



RMBS PRADO II

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.
GRAN VIA DE HORTALEZA, 3
28033 MADRID**



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

INFORMATION AT: QUARTER/SEMESTER 19 09 2016 - 19 12 2016 YEAR: 2016

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Ignacio Ortega Gavara-Director General	

I. DATA OF THE FUND

Constitution Date	March 15th, 2016	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SPANISH BRANCH	
Disbursement Date	March 18th, 2016	Negotiation Market	AIAF	
Final Date of Redemption	March 17th, 2056	Rating Agencies	DBRS / S&P	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Inmobiliarios (UCI)	Series A	AA (sf) / AA+s(sf)	AA (sf) / AA+s(sf)

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/ln
Series A ES0305123004	4.210	Nominal per Bond	100.000,00	91.630,26	91,63%
		Total Nominal	421.000.000,00	385.763.394,60	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 19th, 2016			Next Payment Date March 17th, 2017		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305123004	2.638,13	142,74	0,584%	130,81	105,96
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



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

INFORMATION AT: QUARTER/SEMESTER 19 09 2016 - 19 12 2016 YEAR: 2016

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	5.325	5.214
Principal Outstanding	540.000.014,53	511.366.922,65
Principal Outstanding per Loan	101.408,45	98.075,74
Interest Rate	2,14%	2,03%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,04%
Average 12 Month Single Rate	3,04%
Prepayment Rate from Constitution	3,05%

F.T.A. RMBS Prado II

QUARTERLY BONDS PAYOUT REPORT

December 19,2016

BONDS. PRINCIPAL	
Previous Balance	396.869.921,90
Principal Amortised	11.106.527,30
Outstanding Balance	385.763.394,60
% of Initial Balance	91,63%
Principal Accrued and unpaid	0,00 €

DATA	
Pool Cut-off Date	December 12,2016
Payment Date	December 19,2016
Previous Payment Date	September 19,2016
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,316%
Next Payment Date	March 17,2017

INTEREST PAID			
	index rate	spread	
CLASS A	-0,301%	0,900%	600.935,40
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 19,2016
Class A	3,68	3,51

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.

F.T.A. RMBS Prado II

QUARTERLY COLLATERAL REPORT

December 19,2016

CREDIT RIGHTS, PRINCIPAL	
Previous Balance	520.230.211,29
Principal Amortised	8.863.288,64
Outstanding Balance	511.366.922,65
Number of Credit Rights	5.214
LTV	51,48%

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	62.141,56	9.282,67	1.510,79	3.285,22	13.811,14
Interest accrued on Credit Rights's in Arrears	45.414,47	7.585,41	764,03	3.705,25	8.109,61
Outstanding Balance	22.418.400,76	2.519.167,27	195.973,24	282.028,29	448.888,12
Number of Credit Rights	230	17	2	3	3
% of Outstanding Balance	4,38%	0,49%	0,04%	0,06%	0,09%

Non-Performing Loans (NPLs)	
NPLs as of previous balance	0,00 €
Difference in Actual Period	0,00 €
NPLs up to date	0,00 €

F.T.A. RMBS Prado II

QUARTERLY COLLATERAL REPORT

December 19,2016

TRANSITORY PROPERTIES

Last balance	0,00
Difference in Actual Period	0,00
Current balance	0,00
Number of Credit Rights	0

NET LOSSES

Last balance	0,00
Difference in Actual Period	0,00
Current balance	0,00

F.T.A. RMBS Prado II

QUARTERLY REPORT - ALLOCATION OF CASH

December 19,2016

TOTAL CASH RECEIVED END OF PERIOD	11.495.613,13
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	8.863.288,64
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	2.616.402,45
Interest received under GIC	0,00
CONTENTIOUS	0,00
INCOMES/EXPENSES OF TRANSITORY PROPERTIES	0,00
OTHERS	15.922,04
WITHHOLDING	0,00

TREASURY ACCOUNT STATEMENT	15.341.007,68
PRINCIPAL RESERVE FUND	
Previous Balance	15.606.906,34
Period utilization	265.898,66
Outstanding Balance	15.341.007,68
WITHHOLDING	0,00
OTHERS	0,00

