



## **RMBS PRADO I**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**

**c/ JUAN IGNACIO LUCA DE TENA 13**

**28027 MADRID**

**[santanderdetitulizacion@gruposantander.com](mailto:santanderdetitulizacion@gruposantander.com)**



NAME OF THE FUND: FONDO DE TITULIZACIÓN DE ACTIVOS RMBS Prado I

INFORMATION AT: QUARTER/SEMESTER 16 09 2019 - 16 12 2019 YEAR: 2019

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	May 28th, 2015	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SPANISH BRANCH	
Disbursement Date	June 3rd, 2015	Negotiation Market	AIAF	
Final Date of Redemption	June 15th, 2055	Rating Agencies	S&P / Moody's	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AA (sf) / Aa2 (sf)	AA (sf) / Aa1 (sf)

**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 ES0305073001	3.420	Nominal per Bond	100.000,00	54.958,16	54,96%
		Total Nominal	342.000.000,00	187.956.907,20	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 16th, 2019			Next Payment Date March 16th, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305073001	2.230,70	60,28	0,455%	63,21	51,20
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND: FONDO DE TITULIZACIÓN DE ACTIVOS RMBS Prado I

INFORMATION AT: QUARTER/SEMESTER 16 09 2019 - 16 12 2019 YEAR: 2019

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.691	3.136
Principal Outstanding	450.000.017,57	327.983.979,80
Principal Outstanding per Loan	121.918,18	104.586,73
Interest Rate	2,98%	1,90%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	4,79%
Average 12 Months Single Rate	4,58%
Prepayment Rate from Constitution	3,97%

## F.T.A. RMBS Prado I

### QUARTERLY BONDS PAYOUT REPORT

December 16, 2019

BONDS. PRINCIPAL	
Previous Balance	195.585.901,20
Principal Amortised	7.628.994,00
Outstanding Balance	187.956.907,20
% of Initial Balance	54,96%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	5-dic.-2019
Payment Date	16-dic.-2019
Previous Payment Date	16-sep.-2019
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,395%
Next Payment Date	16-mar.-2020

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,433%	0,850%	206.157,60
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 16, 2019
Class A	3,68	0,49

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	334.306.741,49
Principal Amortised	6.322.761,69
Outstanding Balance	327.983.979,80
Number of Credit Rights	3.136
LTV	43,32%

NON PERFORMING LOANS (NPLs)	
Previous balance	613.545,70
Difference in Actual Period	147.401,35
NPLs up to date	760.947,05

TRANSITORY PROPERTIES	
Last balance	32.684,88
Difference in Actual Period	(6.235,81)
Current balance	26.449,07
Number of Credit Rights	1

NET LOSSES	
Last balance	21.117,58
Difference in Actual	0,00
Current balance	21.117,58

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	4.900,13	4.003,63	2.661,75	2.837,36	47.654,52
Interest accrued on Credit	3.457,34	3.615,28	1.160,34	2.467,70	29.425,70
Outstanding Balance	2.483.407,18	1.044.279,76	403.580,98	319.844,16	953.920,62
Number of Credit Rights	19	9	4	3	7
% of Outstanding Balance	0,76%	0,32%	0,12%	0,10%	0,29%

**F.T.A. RMBS Prado I**

**QUARTERLY REPORT - ALLOCATION OF CASH**

**December 16, 2019**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>7.939.576,57</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	6.322.761,69
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.607.864,11
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	8.950,77
<b>WITHHOLDING</b>	0,00

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>7.939.576,57</b>
Ordinary Expenses	15.137,71
Extraordinary Expenses	20.036,94
Swap payment	465.095,63
Swap collection	(206.163,84)
Interest paid to Class A Bondholders	206.157,60
Reserve Fund	(189.682,85)
Principal withholding Class A	7.628.994,00
Interest paid to Subordinated Loan 1	0,00
Principal paid to Subordinated Loan 1	0,00
Interest paid to Subordinated Loan 2	0,00
Principal paid to Subordinated Loan 2	0,00
Fixed fee in favour of UCI	0,00
Excess spread	0,00
Rounding Remanent	1,38

<b>TREASURY ACCOUNT STATEMENT</b>	<b>9.839.519,39</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	10.029.202,24
Difference	(189.682,85)
Outstanding Balance	9.839.519,39
<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>December 16, 2019</b>
SUBORDINATED LOAN 1	108.000.000,00 (24,00%)	108.000.000,00 (32,93%)
PRINCIPAL RESERVE FUND	13.500.000,00 (3,00%)	9.839.519,39 (3,00%)
OVERCOLLATERALIZATION <sup>(3)</sup>	0,00 (0,00%)	32.027.072,60 (9,76%)

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

<sup>(2)</sup> Subordinated Loan 1 and Subordinated Loan 2 have been funded and withheld by UCI. Principal Reserve Fund has been funded through Subordinated Loan 2.

