



## **F.T. RMBS PRADO II**

**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 RMBS Prado II**

INFORMATION AT: QUARTER/SEMESTER **17 09 2020 - 17 12 2020** YEAR: **2020**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Iñaki Reyero Arregui - General Manager	

**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 Financieros (UCI)	Series A	AAA (sf) / AA+s(sf)	AAA (sf) / AAA (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 ES0305123004	4.210	Nominal per Bond	100.000,00	52.829,96	52,83%
		Total Nominal	421.000.000,00	222.414.131,60	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 17th, 2020			Next Payment Date March 17th, 2021		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305123004	2.066,92	57,59	0,356%	47,02	38,09
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado II

INFORMATION AT:

QUARTER/SEMESTER

17 09 2020 - 17 12 2020

YEAR:

2020

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR 's	5.325	4.495
Principal Outstanding	540.000.014,53	375.286.142,93
Principal Outstanding per Loan	101.408,45	83.489,69
Interest Rate	2,14%	1,51%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,04%
Average 12 Months Single Rate	3,34%
Prepayment Rate from Constitution	3,42%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	8.026,02	17.860,06	281.805,78
Debt to be amortised			375.079.226,76
Total Debt	8.026,02	17.860,06	375.361.032,54

## FONDO DE TITULIZACIÓN RMBS Prado II

### QUARTERLY BONDS PAYOUT REPORT

December 17, 2020

BONDS. PRINCIPAL	
Previous Balance	231.115.864,80
Principal Amortised	8.701.733,20
Outstanding Balance	222.414.131,60
% of Initial Balance	52,83%
Principal Accrued and unpaid	0,00

DATOS	
Pool Cut-off Date	10-dic.-2020
Payment Date	17-dic.-2020
Previous Payment Date	17-sep.-2020
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,544%
Next Payment Date	17-mar.-2021

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,485%	0,900%	242.453,90
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 17, 2020
Class A	3,68	0,25

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	382.596.643,49
Principal Amortised	7.310.500,56
Outstanding Balance	375.286.142,93
Number of Credit Rights	4.495
LTV	37,49%

NON-PERFORMING LOANS (NPLs)	
Previous balance	1.920.270,49
Difference	84.479,98
NPLs up to date	2.004.750,47

TRANSITORY PROPERTIES	
Last balance	0,00
Difference in Actual Period	25.063,62
Current balance	25.063,62
Number of Credit Rights	1

NET LOSSES	
Last balance	0,00
Difference	12.369,64
Current balance	12.369,64

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	5.778,86	4.280,44	4.028,88	2.130,17	190.697,82
Interest CR in Arrears	2.247,16	2.081,46	3.018,72	2.320,39	91.107,96
Outstanding Balance	1.890.650,98	842.866,21	519.032,17	334.658,65	1.648.289,82
Number of Credit Rights	24	8	6	3	21
% of Outstanding Balance	0,49%	0,22%	0,14%	0,09%	0,43%

## FONDO DE TITULIZACIÓN RMBS Prado II

### QUARTERLY REPORT - ALLOCATION OF CASH

December 17, 2020

TOTAL CASH RECEIVED END OF PERIOD	8.767.903,46
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	7.264.712,76
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.490.294,11
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	12.896,59
<b>WITHHOLDING</b>	0,00

TOTAL CASH PAID END OF PERIOD	8.767.903,46
Ordinary Expenses	17.457,83
Extraordinary Expenses	25.564,42
Interest paid to Class A Bondholders	242.453,90
Reserve Fund	(219.315,01)
Principal withholding Class A	8.701.733,20
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	9,12

TREASURY ACCOUNT STATEMENT	11.258.584,29
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	11.477.899,30
Difference	(219.315,01)
Outstanding Balance	11.258.584,29
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT <sup>(1) (2)</sup>		
CONCEPTS	INITIAL	December 17, 2020
SUBORDINATED LOAN 1	119.000.000,00 (22,04%)	119.000.000,00 (31,71%)
PRINCIPAL RESERVE FUND	16.200.000,00 (3,00%)	11.258.584,29 (3,00%)
OVERCOLLATERALIZATION <sup>(3)</sup>	0,00 (0,00%)	33.872.011,33 (9,03%)

<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.

