



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 2021 - 15 12 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	63.373,28	63,37%
		Total Nominal	305.000.000,00	193.288.504,00	
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 December 15th, 2021			Next Payment Date March 15th, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	2.472,29	0,00	0,000%	0,00	0,00
Series B ES0305248017	0,00	52,07	0,147%	36,75	29,77
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

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YEAR:

2021

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR´s	3.377	2.922
Principal Outstanding	390.000.085,45	278.288.477,73
Principal Outstanding per Loan	115.487,14	95.239,04
Interest Rate	2,46%	1,94%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	9,69%
Average 12 Months Single Rate	7,13%
Prepayment Rate from Constitution	3,98%

F.T. RMBS Prado IV

QUARTERLY BONDS PAYOUT REPORT

December 15, 2021

BONDS. PRINCIPAL	
Previous Balance	285.828.988,50
Principal Amortised	7.540.484,50
Outstanding Balance	278.288.504,00
% of Initial Balance	71,36%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	7-dic.-2021
Payment Date	15-dic.-2021
Previous Payment Date	15-sep.-2021
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,603%
Next Payment Date	15-mar.-2022

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,544%	0,460%	0,00
Class B	-0,544%	0,750%	44.259,50
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 15, 2021
Class A	4,01	0,50
Class B	5,19	0,50

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	285.828.986,03
Principal Amortised	7.540.508,30
Outstanding Balance	278.288.477,73
Number of Credit Rights	2.922
LTV	59,93%

DEFAULTED RECEIVABLES	
Previous balance	2.045.220,23
Difference	196.535,42
Up to date	2.241.755,65

DEFAULTED RECEIVABLES RECOVERIES	
Previous balance	160.668,93
Difference	149.209,76
Up to date	309.878,69

REOs	
Last balance	54.606,87
Difference in Actual Period	0,00
Current balance	54.606,87
Number of Credit Rights	1

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	3.289,67	2.755,58	3.463,18	6.805,69	18.282,76
Interest accrued on Credit	1.641,44	1.084,65	1.888,36	5.800,65	8.193,85
Outstanding Balance	1.260.536,66	507.744,47	536.668,76	903.827,76	452.385,98
Number of Credit Rights	15	5	4	7	5
% of Outstanding Balance	0,45%	0,18%	0,19%	0,32%	0,16%

F.T. RMBS Prado IV

QUARTERLY REPORT - ALLOCATION OF CASH

December 15, 2021

TOTAL CASH RECEIVED END OF PERIOD	16.042.547,47
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	7.343.972,88
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	1.376.157,98
Interest received under GIC	0,00
CONTENTIOUS	0,00
TRANSITORY PROPERTIES	149.209,76
OTHERS	27.482,20
RESERVE FUND	7.145.724,65

TOTAL CASH PAID END OF PERIOD	16.042.547,47
Ordinary Expenses	14.252,29
Extraordinary Expenses	19.761,50
Swap payment	230.771,95
Swap collection	139.488,82
Interest paid to Class A Bondholders	0,00
Reserve Fund	6.957.211,94
Principal withholding Class A	7.540.484,50
Interest paid to Class B Bondholders	44.259,50
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	7.399,88
Principal paid to Subordinated Loan	217.796,96
Fixed fee in favour of UCI	6.000,00
Excess spread	865.120,12
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	6.957.211,94
PRINCIPAL RESERVE FUND	
Previous Balance	7.145.724,65
Difference	(188.512,71)
Outstanding Balance	6.957.211,94
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ^{(1) (2)}		
CONCEPTS	INITIAL	December 15, 2021
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (30,54%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	6.957.211,94 (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, 2021
Total Outstanding	625.000,00	35.398,54
Interest Rate	0,605%	0,347%

F.T. RMBS Prado IV

TRIGGERS OF THE MODEL

December 15, 2021

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	6.957.211,94
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	6.957.211,94
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	93
Principal Outstanding of renegotiated loans	12.523.842,79
% Principal Outstanding of renegotiated loans / Initial Principal balance	3,21%

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

F.T. RMBS Prado IV

DEFINITIONS**December 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.

DEFAULTED RECEIVABLES RECOVERIES

All the recoveries of the loans which have been determined as default, such as sales of REOs and any other income received by the client.

