



## **F.T. RMBS PRADO IV**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**  
**c/ JUAN IGNACIO LUCA DE TENA 13**  
**28027 MADRID**  
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NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

15 12 2021 - 15 03 2022

YEAR:

2022

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

**I. DATA OF THE FUND**

Constitution Date	April 4th, 2017	Paying Agency	SANTANDER	
Disbursement Date	April 6th, 2017	Negotiation Market	AIAF	
Final Date of Redemption	March 15th, 2053	Rating Agencies	DBRS / Fitch	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AAA (sf) / AA+ (sf)	AAA (sf) / AA+ (sf)
		Series B	Non Rated	Non Rated

**II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS**

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0305248009	3.050	Nominal per Bond	100.000,00	60.671,48	60,67%
		Total Nominal	305.000.000,00	185.048.014,00	
Series B ES0305248017	850	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	85.000.000,00	85.000.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 15th, 2022			Next Payment Date June 15th, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	2.701,80	0,00	0,000%	0,00	0,00
Series B ES0305248017	0,00	36,75	0,248%	63,38	51,34
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

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QUARTER/SEMESTER

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YEAR:

2022

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR´s	3.377	2.877
Principal Outstanding	390.000.085,45	270.047.983,59
Principal Outstanding per Loan	115.487,14	93.864,44
Interest Rate	2,46%	1,93%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	9,86%
Average 12 Months Single Rate	7,27%
Prepayment Rate from Constitution	4,16%

## F.T. RMBS Prado IV

### QUARTERLY BONDS PAYOUT REPORT

March 15, 2022

BONDS. PRINCIPAL	
Previous Balance	278.288.504,00
Principal Amortised	8.240.490,00
Outstanding Balance	270.048.014,00
% of Initial Balance	69,24%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	8-mar.-2022
Payment Date	15-mar.-2022
Previous Payment Date	15-dic.-2021
Number of Days (Act/360)	90
Reference Interest Rate (%)	-0,502%
Next Payment Date	15-jun.-2022

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,603%	0,460%	0,00
Class B	-0,603%	0,750%	31.237,50
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	March 15, 2022
Class A	4,01	0,25
Class B	5,19	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	278.288.477,73
Principal Amortised	8.240.494,14
Outstanding Balance	270.047.983,59
Number of Credit Rights	2.877
LTV	62,94%

DEFAULTED RECEIVABLES	
Previous balance	2.241.755,65
Difference	192.362,52
Up to date	2.434.118,17

DEFAULTED RECEIVABLES RECOVERIES	
Previous balance	309.878,69
Difference	494.636,54
Up to date	804.515,23

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

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	4.858,90	2.811,49	1.862,47	7.202,51	14.439,13
Interest accrued on Credit	2.610,10	1.096,04	1.057,80	3.815,32	9.979,47
Outstanding Balance	2.054.823,63	540.643,40	289.835,72	591.405,17	962.642,61
Number of Credit Rights	17	7	3	6	8
% of Outstanding Balance	0,76%	0,20%	0,11%	0,22%	0,36%

**F.T. RMBS Prado IV**

**QUARTERLY REPORT - ALLOCATION OF CASH**

**March 15, 2022**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>16.871.275,45</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	8.048.131,62
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.325.172,00
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	494.636,54
<b>OTHERS</b>	46.123,35
<b>RESERVE FUND</b>	6.957.211,94

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>16.871.275,45</b>
Ordinary Expenses	13.723,82
Extraordinary Expenses	3.958,90
Swap payment	217.667,70
Swap collection	145.837,36
Interest paid to Class A Bondholders	0,00
Reserve Fund	6.751.199,59
Principal withholding Class A	8.240.490,00
Interest paid to Class B Bondholders	31.237,50
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	6.066,09
Principal paid to Subordinated Loan	234.974,79
Fixed fee in favour of UCI	6.000,00
Excess spread	1.220.119,70
Rounding Remanent	0,00

<b>TREASURY ACCOUNT STATEMENT</b>	<b>6.751.199,59</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	6.957.211,94
Difference	(206.012,35)
Outstanding Balance	6.751.199,59
<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>March 15, 2022</b>
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (31,48%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	6.751.199,59 (2,50%)

<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>March 15, 2022</b>
Total Outstanding	625.000,00	6.436,10
Interest Rate	0,605%	0,448%

## F.T. RMBS Prado IV

### TRIGGERS OF THE MODEL

March 15, 2022

#### RESERVE FUND'S TRIGGERS

##### 1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	<b>6.751.199,59</b>
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	6.751.199,59
with a floor of 1% Initial Outstanding Principal Balance of the Assets	3.900.000,85
with a cap of initial Reserve Fund Required Amount	9.750.000,00
as long as the Reserve Fund withhold on previous Interest Payment Date is the required	

#### RESERVE FUND REQUIRED LEVEL DECREASES

#### RENEGOTIATIONS OF INSTALMENT REDUCTION

Limit of 15% of the Initial Principal Balance of the Assets	58.500.012,82
Number of loans that have been renegotiated	93
Principal Outstanding of renegotiated loans	12.400.613,09
% Principal Outstanding of renegotiated loans / Initial Principal balance	3,18%

### COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING
TREASURY ACCOUNT	SANTANDER	DBRS Fitch	Long Term	A A- A (high) A (*)
		DBRS Fitch	Short Term	n/d F1 R-1 F1 (*)
PAYING AGENCY	SANTANDER	DBRS Fitch	Long Term	A A- A (high) A (*)
		DBRS Fitch	Short Term	n/d F1 R-1 F1 (*)
SWAP	SANTANDER	DBRS Fitch	Long Term	A A- A (high) A (**)
		DBRS Fitch	Short Term	n/d F1 R-1 F1 (**)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(\*) Deposit Rating applied

(\*\*) Derivative Counterparty Rating applied

## F.T. RMBS Prado IV

### DEFINITIONS

March 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.

**DEFAULTED RECEIVABLES RECOVERIES**

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

**REOs (REAL ESTATE OWNED)**

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

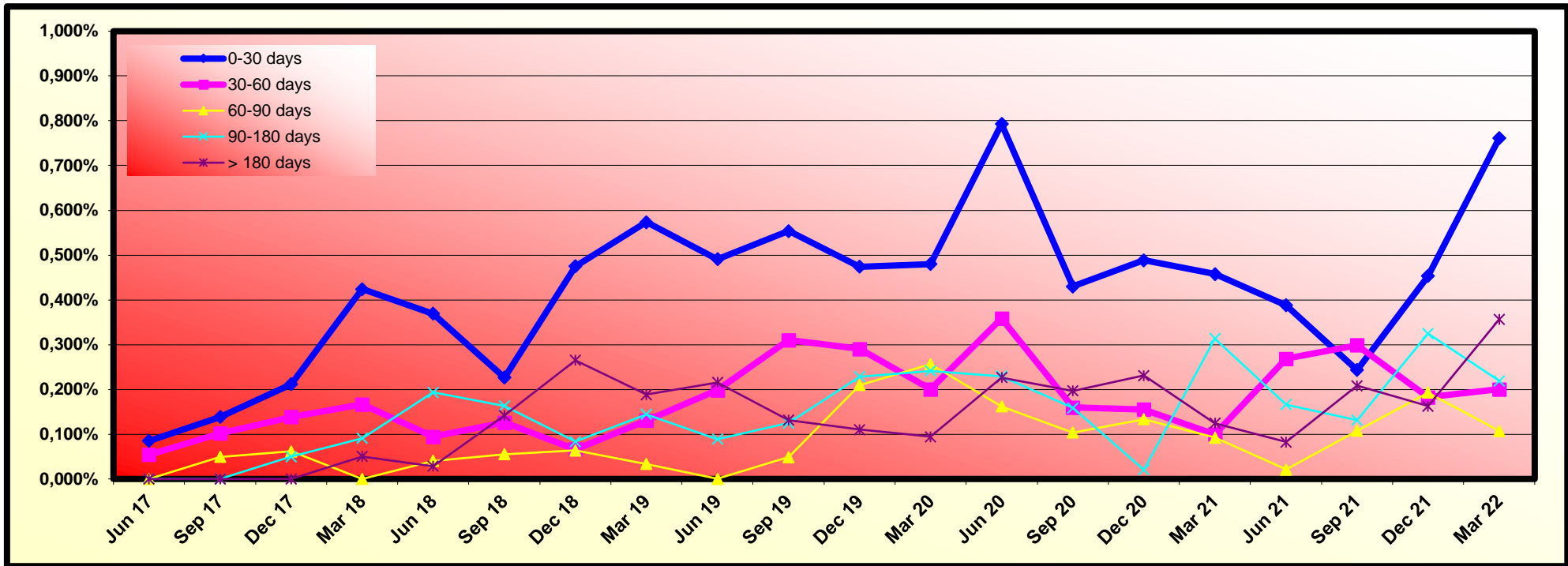


**FONDO DE TITULIZACIÓN RMBS Prado IV**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

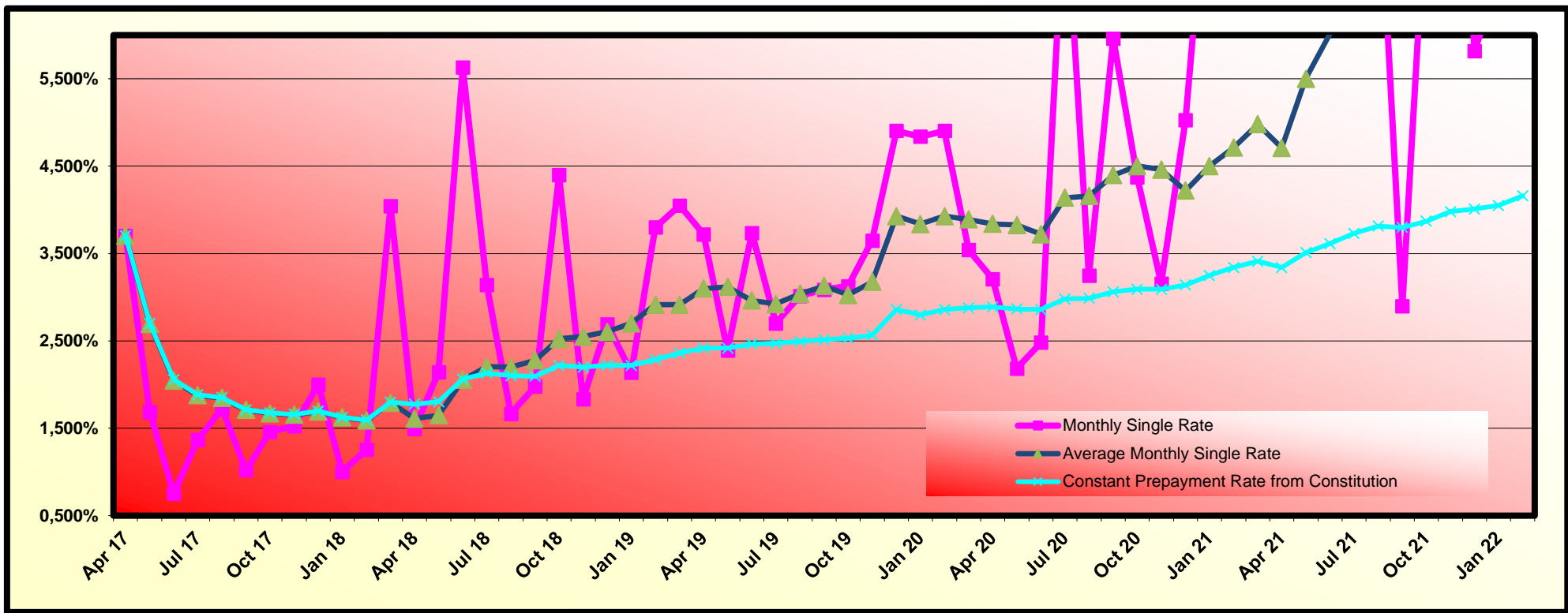
March 15, 2022

**HISTORICAL ARREARS**



Date	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22
0-30 days	0,488%	0,457%	0,388%	0,243%	0,453%	0,761%
30-60 days	0,155%	0,100%	0,269%	0,299%	0,182%	0,200%
60-90 days	0,134%	0,092%	0,021%	0,108%	0,193%	0,107%
90-180 days	0,021%	0,314%	0,166%	0,131%	0,325%	0,219%
> 180 days	0,231%	0,124%	0,082%	0,208%	0,163%	0,356%

**HISTORICAL PREPAYMENT**



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



# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

March 8, 2022