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	December 17, 2020
<b>SUBORDINATED LOAN 2 PRINCIPAL</b>		
Total Outstanding	650.000,00	650.000,00
Interest Rate	0,869%	0,556%

## FONDO DE TITULIZACIÓN RMBS Prado II

### TRIGGERS OF THE MODEL

December 17, 2020

#### RESERVE FUND'S TRIGGERS

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>11.258.584,29</b>
On every Interest Payment Date 3% Outstanding Principal Balance of the Assets	11.258.584,29
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 withheld 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	81.000.002,18
Number of loans that have been renegotiated	151
Principal Outstanding of renegotiated loans	18.928.130,42
% Principal Outstanding of renegotiated loans / Initial Principal balance	3,51%

### COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED		CURRENT RATING
TREASURY ACCOUNT	BP2S	S&P DBRS	Long Term	A A	A+ AA (low)
		S&P DBRS	Short Term	n/a n/a	A-1 R-1 (middle)
PAYING AGENCY	BP2S	S&P DBRS	Long Term	A A	A+ AA (low)
		S&P DBRS	Short Term	n/a n/a	A-1 R-1 (middle)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

# FONDO DE TITULIZACIÓN RMBS Prado II

## DEFINITIONS

December 17, 2020

**POOL CUT-OFF DATE**

Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

**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**

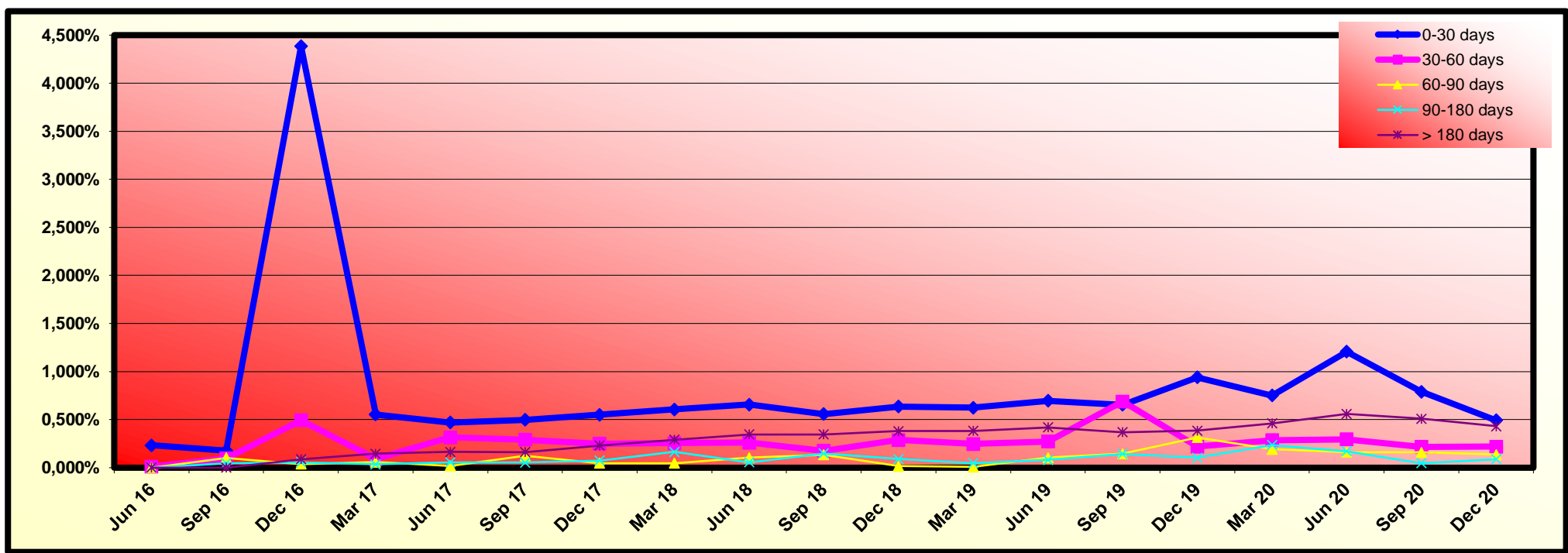
Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