REOs (REAL ESTATE OWNED)

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

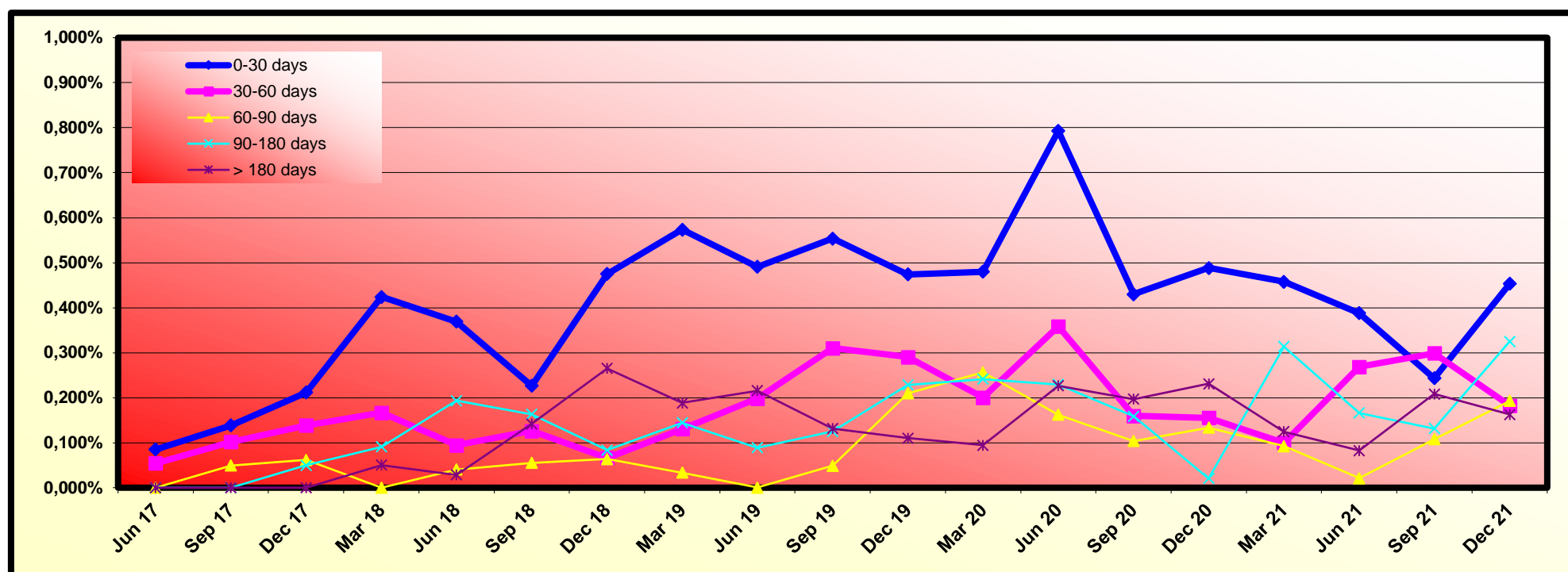


FONDO DE TITULIZACIÓN RMBS Prado IV

HISTORICAL ARREARS AND PREPAYMENT REPORT

December 15, 2021

HISTORICAL ARREARS



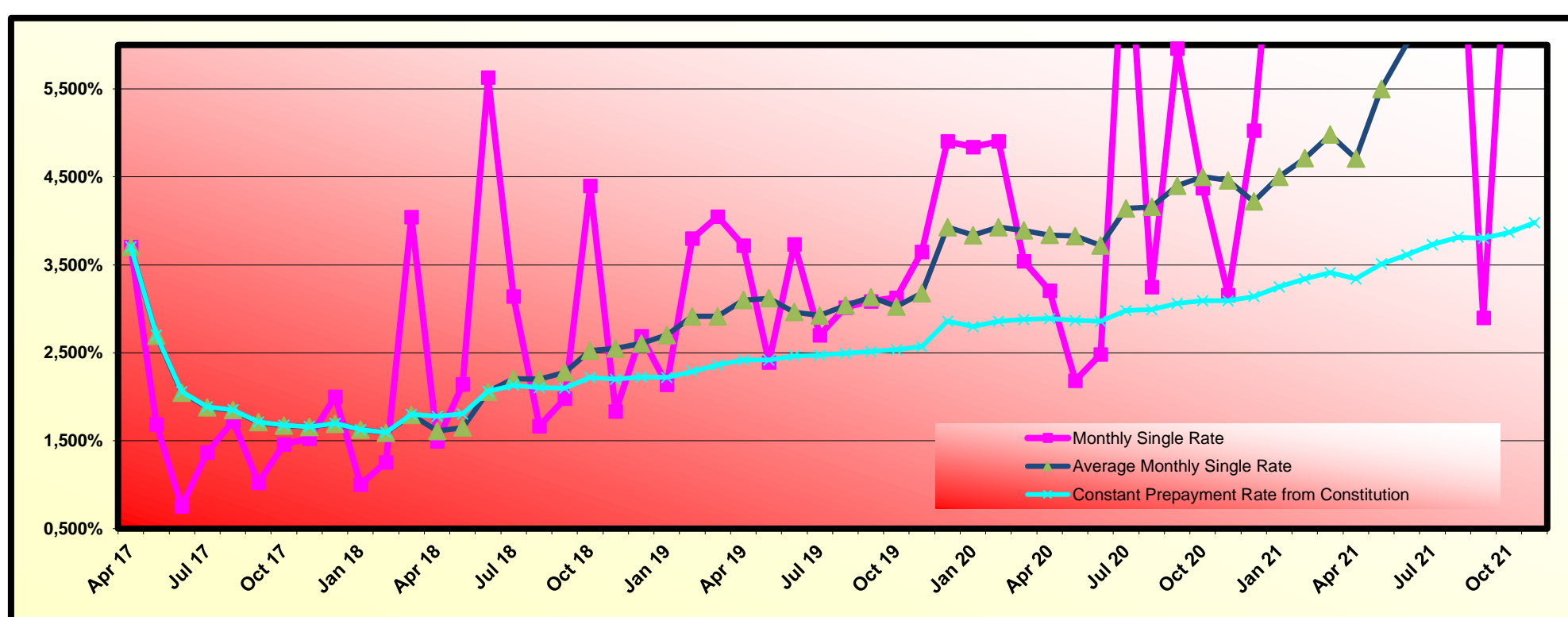
Date	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21
0-30 days	0,430%	0,488%	0,457%	0,388%	0,243%	0,453%
30-60 days	0,159%	0,155%	0,100%	0,269%	0,299%	0,182%
60-90 days	0,103%	0,134%	0,092%	0,021%	0,108%	0,193%
90-180 days	0,159%	0,021%	0,314%	0,166%	0,131%	0,325%
> 180 days	0,197%	0,231%	0,124%	0,082%	0,208%	0,163%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	1	6	7
Outstanding Balance	140.261,60	1.001.512,53	1.141.774,13
% over Outstanding Balance	0,05%	0,36%	0,41%

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

Until 30.11.2021, an amount of 18.493.452,66 € (179 loans) corresponds to loans with overdue moratorium, that is no longer in force.

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 7, 2021

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	123	4,21%	1.952.412,05	0,70%
25.000	50.000	395	13,52%	15.482.192,01	5,56%
50.000	75.000	654	22,38%	40.940.914,89	14,71%
75.000	100.000	604	20,67%	52.836.415,78	18,99%
100.000	125.000	470	16,08%	52.417.940,96	18,84%
125.000	150.000	295	10,10%	40.151.165,72	14,43%
150.000	175.000	166	5,68%	26.730.394,56	9,61%
175.000	200.000	89	3,05%	16.522.529,24	5,94%
200.000	225.000	53	1,81%	11.180.572,13	4,02%
225.000	250.000	31	1,06%	7.432.693,89	2,67%
250.000	275.000	15	0,51%	3.957.010,13	1,42%
275.000	300.000	12	0,41%	3.441.800,43	1,24%
300.000	325.000	6	0,21%	1.882.657,64	0,68%
325.000	350.000	5	0,17%	1.718.354,72	0,62%
350.000	375.000	1	0,03%	357.064,03	0,13%
400.000	425.000	2	0,07%	823.051,61	0,30%
450.000	475.000	1	0,03%	461.307,94	0,17%
Total	2.922	100,00%	278.288.477,73	100,00%	

