



## **F.T. RMBS PRADO VII**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**  
**c/ JUAN IGNACIO LUCA DE TENA 13**  
**28027 MADRID**  
**[santanderdetitulizacion@gruposantander.es](mailto:santanderdetitulizacion@gruposantander.es)**



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado VII

INFORMATION AT:

QUARTER/SEMESTER

15 09 2022 - 15 12 2022

YEAR:

2022

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Juan Carlos Berzal Valero - Managing Director	

## I. DATA OF THE FUND

Constitution Date	November 10th, 2020	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SUCURSAL ESPAÑA	
Disbursement Date	November 12th, 2020	Negotiation Market	AIAF	
Final Date of Redemption	September 15th, 2055	Rating Agencies	Fitch / Moody's / Scope	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AAA (sf) / Aa2 (sf) / AAA (sf)	AAA (sf) / Aa2 (sf) / AAA (sf)
		Series B	A+ (sf) / Baa3 (sf) / A- (sf)	A+ (sf) / Baa3 (sf) / A- (sf)
		Series C	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 ES0305508006	4.429	Nominal per Bond	100.000,00	75.258,10	75,26%
		Total Nominal	442.900.000,00	333.318.124,90	
Series B ES0305508014	386	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	38.600.000,00	38.600.000,00	
Series C ES0305508022	335	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	33.500.000,00	33.500.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 15th, 2022			Next Payment Date March 15th, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305508006	2.565,38	334,42	2,746%	516,65	418,49
Series B ES0305508014	0,00	455,00	2,846%	711,50	576,32
Series C ES0305508022	0,00	480,28	2,946%	736,50	596,57
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	4.244	3.751
Principal Outstanding	515.000.039,19	405.418.106,12
Principal Outstanding per Loan	121.347,79	108.082,67
Interest Rate	2,23%	2,83%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	7,68%
Average 12 Months Single Rate	8,65%
Prepayment Rate from Constitution	7,78%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	5.329,55	22.230,22	1.880,00
Debt to be amortised			405.402.356,30
Total Debt	5.329,55	22.230,22	405.404.236,30

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**QUARTERLY BONDS PAYOUT REPORT**

**December 15, 2022**

<b>BONDS. PRINCIPAL</b>	
Previous Balance	416.780.192,92
Principal Amortised	11.362.068,02
Outstanding Balance	405.418.124,90
% of Initial Balance	78,72%
Principal Accrued and unpaid	0,00

<b>DATA</b>	
Pool Cut-off Date	7-dic.-2022
Payment Date	15-dic.-2022
Previous Payment Date	15-sep.-2022
Number of Days (Act/360)	91
Reference Interest Rate (%)	2,046%
Next Payment Date	15-mar.-2023

<b>BONDS. INTEREST PAID</b>			
	<b>index rate</b>	<b>spread</b>	
Class A	1,000%	0,700%	1.481.146,18
Class B	1,000%	0,800%	175.630,00
Class C	1,000%	0,900%	160.893,80
Interest accrued and unpaid			0,00

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>December 15, 2022</b>
Class A	3,85	2,31
Class B	4,84	2,75
Class C	4,84	2,75

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 UCI continues to retain a significant net financial interest in this fund on an ongoing basis.

**QUARTERLY COLLATERAL REPORT**

<b>CREDIT RIGHTS, PRINCIPAL</b>	
Previous Balance	416.780.178,56
Principal Amortised	11.362.072,44
Outstanding Balance	405.418.106,12
Number of Credit Rights	3.751
LTV	62,31%

<b>DEFAULTED RECEIVABLES</b>	
Previous balance	0,00
Difference	0,00
Up to date	0,00

<b>DEFAULTED RECEIVABLES RECOVERIES</b>	
Previous balance	0,00
Difference	0,00
Up to date	0,00

<b>REOs</b>	
Last balance	0,00
Difference in Actual Period	0,00
Current balance	0,00
Number of Credit Rights	0

<b>PRINCIPAL BALANCE IN ARREARS</b>					
	<b>UP to 30 DAYS</b>	<b>30 to 60 DAYS</b>	<b>60 to 90 DAYS</b>	<b>90 to 180 DAYS</b>	<b>MORE THAN 180</b>
Principal Balance in Arrears	3.234,11	4.504,79	4.317,69	3.378,60	314,63
Interest accrued Credit Rights	2.095,44	3.507,60	3.266,56	3.254,98	1.565,37
Outstanding Balance	1.218.621,59	921.570,78	605.718,25	336.635,20	91.413,00
Number of Credit Rights	14	9	6	3	1
% of Outstanding Balance	0,30%	0,23%	0,15%	0,08%	0,02%

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**QUARTERLY REPORT - ALLOCATION OF CASH**

**December 15, 2022**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>22.332.647,23</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	11.362.072,44
<b>CASH RECEIVED - INTEREST</b>	
Interest received Credit Rights	2.624.963,53
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	10.007,69
<b>RESERVE FUND</b>	8.335.603,57