TOTAL CASH PAID END OF PERIOD	11.495.613,13
Ordinary Expenses	25.722,83
Extraordinary Expenses	28.325,05
Interest paid to Class A Bondholders	600.935,40
Reserve Fund	(265.898,66)
Principal withholding Class A	11.106.527,30
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	1,21

F.T.A. RMBS Prado II

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

December 19,2016

CREDIT ENHANCEMENT ^{(1) (2)}		
CONCEPTS	INITIAL	December 19,2016
SUBORDINATED LOAN 1	119.000.000,00 (22,04%)	119.000.000,00 (23,27%)
PRINCIPAL RESERVE FUND	16.200.000,00 (3,00%)	15.341.007,68 (3,00%)
OVERCOLLATERALIZATION ⁽³⁾	0,00 (0,00%)	6.603.528,05 (1,29%)

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

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

⁽³⁾ 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.

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	December 19,2016
SUBORDINATED LOAN 2 PRINCIPAL		
Total Outstanding Subordinated Loan 2	650.000,00	650.000,00
Interest Rate	0,869%	0,784%

F.T.A. RMBS Prado II

TRIGGERS OF THE MODEL

December 19,2016

RESERVE FUND's TRIGGERS

1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	15.341.007,68
On every Interest Payment Date 3% Outstanding Principal Balance of the Assets	15.341.007,68
with a floor of 1% Initial Outstanding Principal Balance of the Assets	5.400.000,15
with a cap of initial Reserve Fund Required Amount	16.200.000,00
as long as the Reserve Fund withhold on previous Interest Paymen Date is the required	

RESERVE FUND REQUIRED LEVEL DECREASES

RENEGOCIATIONS OF INSTALMENT REDUCTION

Limit of 15% of the Initial Principal Balance of the Assets	81.000.002,18
Number of loans that have been renegotiated	18
Principal Outstanding of renegotiated loans	2.398.734,70
% Principal Outstanding of renegotiated loans / Initial Principal balance	0,44%

F.T.A. RMBS Prado II

COUNTERPARTIES

December 19,2016

AGRREMENT	COUNTERPATRY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING
TREASURY ACCOUNT	BP2S	S&P	Long Term	A
		DBRS		AA (low)
PAYING AGENCY	BP2S	S&P	Short Term	A-1
		DBRS		R-1 (middle)
PAYING AGENCY	BP2S	S&P	Long Term	A
		DBRS		AA (low)
PAYING AGENCY	BP2S	S&P	Short Term	A-1
		DBRS		R-1 (middle)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING

F.T.A. RMBS Prado II

DEFINITIONS

December 19,2016

<u>POOL CUT-OFF DATE</u>	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.
<u>Non-Performing Loans (NPLs)</u>	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.
<u>NET LOSSES</u>	Those loans which the Originator considers that will not recover (net of recoveries).
<u>TRANSITORY PROPERTIES</u>	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 II

