



F.T. RMBS PRADO IV

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
c/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
santanderdetitulizacion@gruposantander.es



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

15 06 2020 - 15 09 2020

YEAR:

2020

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	75.868,27	75,87%
		Total Nominal	305.000.000,00	231.398.223,50	
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 September 15th, 2020			Next Payment Date December 15th, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	2.100,65	20,32	0,000%	0,00	0,00
Series B ES0305248017	0,00	100,18	0,266%	67,24	54,46
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

15 06 2020 - 15 09 2020

YEAR:

2020

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.377	3.119
Principal Outstanding	390.000.085,45	316.398.201,30
Principal Outstanding per Loan	115.487,14	101.442,19
Interest Rate	2,46%	2,15%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,25%
Average 12 Months Single Rate	4,16%
Prepayment Rate from Constitution	2,99%

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QUARTERLY BONDS PAYOUT REPORT

September 15, 2020

BONDS. PRINCIPAL	
Previous Balance	322.805.206,00
Principal Amortised	6.406.982,50
Outstanding Balance	316.398.223,50
% of Initial Balance	81,13%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	8-sep.-2020
Payment Date	15-sep.-2020
Previous Payment Date	15-jun.-2020
Number of Days (Act/360)	92
Reference Interest Rate (%)	-0,484%
Next Payment Date	15-dic.-2020

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,358%	0,460%	61.976,00
Class B	-0,358%	0,750%	85.153,00
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	September 15, 2020
Class A	4,01	1,20
Class B	5,19	1,25

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	322.805.195,01
Principal Amortised	6.406.993,71
Outstanding Balance	316.398.201,30
Number of Credit Rights	3.119
LTV	62,90%

DEFAULTED RECEIVABLES	
Previous balance	1.077.457,37
Difference	0,00
Up to date	1.077.457,37

DEFAULTED RECEIVABLES RECOVERIES	
Previous balance	0,00
Difference	0,00
Up to date	0,00

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

NET LOSSES	
Last balance	991.157,74
Difference	0,00
Current balance	991.157,74

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	3.484,93	2.609,59	1.189,43	6.123,45	13.383,78
Interest accrued on Credit	1.739,26	2.024,52	1.095,24	3.863,40	11.681,83
Outstanding Balance	1.360.543,29	504.496,06	327.459,60	501.757,56	622.679,94
Number of Credit Rights	14	6	3	6	7
% of Outstanding Balance	0,43%	0,16%	0,10%	0,16%	0,20%

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QUARTERLY REPORT - ALLOCATION OF CASH

September 15, 2020

TOTAL CASH RECEIVED END OF PERIOD	16.303.200,74
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	6.406.993,71
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	1.718.113,32
Interest received under GIC	0,00
CONTENTIOUS	0,00
TRANSITORY PROPERTIES	90.000,00
OTHERS	17.963,83
RESERVE FUND	8.070.129,88

TOTAL CASH PAID END OF PERIOD	16.303.200,74
Ordinary Expenses	16.272,92
Extraordinary Expenses	4.041,36
Swap payment	283.390,38
Swap collection	112.726,40
Interest paid to Class A Bondholders	61.976,00
Reserve Fund	7.909.955,03
Principal withholding Class A	6.406.982,50
Interest paid to Class B Bondholders	85.153,00
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	12.529,56
Principal paid to Subordinated Loan	189.780,90
Fixed fee in favour of UCI	6.000,00
Excess spread	1.214.392,69
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	7.909.955,03
PRINCIPAL RESERVE FUND	
Previous Balance	8.070.129,88
Difference	(160.174,85)
Outstanding Balance	7.909.955,03
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ^{(1) (2)}		
CONCEPTS	INITIAL	September 15, 2020
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (26,86%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	7.909.955,03 (2,50%)

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

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

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	September 15, 2020
Total Outstanding	625.000,00	182.141,58
Interest Rate	0,605%	0,466%

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TRIGGERS OF THE MODEL

September 15, 2020

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:

Reserve Fund SHALL BE THE LESSER OF:	7.909.955,03
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	7.909.955,03
with a floor of 1% Initial Outstanding Principal Balance of the Assets	0,00
with a cap of initial Reserve Fund Required Amount	9.750.000,00
as long as the Reserve Fund withhold on previous Interest Paymen Date is the required	

RESERVE FUND REQUIRED LEVEL DECREASES

RENEGOTIATIONS OF INSTALMENT REDUCTION

Limit of 15% of the Initial Principal Balance of the Assets	58.500.012,82
Number of loans that have been renegotiated	45
Principal Outstanding of renegotiated loans	6.475.075,40
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,66%

COUNTERPARTIES

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

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(*) Deposit Rating applied

(*) Derivative Counterparty Rating applied

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DEFINITIONS

September 15, 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.