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>22.332.647,23</b>
Ordinary Expenses	13.221,34
Extraordinary Expenses	28.381,50
Swap payment	-793.015,55
Interest paid to Class A Bondholders	1.481.146,18
Interest paid to Class B Bondholders	175.630,00
Reserve Fund	8.108.362,12
Principal withholding Class A	11.362.068,02
Interest paid to Class C Bondholders	160.893,80
Principal withholding Class C	0,00
Interest paid to Subordinated Loan	43.459,95
Principal paid to Subordinated Loan	265.227,23
Fixed fee in favour of UCI	6.000,00
Excess spread	1.481.272,64

<b>TREASURY ACCOUNT STATEMENT</b>	<b>8.108.362,12</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	8.335.603,57
Difference	(227.241,45)
Outstanding Balance	8.108.362,12
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

<b>CREDIT ENHANCEMENT <sup>(1)</sup> <sup>(2)</sup></b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 15, 2022</b>
SUBORDINATED ISSUE	72.100.000 (14,00%)	72.100.000 (17,78%)
SUBORDINATED LOAN	10.300.000 (2,00%)	8.108.362,12 (2,00%)

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

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

<b>SUBORDINATED LOAN 2</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 15, 2022</b>
Total Outstanding	800.000,00	443.306,61
Interest Rate	0,142%	2,996%

## F.T. RMBS Prado VII

### TRIGGERS OF THE MODEL

December 15, 2022

#### RESERVE FUND's TRIGGERS

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>8.108.362,12</b>
On every Interest Payment Date 2,00% Outstanding Principal Balance of the Assets	8.108.362,12
with a floor of 1% Initial Outstanding Principal Balance of the Assets	5.150.000,39
with a cap of initial Reserve Fund Required Amount	10.300.000,00
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 15,00% "of the Initial Principal Balance of the Assets	77.250.005,88
Number of loans that have been renegotiated	22
Principal Outstanding of renegotiated loans	3.345.224,76
% Principal Outstanding of renegotiated loans / Initial Principal balance	0,65%

### COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED		CURRENT RATING
TREASURY ACCOUNT	SANTANDER	Fitch Moody's Scope	Long Term	A Baa1 BBB	A (*) A2 AA-
		Fitch Moody's Scope	Short Term	F1 - S-2	F1 (*) P-1 S-1+
SWAP	SANTANDER	Fitch Moody's Scope	Long Term	A Baa1 BBB	A (*) A2 AA-
		Fitch Moody's Scope	Short Term	F1 - S-2	F1 (*) - S-1+