Principal Outstanding						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding		
0	25.000	126	4,38%	1.947.508,38	0,72%	
25.000	50.000	399	13,87%	15.550.846,48	5,76%	
50.000	75.000	653	22,70%	40.849.381,16	15,13%	
75.000	100.000	608	21,13%	53.242.444,83	19,72%	
100.000	125.000	458	15,92%	51.209.858,64	18,96%	
125.000	150.000	278	9,66%	37.966.274,98	14,06%	
150.000	175.000	156	5,42%	25.144.620,25	9,31%	
175.000	200.000	81	2,82%	15.016.311,51	5,56%	
200.000	225.000	49	1,70%	10.280.246,74	3,81%	
225.000	250.000	30	1,04%	7.138.110,06	2,64%	
250.000	275.000	14	0,49%	3.700.810,13	1,37%	
275.000	300.000	11	0,38%	3.136.509,13	1,16%	
300.000	325.000	6	0,21%	1.867.695,63	0,69%	
325.000	350.000	4	0,14%	1.375.994,99	0,51%	
350.000	375.000	1	0,03%	351.801,61	0,13%	
400.000	425.000	2	0,07%	811.559,65	0,30%	
450.000	475.000	1	0,03%	458.009,42	0,17%	
<b>Total</b>		<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	

Maximum	Minimum	Simple Average
458.009,42	0,00	93.864,44

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	122	4,24%	13.272.844,55	4,91%	0,29	0,77
0,50	1,00	189	6,57%	14.492.345,45	5,37%	0,74	1,20
1,00	1,50	530	18,42%	53.993.686,25	19,99%	1,22	1,11
1,50	2,00	780	27,11%	79.756.332,05	29,53%	1,74	0,34
2,00	2,50	188	6,53%	18.106.631,26	6,70%	2,19	0,87
2,50	3,00	978	33,99%	83.946.437,43	31,09%	2,86	0,15
3,00	3,50	86	2,99%	5.950.078,16	2,20%	3,14	0,17
3,50	4,00	4	0,14%	529.628,44	0,20%	3,72	2,15
<b>Total</b>		<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>1,93</b>	<b>0,54</b>

