11/2012
Month	42,87	245,40	92,36

Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
Until 2039	694	22,02%	45.955.283,11	14,24%	16/07/2035	181,27	
2040	94	2,98%	8.701.467,11	2,70%	31/07/2040	241,77	
2041	195	6,19%	18.337.368,87	5,68%	12/06/2041	252,13	
2042	148	4,70%	16.573.428,21	5,13%	22/05/2042	263,47	
2043	100	3,17%	10.503.929,29	3,25%	16/06/2043	276,27	
2044	118	3,74%	11.561.642,79	3,58%	29/07/2044	289,70	
2045	264	8,38%	27.169.153,00	8,42%	22/08/2045	302,47	
2046	802	25,45%	92.347.461,99	28,61%	01/07/2046	312,77	
2047	375	11,90%	44.548.250,89	13,80%	28/06/2047	324,67	
2048	243	7,71%	31.992.338,08	9,91%	27/04/2048	334,63	
2049	44	1,40%	6.167.654,21	1,91%	17/05/2049	347,30	
2050	33	1,05%	4.223.659,67	1,31%	02/07/2050	360,80	
2051	37	1,17%	4.317.461,12	1,34%	06/05/2051	370,93	
2052	3	0,10%	364.638,02	0,11%	02/06/2052	383,80	
2053	1	0,03%	41.458,65	0,01%	01/01/2053	390,77	
Total	3.151	100,00%	322.805.195,01	100,00%	15/07/2044	289,23	

	Maximum	Minimum	Simple Average
Date	01/01/2053	05/07/2020	12/04/2043
Month	396,50	0,90	278,13

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

June 8, 2020

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	72	2,28%	7.031.469,05	2,18%
Floating	69	2,19%	6.455.458,98	2,00%
Mixed	3	0,10%	576.010,07	0,18%
semiannually	1.970	62,52%	210.961.059,83	65,35%
Floating	1.808	57,38%	192.551.376,22	59,65%
Mixed	162	5,14%	18.409.683,61	5,70%
fixed	1.109	35,20%	104.812.666,13	32,47%
Fixed	1.109	35,20%	104.812.666,13	32,47%
Total	3.151	100,00%	322.805.195,01	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	1.877	59,57%	199.006.835,20	61,65%	1,74	0,72
EUR 12 M	787	24,98%	76.628.367,72	23,74%	1,17	1,39
IRPH	1.090	34,59%	122.378.467,48	37,91%	2,09	0,30
Mixed	165	5,24%	18.985.693,68	5,88%	2,56	1,43
EUR 12 M	162	5,14%	18.712.652,16	5,80%	2,53	1,45
IRPH	3	0,10%	273.041,52	0,08%	4,37	0,42
Fixed	1.109	35,20%	104.812.666,13	32,47%	2,90	0,00
Fixed	1.109	35,20%	104.812.666,13	32,47%	2,90	0,00
Total	3.151	100,00%	322.805.195,01	100,00%	2,16	0,78

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

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
Floating	4,08	0,21	1,73
Mixed	4,95	2,00	2,62
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	949	30,12%	95.341.019,88	29,54%	1,43	1,40
IRPH	1.093	34,69%	122.651.509,00	38,00%	2,10	0,30
Fixed Rate	1.109	35,20%	104.812.666,13	32,47%	2,90	0,00
Total	3.151	100,00%	322.805.195,01	100,00%	2,16	0,78