<sup>(3)</sup> Represents the result of dividing the Outstanding Balance of Credit Rights minus the Outstanding Balance of Class A Notes minus the Subordinated Loan 1 over the Outstanding Balance of Credit Rights.

<b>SUBORDINATED LOAN 2</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 16, 2019</b>
<b>SUBORDINATED LOAN 2 PRINCIPAL</b>		
Total Outstanding	700.000,00	700.000,00
Interest Rate	0,895%	0,255%

**F.T.A. RMBS Prado I**

**TRIGGERS OF THE MODEL**

**December 16, 2019**

**RESERVE FUND'S TRIGGERS**

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>9.839.519,39</b>
On every Interest Payment Date 3% Outstanding Principal Balance of the Assets	9.839.519,39
with a floor of 1% Initial Outstanding Principal Balance of the Assets	4.500.000,18
with a cap of initial Reserve Fund Required Amount	13.500.000,00
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	67.500.002,64
Number of loans that have been renegotiated	80
Principal Outstanding of renegotiated loans	11.634.200,31
% Principal Outstanding of renegotiated loans / Initial Principal balance	2,59%

**COUNTERPARTIES**

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING	
TREASURY ACCOUNT	BP2S	S&P Moody's	Long Term	A- Baa3	A+ Aa3
		S&P Moody's	Short Term	A-1 P-3	A-1 P1
PAYING AGENCY	BP2S	S&P Moody's	Long Term	n/a Baa3	A+ Aa3
		S&P Moody's	Short Term	n/a P-3	A-1 P1
SWAP	BNP Paribas	S&P Moody's	Long Term	A Baa1	A+ Aa3
		S&P Moody's	Short Term	n/a n/a	A-1 P1

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

**F.T.A. RMBS Prado I**

**DEFINITIONS**

**December 16, 2019**

**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.

**Non-Performing Loans (NPLs)**

means those loans that, at any time starting from the Date of Incorporation of the Fund (i) have or have had instalments pending payment for periods equal to or longer than twelve (12) months or (ii) the Servicer, acting in accordance with the servicing procedures, has terminated or accelerated the underlying Mortgage Loans, or has written off or made provision against any definitive losses at any time prior to the expiry of the period referred to in (i) above.