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

Maximum	Minimum	Simple Average
3,88	0,00	1,97

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2006	122	4,24%	11.658.736,86	4,32%	28/05/2006	189,33	
2007	524	18,21%	56.833.584,25	21,05%	12/07/2007	175,87	
2008	347	12,06%	38.562.363,95	14,28%	06/05/2008	166,07	
2009	50	1,74%	5.742.152,20	2,13%	28/05/2009	153,33	
2010	55	1,91%	6.415.835,47	2,38%	14/07/2010	139,80	
2011	66	2,29%	6.040.390,66	2,24%	03/06/2011	129,17	
2012	97	3,37%	7.413.355,17	2,75%	15/08/2012	114,77	
2013	49	1,70%	3.140.591,88	1,16%	21/07/2013	103,57	
2014	104	3,61%	7.046.002,55	2,61%	06/09/2014	90,07	
2015	414	14,39%	31.630.839,67	11,71%	01/10/2015	77,23	
2016	1.049	36,46%	95.564.130,93	35,39%	29/06/2016	68,30	
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>29/04/2012</b>	<b>118,30</b>	

	Maximum	Minimum	Simple Average
Date	30/11/2016	29/10/2001	25/09/2012
Month	64,13	247,83	115,03

Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
Until 2039	651	22,63%	37.362.171,02	13,84%	18/09/2035	162,33	
2040	91	3,16%	7.665.283,94	2,84%	27/07/2040	220,63	
2041	164	5,70%	13.720.109,17	5,08%	12/06/2041	231,13	
2042	142	4,94%	14.722.279,33	5,45%	27/05/2042	242,63	
2043	86	2,99%	8.552.254,79	3,17%	22/06/2043	255,47	
2044	109	3,79%	10.118.773,41	3,75%	16/07/2044	268,27	
2045	231	8,03%	22.213.452,12	8,23%	19/08/2045	281,37	
2046	682	23,71%	71.016.831,97	26,30%	02/07/2046	291,80	
2047	358	12,44%	39.979.283,06	14,80%	03/07/2047	303,83	
2048	241	8,38%	30.174.262,90	11,17%	04/05/2048	313,87	
2049	50	1,74%	6.399.312,66	2,37%	14/05/2049	326,20	
2050	32	1,11%	3.998.175,70	1,48%	07/07/2050	339,97	
2051	35	1,22%	3.497.170,33	1,30%	29/04/2051	349,70	
2052	3	0,10%	509.949,29	0,19%	13/05/2052	362,17	
2053	2	0,07%	118.673,90	0,04%	01/01/2053	369,77	
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>04/09/2044</b>	<b>269,87</b>	

	Maximum	Minimum	Simple Average
Date	01/01/2053	01/04/2022	07/04/2043
Month	375,23	0,80	256,69

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

March 8, 2022

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>65</b>	<b>2,26%</b>	<b>5.349.213,96</b>	<b>1,98%</b>
Floating	63	2,19%	5.186.613,41	1,92%
Mixed	2	0,07%	162.600,55	0,06%
<b>semiannually</b>	<b>1.841</b>	<b>63,99%</b>	<b>184.188.347,36</b>	<b>68,21%</b>
Floating	1.737	60,38%	172.433.176,56	63,85%
Mixed	104	3,61%	11.755.170,80	4,35%
<b>fixed</b>	<b>971</b>	<b>33,75%</b>	<b>80.510.422,27</b>	<b>29,81%</b>
Floating	1	0,03%	121,88	0,00%
Fixed	970	33,72%	80.510.300,39	29,81%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</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>1.801</b>	<b>62,60%</b>	<b>177.619.911,85</b>	<b>65,77%</b>	<b>1,44</b>	<b>0,72</b>
EUR 12 M	764	26,56%	68.178.066,21	25,25%	0,92	1,39
IRPH	1.037	36,04%	109.441.845,64	40,53%	1,77	0,30
<b>Mixed</b>	<b>106</b>	<b>3,68%</b>	<b>11.917.771,35</b>	<b>4,41%</b>	<b>2,53</b>	<b>1,41</b>
EUR 12 M	106	3,68%	11.917.771,35	4,41%	2,53	1,41
<b>Fixed</b>	<b>970</b>	<b>33,72%</b>	<b>80.510.300,39</b>	<b>29,81%</b>	<b>2,90</b>	<b>0,00</b>
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>1,93</b>	<b>0,54</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>	3,88	0,00	1,44
<b>Mixed</b>	3,55	1,14	2,57
<b>Fixed</b>	3,40	2,00	2,89

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	870	30,24%	80.095.837,56	29,66%	1,16	1,40
IRPH	1.036	36,01%	109.441.723,76	40,53%	1,77	0,30
Fixed Rate	971	33,75%	80.510.422,27	29,81%	2,90	0,00
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>1,93</b>	<b>0,54</b>