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.

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.

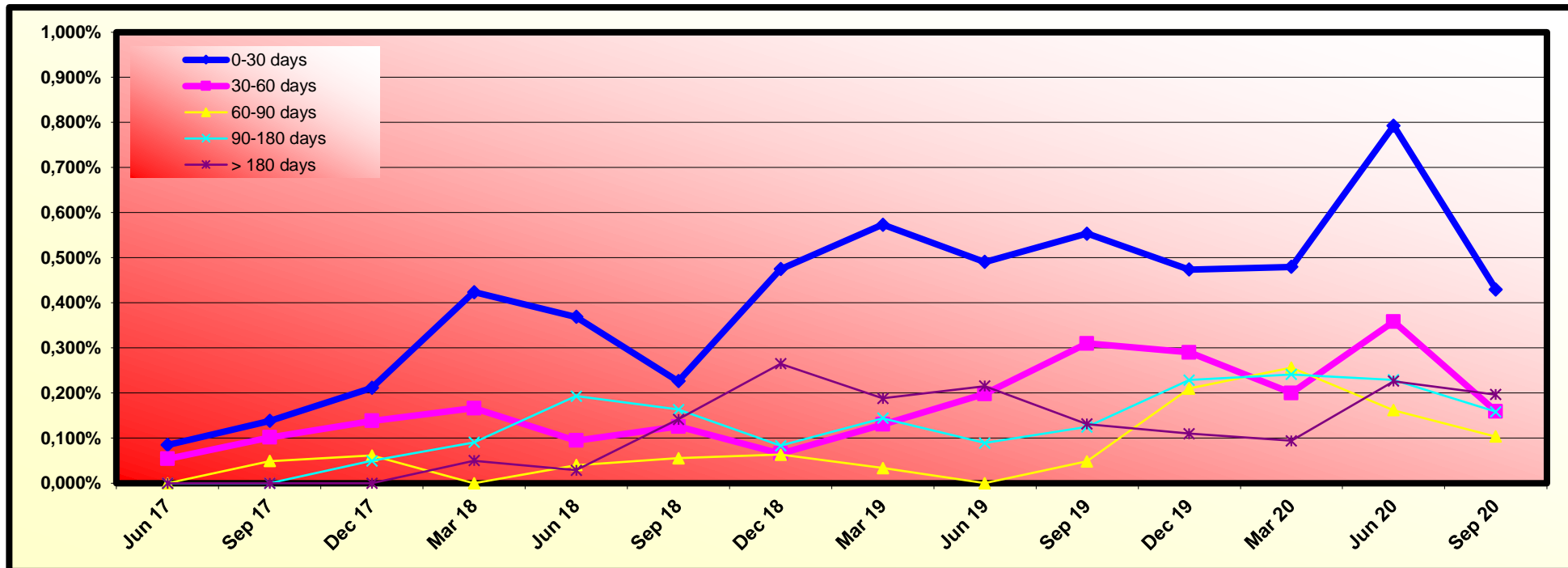


FONDO DE TITULIZACIÓN RMBS Prado IV

HISTORICAL ARREARS AND PREPAYMENT REPORT

September 15, 2020

HISTORICAL ARREARS



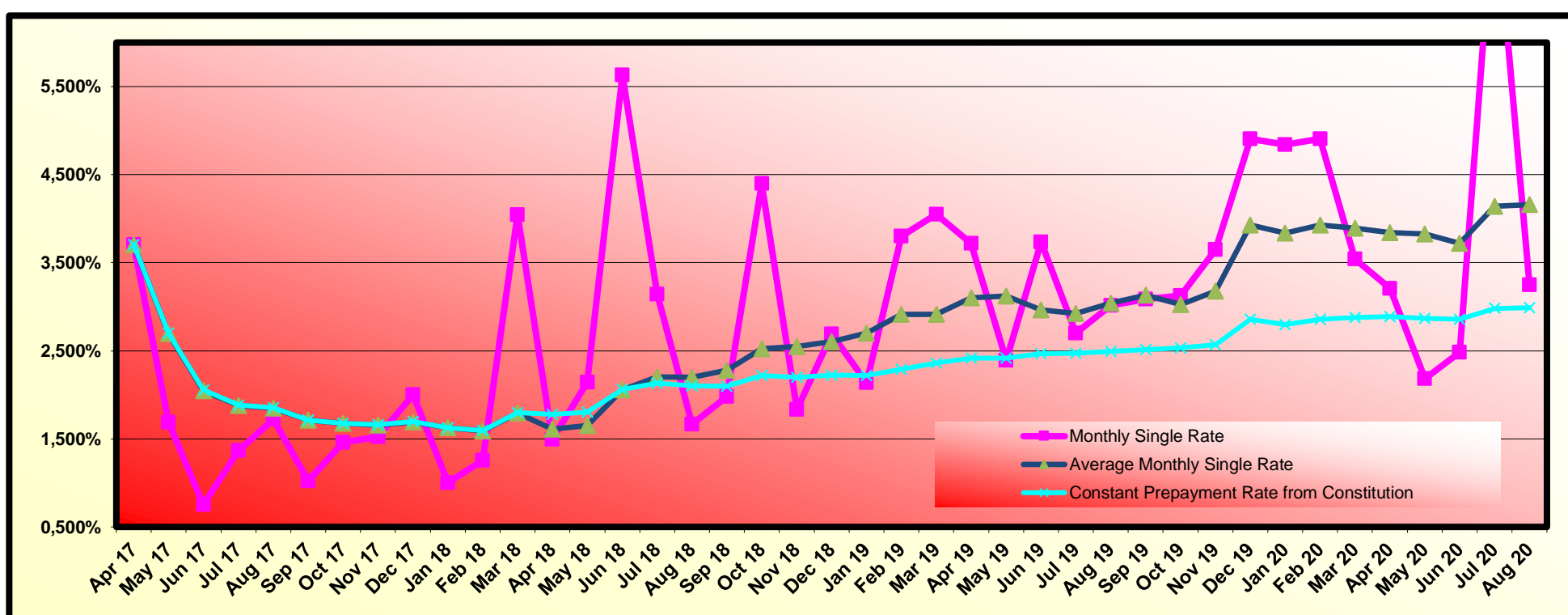
Date	Jun 19	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20
0-30 days	0,491%	0,554%	0,474%	0,480%	0,793%	0,430%
30-60 days	0,198%	0,310%	0,291%	0,200%	0,359%	0,159%
60-90 days	0,000%	0,049%	0,210%	0,256%	0,162%	0,103%
90-180 days	0,089%	0,125%	0,229%	0,241%	0,229%	0,159%
> 180 days	0,216%	0,131%	0,110%	0,094%	0,226%	0,197%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	16	79	95
Outstanding Balance	1.599.667,43	9.098.233,95	10.697.901,38
% over Outstanding Balance	0,51%	2,88%	3,38%

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

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QUARTERLY STATISTIC INFORMATION