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	761	24,15%	70.596.376,15	21,87%
Aragón	52	1,65%	4.921.945,23	1,52%
Asturias	51	1,62%	3.871.362,02	1,20%
Canarias	197	6,25%	16.938.548,40	5,25%
Cantabria	27	0,86%	3.075.582,39	0,95%
Castilla la Mancha	66	2,09%	6.592.065,77	2,04%
Castilla y León	68	2,16%	5.511.232,45	1,71%
Cataluña	561	17,80%	75.038.887,99	23,25%
Comunidad Valenciana	374	11,87%	31.138.007,60	9,65%
Extremadura	16	0,51%	943.197,93	0,29%
Galicia	115	3,65%	9.156.509,87	2,84%
Islas Baleares	82	2,60%	9.146.164,68	2,83%
La Rioja	6	0,19%	409.235,68	0,13%
Madrid	713	22,63%	79.103.342,01	24,50%
Murcia	29	0,92%	1.987.116,30	0,62%
Navarra	2	0,06%	323.710,25	0,10%
Pais Vasco	31	0,98%	4.051.910,29	1,26%
Total	3.151	100,00%	322.805.195,01	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	471.088,11	0,15%	Cataluña
Debtor nº 2	1	0,03%	465.339,44	0,14%	Madrid
Debtor nº 3	1	0,03%	443.942,50	0,14%	Cataluña
Debtor nº 4	1	0,03%	425.234,60	0,13%	Cataluña
Debtor nº 5	1	0,03%	403.329,06	0,12%	Cataluña
Debtor nº 6	1	0,03%	387.777,19	0,12%	Cantabria
Debtor nº 7	1	0,03%	365.311,82	0,11%	Madrid
Debtor nº 8	1	0,03%	362.537,66	0,11%	Madrid
Debtor nº 9	1	0,03%	362.027,80	0,11%	Cataluña
Debtor nº 10	1	0,03%	362.014,25	0,11%	Cataluña
Rest of Debtors	3.141	99,68%	318.756.592,58	98,75%	
Total	3.151	100,00%	322.805.195,01	100,00%	

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

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QUARTERLY STATISTIC INFORMATION

June 8, 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%	32	1,02%	478.757,24	0,15%	7,22%
10,00%	20,00%	61	1,94%	1.873.007,45	0,58%	16,01%
20,00%	30,00%	101	3,21%	5.389.963,65	1,67%	25,05%
30,00%	40,00%	199	6,32%	15.108.980,91	4,68%	35,39%
40,00%	50,00%	286	9,08%	28.410.634,53	8,80%	45,69%
50,00%	60,00%	407	12,92%	40.913.156,54	12,67%	55,26%
60,00%	70,00%	655	20,79%	68.866.570,42	21,33%	65,01%
70,00%	80,00%	818	25,96%	91.564.060,97	28,37%	75,23%
80,00%	90,00%	567	17,99%	66.696.400,59	20,66%	83,97%
90,00%	100,00%	25	0,79%	3.503.662,71	1,09%	90,83%
Total	3.151	100,00%	322.805.195,01	100,00%	66,75%	

Maximum	Minimum	Simple Average
92,43%	0,06%	63,44%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.151	100,00%	322.805.195,01	100,00%
Total	3.151	100,00%	322.805.195,01	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.633	83,56%	254.280.264,55	78,77%
2	441	14,00%	57.411.937,78	17,79%
3	66	2,09%	9.597.392,08	2,97%
4	11	0,35%	1.515.600,60	0,47%
Total	3.151	100,00%	322.805.195,01	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.861	90,80%	297.176.909,29	92,06%
Other	290	9,20%	25.628.285,72	7,94%
Total	3.151	100,00%	322.805.195,01	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.795	88,70%	290.693.659,50	90,05%
Official Protection Housing	356	11,30%	32.111.535,51	9,95%
Total	3.151	100,00%	322.805.195,01	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,29%	1.134.967,28	0,35%
Insurance	9	0,29%	945.326,57	0,29%
Other	196	6,22%	19.771.811,70	6,12%
Small Broker	104	3,30%	11.407.957,05	3,53%
Small Real Estate Agency	1.556	49,38%	151.407.382,66	46,90%
Large Real Estate Agency	804	25,52%	83.965.517,35	26,01%
Word of mouth	90	2,86%	9.201.999,67	2,85%
Large Broker	90	2,86%	10.118.664,26	3,13%
Developers	13	0,41%	1.494.064,74	0,46%
Hipotecas.com	280	8,89%	33.357.503,73	10,33%
Total	3.151	100,00%	322.805.195,01	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