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

(\*) Deposit Rating applied

**F.T. RMBS Prado VII**

**DEFINITIONS**

**December 15, 2022**

**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.

**REOs (TRANSITORY PROPERTIES)**

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

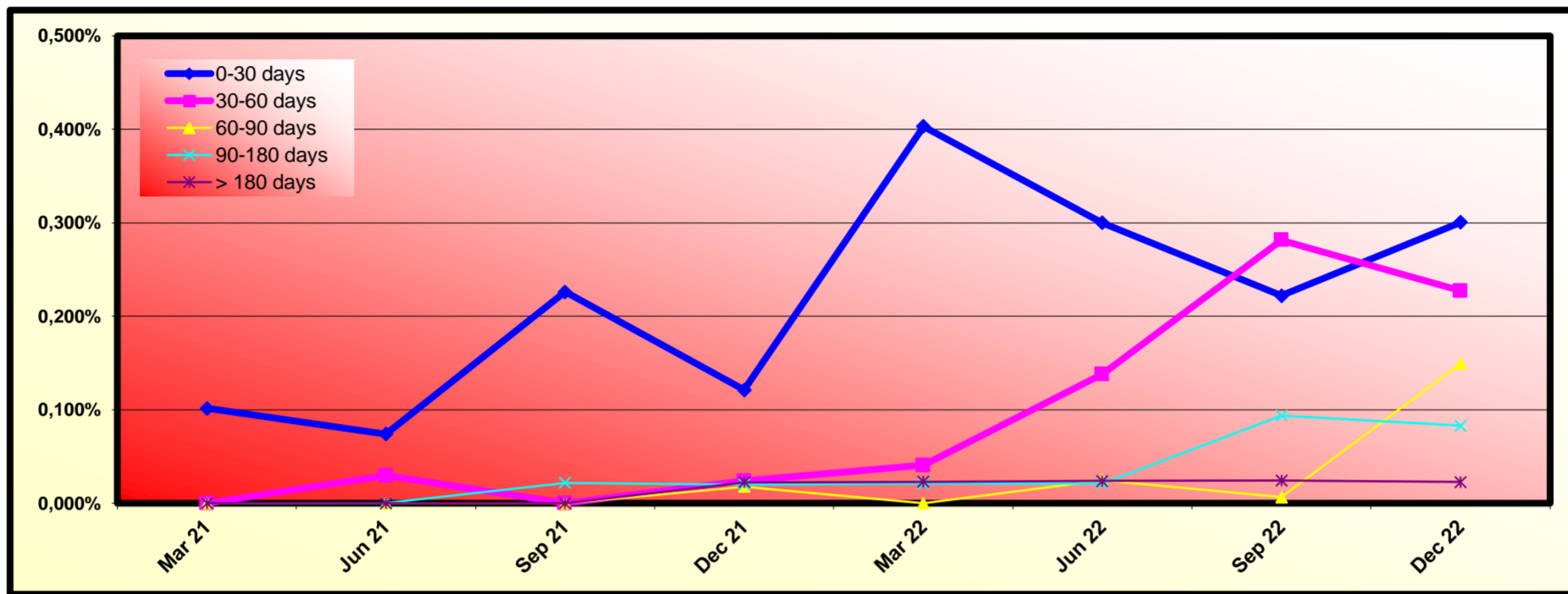


**FONDO DE TITULIZACIÓN RMBS Prado VII**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

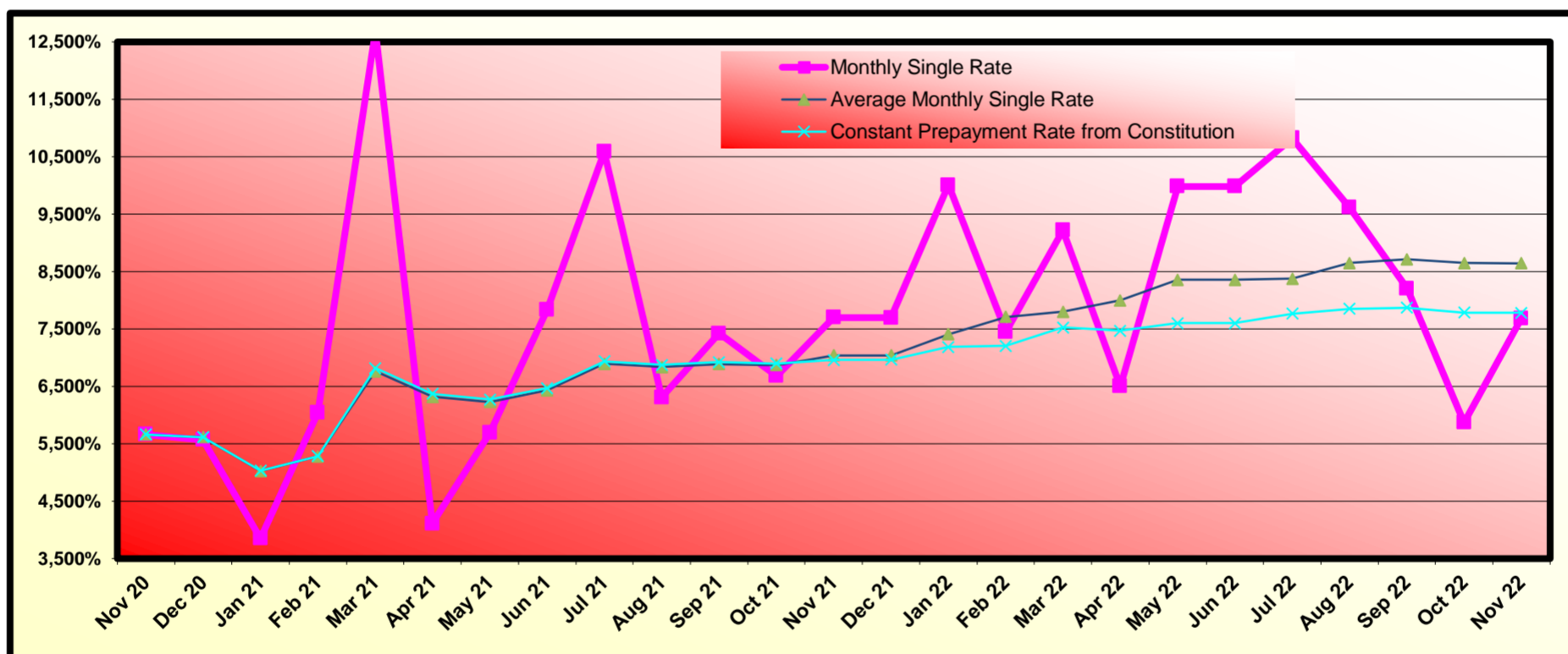
December 15, 2022

**HISTORICAL ARREARS**



Date	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22
0-30 days	0,226%	0,121%	0,403%	0,300%	0,222%	0,301%
30-60 days	0,000%	0,024%	0,041%	0,138%	0,281%	0,227%
60-90 days	0,000%	0,018%	0,000%	0,025%	0,007%	0,149%
90-180 days	0,022%	0,020%	0,021%	0,021%	0,094%	0,083%
> 180 days	0,000%	0,022%	0,023%	0,024%	0,024%	0,023%

**HISTORICAL PREPAYMENT**



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



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## QUARTERLY STATISTIC INFORMATION