September 8, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	105	3,37%	1.823.189,74	0,58%
25.000	50.000	368	11,80%	14.479.439,58	4,58%
50.000	75.000	659	21,13%	41.577.002,53	13,14%
75.000	100.000	630	20,20%	55.010.362,29	17,39%
100.000	125.000	510	16,35%	56.880.838,33	17,98%
125.000	150.000	356	11,41%	48.558.527,92	15,35%
150.000	175.000	207	6,64%	33.399.787,36	10,56%
175.000	200.000	112	3,59%	20.884.128,90	6,60%
200.000	225.000	67	2,15%	14.194.788,74	4,49%
225.000	250.000	37	1,19%	8.830.605,79	2,79%
250.000	275.000	22	0,71%	5.739.207,34	1,81%
275.000	300.000	18	0,58%	5.144.555,61	1,63%
300.000	325.000	8	0,26%	2.495.877,55	0,79%
325.000	350.000	8	0,26%	2.646.155,56	0,84%
350.000	375.000	6	0,19%	2.157.393,32	0,68%
375.000	400.000	1	0,03%	382.776,94	0,12%
400.000	425.000	2	0,06%	823.469,64	0,26%
425.000	450.000	1	0,03%	439.475,21	0,14%
450.000	475.000	2	0,06%	930.618,95	0,29%
Total		3.119	100,00%	316.398.201,30	100,00%