Maximum	Minimum	Simple Average
461.307,94	0,00	95.239,04

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	120	4,11%	13.474.568,20	4,84%	0,27	0,76
0,50	1,00	186	6,37%	14.820.242,24	5,33%	0,72	1,20
1,00	1,50	508	17,39%	50.758.076,89	18,24%	1,20	1,22
1,50	2,00	771	26,39%	81.596.517,91	29,32%	1,74	0,31
2,00	2,50	240	8,21%	22.886.171,92	8,22%	2,17	0,80
2,50	3,00	1.005	34,39%	87.975.052,24	31,61%	2,86	0,15
3,00	3,50	86	2,94%	6.128.231,70	2,20%	3,14	0,15
3,50	4,00	6	0,21%	649.616,63	0,23%	3,71	2,10
Total	2.922	100,00%	278.288.477,73	100,00%	1,94	0,54	

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

Maximum	Minimum	Simple Average
3,88	0,00	1,99

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	124	4,24%	11.808.810,57	4,24%	29/05/2006	186,27
2007	529	18,10%	58.072.551,06	20,87%	12/07/2007	172,83
2008	350	11,98%	39.163.631,43	14,07%	06/05/2008	163,03
2009	52	1,78%	6.208.524,36	2,23%	25/05/2009	150,40
2010	55	1,88%	6.470.475,98	2,33%	14/07/2010	136,77
2011	67	2,29%	6.124.938,47	2,20%	03/06/2011	126,13
2012	98	3,35%	7.531.306,70	2,71%	16/08/2012	111,70
2013	49	1,68%	3.171.878,38	1,14%	21/07/2013	100,53
2014	104	3,56%	7.128.572,57	2,56%	06/09/2014	87,03
2015	424	14,51%	33.575.262,13	12,06%	01/10/2015	74,20
2016	1.070	36,62%	99.032.526,08	35,59%	30/06/2016	65,23
Total	2.922	100,00%	278.288.477,73	100,00%	13/05/2012	114,80

	Maximum	Minimum	Simple Average
Date	30/11/2016	29/10/2001	01/10/2012
Month	61,10	244,80	111,79

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	654	22,38%	38.392.822,90	13,80%	20/08/2035	164,43
2040	91	3,11%	7.993.775,85	2,87%	09/08/2040	224,07
2041	169	5,78%	14.228.403,89	5,11%	12/06/2041	234,17
2042	140	4,79%	14.530.843,48	5,22%	23/05/2042	245,53
2043	92	3,15%	9.118.382,34	3,28%	21/06/2043	258,47
2044	110	3,76%	10.246.008,71	3,68%	18/07/2044	271,37
2045	237	8,11%	23.452.447,14	8,43%	20/08/2045	284,43
2046	699	23,92%	74.011.529,22	26,60%	02/07/2046	294,83
2047	362	12,39%	40.646.605,79	14,61%	03/07/2047	306,87
2048	245	8,38%	30.988.060,64	11,14%	04/05/2048	316,90
2049	52	1,78%	6.748.200,18	2,42%	13/05/2049	329,20
2050	30	1,03%	3.749.999,84	1,35%	09/07/2050	343,07
2051	36	1,23%	3.550.603,25	1,28%	01/05/2051	352,80
2052	3	0,10%	513.521,39	0,18%	13/05/2052	365,20
2053	2	0,07%	117.273,11	0,04%	01/01/2053	372,80
Total	2.922	100,00%	278.288.477,73	100,00%	31/08/2044	272,80

	Maximum	Minimum	Simple Average
Date	01/01/2053	05/03/2022	16/04/2043
Month	378,27	2,93	260,02

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 7, 2021

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	67	2,29%	5.822.882,94	2,09%
Floating	65	2,22%	5.658.814,48	2,03%
Mixed	2	0,07%	164.068,46	0,06%
semiannually	1.861	63,69%	188.155.200,91	67,61%
Floating	1.751	59,92%	175.854.138,46	63,19%
Mixed	110	3,76%	12.301.062,45	4,42%
fixed	994	34,02%	84.310.393,88	30,30%
Total	2.922	100,00%	278.288.477,73	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	1.816	62,15%	181.512.952,94	65,22%	1,46	0,72
EUR 12 M	768	26,28%	69.925.094,54	25,13%	0,91	1,39
IRPH	1.048	35,87%	111.587.858,40	40,10%	1,80	0,30
Mixed	112	3,83%	12.465.130,91	4,48%	2,54	1,41
EUR 12 M	112	3,83%	12.465.130,91	4,48%	2,54	1,41
Fixed	994	34,02%	84.310.393,88	30,30%	2,90	0,00
Total	2.922	100,00%	278.288.477,73	100,00%	1,94	0,54