**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.

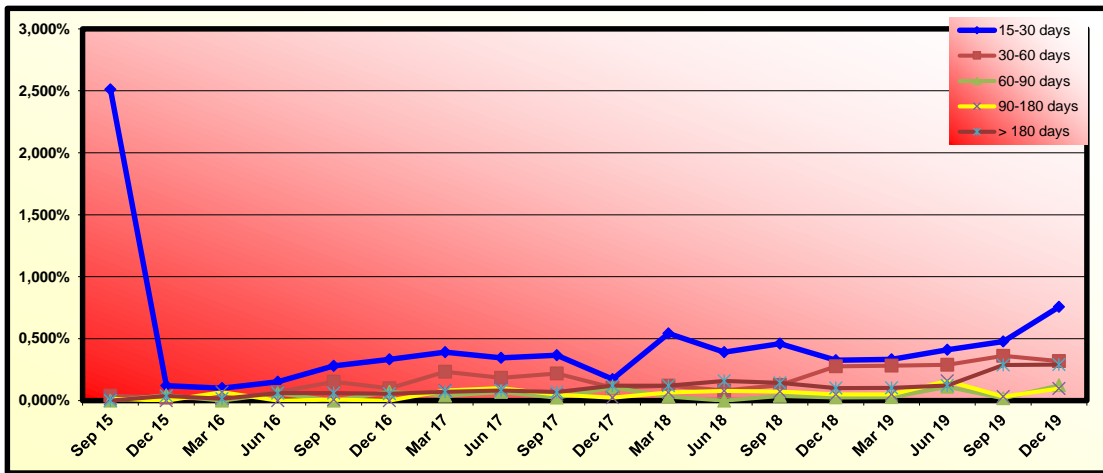


**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS Prado I**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

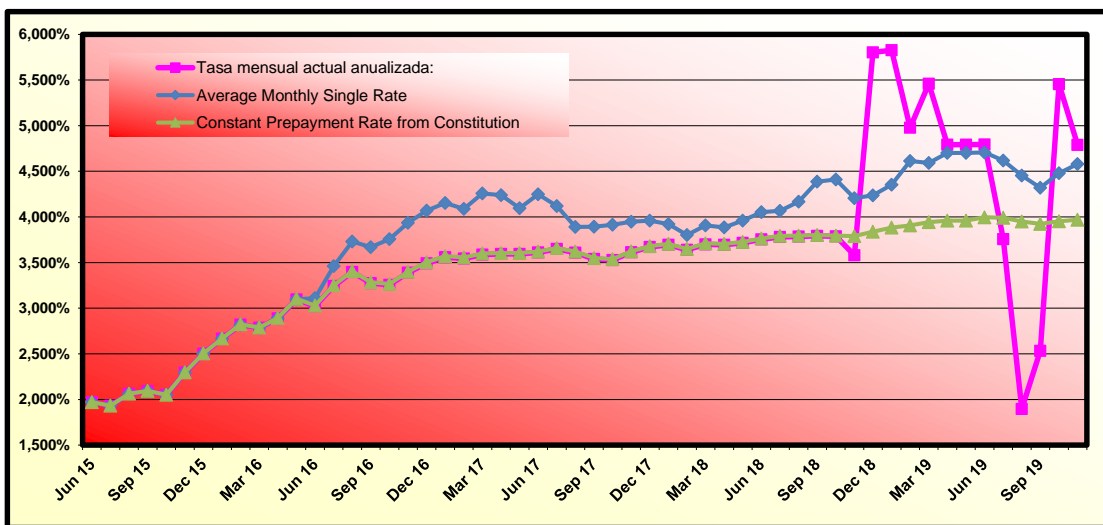
December 16, 2019

**HISTORICAL ARREARS**



Date	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19
15-30 days	0,459%	0,327%	0,333%	0,411%	0,477%	0,757%
30-60 days	0,125%	0,276%	0,282%	0,290%	0,361%	0,318%
60-90 days	0,038%	0,026%	0,027%	0,112%	0,019%	0,123%
90-180 days	0,074%	0,050%	0,051%	0,159%	0,032%	0,098%
> 180 days	0,144%	0,101%	0,103%	0,123%	0,287%	0,291%

**HISTORICAL PREPAYMENT**



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



# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	25.000	162	5,17%	2.591.137,09	0,79%
25.000	50.000	361	11,51%	13.863.407,13	4,23%
50.000	75.000	519	16,55%	32.550.364,35	9,92%
75.000	100.000	551	17,57%	48.275.559,05	14,72%
100.000	125.000	490	15,63%	54.681.003,31	16,67%
125.000	150.000	415	13,23%	56.734.328,35	17,30%
150.000	175.000	280	8,93%	45.078.394,50	13,74%
175.000	200.000	170	5,42%	31.694.479,78	9,66%
200.000	225.000	112	3,57%	23.566.042,29	7,19%
225.000	250.000	46	1,47%	10.785.279,56	3,29%
250.000	275.000	20	0,64%	5.256.057,43	1,60%
275.000	300.000	7	0,22%	1.982.308,86	0,60%
300.000	325.000	3	0,10%	925.618,10	0,28%
<b>Total</b>		<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>

Maximum	Minimum	Simple Average
315.514,51	481,75	104.586,73

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	71	2,26%	7.861.756,86	2,40%	0,45	0,76
0,50	1,00	701	22,35%	81.938.961,00	24,98%	0,78	1,06
1,00	1,50	379	12,09%	43.598.801,97	13,29%	1,19	1,45
1,50	2,00	111	3,54%	13.158.962,45	4,01%	1,80	1,11
2,00	2,50	960	30,61%	99.830.877,49	30,44%	2,26	0,83
2,50	3,00	415	13,23%	40.061.659,64	12,21%	2,67	1,45
3,00	3,50	288	9,18%	22.278.013,59	6,79%	3,23	1,45
3,50	4,00	122	3,89%	11.273.890,31	3,44%	3,69	1,80
4,00	4,50	56	1,79%	5.629.600,50	1,72%	4,17	2,20
4,50	5,00	21	0,67%	1.529.945,17	0,47%	4,75	1,74
5,00	5,50	11	0,35%	712.848,35	0,22%	5,12	1,67
5,50	6,00	1	0,03%	108.662,47	0,03%	5,60	1,90
<b>Total</b>		<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	<b>1,90</b>	<b>1,16</b>