Maximum	Minimum	Simple Average
467.847,17	0,00	101.442,19

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	51	1,64%	5.926.422,46	1,87%	0,42	0,66
0,50	1,00	192	6,16%	18.574.635,95	5,87%	0,77	0,97
1,00	1,50	373	11,96%	36.491.397,35	11,53%	1,34	1,53
1,50	2,00	576	18,47%	67.913.520,66	21,46%	1,81	0,42
2,00	2,50	658	21,10%	67.694.786,09	21,40%	2,18	0,55
2,50	3,00	1.163	37,29%	111.147.597,87	35,13%	2,85	0,18
3,00	3,50	90	2,89%	7.084.873,97	2,24%	3,14	0,16
3,50	4,00	9	0,29%	877.532,08	0,28%	3,77	2,08
4,00	4,50	3	0,10%	431.381,85	0,14%	4,13	1,42
4,50	5,00	4	0,13%	256.053,02	0,08%	4,70	1,49
Total		3.119	100,00%	316.398.201,30	100,00%	2,15	0,53

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

Maximum	Minimum	Simple Average
4,95	0,14	2,18

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	137	4,39%	13.453.116,39	4,25%	24/05/2006	171,47
2007	553	17,73%	63.521.817,57	20,08%	11/07/2007	157,90
2008	358	11,48%	42.220.071,39	13,34%	08/05/2008	148,00
2009	53	1,70%	6.626.807,17	2,09%	24/05/2009	135,47
2010	56	1,80%	6.767.256,22	2,14%	13/07/2010	121,83
2011	69	2,21%	7.075.248,71	2,24%	21/06/2011	110,57
2012	99	3,17%	8.099.900,62	2,56%	17/08/2012	96,70
2013	54	1,73%	3.712.364,83	1,17%	25/07/2013	85,43
2014	107	3,43%	7.705.284,01	2,44%	06/09/2014	72,07
2015	456	14,62%	39.153.591,98	12,37%	02/10/2015	59,20
2016	1.177	37,74%	118.062.742,41	37,31%	29/06/2016	50,30
Total	3.119	100,00%	316.398.201,30	100,00%	09/07/2012	97,97

	Maximum	Minimum	Simple Average
Date	30/11/2016	12/04/2000	30/10/2012
Month	45,93	248,47	95,65

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	684	21,93%	44.781.615,10	14,15%	31/07/2035	178,77
2040	96	3,08%	8.872.296,63	2,80%	29/07/2040	238,70
2041	190	6,09%	17.667.351,66	5,58%	08/06/2041	249,00
2042	151	4,84%	16.742.421,83	5,29%	24/05/2042	260,53
2043	95	3,05%	9.768.740,01	3,09%	24/06/2043	273,53
2044	120	3,85%	11.660.428,39	3,69%	28/07/2044	286,67
2045	256	8,21%	26.117.941,35	8,25%	21/08/2045	299,43
2046	780	25,01%	88.469.041,29	27,96%	01/07/2046	309,77
2047	375	12,02%	44.080.434,38	13,93%	02/07/2047	321,80
2048	247	7,92%	32.378.562,47	10,23%	03/05/2048	331,83
2049	51	1,64%	6.964.526,49	2,20%	11/05/2049	344,10
2050	31	0,99%	3.967.135,00	1,25%	06/07/2050	357,93
2051	38	1,22%	4.284.420,30	1,35%	27/04/2051	367,63
2052	3	0,10%	524.625,68	0,17%	14/05/2052	380,20
2053	2	0,06%	118.660,72	0,04%	01/01/2053	387,77
Total	3.119	100,00%	316.398.201,30	100,00%	27/07/2044	286,63

	Maximum	Minimum	Simple Average
Date	01/01/2053	05/08/2021	28/04/2043
Month	393,43	11,03	275,58

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

September 8, 2020

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	72	2,31%	6.957.437,38	2,20%
Floating	69	2,21%	6.385.634,31	2,02%
Mixed	3	0,10%	571.803,07	0,18%
semiannually	1.955	62,68%	207.721.702,16	65,65%
Floating	1.793	57,49%	189.698.104,13	59,96%
Mixed	162	5,19%	18.023.598,03	5,70%
fixed	1.092	35,01%	101.719.061,76	32,15%
Fixed	1.092	35,01%	101.719.061,76	32,15%
Total	3.119	100,00%	316.398.201,30	100,00%