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	696	24,19%	60.146.065,99	22,27%
Aragón	48	1,67%	4.193.061,99	1,55%
Asturias	51	1,77%	3.536.163,65	1,31%
Canarias	182	6,33%	14.882.390,62	5,51%
Cantabria	26	0,90%	2.705.213,03	1,00%
Castilla la Mancha	62	2,16%	5.577.343,45	2,07%
Castilla y León	65	2,26%	4.922.504,88	1,82%
Cataluña	497	17,27%	59.862.716,90	22,17%
Comunidad Valenciana	347	12,06%	27.085.229,91	10,03%
Extremadura	16	0,56%	876.332,73	0,32%
Galicia	110	3,82%	8.265.321,81	3,06%
Islas Baleares	78	2,71%	7.989.130,81	2,96%
La Rioja	5	0,17%	287.122,05	0,11%
Madrid	636	22,11%	64.080.415,72	23,73%
Murcia	28	0,97%	1.742.829,79	0,65%
Navarra	1	0,03%	204.070,04	0,08%
País Vasco	29	1,01%	3.692.070,22	1,37%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 2	1	0,03%	458.009,42	0,17%	Cataluña
Debtor nº 3	1	0,03%	408.162,22	0,15%	Cataluña
Debtor nº 4	1	0,03%	403.397,43	0,15%	Cataluña
Debtor nº 5	1	0,03%	351.801,61	0,13%	Cantabria
Rest of Debtors	2.873	99,86%	268.426.612,91	99,40%	
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	

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

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

March 8, 2022

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	1,63%	565.565,24	0,21%	5,18%	
10,00% 20,00%	72	2,50%	2.219.837,24	0,82%	16,40%	
20,00% 30,00%	117	4,07%	6.132.078,72	2,27%	25,94%	
30,00% 40,00%	222	7,72%	15.847.959,53	5,87%	35,55%	
40,00% 50,00%	305	10,60%	28.347.147,26	10,50%	45,38%	
50,00% 60,00%	455	15,82%	43.918.050,34	16,26%	55,44%	
60,00% 70,00%	667	23,18%	64.764.583,03	23,98%	64,88%	
70,00% 80,00%	776	26,97%	81.438.980,85	30,16%	74,80%	
80,00% 90,00%	215	7,47%	26.734.784,04	9,90%	82,82%	
90,00% 100,00%	1	0,03%	78.997,34	0,03%	90,43%	
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>	<b>62,94%</b>	

Maximum	Minimum	Simple Average
90,43%	-0,01%	59,21%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	2.877	100,00%	270.047.983,59	100,00%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
0	1	0,03%	93.195,94	0,03%
1	2.413	83,87%	212.963.091,12	78,86%
2	395	13,73%	48.023.906,52	17,78%
3	57	1,98%	7.557.867,11	2,80%
4	11	0,38%	1.409.922,90	0,52%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.606	90,58%	248.890.813,47	92,17%
Other	271	9,42%	21.157.170,12	7,83%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.541	88,32%	242.589.019,07	89,83%
Official Protection Housing	336	11,68%	27.458.964,52	10,17%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,31%	1.064.247,23	0,39%
Insurance	9	0,31%	885.734,94	0,33%
Other	177	6,15%	16.177.144,54	5,99%
Small Broker	94	3,27%	9.588.109,55	3,55%
Small Real Estate Agency	1.440	50,05%	129.207.798,41	47,85%
Large Real Estate Agency	733	25,48%	70.518.517,52	26,11%
Word of mouth	88	3,06%	8.514.074,40	3,15%
Large Broker	88	3,06%	9.320.624,79	3,45%
Developers	13	0,45%	1.400.709,62	0,52%
Hipotecas.com	226	7,86%	23.371.022,59	8,65%
<b>Total</b>	<b>2.877</b>	<b>100,00%</b>	<b>270.047.983,59</b>	<b>100,00%</b>

# RMBS PRADO IV

## QUARTERLY STATISTIC INFORMATION

March 8, 2022

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	8	7,55%	1.028.622,77	8,63%	03/09/2022	5,98
1	2	2	1,89%	179.847,28	1,51%	01/11/2023	20,10
2	3	2	1,89%	62.306,83	0,52%	13/01/2025	34,76
3	4	3	2,83%	227.705,01	1,91%	04/10/2025	43,56
4	5	28	26,42%	3.535.744,94	29,67%	04/10/2026	55,71
8	9	1	0,94%	52.716,05	0,44%	01/03/2031	109,33
9	10	18	16,98%	1.948.682,29	16,35%	07/10/2031	116,69
14	15	44	41,51%	4.882.146,18	40,97%	11/10/2036	177,73
<b>Total</b>	<b>106</b>	<b>100,00%</b>	<b>11.917.771,35</b>	<b>100,00%</b>	<b>11/04/2031</b>	<b>110,73</b>	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/08/2022	17/05/2031
Month	179,40	4,87	111,92