HISTORICAL ARREARS AND PREPAYMENT REPORT

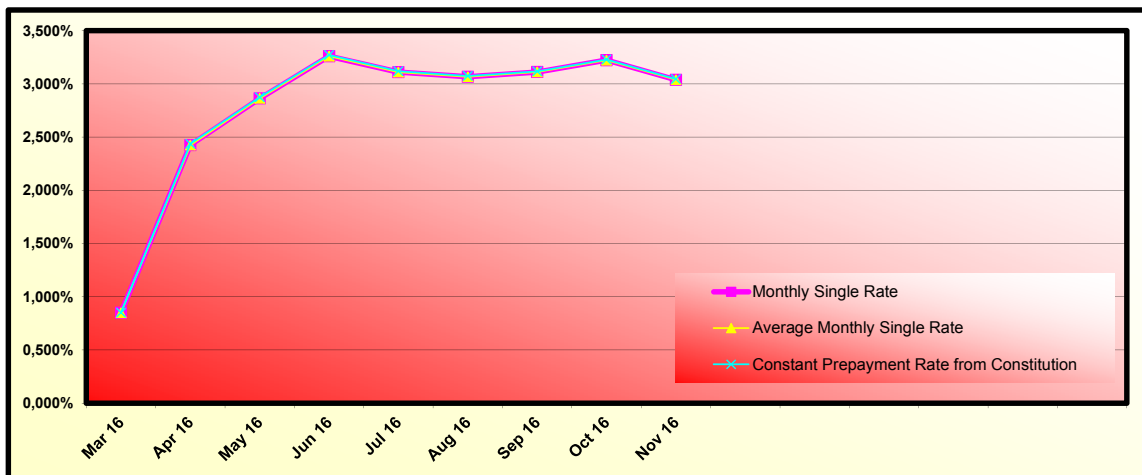
December 19, 2016

HISTORICAL ARREARS



Date	Jun 16	Sep 16	Dec 16
15-30 days	0,232%	0,177%	4,384%
30-60 days	0,011%	0,098%	0,493%
60-90 days	0,000%	0,103%	0,038%
90-180 days	0,000%	0,046%	0,055%
> 180 days	0,000%	0,000%	0,088%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

RMBS PRADO II

QUARTERLY STATISTIC INFORMATION

December 12, 2016

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	25.000	808	15,50%	13.389.960,68	2,62%
25.000	50.000	719	13,79%	26.450.280,04	5,17%
50.000	75.000	751	14,40%	47.312.559,78	9,25%
75.000	100.000	799	15,32%	69.747.040,34	13,64%
100.000	125.000	635	12,18%	71.282.798,97	13,94%
125.000	150.000	448	8,59%	61.547.832,95	12,04%
150.000	175.000	352	6,75%	57.121.218,30	11,17%
175.000	200.000	247	4,74%	46.140.066,32	9,02%
200.000	225.000	170	3,26%	36.028.654,24	7,05%
225.000	250.000	84	1,61%	19.823.493,49	3,88%
250.000	275.000	48	0,92%	12.504.690,29	2,45%
275.000	300.000	45	0,86%	12.943.816,48	2,53%
300.000	325.000	42	0,81%	13.087.652,62	2,56%
325.000	350.000	29	0,56%	9.803.092,96	1,92%
350.000	375.000	19	0,36%	6.871.691,17	1,34%
375.000	400.000	9	0,17%	3.490.012,96	0,68%
400.000	425.000	5	0,10%	2.090.707,62	0,41%
425.000	450.000	4	0,08%	1.731.353,44	0,34%
Total		5.214	100,00%	511.366.922,65	100,00%

Maximum	Minimum	Simple Average
436.101,07	0,00	98.075,74

Nominal Interest							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	254	4,87%	36.459.384,84	7,13%	0,40	0,46
0,50	1,00	904	17,34%	106.155.158,28	20,76%	0,77	0,81
1,00	1,50	1.345	25,80%	83.240.795,99	16,28%	1,31	1,34
1,50	2,00	626	12,01%	66.633.098,13	13,03%	1,86	1,21
2,00	2,50	790	15,15%	86.027.193,73	16,82%	2,26	0,92
2,50	3,00	348	6,67%	35.790.745,41	7,00%	2,72	1,47
3,00	3,50	189	3,62%	19.732.247,01	3,86%	3,24	1,50
3,50	4,00	191	3,66%	19.854.965,96	3,88%	3,72	1,93
4,00	4,50	116	2,22%	13.169.861,72	2,58%	4,22	1,99
4,50	5,00	219	4,20%	22.770.243,72	4,45%	4,58	1,08
5,00	5,50	26	0,50%	2.691.566,14	0,53%	5,30	2,11
5,50	6,00	196	3,76%	18.236.802,35	3,57%	5,73	2,74
6,00	6,50	10	0,19%	604.859,37	0,12%	6,07	2,82
Total		5.214	100,00%	511.366.922,65	100,00%	2,03	1,18