June 8, 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	14	8,48%	1.220.546,14	6,43%	22/01/2021	7,63
1	2	24	14,55%	2.470.012,47	13,01%	01/11/2021	17,04
2	3	8	4,85%	1.118.151,63	5,89%	02/09/2022	27,22
3	4	3	1,82%	360.001,12	1,90%	14/11/2023	41,83
4	5	4	2,42%	151.536,18	0,80%	03/03/2025	57,66
5	6	5	3,03%	621.211,97	3,27%	17/10/2025	65,24
6	7	34	20,61%	4.535.985,23	23,89%	26/09/2026	76,70
10	11	3	1,82%	264.801,05	1,39%	23/04/2031	132,39
11	12	20	12,12%	2.460.018,24	12,96%	02/10/2031	137,79
16	17	50	30,30%	5.783.429,65	30,46%	14/10/2036	199,07
Total	165	100,00%	18.985.693,68	100,00%	04/03/2029	106,37	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/10/2020	16/12/2028
Month	200,67	3,83	103,77

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	162	98,18%	18.409.683,61	96,97%	2,56	1,43	04/03/2029
EUR 12 M	159	96,36%	18.136.642,09	95,53%	2,54	1,45	19/04/2029
0-1	11	6,67%	947.504,62	4,99%	2,92	1,72	13/02/2021
1-2	24	14,55%	2.470.012,47	13,01%	2,34	1,60	01/11/2021
2-3	8	4,85%	1.118.151,63	5,89%	2,31	1,60	02/09/2022
3-4	3	1,82%	360.001,12	1,90%	2,12	1,46	14/11/2023
4-5	4	2,42%	151.536,18	0,80%	3,06	1,03	03/03/2025
5-6	5	3,03%	621.211,97	3,27%	2,61	1,48	17/10/2025
6-7	32	19,39%	4.103.022,78	21,61%	2,40	1,39	05/10/2026
10-11	3	1,82%	264.801,05	1,39%	2,50	1,16	23/04/2031
11-12	20	12,12%	2.460.018,24	12,96%	2,57	1,39	02/10/2031
16-17	49	29,70%	5.640.382,03	29,71%	2,70	1,39	13/10/2036
IRPH	3	1,82%	273.041,52	1,44%	4,37	0,42	09/11/2020
0-1	3	1,82%	273.041,52	1,44%	4,37	0,42	09/11/2020
Annually	3	1,82%	576.010,07	3,03%	2,45	1,39	31/01/2029
EUR 12 M	3	1,82%	576.010,07	3,03%	2,45	1,39	31/01/2029
6-7	2	1,21%	432.962,45	2,28%	2,40	1,39	01/07/2026
16-17	1	0,61%	143.047,62	0,75%	2,60	1,39	01/12/2036
Total	165	100,00%	18.985.693,68	100,00%	2,56	1,43	04/03/2029

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	1	0,61%	124.480,71	0,66%	4,10	0,15
0,50	1,00	5	3,03%	311.025,40	1,64%	3,52	0,81
1,00	1,50	118	71,52%	14.315.700,58	75,40%	2,55	1,39
1,50	2,00	39	23,64%	4.086.948,60	21,53%	2,42	1,61
2,00	2,50	1	0,61%	66.999,34	0,35%	2,55	2,09
2,50	3,00	1	0,61%	80.539,05	0,42%	4,95	2,95
Total	165	100,00%	18.985.693,68	100,00%	2,56	1,43	