December 7, 2022

Principal Outstanding						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding		
0	25.000	131	3,49%	2.247.066,82	0,55%	
25.000	50.000	407	10,85%	15.658.226,33	3,86%	
50.000	75.000	674	17,97%	42.685.007,37	10,53%	
75.000	100.000	741	19,75%	64.473.958,73	15,90%	
100.000	125.000	637	16,98%	71.247.689,47	17,57%	
125.000	150.000	469	12,50%	63.862.959,59	15,75%	
150.000	175.000	251	6,69%	40.383.677,57	9,96%	
175.000	200.000	184	4,91%	34.382.581,41	8,48%	
200.000	225.000	84	2,24%	17.807.838,31	4,39%	
225.000	250.000	48	1,28%	11.370.615,78	2,80%	
250.000	275.000	41	1,09%	10.677.188,99	2,63%	
275.000	300.000	19	0,51%	5.449.078,36	1,34%	
300.000	325.000	24	0,64%	7.364.317,74	1,82%	
325.000	350.000	10	0,27%	3.354.937,70	0,83%	
350.000	375.000	10	0,27%	3.613.028,55	0,89%	
375.000	400.000	1	0,03%	395.575,51	0,10%	
400.000	425.000	4	0,11%	1.663.285,71	0,41%	
425.000	450.000	2	0,05%	880.188,63	0,22%	
450.000	475.000	2	0,05%	947.104,99	0,23%	
475.000	500.000	1	0,03%	498.635,54	0,12%	
500.000	525.000	2	0,05%	1.030.222,24	0,25%	
525.000	550.000	3	0,08%	1.597.758,31	0,39%	
575.000	600.000	1	0,03%	587.433,15	0,14%	
600.000	625.000	1	0,03%	604.004,34	0,15%	
625.000	650.000	2	0,05%	1.278.716,70	0,32%	
675.000	700.000	2	0,05%	1.357.008,28	0,33%	
<b>Total</b>		<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	

Maximum	Minimum	Simple Average
678.683,31	0,12	108.082,67

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	12	0,32%	1.020.309,01	0,25%	0,38	0,82
0,50	1,00	30	0,80%	3.275.410,52	0,81%	0,77	1,14
1,00	1,50	19	0,51%	2.059.402,11	0,51%	1,14	1,34
1,50	2,00	194	5,17%	21.905.753,96	5,40%	1,89	1,31
2,00	2,50	503	13,41%	65.239.252,35	16,09%	2,29	1,40
2,50	3,00	1.982	52,84%	220.244.511,97	54,33%	2,76	0,61
3,00	3,50	428	11,41%	34.842.902,56	8,59%	3,19	0,73
3,50	4,00	289	7,70%	30.439.200,43	7,51%	3,77	1,51
4,00	4,50	179	4,77%	17.806.488,67	4,39%	4,20	1,66
4,50	5,00	37	0,99%	2.849.128,67	0,70%	4,78	2,47
5,00	5,50	66	1,76%	4.912.726,97	1,21%	5,20	2,70
5,50	6,00	10	0,27%	711.957,62	0,18%	5,58	2,97
6,00	6,50	2	0,05%	111.061,28	0,03%	6,28	3,65
<b>Total</b>		<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>2,83</b>	<b>0,95</b>

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

Maximum	Minimum	Simple Average
6,28	0,25	2,90

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2009	336	8,96%	33.588.661,67	8,28%	07/07/2009	161,00	
2010	232	6,19%	25.085.083,31	6,19%	19/07/2010	148,60	
2011	137	3,65%	14.134.789,12	3,49%	05/05/2011	139,07	
2012	112	2,99%	8.991.865,24	2,22%	28/08/2012	123,30	
2013	224	5,97%	14.937.251,80	3,68%	27/07/2013	112,33	
2014	1	0,03%	30.736,18	0,01%	17/02/2014	105,67	
2015	57	1,52%	4.189.153,83	1,03%	23/07/2015	88,47	
2016	102	2,72%	7.549.840,67	1,86%	06/08/2016	76,03	
2017	275	7,33%	24.449.877,47	6,03%	14/07/2017	64,77	
2018	1.528	40,74%	181.711.511,87	44,82%	24/07/2018	52,43	
2019	747	19,91%	90.749.334,96	22,38%	15/05/2019	42,73	
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>19/10/2016</b>	<b>73,60</b>	

	Maximum	Minimum	Simple Average
Date	30/09/2019	05/01/2009	01/07/2016
Month	38,80	169,47	78,32

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2022

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2040	803	21,41%	52.925.861,83	13,05%	19/12/2036	168,40
2041	92	2,45%	7.602.754,18	1,88%	31/05/2041	221,80
2042	120	3,20%	12.113.575,57	2,99%	26/06/2042	234,63
2043	259	6,90%	25.540.295,60	6,30%	12/06/2043	246,17
2044	143	3,81%	15.659.881,91	3,86%	31/05/2044	257,80
2045	113	3,01%	12.734.508,04	3,14%	05/06/2045	269,93
2046	117	3,12%	13.732.056,08	3,39%	12/06/2046	282,17
2047	263	7,01%	29.178.407,10	7,20%	26/06/2047	294,63
2048	955	25,46%	123.616.601,66	30,49%	17/07/2048	307,33
2049	723	19,27%	90.943.208,15	22,43%	15/05/2049	317,27
2050	98	2,61%	12.732.423,00	3,14%	06/06/2050	329,97
2051	65	1,73%	8.638.533,00	2,13%	08/03/2051	339,03
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>17/04/2046</b>	<b>280,33</b>