Maximum	Minimum	Simple Average
6,30	0,28	2,03

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Before June 30, 2005	1.083	20,77%	25.752.124,73	5,04%	24/10/1998	217,60	
06/30/2005	12/31/2005	13	0,25%	910.910,48	0,18%	17/10/2005	133,83
12/31/2005	06/30/2006	11	0,21%	1.189.426,68	0,23%	20/05/2006	126,73
06/30/2006	12/31/2006	24	0,46%	3.352.862,92	0,66%	27/11/2006	120,50
12/31/2006	06/30/2007	46	0,88%	6.772.968,51	1,32%	18/03/2007	116,80
06/30/2007	12/31/2007	279	5,35%	34.086.998,02	6,67%	17/11/2007	108,83
12/31/2007	06/30/2008	584	11,20%	75.387.814,57	14,74%	03/04/2008	104,30
06/30/2008	12/31/2008	314	6,02%	37.604.853,67	7,35%	28/09/2008	98,47
12/31/2008	06/30/2009	306	5,87%	38.952.625,97	7,62%	02/04/2009	92,33
06/30/2009	12/31/2009	282	5,41%	36.242.987,35	7,09%	06/10/2009	86,20
12/31/2009	06/30/2010	303	5,81%	39.634.912,41	7,75%	15/04/2010	79,90
06/30/2010	12/31/2010	242	4,64%	30.713.611,15	6,01%	14/10/2010	73,93
12/31/2010	06/30/2011	324	6,21%	41.456.322,19	8,11%	30/04/2011	67,40
06/30/2011	12/31/2011	310	5,95%	36.333.656,08	7,11%	18/09/2011	62,80
12/31/2011	06/30/2012	84	1,61%	8.374.504,16	1,64%	05/04/2012	56,23
06/30/2012	12/31/2012	93	1,78%	9.668.709,13	1,89%	08/10/2012	50,13
12/31/2012	06/30/2013	62	1,19%	6.495.229,87	1,27%	24/04/2013	43,60
06/30/2013	12/31/2013	84	1,61%	8.182.493,98	1,60%	13/10/2013	37,97
12/31/2013	06/30/2014	390	7,48%	35.208.026,02	6,89%	09/04/2014	32,10
06/30/2014	12/31/2014	380	7,29%	35.045.884,76	6,85%	03/10/2014	26,30
Total		5.214	100,00%	511.366.922,65	100,00%	28/11/2009	84,47

Maximum	Minimum	Simple Average
12/31/2014	09/23/1994	03/18/2008

RMBS PRADO II

QUARTERLY STATISTIC INFORMATION

December 12, 2016

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Before December 31, 2033	1.960	37,59%	84.592.945,76	16,54%	09/10/2028	141,90
12/31/2033 12/31/2034	159	3,05%	14.360.511,49	2,81%	07/06/2034	209,83
12/31/2034 12/31/2035	106	2,03%	10.494.465,84	2,05%	30/05/2035	221,60
12/31/2035 12/31/2036	79	1,52%	8.258.188,84	1,61%	16/06/2036	234,13
12/31/2036 12/31/2037	92	1,76%	10.575.930,18	2,07%	14/07/2037	247,07
12/31/2037 12/31/2038	163	3,13%	18.369.715,54	3,59%	21/05/2038	257,30
12/31/2038 12/31/2039	171	3,28%	17.872.594,87	3,50%	19/06/2039	270,23
12/31/2039 12/31/2040	126	2,42%	14.575.486,67	2,85%	07/06/2040	281,83
12/31/2040 12/31/2041	88	1,69%	10.974.472,32	2,15%	25/06/2041	294,43
12/31/2041 12/31/2042	159	3,05%	20.518.939,93	4,01%	19/06/2042	306,23
12/31/2042 12/31/2043	162	3,11%	20.857.277,30	4,08%	05/06/2043	317,77
12/31/2043 12/31/2044	441	8,46%	46.133.406,60	9,02%	11/06/2044	329,97
12/31/2044 12/31/2045	104	1,99%	12.119.268,62	2,37%	14/05/2045	341,07
12/31/2045 12/31/2046	50	0,96%	6.762.392,93	1,32%	22/06/2046	354,33
12/31/2046 12/31/2047	137	2,63%	21.699.179,69	4,24%	31/08/2047	368,63
12/31/2047 12/31/2048	445	8,53%	69.144.934,99	13,52%	15/05/2048	377,10
12/31/2048 12/31/2049	262	5,02%	44.218.017,19	8,65%	12/06/2049	390,00
12/31/2049 12/31/2050	199	3,82%	33.454.068,61	6,54%	03/06/2050	401,70
12/31/2050 12/31/2051	300	5,75%	44.756.146,90	8,75%	02/07/2051	414,67
12/31/2051 12/31/2052	11	0,21%	1.628.978,38	0,32%	06/01/2052	420,80
Total	5.214	100,00%	511.366.922,65	100,00%	09/08/2042	307,90