**FONDO DE TITULIZACIÓN RMBS Prado II**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

December 17, 2020

**HISTORICAL ARREARS**



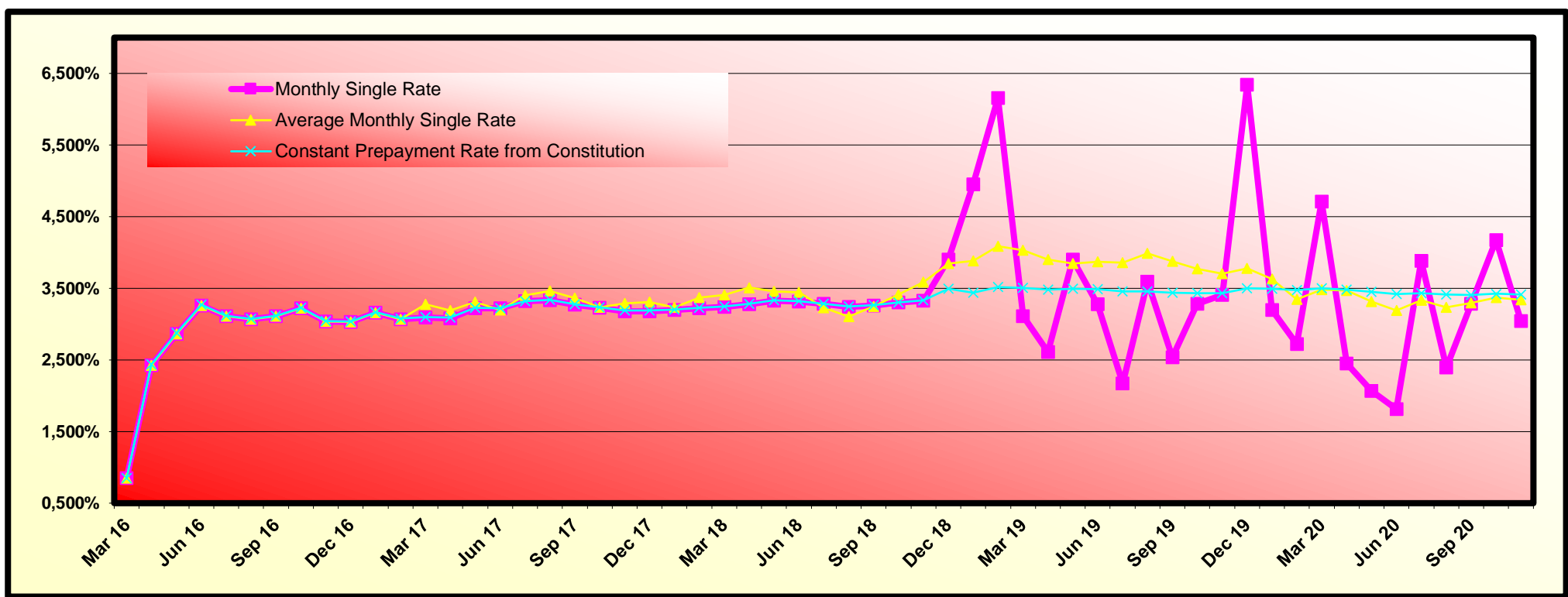
Date	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20
0-30 days	0,655%	0,940%	0,752%	1,206%	0,791%	0,494%
30-60 days	0,690%	0,219%	0,286%	0,296%	0,217%	0,220%
60-90 days	0,145%	0,314%	0,192%	0,161%	0,159%	0,136%
90-180 days	0,143%	0,104%	0,235%	0,171%	0,046%	0,087%
> 180 days	0,368%	0,386%	0,460%	0,560%	0,510%	0,431%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	3	136	139
Outstanding Balance	363.963,48	14.761.062,84	15.125.026,32
% over Outstanding Balance	0,10%	3,93%	4,03%

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



# RMBS PRADO II

## QUARTERLY STATISTIC INFORMATION

December 10, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	25.000	1.007	22,40%	12.791.434,62	3,41%
25.000	50.000	577	12,84%	21.858.087,77	5,82%
50.000	75.000	759	16,89%	47.835.615,23	12,75%
75.000	100.000	666	14,82%	57.899.868,94	15,43%
100.000	125.000	459	10,21%	51.574.026,58	13,74%
125.000	150.000	361	8,03%	49.401.626,83	13,16%
150.000	175.000	260	5,78%	42.096.699,10	11,22%
175.000	200.000	158	3,52%	29.415.042,15	7,84%
200.000	225.000	93	2,07%	19.638.507,43	5,23%
225.000	250.000	46	1,02%	10.886.409,24	2,90%
250.000	275.000	38	0,85%	9.987.994,58	2,66%
275.000	300.000	35	0,78%	10.020.910,46	2,67%
300.000	325.000	21	0,47%	6.523.890,80	1,74%
325.000	350.000	6	0,13%	2.028.973,46	0,54%
350.000	375.000	5	0,11%	1.779.965,00	0,47%
375.000	400.000	4	0,09%	1.547.090,74	0,41%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	

Maximum	Minimum	Simple Average
390.232,11	229,88	83.489,69

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	619	13,77%	72.350.823,89	19,28%	0,26	0,63
0,50	1,00	1.008	22,42%	65.124.773,71	17,35%	0,73	1,05
1,00	1,50	747	16,62%	45.163.359,43	12,03%	1,19	1,46
1,50	2,00	770	17,13%	75.587.582,07	20,14%	1,77	1,02
2,00	2,50	805	17,91%	68.578.777,39	18,27%	2,21	1,09
2,50	3,00	243	5,41%	24.266.274,33	6,47%	2,76	1,74
3,00	3,50	95	2,11%	8.696.872,62	2,32%	3,29	1,71
3,50	4,00	76	1,69%	6.263.948,54	1,67%	3,68	2,17
4,00	4,50	111	2,47%	7.720.147,28	2,06%	4,23	2,50
4,50	5,00	9	0,20%	590.373,91	0,16%	4,76	2,89
5,00	5,50	7	0,16%	512.120,70	0,14%	5,33	3,12
5,50	6,00	5	0,11%	431.089,06	0,11%	5,78	3,98
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	<b>1,51</b>	<b>1,14</b>	