	Maximum	Minimum	Simple Average
Date	01/06/2051	01/10/2023	17/11/2044
Month	346,77	9,93	267,21

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>84</b>	<b>2,24%</b>	<b>8.875.401,22</b>	<b>2,19%</b>
Floating	73	1,95%	7.754.726,75	1,91%
Mixed	11	0,29%	1.120.674,47	0,28%
<b>semiannually</b>	<b>2.199</b>	<b>58,62%</b>	<b>250.985.577,16</b>	<b>61,91%</b>
Floating	1.450	38,66%	146.143.732,21	36,05%
Mixed	749	19,97%	104.841.844,95	25,86%
<b>fixed</b>	<b>1.468</b>	<b>39,14%</b>	<b>145.557.127,74</b>	<b>35,90%</b>
Fixed	1.468	39,14%	145.557.127,74	35,90%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

(\*) Mixed Rated Loans have already switched from fixed rates to floating rates.

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
<b>Floating</b>	<b>1.523</b>	<b>40,60%</b>	<b>153.898.458,96</b>	<b>37,96%</b>	<b>3,01</b>	<b>1,57</b>
EUR 12 M	1.523	40,60%	153.898.458,96	37,96%	3,01	1,57
<b>Mixed</b>	<b>760</b>	<b>20,26%</b>	<b>105.962.519,42</b>	<b>26,14%</b>	<b>2,54</b>	<b>1,35</b>
EUR 12 M	760	20,26%	105.962.519,42	26,14%	2,54	1,35
<b>Fixed</b>	<b>1.468</b>	<b>39,14%</b>	<b>145.557.127,74</b>	<b>35,90%</b>	<b>2,86</b>	<b>0,00</b>
Fixed	1.468	39,14%	145.557.127,74	35,90%	2,86	0,00
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>2,83</b>	<b>1,48</b>

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

Nominal Interest (*)			
	Maximum	Minimum	Simple Average
<b>Floating</b>	6,28	0,25	3,09
<b>Mixed</b>	3,10	1,99	2,56
<b>Fixed</b>	3,35	1,00	2,88

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	2.283	60,86%	259.860.978,38	64,10%	2,82	1,48
Fixed Rate	1.468	39,14%	145.557.127,74	35,90%	2,86	0,00
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>2,83</b>	<b>1,48</b>

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2022

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	943	25,14%	88.110.143,34	21,73%
Aragón	65	1,73%	5.479.801,28	1,35%
Asturias	15	0,40%	1.081.439,45	0,27%
Canarias	167	4,45%	15.407.828,02	3,80%
Cantabria	21	0,56%	1.651.652,88	0,41%
Castilla la Mancha	102	2,72%	9.866.588,65	2,43%
Castilla y León	18	0,48%	942.008,16	0,23%
Cataluña	681	18,16%	87.741.673,54	21,64%
Valencia	387	10,32%	34.804.914,76	8,58%
Extremadura	20	0,53%	1.664.397,98	0,41%
Galicia	56	1,49%	4.650.540,99	1,15%
Islas Baleares	104	2,77%	11.937.787,44	2,94%
La Rioja	5	0,13%	352.269,63	0,09%
Madrid	1.104	29,43%	137.371.586,08	33,88%
Murcia	43	1,15%	2.184.728,18	0,54%
Navarra	4	0,11%	184.788,71	0,05%
País Vasco	16	0,43%	1.985.957,03	0,49%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</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%	678.683,31	0,17%	Cataluña
Debtor nº 2	1	0,03%	678.324,97	0,17%	Cataluña
Debtor nº 3	1	0,03%	643.716,59	0,16%	Cataluña
Debtor nº 4	1	0,03%	635.000,11	0,16%	Madrid
Debtor nº 5	1	0,03%	604.004,34	0,15%	Andalucía
Debtor nº 6	1	0,03%	587.433,15	0,14%	Madrid
Debtor nº 7	1	0,03%	539.915,37	0,13%	Madrid
Debtor nº 8	1	0,03%	531.569,20	0,13%	Cataluña
Debtor nº 9	1	0,03%	526.273,74	0,13%	Madrid
Debtor nº 10	1	0,03%	520.051,84	0,13%	Madrid
Rest of Debtors	3.741	99,73%	399.473.133,50	98,53%	
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	

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

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	1,25%	668.529,69	0,16%	6,90%	
10,00% - 20,00%	143	3,81%	5.597.836,55	1,38%	15,67%	
20,00% - 30,00%	235	6,26%	16.261.643,64	4,01%	25,86%	
30,00% - 40,00%	438	11,68%	41.160.135,71	10,15%	35,64%	
40,00% - 50,00%	450	12,00%	50.650.585,06	12,49%	45,14%	
50,00% - 60,00%	478	12,74%	55.799.066,32	13,76%	54,89%	
60,00% - 70,00%	496	13,22%	59.158.208,37	14,59%	65,34%	
70,00% - 80,00%	770	20,53%	89.926.929,83	22,18%	75,57%	
80,00% - 90,00%	673	17,94%	83.296.627,72	20,55%	84,13%	
90,00% - 100,00%	21	0,56%	2.898.543,23	0,71%	90,78%	
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>	<b>62,31%</b>	