Maximum	Minimum	Simple Average
02/1/2052	05/1/2017	12/2/2037

Interest Rate Reset Period				
Interest Rate Reset Period	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
annually				
Fixed	11	0,21%	1.417.513,57	0,28%
Floating	1.232	23,63%	49.432.650,77	9,67%
semiannually				
Fixed	728	13,96%	70.708.253,90	13,83%
Floating	3.241	62,16%	389.769.593,83	76,22%
quarterly				
Floating	2	0,04%	38.910,58	0,01%
Total	5.214	100,00%	511.366.922,65	100,00%

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Fixed						
EUR 12 M	391	7,50%	37.806.972,05	7,39%	4,22	2,41
IRPH	348	6,67%	34.318.795,42	6,71%	4,99	1,33
Floating						
EUR 12 M	2.307	44,25%	283.954.805,39	55,53%	1,23	1,28
IRPH	1.106	21,21%	130.841.855,76	25,59%	2,52	0,56
MIBOR 12 M	1.020	19,56%	23.518.269,04	4,60%	1,21	1,22
MIBOR 6 M	40	0,77%	887.314,41	0,17%	1,14	1,32
MIBOR 3 M	2	0,04%	38.910,58	0,01%	0,61	0,90
Total	5.214	100,00%	511.366.922,65	100,00%	2,03	1,18

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

Weighted Spread		
Maximum	Minimum	Simple Average
4,15	-0,40	1,27

RMBS PRADO II

QUARTERLY STATISTIC INFORMATION

December 12, 2016

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Andalucía	1.241	23,80%	105.641.016,88	20,66%
Aragón	99	1,90%	10.451.700,06	2,04%
Asturias	93	1,78%	5.802.257,79	1,13%
Canarias	211	4,05%	17.515.012,25	3,43%
Cantabria	42	0,81%	3.926.815,68	0,77%
Castilla la Mancha	105	2,01%	11.854.310,37	2,32%
Castilla y León	117	2,24%	9.617.373,22	1,88%
Cataluña	1.023	19,62%	119.599.439,76	23,39%
Comunidad Valenciana	431	8,27%	38.516.449,50	7,53%
Extremadura	73	1,40%	5.554.425,85	1,09%
Galicia	154	2,95%	9.433.480,13	1,84%
Islas Baleares	110	2,11%	13.339.453,80	2,61%
Madrid	1.367	26,22%	142.759.993,30	27,92%
Murcia	36	0,69%	2.882.693,40	0,56%
Navarra	13	0,25%	1.533.675,08	0,30%
País Vasco	91	1,75%	12.027.660,83	2,35%
La Rioja	8	0,15%	911.164,75	0,18%
Total	5.214	100,00%	511.366.922,65	100,00%

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,02%	436.101,07	0,09%	Cataluña
Debtor nº 2	1	0,02%	432.735,33	0,08%	Andalucía
Debtor nº 3	1	0,02%	432.716,15	0,08%	Madrid
Debtor nº 4	1	0,02%	429.800,89	0,08%	Madrid
Debtor nº 5	1	0,02%	423.926,93	0,08%	Aragón
Debtor nº 6	1	0,02%	423.911,45	0,08%	Madrid
Debtor nº 7	1	0,02%	421.870,54	0,08%	Andalucía
Debtor nº 8	1	0,02%	418.227,87	0,08%	Madrid
Debtor nº 9	1	0,02%	402.770,83	0,08%	Madrid
Debtor nº 10	1	0,02%	398.902,72	0,08%	Andalucía
Rest of Debtors	5.204	99,81%	507.145.958,87	99,17%	
Total	5.214	100,00%	511.366.922,65	100,00%	