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

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
Floating	3,88	0,00	1,45
Mixed	3,70	1,14	2,59
Fixed	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	880	30,12%	82.390.225,45	29,61%	1,15	1,40
IRPH	1.048	35,87%	111.587.858,40	40,10%	1,80	0,30
Fixed Rate	994	34,02%	84.310.393,88	30,30%	2,90	0,00
Total	2.922	100,00%	278.288.477,73	100,00%	1,94	0,54

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	707	24,20%	61.539.252,28	22,11%
Aragón	50	1,71%	4.449.471,98	1,60%
Asturias	51	1,75%	3.574.801,35	1,28%
Canarias	184	6,30%	15.278.871,96	5,49%
Cantabria	26	0,89%	2.734.027,91	0,98%
Castilla la Mancha	63	2,16%	5.882.101,32	2,11%
Castilla y León	66	2,26%	5.015.947,64	1,80%
Cataluña	509	17,42%	62.124.474,35	22,32%
Comunidad Valenciana	353	12,08%	27.886.505,41	10,02%
Extremadura	16	0,55%	885.372,76	0,32%
Galicia	111	3,80%	8.532.282,32	3,07%
Islas Baleares	78	2,67%	8.108.135,97	2,91%
La Rioja	5	0,17%	290.907,24	0,10%
Madrid	644	22,04%	66.172.572,65	23,78%
Murcia	29	0,99%	1.878.433,07	0,67%
Navarra	1	0,03%	206.222,51	0,07%
País Vasco	29	0,99%	3.729.097,01	1,34%
Total	2.922	100,00%	278.288.477,73	100,00%

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	0,17%	Cataluña
Debtor nº 2	1	0,03%	412.280,70	0,15%	Cataluña
Debtor nº 3	1	0,03%	410.770,91	0,15%	Cataluña
Debtor nº 4	1	0,03%	357.064,03	0,13%	Cantabria
Rest of Debtors	2.918	99,86%	276.647.054,15	99,41%	
Total	2.922	100,00%	278.288.477,73	100,00%	

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

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 7, 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%	47	1,61%	554.849,15	0,20%	6,79%	
10,00% 20,00%	68	2,33%	2.079.042,76	0,75%	16,43%	
20,00% 30,00%	111	3,80%	6.022.553,64	2,16%	25,77%	
30,00% 40,00%	220	7,53%	15.948.417,10	5,73%	35,60%	
40,00% 50,00%	305	10,44%	28.458.724,64	10,23%	45,47%	
50,00% 60,00%	439	15,02%	42.379.874,12	15,23%	55,40%	
60,00% 70,00%	685	23,44%	67.329.161,47	24,19%	64,97%	
70,00% 80,00%	778	26,63%	83.063.479,82	29,85%	74,93%	
80,00% 90,00%	268	9,17%	32.351.210,86	11,63%	82,96%	
90,00% 100,00%	1	0,03%	101.164,17	0,04%	90,02%	
Total	2.922	100,00%	278.288.477,73	100,00%	63,58%	

Maximum	Minimum	Simple Average
90,02%	-0,08%	59,93%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	2.922	100,00%	278.288.477,73	100,00%
Total	2.922	100,00%	278.288.477,73	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.452	83,92%	219.945.420,97	79,04%
2	401	13,72%	49.079.747,95	17,64%
3	58	1,98%	7.833.634,70	2,81%
4	11	0,38%	1.429.674,11	0,51%
Total	2.922	100,00%	278.288.477,73	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.649	90,66%	256.410.709,47	92,14%
Other	273	9,34%	21.877.768,26	7,86%
Total	2.922	100,00%	278.288.477,73	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.584	88,43%	250.283.312,97	89,94%
Official Protection Housing	338	11,57%	28.005.164,76	10,06%
Total	2.922	100,00%	278.288.477,73	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,31%	1.074.571,84	0,39%
Insurance	9	0,31%	894.133,71	0,32%
Other	181	6,19%	16.975.708,44	6,10%
Small Broker	97	3,32%	9.985.097,41	3,59%
Small Real Estate Agency	1.456	49,83%	132.473.497,93	47,60%
Large Real Estate Agency	748	25,60%	72.594.162,97	26,09%
Word of mouth	88	3,01%	8.594.345,32	3,09%
Large Broker	89	3,05%	9.449.607,53	3,40%
Developers	13	0,44%	1.414.640,45	0,51%
Hipotecas.com	232	7,94%	24.832.712,13	8,92%
Total	2.922	100,00%	278.288.477,73	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 7, 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	11	9,82%	1.294.034,85	10,38%	02/08/2022	7,94
1	2	2	1,79%	181.536,55	1,46%	01/11/2023	23,13
3	4	6	5,36%	305.330,46	2,45%	05/08/2025	44,58
4	5	30	26,79%	3.698.546,13	29,67%	01/10/2026	58,64
9	10	19	16,96%	2.054.680,20	16,48%	01/10/2031	119,51
14	15	44	39,29%	4.931.002,72	39,56%	11/10/2036	180,76
Total		112	100,00%	12.465.130,91	100,00%	14/01/2031	110,85