Maximum	Minimum	Simple Average
92,74%	0,00%	58,52%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.751	100,00%	405.418.106,12	100,00%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2022

Number of securities				
Number of securities	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.699	71,95%	267.880.929,02	66,08%
2	880	23,46%	112.944.052,02	27,86%
3	150	4,00%	20.501.035,02	5,06%
4	21	0,56%	3.874.550,19	0,96%
5	1	0,03%	217.539,87	0,05%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	3.437	91,63%	375.475.439,29	92,61%
Other	314	8,37%	29.942.666,83	7,39%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	3.193	85,12%	347.295.225,38	85,66%
Official Protection Housing	558	14,88%	58.122.880,74	14,34%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Internet	253	6,74%	31.894.337,41	7,87%
Office or Branch Network	722	19,25%	89.125.776,60	21,98%
Third Party Channel but Underwriting Performed Ent	2.776	74,01%	284.397.992,11	70,15%
<b>Total</b>	<b>3.751</b>	<b>100,00%</b>	<b>405.418.106,12</b>	<b>100,00%</b>

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	85	11,18%	10.861.145,06	10,25%	10/07/2023	7,18
1	2	80	10,53%	11.796.101,17	11,13%	21/05/2024	17,72
2	3	5	0,66%	439.265,46	0,41%	28/09/2025	34,21
3	4	6	0,79%	716.804,98	0,68%	19/08/2026	45,06
4	5	15	1,97%	2.881.087,21	2,72%	24/07/2027	56,35
5	6	55	7,24%	7.033.798,80	6,64%	05/07/2028	67,90
6	7	34	4,47%	3.675.653,65	3,47%	22/04/2029	77,61
7	8	1	0,13%	88.189,15	0,08%	01/06/2030	91,10
8	9	2	0,26%	171.613,94	0,16%	10/07/2031	104,57
9	10	13	1,71%	1.655.300,49	1,56%	22/04/2032	114,15
10	11	64	8,42%	10.295.040,30	9,72%	21/08/2033	130,34
11	12	45	5,92%	5.721.881,10	5,40%	01/05/2034	138,79
14	15	19	2,50%	2.341.249,73	2,21%	06/06/2037	176,52
15	16	141	18,55%	21.648.776,98	20,43%	01/08/2038	190,55
16	17	193	25,39%	26.406.093,07	24,92%	23/05/2039	200,40
19	20	1	0,13%	117.130,76	0,11%	01/08/2042	239,23
21	22	1	0,13%	113.387,57	0,11%	01/07/2044	262,57
<b>Total</b>	<b>760</b>	<b>100,00%</b>	<b>105.962.519,42</b>	<b>100,00%</b>	<b>24/05/2033</b>	<b>127,39</b>	

	Maximum	Minimum	Simple Average
Date	01/07/2044	01/02/2023	29/03/2033
Month	262,57	1,87	125,53