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

Maximum	Minimum	Simple Average
5,60	0,25	2,00

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
30/12/2002	30/06/2003	2	0,06%	121.411,96	0,04%	21/03/2003	200,47
30/06/2003	31/12/2003	2	0,06%	62.318,62	0,02%	06/09/2003	194,97
30/12/2003	30/06/2004	2	0,06%	115.030,09	0,04%	01/06/2004	186,13
30/06/2004	31/12/2004	1	0,03%	60.406,32	0,02%	12/11/2004	180,77
30/12/2004	30/06/2005	2	0,06%	47.787,90	0,01%	27/02/2005	177,27
30/06/2005	31/12/2005	8	0,26%	786.700,01	0,24%	24/10/2005	169,37
30/12/2005	30/06/2006	6	0,19%	615.720,24	0,19%	08/04/2006	163,90
30/06/2006	31/12/2006	4	0,13%	503.552,88	0,15%	20/11/2006	156,50
30/12/2006	30/06/2007	18	0,57%	1.837.793,14	0,56%	05/04/2007	152,00
30/06/2007	31/12/2007	139	4,43%	15.407.417,97	4,70%	18/11/2007	144,57
30/12/2007	30/06/2008	226	7,21%	24.534.966,07	7,48%	10/04/2008	139,83
30/06/2008	31/12/2008	182	5,80%	18.948.229,56	5,78%	07/10/2008	133,93
30/12/2008	30/06/2009	229	7,30%	25.920.814,30	7,90%	14/04/2009	127,70
30/06/2009	31/12/2009	293	9,34%	33.402.763,17	10,18%	05/10/2009	122,00
30/12/2009	30/06/2010	270	8,61%	33.750.078,32	10,29%	08/04/2010	115,90
30/06/2010	31/12/2010	321	10,24%	40.859.658,86	12,46%	28/10/2010	109,23
30/12/2010	30/06/2011	331	10,55%	39.264.867,86	11,97%	03/04/2011	104,07
30/06/2011	31/12/2011	122	3,89%	11.345.329,85	3,46%	29/09/2011	98,20
30/12/2011	30/06/2012	162	5,17%	15.707.860,58	4,79%	09/04/2012	91,87
30/06/2012	31/12/2012	294	9,38%	25.022.162,35	7,63%	03/11/2012	85,07
30/12/2012	30/06/2013	251	8,00%	19.407.866,41	5,92%	14/04/2013	79,70
30/06/2013	31/12/2013	271	8,64%	20.261.243,34	6,18%	06/10/2013	73,97
<b>Total</b>		<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	<b>01/09/2010</b>	<b>111,13</b>