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

Maximum	Minimum	Simple Average
5,95	0,00	1,52

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Before June 30, 2005	889	19,78%	12.589.022,59	3,35%	07/10/1998	266,10	
06/30/2005	12/31/2005	12	0,27%	712.364,21	0,19%	20/10/2005	181,67
12/31/2005	06/30/2006	10	0,22%	773.779,33	0,21%	16/05/2006	174,80
06/30/2006	12/31/2006	19	0,42%	2.205.599,97	0,59%	27/11/2006	168,43
12/31/2006	06/30/2007	45	1,00%	5.417.004,73	1,44%	17/03/2007	164,77
06/30/2007	12/31/2007	254	5,65%	26.559.396,25	7,08%	18/11/2007	156,73
12/31/2007	06/30/2008	535	11,90%	59.185.183,10	15,77%	03/04/2008	152,23
06/30/2008	12/31/2008	284	6,32%	29.504.414,56	7,86%	29/09/2008	146,37
12/31/2008	06/30/2009	290	6,45%	30.802.253,60	8,21%	02/04/2009	140,27
06/30/2009	12/31/2009	249	5,54%	27.599.790,48	7,35%	06/10/2009	134,13
12/31/2009	06/30/2010	272	6,05%	30.767.858,26	8,20%	16/04/2010	127,80
06/30/2010	12/31/2010	211	4,69%	23.485.825,34	6,26%	14/10/2010	121,87
12/31/2010	06/30/2011	285	6,34%	31.269.902,84	8,33%	29/04/2011	115,37
06/30/2011	12/31/2011	267	5,94%	27.595.117,41	7,35%	18/09/2011	110,73
12/31/2011	06/30/2012	69	1,54%	5.562.226,87	1,48%	06/04/2012	104,13
06/30/2012	12/31/2012	71	1,58%	5.809.418,45	1,55%	08/10/2012	98,07
12/31/2012	06/30/2013	44	0,98%	3.595.853,57	0,96%	23/04/2013	91,57
06/30/2013	12/31/2013	60	1,33%	4.910.027,29	1,31%	04/10/2013	86,20
12/31/2013	06/30/2014	308	6,85%	22.755.022,14	6,06%	10/04/2014	80,00
06/30/2014	12/31/2014	321	7,14%	24.186.081,94	6,44%	03/10/2014	74,23
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	<b>23/12/2009</b>	<b>131,57</b>	

Maximum	Minimum	Simple Average
12/31/2014	12/23/1994	03/27/2008

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Before December 31, 2036	1.922	42,76%	69.770.329,08	18,59%	14/05/2031	125,13
12/31/2036 12/31/2037	90	2,00%	8.491.177,79	2,26%	17/07/2037	199,23
12/31/2037 12/31/2038	147	3,27%	13.112.570,84	3,49%	16/05/2038	209,20
12/31/2038 12/31/2039	147	3,27%	12.564.913,29	3,35%	23/06/2039	222,43
12/31/2039 12/31/2040	107	2,38%	10.720.052,01	2,86%	01/06/2040	233,70
12/31/2040 12/31/2041	95	2,11%	10.168.412,13	2,71%	21/06/2041	246,37
12/31/2041 12/31/2042	130	2,89%	14.266.465,36	3,80%	14/06/2042	258,13
12/31/2042 12/31/2043	146	3,25%	16.676.445,70	4,44%	29/05/2043	269,63
12/31/2043 12/31/2044	324	7,21%	28.776.969,47	7,67%	08/06/2044	281,93
12/31/2044 12/31/2045	108	2,40%	10.498.820,74	2,80%	17/05/2045	293,23
12/31/2045 12/31/2046	55	1,22%	6.862.000,13	1,83%	27/06/2046	306,57
12/31/2046 12/31/2047	121	2,69%	17.282.176,79	4,61%	08/08/2047	319,93
12/31/2047 12/31/2048	404	8,99%	55.650.692,87	14,83%	18/05/2048	329,27
12/31/2048 12/31/2049	250	5,56%	36.819.634,10	9,81%	12/06/2049	342,07
12/31/2049 12/31/2050	177	3,94%	26.828.227,40	7,15%	05/06/2050	353,83
12/31/2050 12/31/2051	250	5,56%	33.364.858,38	8,89%	30/06/2051	366,67
12/31/2051 12/31/2052	22	0,49%	3.432.396,85	0,91%	22/03/2052	375,40
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	<b>27/07/2043</b>	<b>271,57</b>