(*) 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
Floating	1.862	59,70%	196.083.738,44	61,97%	1,73	0,72
EUR 12 M	776	24,88%	75.039.629,33	23,72%	1,20	1,39
IRPH	1.086	34,82%	121.044.109,11	38,26%	2,06	0,30
Mixed	165	5,29%	18.595.401,10	5,88%	2,56	1,43
EUR 12 M	162	5,19%	18.324.069,90	5,79%	2,54	1,45
IRPH	3	0,10%	271.331,20	0,09%	4,37	0,42
Fixed	1.092	35,01%	101.719.061,76	32,15%	2,90	0,00
Fixed	1.092	35,01%	101.719.061,76	32,15%	2,90	0,00
Total	3.119	100,00%	316.398.201,30	100,00%	2,15	0,78

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

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
Floating	4,07	0,14	1,72
Mixed	4,95	2,00	2,62
Fixed	3,40	2,25	2,89

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	938	30,07%	93.363.699,23	29,51%	1,46	1,40
IRPH	1.089	34,92%	121.315.440,31	38,34%	2,06	0,30
Fixed Rate	1.092	35,01%	101.719.061,76	32,15%	2,90	0,00
Total	3.119	100,00%	316.398.201,30	100,00%	2,15	0,78

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	753	24,14%	69.350.440,61	21,92%
Aragón	52	1,67%	4.877.305,14	1,54%
Asturias	51	1,64%	3.838.475,05	1,21%
Canarias	197	6,32%	16.801.558,89	5,31%
Cantabria	27	0,87%	3.047.019,96	0,96%
Castilla la Mancha	66	2,12%	6.542.811,12	2,07%
Castilla y León	68	2,18%	5.469.543,70	1,73%
Cataluña	551	17,67%	73.193.774,79	23,13%
Comunidad Valenciana	372	11,93%	30.746.172,28	9,72%
Extremadura	16	0,51%	934.703,95	0,30%
Galicia	114	3,66%	9.053.491,92	2,86%
Islas Baleares	82	2,63%	9.078.565,98	2,87%
La Rioja	5	0,16%	309.446,98	0,10%
Madrid	704	22,57%	76.950.309,86	24,32%
Murcia	29	0,93%	1.969.720,66	0,62%
Navarra	1	0,03%	216.695,77	0,07%
Pais Vasco	31	0,99%	4.018.164,64	1,27%
Total	3.119	100,00%	316.398.201,30	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	467.847,17	0,15%	Cataluña
Debtor nº 2	1	0,03%	462.771,78	0,15%	Madrid
Debtor nº 3	1	0,03%	439.475,21	0,14%	Cataluña
Debtor nº 4	1	0,03%	422.935,06	0,13%	Cataluña
Debtor nº 5	1	0,03%	400.534,58	0,13%	Cataluña
Debtor nº 6	1	0,03%	382.776,94	0,12%	Cantabria
Debtor nº 7	1	0,03%	362.295,11	0,11%	Madrid
Debtor nº 8	1	0,03%	360.152,09	0,11%	Madrid
Debtor nº 9	1	0,03%	359.702,21	0,11%	Cataluña
Debtor nº 10	1	0,03%	359.494,90	0,11%	Cataluña
Rest of Debtors	3.109	99,68%	312.380.216,25	98,73%	
Total	3.119	100,00%	316.398.201,30	100,00%	

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

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

September 8, 2020

Current Loan to Value (LTV)						
Current Loan to Value (LTV)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted LTV	
0,00% 10,00%	37	1,19%	529.164,32	0,17%	7,20%	
10,00% 20,00%	61	1,96%	1.915.484,83	0,61%	16,37%	
20,00% 30,00%	96	3,08%	5.231.958,98	1,65%	25,24%	
30,00% 40,00%	207	6,64%	15.878.385,39	5,02%	35,35%	
40,00% 50,00%	294	9,43%	28.551.648,55	9,02%	45,72%	
50,00% 60,00%	416	13,34%	41.487.918,14	13,11%	55,35%	
60,00% 70,00%	646	20,71%	67.421.885,32	21,31%	64,95%	
70,00% 80,00%	825	26,45%	91.333.108,37	28,87%	75,09%	
80,00% 90,00%	526	16,86%	62.286.547,59	19,69%	83,83%	
90,00% 100,00%	11	0,35%	1.762.099,81	0,56%	90,74%	
Total	3.119	100,00%	316.398.201,30	100,00%	66,21%	