Maximum	Minimum	Simple Average
31/12/2013	06/03/2003	10/11/2010

# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
31/12/2019	31/12/2020	10	0,32%	45.538,13	0,01%	01/10/2020	9,87
31/12/2020	31/12/2021	14	0,45%	95.737,06	0,03%	08/07/2021	19,10
31/12/2021	31/12/2022	18	0,57%	282.958,03	0,09%	05/07/2022	31,00
31/12/2022	31/12/2023	29	0,92%	500.687,05	0,15%	22/05/2023	41,57
31/12/2023	31/12/2024	21	0,67%	519.170,60	0,16%	23/05/2024	53,60
31/12/2024	31/12/2025	19	0,61%	549.149,63	0,17%	31/07/2025	67,87
31/12/2025	31/12/2026	27	0,86%	1.036.621,11	0,32%	03/06/2026	77,93
31/12/2026	31/12/2027	21	0,67%	790.926,63	0,24%	08/07/2027	91,10
31/12/2027	31/12/2028	66	2,10%	2.695.172,65	0,82%	29/05/2028	101,80
31/12/2028	31/12/2029	39	1,24%	1.928.636,67	0,59%	30/05/2029	113,83
31/12/2029	31/12/2030	37	1,18%	2.305.516,11	0,70%	27/05/2030	125,73
31/12/2030	31/12/2031	45	1,43%	2.536.265,57	0,77%	27/06/2031	138,73
31/12/2031	31/12/2032	49	1,56%	2.973.244,60	0,91%	21/06/2032	150,53
31/12/2032	31/12/2033	92	2,93%	5.674.438,14	1,73%	22/06/2033	162,57
31/12/2033	31/12/2034	44	1,40%	2.992.923,23	0,91%	11/06/2034	174,20
31/12/2034	31/12/2035	44	1,40%	3.676.195,87	1,12%	20/06/2035	186,50
31/12/2035	31/12/2036	71	2,26%	6.117.413,83	1,87%	12/06/2036	198,23
31/12/2036	31/12/2037	71	2,26%	6.172.290,33	1,88%	04/08/2037	211,97
31/12/2037	31/12/2038	126	4,02%	11.162.161,51	3,40%	27/06/2038	222,73
31/12/2038	31/12/2039	80	2,55%	8.215.100,91	2,50%	29/06/2039	234,80
31/12/2039	31/12/2040	96	3,06%	9.903.000,31	3,02%	08/06/2040	246,10
31/12/2040	31/12/2041	99	3,16%	9.652.840,65	2,94%	18/05/2041	257,43
31/12/2041	31/12/2042	243	7,75%	24.753.464,16	7,55%	18/07/2042	271,43
31/12/2042	31/12/2043	385	12,28%	39.298.047,50	11,98%	24/05/2043	281,63
31/12/2043	31/12/2044	103	3,28%	12.486.422,79	3,81%	29/05/2044	293,80
31/12/2044	31/12/2045	62	1,98%	8.478.824,20	2,59%	28/06/2045	306,77
31/12/2045	31/12/2046	84	2,68%	10.952.120,94	3,34%	04/06/2046	317,97
31/12/2046	31/12/2047	151	4,82%	18.674.056,03	5,69%	28/07/2047	331,77
31/12/2047	31/12/2048	222	7,08%	27.502.596,34	8,39%	07/06/2048	342,07
31/12/2048	31/12/2049	266	8,48%	35.258.737,18	10,75%	04/07/2049	354,97
31/12/2049	31/12/2050	304	9,69%	42.518.642,53	12,96%	26/06/2050	366,70
31/12/2050	31/12/2051	198	6,31%	28.235.079,51	8,61%	08/03/2051	375,10
<b>Total</b>		<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	<b>26/09/2044</b>	<b>297,70</b>

Maximum	Minimum	Simple Average
01/06/2051	01/01/2020	10/07/2042

Interest Rate Reset Period				
Interest Rate Reset Period	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
<b>annually</b>	<b>156</b>	<b>4,98%</b>	<b>16.338.656,37</b>	<b>4,98%</b>
Floating	155	4,95%	16.262.076,39	4,96%
Mixed	1	0,03%	76.579,98	0,02%
<b>semiannually</b>	<b>2.978</b>	<b>95,02%</b>	<b>311.482.364,01</b>	<b>95,02%</b>
Floating	2.944	93,94%	309.181.009,17	94,31%
Mixed	34	1,08%	2.301.354,84	0,70%
<b>Total general</b>	<b>3.134</b>	<b>100,00%</b>	<b>327.821.020,38</b>	<b>100,00%</b>

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
<b>Fixed</b>	<b>2</b>	<b>0,06%</b>	<b>162.959,42</b>	<b>0,05%</b>	<b>2,83</b>	<b>0,00</b>
Fixed	2	0,06%	162.959,42	0,05%	2,83	0,00
<b>Floating</b>	<b>3.099</b>	<b>98,82%</b>	<b>325.443.085,56</b>	<b>99,23%</b>	<b>1,88</b>	<b>1,16</b>
EUR 12 M	1.665	53,09%	178.221.031,66	54,34%	1,26	1,53
IRPH	1.434	45,73%	147.222.053,90	44,89%	2,63	0,71
<b>Mixed</b>	<b>35</b>	<b>1,12%</b>	<b>2.377.934,82</b>	<b>0,73%</b>	<b>4,88</b>	<b>1,74</b>
EUR 12 M	13	0,41%	792.011,96	0,24%	4,74	2,67
IRPH	22	0,70%	1.585.922,86	0,48%	4,95	1,27
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	<b>1,90</b>	<b>1,16</b>