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>104</b>	<b>98,11%</b>	<b>11.755.170,80</b>	<b>98,64%</b>	<b>2,53</b>	<b>1,41</b>	<b>22/03/2031</b>
<b>EUR 12 M</b>	<b>104</b>	<b>98,11%</b>	<b>11.755.170,80</b>	<b>98,64%</b>	<b>2,53</b>	<b>1,41</b>	<b>22/03/2031</b>
0-1	8	7,55%	1.028.622,77	8,63%	2,31	1,60	03/09/2022
1-2	2	1,89%	179.847,28	1,51%	2,14	1,52	01/11/2023
2-3	2	1,89%	62.306,83	0,52%	3,47	1,00	13/01/2025
3-4	3	2,83%	227.705,01	1,91%	2,76	1,49	04/10/2025
4-5	27	25,47%	3.509.474,80	29,45%	2,35	1,39	04/10/2026
8-9	1	0,94%	52.716,05	0,44%	2,25	0,95	01/03/2031
9-10	18	16,98%	1.948.682,29	16,35%	2,55	1,39	07/10/2031
14-15	43	40,57%	4.745.815,77	39,82%	2,70	1,39	10/10/2036
<b>Annually</b>	<b>2</b>	<b>1,89%</b>	<b>162.600,55</b>	<b>1,36%</b>	<b>2,58</b>	<b>1,39</b>	<b>27/03/2035</b>
<b>EI1A</b>	<b>2</b>	<b>1,89%</b>	<b>162.600,55</b>	<b>1,36%</b>	<b>2,58</b>	<b>1,39</b>	<b>27/03/2035</b>
4-5	1	0,94%	26.270,14	0,22%	2,50	1,39	01/07/2026
14-15	1	0,94%	136.330,41	1,14%	2,60	1,39	01/12/2036
<b>Total</b>	<b>106</b>	<b>100,00%</b>	<b>11.917.771,35</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,41</b>	<b>11/04/2031</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50	1,00	1	0,94%	52.716,05	0,44%	2,25	0,95
1,00	1,50	94	88,68%	10.509.496,06	88,18%	2,56	1,39
1,50	2,00	11	10,38%	1.355.559,24	11,37%	2,34	1,58
<b>Total</b>	<b>106</b>	<b>100,00%</b>	<b>11.917.771,35</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,41</b>	

Maximum	Minimum	Simple Average
1,69	0,95	1,40

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	27	1,50%	4.233.260,85	2,38%	1,34	-0,13
0,00	0,50	725	40,26%	79.225.256,54	44,60%	1,67	0,20
0,50	1,00	384	21,32%	37.085.379,81	20,88%	1,44	0,65
1,00	1,50	204	11,33%	16.583.785,08	9,34%	0,85	1,23
1,50	2,00	413	22,93%	36.798.674,02	20,72%	1,17	1,62
2,00	2,50	41	2,28%	3.249.625,01	1,83%	1,99	2,13
2,50	3,00	6	0,33%	391.242,90	0,22%	2,26	2,75
3,00	4,00	1	0,06%	52.687,64	0,03%	3,22	3,70
<b>Total</b>	<b>1.801</b>	<b>100,00%</b>	<b>177.619.911,85</b>	<b>100,00%</b>	<b>1,44</b>	<b>0,72</b>	

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

**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV**

Monthly Single Rate	9,86%
Average 12 Moth Single Rate	7,27%
Prepayment Rate from Constitution	4,16%