Maximum	Minimum	Simple Average
2,95	0,15	1,43

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	30	1,60%	4.982.387,63	2,50%	1,66	-0,13
0,00	0,50	764	40,70%	88.934.021,85	44,69%	2,00	0,20
0,50	1,00	401	21,36%	41.259.020,14	20,73%	1,71	0,65
1,00	1,50	215	11,45%	18.899.171,06	9,50%	1,11	1,23
1,50	2,00	417	22,22%	40.346.381,64	20,27%	1,42	1,62
2,00	2,50	42	2,24%	3.607.197,85	1,81%	2,25	2,11
2,50	3,00	7	0,37%	923.049,53	0,46%	2,42	2,58
3,00	4,00	1	0,05%	55.605,50	0,03%	3,59	3,70
Total	1.877	100,00%	199.006.835,20	100,00%	1,74	0,72	

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

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV

Monthly Single Rate	2,19%
Average 12 Moth Single Rate	3,83%
Prepayment Rate from Constitution	2,87%

2,87%
0,24%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly	TACP	Monthly Single Monthly Mortality	TACP	Outstanding after payment
6-abr.-17	390.000.000,00		100,00%	100,00%				2,19%	390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,76%	99,69%	0,31%	3,70%	0,31%	3,70%	388.346.655,33
31-may.-17	388.398.895,52	386.630.245,94	99,52%	99,54%	0,23%	2,70%	0,14%	1,69%	386.520.403,76
30-jun.-17	387.506.798,17	385.499.552,18	99,28%	99,48%	0,17%	2,06%	0,06%	0,75%	384.698.934,39
31-jul.-17	386.612.899,20	384.169.018,62	99,04%	99,37%	0,16%	1,88%	0,11%	1,37%	382.882.235,18
31-ago.-17	385.717.194,63	382.724.328,31	98,80%	98,80%	0,16%	1,85%	0,14%	1,72%	381.070.294,08
30-sep.-17	384.819.680,48	381.507.299,00	98,56%	99,14%	0,14%	1,71%	0,09%	1,02%	379.263.099,10
31-oct.-17	383.920.352,74	380.149.394,09	98,32%	99,02%	0,14%	1,68%	0,12%	1,46%	377.460.638,27
30-nov.-17	383.019.207,41	378.772.042,06	98,08%	98,89%	0,14%	1,66%	0,13%	1,52%	375.662.899,65
31-dic.-17	382.116.240,48	377.242.819,83	97,84%	98,72%	0,14%	1,70%	0,17%	2,00%	373.869.871,31
31-ene.-18	381.211.447,92	376.034.082,05	97,61%	98,64%	0,14%	1,63%	0,08%	1,00%	372.081.541,39
28-feb.-18	380.304.825,70	374.744.872,91	97,37%	98,54%	0,13%	1,59%	0,11%	1,26%	370.297.898,02
31-mar.-18	379.396.369,78	372.566.080,86	97,13%	98,20%	0,15%	1,80%	0,34%	4,04%	368.518.929,38
30-abr.-18	378.486.076,10	371.205.976,67	96,90%	98,08%	0,15%	1,78%	0,13%	1,49%	366.744.623,68
31-may.-18	377.573.940,60	369.644.113,60	96,66%	97,90%	0,15%	1,80%	0,18%	2,14%	364.974.969,15
30-jun.-18	376.659.959,21	366.973.012,52	96,43%	97,43%	0,17%	2,06%	0,48%	5,63%	363.209.954,05
31-jul.-18	375.744.127,85	365.108.751,50	96,20%	97,17%	0,18%	2,13%	0,27%	3,14%	361.449.566,68
31-ago.-18	374.826.442,43	363.707.317,65	95,96%	97,03%	0,18%	2,10%	0,14%	1,67%	359.693.795,35