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/02/2022	27/12/2030
Month	182,43	1,87	110,25

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	110	98,21%	12.301.062,45	98,68%	2,54	1,41	25/12/2030
EUR 12 M	110	98,21%	12.301.062,45	98,68%	2,54	1,41	25/12/2030
0-1	11	9,82%	1.294.034,85	10,38%	2,47	1,59	02/08/2022
1-2	2	1,79%	181.536,55	1,46%	2,14	1,52	01/11/2023
3-4	6	5,36%	305.330,46	2,45%	2,90	1,37	05/08/2025
4-5	29	25,89%	3.671.786,48	29,46%	2,36	1,39	01/10/2026
9-10	19	16,96%	2.054.680,20	16,48%	2,54	1,38	01/10/2031
14-15	43	38,39%	4.793.693,91	38,46%	2,70	1,39	10/10/2036
Annually	2	1,79%	164.068,46	1,32%	2,58	1,39	21/03/2035
EUR 12 M	2	1,79%	164.068,46	1,32%	2,58	1,39	21/03/2035
4-5	1	0,89%	26.759,65	0,21%	2,50	1,39	01/07/2026
14-15	1	0,89%	137.308,81	1,10%	2,60	1,39	01/12/2036
Total	112	100,00%	12.465.130,91	100,00%	2,54	1,41	14/01/2031

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50	1,00	2	1,79%	65.094,72	0,52%	2,32	0,95
1,00	1,50	97	86,61%	10.841.766,12	86,98%	2,56	1,39
1,50	2,00	13	11,61%	1.558.270,07	12,50%	2,44	1,59
Total		112	100,00%	12.465.130,91	100,00%	2,54	1,41

Maximum	Minimum	Simple Average
1,74	0,95	1,40

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	27	1,49%	4.273.048,78	2,35%	1,36	-0,13
0,00	0,50	729	40,14%	80.552.836,58	44,38%	1,70	0,20
0,50	1,00	390	21,48%	38.075.573,35	20,98%	1,45	0,65
1,00	1,50	205	11,29%	16.981.753,01	9,36%	0,85	1,23
1,50	2,00	417	22,96%	37.900.453,10	20,88%	1,17	1,62
2,00	2,50	41	2,26%	3.279.693,57	1,81%	1,99	2,13
2,50	3,00	6	0,33%	396.455,02	0,22%	2,26	2,75
3,00	4,00	1	0,06%	53.139,53	0,03%	3,22	3,70
Total		1.816	100,00%	181.512.952,94	100,00%	1,46	0,72

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

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV

Monthly Single Rate	9,69%
Average 12 Moth Single Rate	7,13%
Prepayment Rate from Constitution	3,98%