4,16%
0,35%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
								<b>9,86%</b>	
6-abr.-17	390.000.000,00		100,00%	100,00%					<b>390.000.000,00</b>
30-abr.-17	389.289.195,21	<b>388.066.504,03</b>	99,65%	99,69%	0,31%	3,70%	<b>0,31%</b>	<b>3,70%</b>	387.914.603,63
31-may.-17	388.398.895,52	<b>386.630.245,94</b>	99,30%	99,54%	0,23%	2,70%	<b>0,14%</b>	<b>1,69%</b>	385.660.842,34
30-jun.-17	387.506.798,17	<b>385.499.552,18</b>	98,94%	99,48%	0,17%	2,06%	<b>0,06%</b>	<b>0,75%</b>	383.416.381,98
31-jul.-17	386.612.899,20	<b>384.169.018,62</b>	98,60%	99,37%	0,16%	1,88%	<b>0,11%</b>	<b>1,37%</b>	381.181.187,34
31-ago.-17	385.717.194,63	<b>382.724.328,31</b>	98,25%	99,22%	0,16%	1,85%	<b>0,14%</b>	<b>1,72%</b>	378.955.223,32
30-sep.-17	384.819.680,48	<b>381.507.299,00</b>	97,90%	99,14%	0,14%	1,71%	<b>0,09%</b>	<b>1,02%</b>	376.738.454,98
31-oct.-17	383.920.352,74	<b>380.149.394,09</b>	97,55%	99,02%	0,14%	1,68%	<b>0,12%</b>	<b>1,46%</b>	374.530.847,48
30-nov.-17	383.019.207,41	<b>378.772.042,06</b>	97,21%	98,89%	0,14%	1,66%	<b>0,13%</b>	<b>1,52%</b>	372.332.366,11
31-dic.-17	382.116.240,48	<b>377.242.819,83</b>	96,87%	98,72%	0,14%	1,70%	<b>0,17%</b>	<b>2,00%</b>	370.142.976,32
31-ene.-18	381.211.447,92	<b>376.034.082,05</b>	96,52%	98,64%	0,14%	1,63%	<b>0,08%</b>	<b>1,00%</b>	367.962.643,64
28-feb.-18	380.304.825,70	<b>374.744.872,91</b>	96,18%	98,54%	0,13%	1,59%	<b>0,11%</b>	<b>1,26%</b>	365.791.333,76
31-mar.-18	379.396.369,78	<b>372.566.080,86</b>	95,84%	98,20%	0,15%	1,80%	<b>0,34%</b>	<b>4,04%</b>	363.629.012,48
30-abr.-18	378.486.076,10	<b>371.205.976,67</b>	95,51%	98,08%	0,15%	1,78%	<b>0,13%</b>	<b>1,49%</b>	361.475.645,73
31-may.-18	377.573.940,60	<b>369.644.113,60</b>	95,17%	97,90%	0,15%	1,80%	<b>0,18%</b>	<b>2,14%</b>	359.331.199,57
30-jun.-18	376.659.959,21	<b>366.973.012,52</b>	94,83%	97,43%	0,17%	2,06%	<b>0,48%</b>	<b>5,63%</b>	357.195.640,17
31-jul.-18	375.744.127,85	<b>365.108.751,50</b>	94,50%	97,17%	0,18%	2,13%	<b>0,27%</b>	<b>3,14%</b>	355.068.933,83
31-ago.-18	374.826.442,43	<b>363.707.317,65</b>	94,16%	97,03%	0,18%	2,10%	<b>0,14%</b>	<b>1,67%</b>	352.951.046,99
30-sep.-18	373.906.898,85	<b>362.211.334,94</b>	93,83%	96,87%	0,18%	2,10%	<b>0,17%</b>	<b>1,98%</b>	350.841.946,19
31-oct.-18	372.985.492,99	<b>359.967.519,98</b>	93,50%	96,51%	0,19%	2,22%	<b>0,37%</b>	<b>4,40%</b>	348.741.598,10
30-nov.-18	372.062.220,73	<b>358.522.777,89</b>	93,17%	96,36%	0,19%	2,20%	<b>0,15%</b>	<b>1,83%</b>	346.649.969,53
31-dic.-18	371.137.077,96	<b>356.818.895,65</b>	92,84%	96,14%	0,19%	2,22%	<b>0,23%</b>	<b>2,69%</b>	344.567.027,37
31-ene.-19	370.210.060,52	<b>355.286.595,95</b>	92,51%	95,97%	0,19%	2,22%	<b>0,18%</b>	<b>2,14%</b>	342.492.738,68
28-feb.-19	369.281.164,27	<b>353.253.063,99</b>	92,19%	95,66%	0,19%	2,29%	<b>0,32%</b>	<b>3,80%</b>	340.427.070,61
31-mar.-19	368.350.385,05	<b>351.150.632,07</b>	91,86%	95,33%	0,20%	2,36%	<b>0,34%</b>	<b>4,05%</b>	338.369.990,44
30-abr.-19	367.417.718,70	<b>349.156.927,53</b>	91,54%	95,03%	0,20%	2,42%	<b>0,32%</b>	<b>3,72%</b>	336.321.465,56
31-may.-19	366.483.161,02	<b>347.567.445,43</b>	91,21%	94,84%	0,20%	2,42%	<b>0,20%</b>	<b>2,39%</b>	334.281.463,50
30-jun.-19	365.546.707,84	<b>345.580.973,66</b>	90,89%	94,54%	0,21%	2,47%	<b>0,32%</b>	<b>3,74%</b>	332.249.951,89
31-jul.-19	364.608.354,95	<b>343.907.939,41</b>	90,57%	94,32%	0,21%	2,47%	<b>0,23%</b>	<b>2,70%</b>	330.226.898,49
31-ago.-19	363.668.098,15	<b>342.146.547,81</b>	90,25%	94,08%	0,21%	2,49%	<b>0,25%</b>	<b>3,02%</b>	328.212.271,18
30-sep.-19	362.725.933,22	<b>340.369.460,26</b>	89,93%	93,84%	0,21%	2,51%	<b>0,26%</b>	<b>3,09%</b>	326.206.037,94