Maximum	Minimum	Simple Average
11/1/2052	01/1/2021	05/25/2038

Interest Rate Reset Period				
Interest Rate Reset Period	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
<b>annually</b>	<b>1.037</b>	<b>23,07%</b>	<b>32.458.567,89</b>	<b>8,65%</b>
Floating	1.035	23,03%	32.331.998,48	8,62%
Mixed	2	0,04%	126.569,41	0,03%
<b>semiannually</b>	<b>3.455</b>	<b>76,86%</b>	<b>342.788.843,77</b>	<b>91,34%</b>
Floating	3.402	75,68%	338.547.613,17	90,21%
Mixed	53	1,18%	4.241.230,60	1,13%
<b>quarterly</b>	<b>2</b>	<b>0,04%</b>	<b>13.225,61</b>	<b>0,00%</b>
Floating	2	0,04%	13.225,61	0,00%
<b>fixed</b>	<b>1</b>	<b>0,02%</b>	<b>25.505,66</b>	<b>0,01%</b>
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</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>1</b>	<b>0,02%</b>	<b>25.505,66</b>	<b>0,01%</b>	<b>2,00</b>	<b>0,00</b>
Fixed	1	0,02%	25.505,66	0,01%	2,00	0,00
<b>Mixed</b>	<b>55</b>	<b>1,22%</b>	<b>4.367.800,01</b>	<b>1,16%</b>	<b>4,13</b>	<b>2,33</b>
EUR 12 M	55	1,22%	4.367.800,01	1,16%	4,13	2,33
<b>Floating</b>	<b>4.439</b>	<b>98,75%</b>	<b>370.892.837,26</b>	<b>98,83%</b>	<b>1,48</b>	<b>1,12</b>
EUR 12 M	2.320	51,61%	235.323.368,52	62,71%	1,03	1,36
IRPH	1.246	27,72%	123.479.077,09	32,90%	2,37	0,66
MIBOR 12 M	834	18,55%	11.603.744,81	3,09%	0,96	1,22
MIBOR 6 M	37	0,82%	473.421,23	0,13%	0,97	1,32
MIBOR 3 M	2	0,04%	13.225,61	0,00%	0,44	0,92
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	<b>1,51</b>	<b>1,14</b>

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

Maximum	Minimum	Simple Average
4,25	-0,40	1,24

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Andalucía	1.091	24,27%	79.760.518,07	21,25%
Aragón	90	2,00%	8.232.517,56	2,19%
Asturias	81	1,80%	4.153.667,48	1,11%
Canarias	177	3,94%	12.899.765,28	3,44%
Cantabria	40	0,89%	3.229.635,46	0,86%
Castilla la Mancha	92	2,05%	9.271.258,96	2,47%
Castilla y León	102	2,27%	7.327.016,78	1,95%
Cataluña	853	18,98%	86.082.861,03	22,94%
Comunidad Valenciana	386	8,59%	29.089.732,09	7,75%
Extremadura	66	1,47%	4.314.388,56	1,15%
Galicia	139	3,09%	7.094.607,79	1,89%
Islas Baleares	95	2,11%	9.786.334,40	2,61%
La Rioja	8	0,18%	757.348,14	0,20%
Madrid	1.152	25,63%	101.436.758,87	27,03%
Murcia	33	0,73%	2.021.568,44	0,54%
Navarra	11	0,24%	1.118.476,01	0,30%
País Vasco	79	1,76%	8.709.688,01	2,32%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 3	1	0,02%	390.232,11	0,10%	Cataluña
Debtor nº 4	1	0,02%	389.498,69	0,10%	Andalucía
Debtor nº 5	1	0,02%	384.368,40	0,10%	Aragón
Debtor nº 6	1	0,02%	382.991,54	0,10%	Madrid
Debtor nº 7	1	0,02%	360.287,78	0,10%	Andalucía
Debtor nº 8	1	0,02%	357.722,98	0,10%	Islas Baleares
Debtor nº 9	1	0,02%	357.046,78	0,10%	Madrid
Debtor nº 10	1	0,02%	354.776,77	0,09%	Madrid
Debtor nº 11	1	0,02%	350.130,69	0,09%	Madrid
Debtor nº 12	1	0,02%	349.094,61	0,09%	Cataluña
Rest of Debtors	4.485	99,78%	371.609.992,58	99,02%	
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</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%	314	6,99%	2.954.865,26	0,79%	7,21%	
10,00% - 20,00%	508	11,30%	12.565.343,97	3,35%	15,60%	
20,00% - 30,00%	817	18,18%	36.153.409,20	9,63%	26,06%	
30,00% - 40,00%	760	16,91%	72.387.992,52	19,29%	35,33%	
40,00% - 50,00%	834	18,55%	93.873.247,37	25,01%	45,01%	
50,00% - 60,00%	785	17,46%	98.676.148,19	26,29%	54,85%	
60,00% - 70,00%	435	9,68%	53.311.949,34	14,21%	63,94%	
70,00% - 80,00%	41	0,91%	5.282.750,70	1,41%	72,80%	
80,00% - 90,00%	1	0,02%	80.436,38	0,02%	82,24%	
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>	<b>45,71%</b>	