3,98%
0,34%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
								9,69%	
6-abr.-17	390.000.000,00		100,00%	100,00%					390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,66%	99,69%	0,31%	3,70%	0,31%	3,70%	387.975.280,14
31-may.-17	388.398.895,52	386.630.245,94	99,33%	99,54%	0,23%	2,70%	0,14%	1,69%	385.781.499,73
30-jun.-17	387.506.798,17	385.499.552,18	98,99%	99,48%	0,17%	2,06%	0,06%	0,75%	383.596.328,84
31-jul.-17	386.612.899,20	384.169.018,62	98,66%	99,37%	0,16%	1,88%	0,11%	1,37%	381.419.736,42
31-ago.-17	385.717.194,63	382.724.328,31	98,32%	99,22%	0,16%	1,85%	0,14%	1,72%	379.251.691,56
30-sep.-17	384.819.680,48	381.507.299,00	97,99%	99,14%	0,14%	1,71%	0,09%	1,02%	377.092.163,43
31-oct.-17	383.920.352,74	380.149.394,09	97,66%	99,02%	0,14%	1,68%	0,12%	1,46%	374.941.121,32
30-nov.-17	383.019.207,41	378.772.042,06	97,33%	98,89%	0,14%	1,66%	0,13%	1,52%	372.798.534,64
31-dic.-17	382.116.240,48	377.242.819,83	97,00%	98,72%	0,14%	1,70%	0,17%	2,00%	370.664.372,88
31-ene.-18	381.211.447,92	376.034.082,05	96,68%	98,64%	0,14%	1,63%	0,08%	1,00%	368.538.605,66
28-feb.-18	380.304.825,70	374.744.872,91	96,35%	98,54%	0,13%	1,59%	0,11%	1,26%	366.421.202,69
31-mar.-18	379.396.369,78	372.566.080,86	96,02%	98,20%	0,15%	1,80%	0,34%	4,04%	364.312.133,79
30-abr.-18	378.486.076,10	371.205.976,67	95,70%	98,08%	0,15%	1,78%	0,13%	1,49%	362.211.368,89
31-may.-18	377.573.940,60	369.644.113,60	95,38%	97,90%	0,15%	1,80%	0,18%	2,14%	360.118.878,03
30-jun.-18	376.659.959,21	366.973.012,52	95,06%	97,43%	0,17%	2,06%	0,48%	5,63%	358.034.631,34
31-jul.-18	375.744.127,85	365.108.751,50	94,73%	97,17%	0,18%	2,13%	0,27%	3,14%	355.958.599,06
31-ago.-18	374.826.442,43	363.707.317,65	94,41%	97,03%	0,18%	2,10%	0,14%	1,67%	353.890.751,55
30-sep.-18	373.906.898,85	362.211.334,94	94,10%	96,87%	0,18%	2,10%	0,17%	1,98%	351.831.059,24
31-oct.-18	372.985.492,99	359.967.519,98	93,78%	96,51%	0,19%	2,22%	0,37%	4,40%	349.779.492,69
30-nov.-18	372.062.220,73	358.522.777,89	93,46%	96,36%	0,19%	2,20%	0,15%	1,83%	347.736.022,57
31-dic.-18	371.137.077,96	356.818.895,65	93,15%	96,14%	0,19%	2,22%	0,23%	2,69%	345.700.619,62
31-ene.-19	370.210.060,52	355.286.595,95	92,83%	95,97%	0,19%	2,22%	0,18%	2,14%	343.673.254,71
28-feb.-19	369.281.164,27	353.253.063,99	92,52%	95,66%	0,19%	2,29%	0,32%	3,80%	341.653.898,79
31-mar.-19	368.350.385,05	351.150.632,07	92,21%	95,33%	0,20%	2,36%	0,34%	4,05%	339.642.522,94
30-abr.-19	367.417.718,70	349.156.927,53	91,90%	95,03%	0,20%	2,42%	0,32%	3,72%	337.639.098,32
31-may.-19	366.483.161,02	347.567.445,43	91,58%	94,84%	0,20%	2,42%	0,20%	2,39%	335.643.596,19
30-jun.-19	365.546.707,84	345.580.973,66	91,28%	94,54%	0,21%	2,47%	0,32%	3,74%	333.655.987,93
31-jul.-19	364.608.354,95	343.907.939,41	90,97%	94,32%	0,21%	2,47%	0,23%	2,70%	331.676.244,99
31-ago.-19	363.668.098,15	342.146.547,81	90,66%	94,08%	0,21%	2,49%	0,25%	3,02%	329.704.338,94