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2022

Mixed Loans: Interest Reset Period, Interest Type and Years to Switch							
Mixed Loans: Interest Reset Period, Interest Type and Years to Switch	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding (€)	Weighted Nominal Interest	Weighted Spread	Weighted Switch Date
<b>Semiannually</b>	<b>749</b>	<b>98,55%</b>	<b>104.841.844,95</b>	<b>98,94%</b>	<b>2,54</b>	<b>1,35</b>	<b>24/05/2033</b>
<b>EUR 12 M</b>	<b>749</b>	<b>98,55%</b>	<b>104.841.844,95</b>	<b>98,94%</b>	<b>2,54</b>	<b>1,35</b>	<b>24/05/2033</b>
0-1	85	11,18%	10.861.145,06	10,25%	2,16	1,57	10/07/2023
1-2	77	10,13%	11.429.447,71	10,79%	2,33	1,58	19/05/2024
2-3	5	0,66%	439.265,46	0,41%	2,41	1,54	28/09/2025
3-4	6	0,79%	716.804,98	0,68%	2,41	1,48	19/08/2026
4-5	15	1,97%	2.881.087,21	2,72%	2,32	1,41	24/07/2027
5-6	55	7,24%	7.033.798,80	6,64%	2,38	1,39	05/07/2028
6-7	34	4,47%	3.675.653,65	3,47%	2,60	1,40	22/04/2029
7-8	1	0,13%	88.189,15	0,08%	2,40	1,39	01/06/2030
8-9	2	0,26%	171.613,94	0,16%	2,70	1,39	10/07/2031
9-10	13	1,71%	1.655.300,49	1,56%	2,60	1,39	22/04/2032
10-11	63	8,29%	10.191.704,08	9,62%	2,55	1,36	22/08/2033
11-12	45	5,92%	5.721.881,10	5,40%	2,66	1,24	01/05/2034
14-15	17	2,24%	2.211.978,97	2,09%	2,68	1,41	31/05/2037
15-16	137	18,03%	21.192.037,86	20,00%	2,60	1,35	31/07/2038
16-17	192	25,26%	26.341.418,16	24,86%	2,74	1,16	24/05/2039
19-20	1	0,13%	117.130,76	0,11%	2,89	1,09	01/08/2042
21-22	1	0,13%	113.387,57	0,11%	2,90	1,29	01/07/2044
<b>Annually</b>	<b>11</b>	<b>1,45%</b>	<b>1.120.674,47</b>	<b>1,06%</b>	<b>2,62</b>	<b>1,45</b>	<b>02/07/2033</b>
<b>EUR 12 M</b>	<b>11</b>	<b>1,45%</b>	<b>1.120.674,47</b>	<b>1,06%</b>	<b>2,62</b>	<b>1,45</b>	<b>02/07/2033</b>
1-2	3	0,39%	366.653,46	0,35%	2,39	1,58	13/07/2024
10-11	1	0,13%	103.336,22	0,10%	2,49	1,39	01/04/2033
14-15	2	0,26%	129.270,76	0,12%	2,72	1,39	14/09/2037
15-16	4	0,53%	456.739,12	0,43%	2,79	1,41	02/10/2038
16-17	1	0,13%	64.674,91	0,06%	2,80	1,19	01/04/2039
<b>Total</b>	<b>760</b>	<b>100,00%</b>	<b>105.962.519,42</b>	<b>100,00%</b>	<b>2,54</b>	<b>1,35</b>	<b>07/12/2022</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	43	5,66%	8.601.492,26	8,12%	2,64	0,99
0,50	1,00	529	69,61%	74.567.816,00	70,37%	2,57	1,32
1,00	1,50	187	24,61%	22.686.894,73	21,41%	2,39	1,61
1,50	2,00	1	0,13%	106.316,43	0,10%	2,75	2,09
<b>Total</b>		<b>760</b>	<b>100,00%</b>	<b>105.962.519,42</b>	<b>100,00%</b>	<b>2,54</b>	<b>1,35</b>

Maximum	Minimum	Simple Average
2,09	2,09	2,09

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50	1,00	97	6,37%	8.784.775,61	5,71%	2,43	0,85
1,00	1,50	533	35,00%	61.918.521,47	40,23%	2,74	1,22
1,50	2,00	570	37,43%	60.492.276,56	39,31%	2,98	1,62
2,00	2,50	24	1,58%	2.189.792,15	1,42%	3,73	2,27
2,50	3,00	277	18,19%	18.857.551,34	12,25%	4,04	2,68
3,00	3,50	16	1,05%	1.201.786,14	0,78%	4,41	3,13
3,50	4,00	6	0,39%	453.755,69	0,29%	4,76	3,65
<b>Total</b>		<b>1.523</b>	<b>100,00%</b>	<b>153.898.458,96</b>	<b>100,00%</b>	<b>3,01</b>	<b>1,57</b>