(\*) Original Property Value

Maximum	Minimum	Simple Average
82,24	0,00	37,49

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
First Residence	4.495	100,00%	375.286.142,93	100,00%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
1	3.097	68,88%	203.176.924,25	54,13%
more than 1	1.398	31,12%	172.109.218,68	45,87%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Spanish	4.416	98,24%	369.294.593,49	98,40%
Other	79	1,76%	5.991.549,44	1,60%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Free Dwellings	3.712	82,58%	318.449.971,87	84,86%
Official Protection Housing	783	17,42%	56.836.171,06	15,14%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Developer	51	1,13%	7.380.954,56	1,97%
Direct Channel	291	6,47%	33.147.542,47	8,83%
Financial Entities	174	3,87%	14.083.296,45	3,75%
Insurance	41	0,91%	2.732.184,60	0,73%
Other	267	5,94%	8.282.653,05	2,21%
Small Broker	193	4,29%	19.886.827,05	5,30%
Small Real Estate Agency	1.778	39,56%	137.710.807,98	36,69%
Large Real Estate Agency	544	12,10%	53.855.085,80	14,35%
Word of mouth	307	6,83%	29.875.005,99	7,96%
Large Broker	849	18,89%	68.331.784,98	18,21%
<b>Total</b>	<b>4.495</b>	<b>100,00%</b>	<b>375.286.142,93</b>	<b>100,00%</b>

**FONDO DE TITULIZACIÓN RMBS PRADO II**

Monthly Single Rate	3,04%
Average 12 Moth Single Rate	3,34%
Prepayment Rate from Constitution	3,42%