30-sep.-19	362.725.933,22	340.369.460,26	90,35%	93,84%	0,21%	2,51%	0,26%	3,09%	327.740.241,46
31-oct.-19	361.781.855,94	338.585.901,54	90,05%	93,59%	0,21%	2,53%	0,26%	3,13%	325.783.924,30
30-nov.-19	360.835.862,05	336.655.720,99	89,75%	93,30%	0,22%	2,57%	0,31%	3,65%	323.835.359,32
31-dic.-19	359.887.947,32	333.474.037,06	89,44%	92,66%	0,23%	2,73%	0,68%	7,91%	321.894.518,50
31-ene.-20	358.938.107,49	331.221.972,68	89,14%	92,28%	0,24%	2,80%	0,41%	4,84%	319.961.373,88
29-feb.-20	357.986.338,29	328.962.153,58	88,84%	91,89%	0,24%	2,86%	0,42%	4,90%	318.035.897,64
31-mar.-20	357.032.635,44	327.102.320,70	88,54%	91,62%	0,24%	2,88%	0,30%	3,54%	316.118.062,01
30-abr.-20	356.076.994,65	325.340.398,04	88,24%	91,37%	0,24%	2,89%	0,27%	3,21%	314.207.839,36
31-may.-20	355.119.411,63	323.868.522,42	87,94%	91,20%	0,24%	2,87%	0,18%	2,19%	312.305.202,14
30-jun.-20	354.159.882,06	322.317.737,00	87,65%	91,01%	0,24%	2,86%	0,21%	2,48%	310.410.122,88
31-jul.-20	353.198.401,63	319.296.946,21	87,35%	90,40%	0,25%	2,98%	0,67%	7,72%	308.522.574,23
31-ago.-20	352.234.966,01	317.551.069,81	87,06%	90,15%	0,25%	2,99%	0,27%	3,25%	306.642.528,94
30-sep.-20	351.269.570,85	315.062.530,21	86,76%	89,69%	0,26%	3,06%	0,51%	5,96%	304.769.959,82
31-oct.-20	350.302.211,82	313.026.097,09	86,47%	89,36%	0,26%	3,09%	0,37%	4,37%	302.904.839,81
30-nov.-20	349.332.884,54	311.326.648,92	86,18%	89,12%	0,26%	3,09%	0,27%	3,16%	301.047.141,93
31-dic.-20	348.361.584,66	309.128.017,57	85,89%	88,74%	0,27%	3,14%	0,43%	5,03%	299.196.839,29
31-ene.-21	347.388.307,78	306.075.773,64	85,60%	88,11%	0,27%	3,25%	0,71%	8,19%	297.353.905,12
28-feb.-21	346.413.049,52	303.258.261,51	85,31%	87,54%	0,28%	3,34%	0,64%	7,43%	295.518.312,70
31-mar.-21	345.435.805,48	300.658.119,13	85,02%	87,04%	0,29%	3,41%	0,58%	6,71%	293.690.035,45
30-abr.-21	344.456.571,25	298.428.696,08	84,73%	86,64%	0,29%	3,45%	0,46%	5,37%	291.869.046,85
31-may.-21	343.475.342,39	295.951.930,41	84,45%	86,16%	0,30%	3,51%	0,55%	6,37%	290.055.320,48
30-jun.-21	342.492.114,50	292.893.391,87	84,16%	85,52%	0,31%	3,61%	0,75%	8,63%	288.248.830,03
31-jul.-21	341.506.883,10	289.643.054,32	83,88%	84,81%	0,32%	3,73%	0,82%	9,46%	286.449.549,25
31-ago.-21	340.519.643,77	286.778.354,71	83,60%	84,22%	0,32%	3,81%	0,70%	8,11%	284.657.452,02
30-sep.-21	339.530.392,02	285.244.918,39	83,31%	84,01%	0,32%	3,80%	0,24%	2,90%	282.872.512,28
31-oct.-21	338.539.123,39	282.534.703,17	83,03%	83,46%	0,33%	3,87%	0,66%	7,64%	281.094.704,07
30-nov.-21	337.545.833,40	279.324.001,54	82,75%	82,75%	0,34%	3,98%	0,85%	9,69%	279.324.001,54

FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 3,98%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	193.288.504,00	98.306,59	193.386.810,59	85.000.000,00	168.451,11	85.168.451,11
15-dic.-21						
15-mar.-22	5.239.813,13	49.288,57	5.289.101,70	0,00	83.300,00	83.300,00
15-jun.-22	188.048.690,87	49.018,03	188.097.708,90	85.000.000,00	85.151,11	85.085.151,11