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

Maximum	Minimum	Simple Average
3,75	0,00	1,23

# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Andalucía	2	0,06%	38.002,64	0,01%
Asturias	20	0,64%	1.603.213,48	0,49%
Canarias	114	3,64%	10.955.961,49	3,34%
Cantabria	26	0,83%	2.497.458,20	0,76%
Castilla la Mancha	74	2,36%	8.482.220,73	2,59%
Cataluña	619	19,74%	75.261.370,44	22,95%
Comunidad Valenciana	231	7,37%	20.708.985,33	6,31%
Extremadura	42	1,34%	3.440.736,92	1,05%
Galicia	53	1,69%	5.027.153,64	1,53%
Islas Baleares	58	1,85%	6.442.641,36	1,96%
Madrid	782	24,94%	85.011.560,44	25,92%
Murcia	19	0,61%	1.799.253,08	0,55%
Navarra	1	0,03%	287.006,69	0,09%
Andalucía	987	31,47%	94.340.416,66	28,76%
País Vasco	40	1,28%	5.452.438,94	1,66%
Castilla y León	31	0,99%	3.058.919,99	0,93%
Aragón	37	1,18%	3.576.639,77	1,09%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</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%	315.514,51	0,10%	Cataluña
Debtor nº 2	1	0,03%	310.076,38	0,09%	Madrid
Debtor nº 3	1	0,03%	300.027,21	0,09%	Islas Baleares
Debtor nº 4	1	0,03%	287.006,69	0,09%	Navarra
Debtor nº 5	1	0,03%	284.835,88	0,09%	Cataluña
Debtor nº 6	1	0,03%	284.150,49	0,09%	Extremadura
Debtor nº 7	1	0,03%	283.232,79	0,09%	Madrid
Debtor nº 8	1	0,03%	283.024,04	0,09%	Cataluña
Debtor nº 9	1	0,03%	281.758,59	0,09%	Madrid
Debtor nº 10	1	0,03%	278.300,38	0,08%	Andalucía
Rest of Debtors	3.126	99,68%	325.076.052,84	99,11%	
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	

Current Loan to Value (LTV) (*)						
Current Loan to Value (LTV) (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted LTV	
0,00% - 10,00%	74	2,36%	1.018.893,49	0,31%	7,05%	
10,00% - 20,00%	182	5,80%	7.339.113,09	2,24%	16,40%	
20,00% - 30,00%	331	10,55%	22.797.810,20	6,95%	25,84%	
30,00% - 40,00%	614	19,58%	59.961.069,78	18,28%	35,81%	
40,00% - 50,00%	819	26,12%	97.270.751,22	29,66%	45,15%	
50,00% - 60,00%	697	22,23%	90.469.972,26	27,58%	54,87%	
60,00% - 70,00%	381	12,15%	44.481.276,18	13,56%	64,35%	
70,00% - 80,00%	38	1,21%	4.645.093,58	1,42%	72,29%	
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>	<b>47,01%</b>	

(\*) Original Property Value

Maximum	Minimum	Simple Average
75,76	0,00	43,32

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
First Residence	2.992	95,41%	314.735.052,31	95,96%
Second Residence	144	4,59%	13.248.927,49	4,04%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>

# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
1	1.561	49,78%	125.006.250,16	38,11%
more than 1	1.575	50,22%	202.977.729,64	61,89%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Spanish	3.022	96,36%	319.351.108,79	97,37%
Other	114	3,64%	8.632.871,01	2,63%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Free Dwellings	2.639	84,15%	274.740.566,47	83,77%
Official Protection Housing	497	15,85%	53.243.413,33	16,23%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Developer	69	2,20%	9.368.850,33	2,86%
Direct Channel	136	4,34%	15.636.430,90	4,77%
Financial Entities	48	1,53%	4.560.921,82	1,39%
Insurance	20	0,64%	2.149.774,73	0,66%
Large Borker	72	2,30%	7.374.257,41	2,25%
Other	85	2,71%	7.357.425,06	2,24%
Small Broker	123	3,92%	14.297.917,22	4,36%
Small Real Estate Agency	1.581	50,41%	167.705.712,71	51,13%
Large Real Estate Agency	823	26,24%	80.768.064,98	24,63%
Word of mouth	179	5,71%	18.764.624,64	5,72%
<b>Total</b>	<b>3.136</b>	<b>100,00%</b>	<b>327.983.979,80</b>	<b>100,00%</b>



<b>FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER</b> <b>(AMOUNTS IN EUR)</b> <b>CPR: 3,97%</b>
--

Payment Date	Series A Bonds		
	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>195.585.901,20</b>	<b>838.584,24</b>	<b>196.424.485,44</b>
16-dic.-19			
16-mar.-20	5.803.026,00	420.998,65	6.224.024,65
15-jun.-20	189.782.875,20	417.585,59	190.200.460,79