31-oct.-19	361.781.855,94	<b>338.585.901,54</b>	89,61%	93,59%	0,21%	2,53%	<b>0,26%</b>	<b>3,13%</b>	324.208.166,88
30-nov.-19	360.835.862,05	<b>336.655.720,99</b>	89,30%	93,30%	0,22%	2,57%	<b>0,31%</b>	<b>3,65%</b>	322.218.626,24
31-dic.-19	359.887.947,32	<b>333.474.037,06</b>	88,98%	92,66%	0,23%	2,73%	<b>0,68%</b>	<b>7,91%</b>	320.237.384,35
31-ene.-20	358.938.107,49	<b>331.221.972,68</b>	88,67%	92,28%	0,24%	2,80%	<b>0,41%</b>	<b>4,84%</b>	318.264.409,67
29-feb.-20	357.986.338,29	<b>328.962.153,58</b>	88,36%	91,89%	0,24%	2,86%	<b>0,42%</b>	<b>4,90%</b>	316.299.670,79
31-mar.-20	357.032.635,44	<b>327.102.320,70</b>	88,04%	91,62%	0,24%	2,88%	<b>0,30%</b>	<b>3,54%</b>	314.343.136,38
30-abr.-20	356.076.994,65	<b>325.340.398,04</b>	87,73%	91,37%	0,24%	2,89%	<b>0,27%</b>	<b>3,21%</b>	312.394.775,26
31-may.-20	355.119.411,63	<b>323.868.522,42</b>	87,42%	91,20%	0,24%	2,87%	<b>0,18%</b>	<b>2,19%</b>	310.454.556,35
30-jun.-20	354.159.882,06	<b>322.317.737,00</b>	87,11%	91,01%	0,24%	2,86%	<b>0,21%</b>	<b>2,48%</b>	308.522.448,67
31-jul.-20	353.198.401,63	<b>319.296.946,21</b>	86,81%	90,40%	0,25%	2,98%	<b>0,67%</b>	<b>7,72%</b>	306.598.421,38
31-ago.-20	352.234.966,01	<b>317.551.069,81</b>	86,50%	90,15%	0,25%	2,99%	<b>0,27%</b>	<b>3,25%</b>	304.682.443,73
30-sep.-20	351.269.570,85	<b>315.062.530,21</b>	86,19%	89,69%	0,26%	3,06%	<b>0,51%</b>	<b>5,96%</b>	302.774.485,11
31-oct.-20	350.302.211,82	<b>313.026.097,09</b>	85,89%	89,36%	0,26%	3,09%	<b>0,37%</b>	<b>4,37%</b>	300.874.515,00
30-nov.-20	349.332.884,54	<b>311.326.648,92</b>	85,59%	89,12%	0,26%	3,09%	<b>0,27%</b>	<b>3,16%</b>	298.982.502,99
31-dic.-20	348.361.584,66	<b>309.128.017,57</b>	85,28%	88,74%	0,27%	3,14%	<b>0,43%</b>	<b>5,03%</b>	297.098.418,79
31-ene.-21	347.388.307,78	<b>306.075.773,64</b>	84,98%	88,11%	0,27%	3,25%	<b>0,71%</b>	<b>8,19%</b>	295.222.232,23
28-feb.-21	346.413.049,52	<b>303.258.261,51</b>	84,68%	87,54%	0,28%	3,34%	<b>0,64%</b>	<b>7,43%</b>	293.353.913,24
31-mar.-21	345.435.805,48	<b>300.658.119,13</b>	84,38%	87,04%	0,29%	3,41%	<b>0,58%</b>	<b>6,71%</b>	291.493.431,86
30-abr.-21	344.456.571,25	<b>298.428.696,08</b>	84,09%	86,64%	0,29%	3,45%	<b>0,46%</b>	<b>5,37%</b>	289.640.758,24
31-may.-21	343.475.342,39	<b>295.951.930,41</b>	83,79%	86,16%	0,30%	3,51%	<b>0,55%</b>	<b>6,37%</b>	287.795.862,64
30-jun.-21	342.492.114,50	<b>292.893.391,87</b>	83,49%	85,52%	0,31%	3,61%	<b>0,75%</b>	<b>8,63%</b>	285.958.715,44
31-jul.-21	341.506.883,10	<b>289.643.054,32</b>	83,20%	84,81%	0,32%	3,73%	<b>0,82%</b>	<b>9,46%</b>	284.129.287,12
31-ago.-21	340.519.643,77	<b>286.778.354,71</b>	82,90%	84,22%	0,32%	3,81%	<b>0,70%</b>	<b>8,11%</b>	282.307.548,26
30-sep.-21	339.530.392,02	<b>285.244.918,39</b>	82,61%	84,01%	0,32%	3,80%	<b>0,24%</b>	<b>2,90%</b>	280.493.469,55
31-oct.-21	338.539.123,39	<b>282.534.703,17</b>	82,32%	83,46%	0,33%	3,87%	<b>0,66%</b>	<b>7,64%</b>	278.687.021,82
30-nov.-21	337.545.833,40	<b>279.324.001,54</b>	82,03%	82,75%	0,34%	3,98%	<b>0,85%</b>	<b>9,69%</b>	276.888.175,96
31-dic.-21	336.550.517,54	<b>277.112.457,12</b>	81,74%	82,34%	0,34%	4,01%	<b>0,50%</b>	<b>5,82%</b>	275.096.902,99
31-ene.-22	335.553.171,30	<b>274.715.121,30</b>	81,45%	81,87%	0,34%	4,05%	<b>0,57%</b>	<b>6,63%</b>	273.313.174,04
28-feb.-22	334.553.790,18	<b>271.536.960,34</b>	81,16%	81,16%	0,35%	4,16%	<b>0,86%</b>	<b>9,86%</b>	271.536.960,34

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 4,16%**

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>185.048.014,00</b>	<b>48.235,85</b>	<b>185.096.249,85</b>	<b>85.000.000,00</b>	<b>85.151,11</b>	<b>85.085.151,11</b>
15-mar.-22						
15-jun.-22	185.048.014,00	48.235,85	185.096.249,85	85.000.000,00	85.151,11	85.085.151,11