Maximum	Minimum	Simple Average
3,75	0,75	1,65

## FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO VII

Tasa mensual actual anualizada / Monthly Single Rate	7,68%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	8,65%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	7,78%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthly	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
10-nov.-20	515.000.039,19		100,00%	100,00%					<b>515.000.039,19</b>
30-nov.-20	515.000.039,19	<b>512.504.833,30</b>	99,33%	99,52%	0,48%	5,66%	<b>0,48%</b>	<b>5,66%</b>	511.535.068,68
31-dic.-20	513.656.980,33	<b>508.732.931,07</b>	98,66%	99,04%	0,48%	5,62%	<b>0,48%</b>	<b>5,57%</b>	506.768.363,63
31-ene.-21	512.311.556,32	<b>505.742.997,52</b>	98,00%	98,72%	0,43%	5,03%	<b>0,33%</b>	<b>3,85%</b>	502.040.326,76
28-feb.-21	510.963.762,41	<b>501.798.272,95</b>	97,34%	98,21%	0,45%	5,29%	<b>0,52%</b>	<b>6,04%</b>	497.350.664,47
31-mar.-21	509.613.593,80	<b>494.844.165,51</b>	96,68%	97,10%	0,59%	6,82%	<b>1,12%</b>	<b>12,69%</b>	492.699.085,31
30-abr.-21	508.261.045,72	<b>491.807.296,50</b>	96,03%	96,76%	0,55%	6,37%	<b>0,35%</b>	<b>4,11%</b>	488.085.299,96
31-may.-21	506.906.113,35	<b>488.107.775,85</b>	95,38%	96,29%	0,54%	6,27%	<b>0,49%</b>	<b>5,69%</b>	483.509.021,22
30-jun.-21	505.548.791,89	<b>483.500.870,32</b>	94,74%	95,64%	0,56%	6,47%	<b>0,68%</b>	<b>7,84%</b>	478.969.963,99
31-jul.-21	504.189.076,52	<b>477.725.087,77</b>	94,11%	94,75%	0,60%	6,94%	<b>0,93%</b>	<b>10,59%</b>	474.467.845,27
31-ago.-21	502.826.962,41	<b>473.853.516,98</b>	93,47%	94,24%	0,59%	6,87%	<b>0,54%</b>	<b>6,31%</b>	470.002.384,09
30-sep.-21	501.462.444,71	<b>469.542.567,97</b>	92,84%	93,63%	0,60%	6,92%	<b>0,64%</b>	<b>7,42%</b>	465.573.301,60
31-oct.-21	500.095.518,57	<b>465.573.747,04</b>	92,22%	93,10%	0,59%	6,90%	<b>0,57%</b>	<b>6,68%</b>	461.180.320,94
30-nov.-21	498.726.179,13	<b>461.210.920,43</b>	91,60%	92,48%	0,60%	6,96%	<b>0,67%</b>	<b>7,70%</b>	456.823.167,31
31-dic.-21	497.354.421,51	<b>455.919.423,00</b>	90,98%	91,67%	0,62%	7,18%	<b>0,87%</b>	<b>10,01%</b>	452.501.567,91
31-ene.-22	495.980.240,84	<b>451.735.778,06</b>	90,37%	91,08%	0,62%	7,20%	<b>0,64%</b>	<b>7,45%</b>	448.215.251,93
28-feb.-22	494.603.632,22	<b>446.308.444,08</b>	89,76%	90,24%	0,64%	7,42%	<b>0,93%</b>	<b>10,57%</b>	443.963.950,57
31-mar.-22	493.225.343,14	<b>441.492.615,76</b>	89,16%	89,51%	0,65%	7,52%	<b>0,80%</b>	<b>9,22%</b>	439.748.067,80
30-abr.-22	491.844.616,72	<b>437.797.909,96</b>	88,56%	89,01%	0,64%	7,47%	<b>0,56%</b>	<b>6,50%</b>	435.566.659,26
31-may.-22	490.461.448,04	<b>432.757.195,63</b>	87,96%	88,23%	0,66%	7,60%	<b>0,87%</b>	<b>9,98%</b>	431.419.462,11
30-jun.-22	489.075.832,15	<b>428.612.834,01</b>	87,37%	87,64%	0,66%	7,61%	<b>0,68%</b>	<b>7,83%</b>	427.306.215,40
31-jul.-22	487.689.607,00	<b>423.337.669,58</b>	86,78%	86,80%	0,67%	7,77%	<b>0,95%</b>	<b>10,82%</b>	423.228.259,42
31-ago.-22	486.300.925,86	<b>418.590.755,73</b>	86,20%	86,08%	0,68%	7,85%	<b>0,84%</b>	<b>9,62%</b>	419.183.717,19
30-sep.-22	484.909.783,77	<b>414.425.877,06</b>	85,62%	85,46%	0,68%	7,87%	<b>0,71%</b>	<b>8,21%</b>	415.172.333,67
31-oct.-22	483.516.175,74	<b>411.157.838,21</b>	85,04%	85,03%	0,67%	7,79%	<b>0,50%</b>	<b>5,87%</b>	411.193.855,72
30-nov.-22	482.120.096,79	<b>407.248.032,01</b>	84,47%	84,47%	0,67%	7,78%	<b>0,66%</b>	<b>7,68%</b>	407.248.032,01

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)**  
**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**

**TACP / CPR: 7,78%**

Fecha de Pago / Payment Date	Bonos Serie A / Series A Bonds			Bonos Serie B / Series B Bonds			Bonos Serie C / Series C Bonds		
	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow
<b>TOTAL:</b>	<b>75.258,10</b>	<b>4.770,77</b>	<b>80.028,87</b>	<b>100.000,00</b>	<b>7.836,25</b>	<b>107.836,25</b>	<b>100.000,00</b>	<b>8.111,59</b>	<b>108.111,59</b>
15/12/2022									
15/03/2023	2.617,23	509,57	3.126,80	0,00	701,75	701,75	0,00	726,41	726,41
15/06/2023	2.553,02	502,78	3.055,80	0,00	717,35	717,35	0,00	742,55	742,55
15/09/2023	2.490,17	485,11	2.975,28	0,00	717,35	717,35	0,00	742,55	742,55
15/12/2023	2.428,92	462,79	2.891,71	0,00	709,55	709,55	0,00	734,48	734,48
15/03/2024	2.369,08	446,16	2.815,23	0,00	709,55	709,55	0,00	734,48	734,48
17/06/2024	2.310,13	444,11	2.754,24	0,00	732,94	732,94	0,00	758,70	758,70
16/09/2024	2.251,94	414,12	2.666,06	0,00	709,55	709,55	0,00	734,48	734,48
16/12/2024	2.195,52	398,71	2.594,23	0,00	709,55	709,55	0,00	734,48	734,48
17/03/2025	2.140,53	383,67	2.524,21	0,00	709,55	709,55	0,00	734,48	734,48
16/06/2025	2.087,35	369,02	2.456,37	0,00	709,55	709,55	0,00	734,48	734,48
15/09/2025	51.814,22	354,73	52.168,95	100.000,00	709,55	100.709,55	100.000,00	734,48	100.734,48