3,42%
0,29%

Date	Outstanding	Real outstanding	Prepaymet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
22-mar.-16	540.000.000,00		100,00%	100,00%					540.000.000,00
31-mar.-16	538.370.672,00	<b>537.989.457,83</b>	99,71%	99,93%	0,07%	0,85%	<b>0,07%</b>	<b>0,85%</b>	536.813.694,62
30-abr.-16	536.738.806,09	<b>534.535.690,55</b>	99,42%	99,59%	0,21%	2,44%	<b>0,34%</b>	<b>4,00%</b>	533.638.779,25
31-may.-16	535.102.765,19	<b>531.216.310,16</b>	99,13%	99,27%	0,24%	2,87%	<b>0,32%</b>	<b>3,74%</b>	530.473.599,04
30-jun.-16	533.461.678,99	<b>527.581.003,63</b>	98,85%	98,90%	0,28%	3,27%	<b>0,38%</b>	<b>4,45%</b>	527.317.275,93
31-jul.-16	531.821.733,89	<b>524.846.152,15</b>	98,56%	98,69%	0,26%	3,12%	<b>0,21%</b>	<b>2,51%</b>	524.175.897,05
31-ago.-16	530.179.863,17	<b>521.967.273,18</b>	98,28%	98,45%	0,26%	3,07%	<b>0,24%</b>	<b>2,85%</b>	521.046.385,20
30-sep.-16	528.536.677,85	<b>518.861.236,59</b>	97,99%	98,17%	0,26%	3,12%	<b>0,29%</b>	<b>3,38%</b>	517.929.302,25
31-oct.-16	526.890.915,29	<b>515.485.737,43</b>	97,71%	97,84%	0,27%	3,23%	<b>0,34%</b>	<b>4,01%</b>	514.823.372,51
30-nov.-16	525.238.233,63	<b>513.194.518,35</b>	97,43%	97,71%	0,26%	3,05%	<b>0,13%</b>	<b>1,56%</b>	511.724.334,65
31-dic.-16	523.583.535,02	<b>510.311.357,38</b>	97,15%	97,47%	0,26%	3,03%	<b>0,25%</b>	<b>2,93%</b>	508.636.956,50
31-ene.-17	521.927.724,09	<b>506.747.864,02</b>	96,86%	97,09%	0,27%	3,17%	<b>0,38%</b>	<b>4,50%</b>	505.562.078,47
28-feb.-17	520.268.131,94	<b>504.262.124,14</b>	96,58%	96,92%	0,26%	3,08%	<b>0,17%</b>	<b>2,06%</b>	502.497.079,46
31-mar.-17	518.609.061,36	<b>501.211.913,85</b>	96,30%	96,65%	0,26%	3,10%	<b>0,29%</b>	<b>3,39%</b>	499.446.082,40
30-abr.-17	516.947.384,27	<b>498.368.881,79</b>	96,03%	96,41%	0,26%	3,09%	<b>0,25%</b>	<b>2,93%</b>	496.406.026,72
31-may.-17	515.282.521,15	<b>494.578.101,91</b>	95,75%	95,98%	0,27%	3,23%	<b>0,44%</b>	<b>5,15%</b>	493.376.326,99
30-jun.-17	513.612.539,06	<b>491.656.373,12</b>	95,47%	95,73%	0,27%	3,22%	<b>0,27%</b>	<b>3,16%</b>	490.355.112,15
31-jul.-17	511.946.241,04	<b>488.003.260,05</b>	95,20%	95,32%	0,28%	3,32%	<b>0,42%</b>	<b>4,92%</b>	487.350.752,72
31-ago.-17	510.277.991,79	<b>484.941.366,98</b>	94,92%	95,03%	0,28%	3,34%	<b>0,30%</b>	<b>3,57%</b>	484.357.817,28
30-sep.-17	508.608.391,04	<b>482.484.349,32</b>	94,65%	94,86%	0,28%	3,28%	<b>0,18%</b>	<b>2,14%</b>	481.376.837,85
31-oct.-17	506.936.142,15	<b>479.893.218,69</b>	94,37%	94,67%	0,27%	3,24%	<b>0,21%</b>	<b>2,48%</b>	478.406.550,35
30-nov.-17	505.256.845,06	<b>477.419.007,01</b>	94,10%	94,49%	0,27%	3,19%	<b>0,18%</b>	<b>2,20%</b>	475.442.784,67
31-dic.-17	503.576.916,71	<b>474.547.420,75</b>	93,83%	94,24%	0,27%	3,19%	<b>0,27%</b>	<b>3,19%</b>	472.491.567,95
31-ene.-18	501.900.321,81	<b>471.518.056,22</b>	93,56%	93,95%	0,27%	3,21%	<b>0,31%</b>	<b>3,62%</b>	469.556.563,31
28-feb.-18	500.221.071,16	<b>468.459.645,71</b>	93,29%	93,65%	0,27%	3,23%	<b>0,32%</b>	<b>3,72%</b>	466.632.105,60
31-mar.-18	498.544.656,56	<b>465.398.295,72</b>	93,02%	93,35%	0,27%	3,25%	<b>0,32%</b>	<b>3,77%</b>	463.723.273,77
30-abr.-18	496.866.153,55	<b>462.179.743,56</b>	92,75%	93,02%	0,28%	3,28%	<b>0,36%</b>	<b>4,19%</b>	460.825.426,99
31-may.-18	495.184.971,62	<b>458.837.513,26</b>	92,48%	92,66%	0,28%	3,33%	<b>0,39%</b>	<b>4,54%</b>	457.937.985,58
30-jun.-18	493.500.922,93	<b>456.106.083,69</b>	92,21%	92,42%	0,28%	3,32%	<b>0,26%</b>	<b>3,03%</b>	455.060.747,53
31-jul.-18	491.825.005,10	<b>453.674.534,37</b>	91,94%	92,24%	0,28%	3,29%	<b>0,19%</b>	<b>2,31%</b>	452.203.797,28