30-sep.-18	373.906.898,85	362.211.334,94	95,73%	96,87%	0,18%	2,10%	0,17%	1,98%	357.942.628,41
31-oct.-18	372.985.492,99	359.967.519,98	95,50%	96,51%	0,19%	2,22%	0,37%	4,40%	356.196.054,25
30-nov.-18	372.062.220,73	358.522.777,89	95,27%	96,36%	0,19%	2,20%	0,15%	1,83%	354.454.061,27
31-dic.-18	371.137.077,96	356.818.895,65	95,04%	96,14%	0,19%	2,22%	0,23%	2,69%	352.716.637,90
31-ene.-19	370.210.060,52	355.286.595,95	94,81%	95,97%	0,19%	2,22%	0,18%	2,14%	350.983.772,61
28-feb.-19	369.281.164,27	353.253.063,99	94,58%	95,66%	0,19%	2,29%	0,32%	3,80%	349.255.453,89
31-mar.-19	368.350.385,05	351.150.632,07	94,35%	95,33%	0,20%	2,36%	0,34%	4,05%	347.531.670,27
30-abr.-19	367.417.718,70	349.156.927,53	94,12%	95,03%	0,20%	2,42%	0,32%	3,72%	345.812.410,28
31-may.-19	366.483.161,02	347.567.445,43	93,89%	94,84%	0,20%	2,42%	0,20%	2,39%	344.097.662,51
30-jun.-19	365.546.707,84	345.580.973,66	93,66%	94,54%	0,21%	2,47%	0,32%	3,74%	342.387.415,56
31-jul.-19	364.608.354,95	343.907.939,41	93,44%	94,32%	0,21%	2,47%	0,23%	2,70%	340.681.658,06
31-ago.-19	363.668.098,15	342.146.547,81	93,21%	94,08%	0,21%	2,49%	0,25%	3,02%	338.980.378,68
30-sep.-19	362.725.933,22	340.369.460,26	92,99%	93,84%	0,21%	2,51%	0,26%	3,09%	337.283.566,11
31-oct.-19	361.781.855,94	338.585.901,54	92,76%	93,59%	0,21%	2,53%	0,26%	3,13%	335.591.209,06
30-nov.-19	360.835.862,05	336.655.720,99	92,54%	93,30%	0,22%	2,57%	0,31%	3,65%	333.903.296,28
31-dic.-19	359.887.947,32	333.474.037,06	92,31%	92,66%	0,23%	2,73%	0,68%	7,91%	332.219.816,54
31-ene.-20	358.938.107,49	331.221.972,68	92,09%	92,28%	0,24%	2,80%	0,41%	4,84%	330.540.758,64
29-feb.-20	357.986.338,29	328.962.153,58	91,87%	91,89%	0,24%	2,86%	0,42%	4,90%	328.866.111,41
31-mar.-20	357.032.635,44	327.102.320,70	91,64%	91,62%	0,24%	2,88%	0,30%	3,54%	327.195.863,70
30-abr.-20	356.076.994,65	325.340.398,04	91,42%	91,37%	0,24%	2,89%	0,27%	3,21%	325.530.004,40
31-may.-20	355.119.411,63	323.868.522,42	91,20%	91,20%	0,24%	2,87%	0,18%	2,19%	323.868.522,42

FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 2,87%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	237.805.206,00	350.154,71	238.155.360,71	85.000.000,00	507.204,44	85.507.204,44
15-jun.-20						
15-sep.-20	4.983.727,19	61.987,89	5.045.715,08	0,00	85.151,11	85.151,11
15-dic.-20	4.918.941,09	60.029,14	4.978.970,22	0,00	84.225,56	84.225,56
15-mar.-21	4.855.624,57	58.115,15	4.913.739,72	0,00	83.300,00	83.300,00
15-jun.-21	4.866.711,82	58.140,90	4.924.852,71	0,00	85.151,11	85.151,11
15-sep.-21	4.827.907,31	56.872,31	4.884.779,62	0,00	85.151,11	85.151,11
15-dic.-21	213.352.294,02	55.009,33	213.407.303,36	85.000.000,00	84.225,56	85.084.225,56