Current Loan to Value (LTV) (*)						
Current Loan to Value (LTV) (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted LTV	
0,00%	10,00%	128	2,45%	1.668.192,66	0,33%	7,44%
10,00%	20,00%	256	4,91%	7.659.946,03	1,50%	16,18%
20,00%	30,00%	686	13,16%	30.893.563,78	6,04%	25,77%
30,00%	40,00%	947	18,16%	74.032.595,74	14,48%	35,56%
40,00%	50,00%	1.069	20,50%	110.606.084,25	21,63%	45,00%
50,00%	60,00%	909	17,43%	120.785.437,38	23,62%	54,94%
60,00%	70,00%	841	16,13%	117.470.962,90	22,97%	64,72%
70,00%	80,00%	378	7,25%	48.250.139,91	9,44%	73,48%
Total	5.214	100,00%	511.366.922,65	100,00%	51,48%	

(*) Original Property Value

Maximum	Minimum	Simple Average
79,64	0,00	45,16

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
First Residence	5.214	100,00%	511.366.922,65	100,00%
Total	5.214	100,00%	511.366.922,65	100,00%

RMBS PRADO II

QUARTERLY STATISTIC INFORMATION

December 12, 2016

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
1	3.550	68,09%	277.253.676,02	54,22%
more than 1	1.664	31,91%	234.113.246,63	45,78%
Total	5.214	100,00%	511.366.922,65	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Spanish	5.072	97,28%	496.951.741,26	97,18%
Other	142	2,72%	14.415.181,39	2,82%
Total	5.214	100,00%	511.366.922,65	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Free Dwellings	4.316	82,78%	433.574.701,99	84,79%
Official Protection Housing	898	17,22%	77.792.220,66	15,21%
Total	5.214	100,00%	511.366.922,65	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Developer	57	1,09%	9.694.631,54	1,90%
Direct Channel	344	6,60%	46.172.457,66	9,03%
Financial Entities	204	3,91%	20.882.119,03	4,08%
Insurance	47	0,90%	3.925.588,93	0,77%
Other	329	6,31%	13.323.597,95	2,61%
Small Broker	212	4,07%	25.267.337,17	4,94%
Small Real Estate Agency	2.059	39,49%	184.141.671,31	36,01%
Large Real Estate Agency	637	12,22%	74.020.019,58	14,47%
Word of mouth	361	6,92%	40.273.387,91	7,88%
Large Broker	964	18,49%	93.666.111,57	18,32%
Total	5.214	100,00%	511.366.922,65	100,00%

FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 3,05%

Series A Bonds			
Payment Date	Principal Repayment	Gross Interest	Total Flow
TOTALS:	385.763.394,60	10.008.035,60	395.771.430,20
19-dic-16			
17-mar-17	8.736.088,97	687.430,37	9.423.519,34
19-jun-17	8.732.122,01	702.401,87	9.434.523,88
18-sep-17	8.644.799,33	686.133,93	9.330.933,25
18-dic-17	8.515.233,45	662.745,75	9.177.979,20
19-mar-18	8.386.674,95	639.943,81	9.026.618,76
18-jun-18	8.365.597,20	638.540,41	9.004.137,61
17-sep-18	8.262.640,54	622.955,30	8.885.595,85
17-dic-18	8.121.260,34	600.958,07	8.722.218,41
18-mar-19	7.989.632,82	579.553,14	8.569.185,96
17-jun-19	7.961.011,15	577.547,41	8.538.558,56
17-sep-19	7.870.239,96	562.716,05	8.432.956,01
17-dic-19	7.748.504,00	542.096,68	8.290.600,68
17-mar-20	7.667.376,71	527.818,13	8.195.194,84
17-jun-20	7.612.740,60	519.334,00	8.132.074,60
17-sep-20	7.531.795,60	505.151,47	8.036.947,07
17-dic-20	7.415.894,25	485.781,47	7.901.675,72
17-mar-21	256.201.782,71	466.927,75	256.668.710,46