31-ago.-18	490.150.113,86	<b>451.345.168,37</b>	91,68%	92,08%	0,27%	3,25%	<b>0,17%</b>	<b>2,06%</b>	449.360.506,86
30-sep.-18	488.475.324,25	<b>448.334.366,66</b>	91,41%	91,78%	0,28%	3,26%	<b>0,33%</b>	<b>3,85%</b>	446.529.972,92
31-oct.-18	486.799.036,92	<b>445.071.461,42</b>	91,15%	91,43%	0,28%	3,30%	<b>0,39%</b>	<b>4,53%</b>	443.710.687,38
30-nov.-18	485.118.234,29	<b>441.932.520,33</b>	90,89%	91,10%	0,28%	3,33%	<b>0,36%</b>	<b>4,25%</b>	440.899.870,29
31-dic.-18	483.437.227,49	<b>438.360.416,21</b>	90,62%	90,68%	0,29%	3,40%	<b>0,46%</b>	<b>5,42%</b>	438.101.414,95
31-ene.-19	481.760.073,26	<b>434.995.497,46</b>	90,36%	90,29%	0,29%	3,44%	<b>0,42%</b>	<b>4,95%</b>	435.318.939,57
28-feb.-19	480.082.133,43	<b>431.191.399,48</b>	90,10%	89,82%	0,30%	3,52%	<b>0,53%</b>	<b>6,16%</b>	432.548.186,13
31-mar.-19	478.406.369,13	<b>428.555.567,26</b>	89,84%	89,58%	0,30%	3,51%	<b>0,26%</b>	<b>3,11%</b>	429.791.772,39
30-abr.-19	476.730.425,19	<b>426.113.778,79</b>	89,58%	89,38%	0,29%	3,48%	<b>0,22%</b>	<b>2,61%</b>	427.047.523,19
31-may.-19	475.052.501,72	<b>423.208.098,40</b>	89,32%	89,09%	0,30%	3,49%	<b>0,33%</b>	<b>3,90%</b>	424.313.784,04
30-jun.-19	473.371.391,68	<b>420.541.769,70</b>	89,06%	88,84%	0,30%	3,49%	<b>0,28%</b>	<b>3,28%</b>	421.589.447,21
31-jul.-19	471.694.235,24	<b>418.285.771,09</b>	88,80%	88,68%	0,29%	3,46%	<b>0,18%</b>	<b>2,17%</b>	418.880.830,11
31-ago.-19	470.015.396,55	<b>415.528.134,07</b>	88,55%	88,41%	0,29%	3,46%	<b>0,30%</b>	<b>3,59%</b>	416.182.864,10
30-sep.-19	468.336.162,23	<b>413.157.625,87</b>	88,29%	88,22%	0,29%	3,44%	<b>0,21%</b>	<b>2,54%</b>	413.496.650,50
31-oct.-19	466.654.710,05	<b>410.530.309,86</b>	88,04%	87,97%	0,29%	3,43%	<b>0,28%</b>	<b>3,28%</b>	410.820.540,70
30-nov.-19	464.967.001,60	<b>407.865.556,21</b>	87,78%	87,72%	0,29%	3,43%	<b>0,29%</b>	<b>3,41%</b>	408.150.959,42
31-dic.-19	463.277.704,77	<b>404.173.114,42</b>	87,53%	87,24%	0,30%	3,50%	<b>0,54%</b>	<b>6,34%</b>	405.491.992,83
31-ene.-20	461.591.608,98	<b>401.612.530,26</b>	87,27%	87,01%	0,30%	3,49%	<b>0,27%</b>	<b>3,20%</b>	402.847.785,78
29-feb.-20	459.903.628,60	<b>399.224.113,79</b>	87,02%	86,81%	0,29%	3,48%	<b>0,23%</b>	<b>2,72%</b>	400.213.841,49
31-mar.-20	458.216.330,87	<b>396.164.763,36</b>	86,77%	86,46%	0,30%	3,50%	<b>0,40%</b>	<b>4,71%</b>	397.592.355,04
30-abr.-20	456.527.136,02	<b>393.887.876,33</b>	86,52%	86,28%	0,29%	3,48%	<b>0,21%</b>	<b>2,45%</b>	394.981.042,68
31-may.-20	454.834.551,01	<b>391.745.446,64</b>	86,27%	86,13%	0,29%	3,45%	<b>0,17%</b>	<b>2,07%</b>	392.378.584,25
30-jun.-20	453.138.013,01	<b>389.688.950,74</b>	86,02%	86,00%	0,29%	3,42%	<b>0,15%</b>	<b>1,82%</b>	389.784.474,68
31-jul.-20	451.444.616,41	<b>386.953.196,30</b>	85,77%	85,71%	0,29%	3,43%	<b>0,33%</b>	<b>3,88%</b>	387.204.782,15
31-ago.-20	449.750.533,53	<b>384.722.595,08</b>	85,52%	85,54%	0,29%	3,41%	<b>0,20%</b>	<b>2,40%</b>	384.636.163,68
30-sep.-20	448.055.164,51	<b>382.206.867,56</b>	85,27%	85,30%	0,29%	3,41%	<b>0,28%</b>	<b>3,29%</b>	382.078.066,93
31-oct.-20	446.357.650,92	<b>379.408.182,82</b>	85,03%	85,00%	0,29%	3,42%	<b>0,35%</b>	<b>4,17%</b>	379.529.725,81
30-nov.-20	444.655.012,82	<b>376.988.584,09</b>	84,78%	84,78%	0,29%	3,42%	<b>0,26%</b>	<b>3,04%</b>	376.988.584,09

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 3,42%**

Payment Date	Series A Bonds		
	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>222.414.131,60</b>	<b>405.349,75</b>	<b>222.819.481,35</b>
17-dic.-20			
17-mar.-21	222.414.131,60	405.349,75	222.819.481,35