Maximum	Minimum	Simple Average
91,58%	-0,30%	62,90%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.119	100,00%	316.398.201,30	100,00%
Total	3.119	100,00%	316.398.201,30	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.606	83,55%	249.281.496,11	78,79%
2	437	14,01%	56.106.839,16	17,73%
3	65	2,08%	9.507.259,16	3,00%
4	11	0,35%	1.502.606,87	0,47%
Total	3.119	100,00%	316.398.201,30	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.831	90,77%	291.288.871,64	92,06%
Other	288	9,23%	25.109.329,66	7,94%
Total	3.119	100,00%	316.398.201,30	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.765	88,65%	284.827.873,64	90,02%
Official Protection Housing	354	11,35%	31.570.327,66	9,98%
Total	3.119	100,00%	316.398.201,30	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	9	0,29%	1.125.162,14	0,36%
Insurance	9	0,29%	937.225,93	0,30%
Other	193	6,19%	19.269.991,79	6,09%
Small Broker	103	3,30%	11.174.155,38	3,53%
Small Real Estate Agency	1.541	49,41%	148.413.554,21	46,91%
Large Real Estate Agency	798	25,59%	82.451.381,12	26,06%
Word of mouth	89	2,85%	9.020.716,82	2,85%
Large Broker	90	2,89%	10.042.139,39	3,17%
Developers	13	0,42%	1.481.138,48	0,47%
Hipotecas.com	274	8,78%	32.482.736,04	10,27%
Total	3.119	100,00%	316.398.201,30	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

September 8, 2020

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	19	11,52%	1.692.159,64	9,10%	22/03/2021	6,50
1	2	25	15,15%	2.803.751,40	15,08%	06/02/2022	17,21
2	3	2	1,21%	274.248,58	1,47%	20/11/2022	26,79
3	4	3	1,82%	357.613,94	1,92%	14/11/2023	38,76
4	5	6	3,64%	237.038,25	1,27%	15/04/2025	56,03
5	6	17	10,30%	1.935.397,42	10,41%	20/06/2026	70,37
6	7	20	12,12%	2.856.365,62	15,36%	03/11/2026	74,90
10	11	11	6,67%	1.213.444,03	6,53%	10/07/2031	131,92
11	12	12	7,27%	1.480.942,86	7,96%	11/11/2031	136,06
15	16	13	7,88%	1.453.013,03	7,81%	10/08/2036	193,86
16	17	37	22,42%	4.291.426,33	23,08%	05/11/2036	196,73
Total	165	100,00%	18.595.401,10	100,00%	20/03/2029	103,87	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/10/2020	16/12/2028
Month	197,60	0,77	100,71

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
Semiannually	162	98,18%	18.023.598,03	96,93%	2,57	1,43	22/03/2029
EUR 12 M	159	96,36%	17.752.266,83	95,47%	2,54	1,45	08/05/2029
0-1	16	9,70%	1.420.828,44	7,64%	2,69	1,68	16/04/2021
1-2	25	15,15%	2.803.751,40	15,08%	2,34	1,60	06/02/2022
2-3	2	1,21%	274.248,58	1,47%	2,37	1,62	20/11/2022
3-4	3	1,82%	357.613,94	1,92%	2,12	1,46	14/11/2023
4-5	6	3,64%	237.038,25	1,27%	2,95	1,20	15/04/2025
5-6	15	9,09%	1.505.700,96	8,10%	2,50	1,40	16/06/2026
6-7	20	12,12%	2.856.365,62	15,36%	2,38	1,39	03/11/2026
10-11	11	6,67%	1.213.444,03	6,53%	2,57	1,34	10/07/2031
11-12	12	7,27%	1.480.942,86	7,96%	2,56	1,39	11/11/2031
15-16	13	7,88%	1.453.013,03	7,81%	2,73	1,39	10/08/2036
16-17	36	21,82%	4.149.319,72	22,31%	2,69	1,40	04/11/2036
IRPH	3	1,82%	271.331,20	1,46%	4,37	0,42	09/11/2020
IRPH	3	1,82%	271.331,20	1,46%	4,37	0,42	09/11/2020
Annually	3	1,82%	571.803,07	3,07%	2,45	1,39	31/01/2029
EUR 12 M	3	1,82%	571.803,07	3,07%	2,45	1,39	31/01/2029
EI1A	2	1,21%	429.696,46	2,31%	2,40	1,39	01/07/2026
5-6	1	0,61%	142.106,61	0,76%	2,60	1,39	01/12/2036
Total	165	100,00%	18.595.401,10	100,00%	2,56	1,43	20/03/2029

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	1	0,61%	123.686,81	0,67%	4,10	0,15
0,50	1,00	5	3,03%	309.011,91	1,66%	3,52	0,81
1,00	1,50	118	71,52%	13.960.889,52	75,08%	2,55	1,39
1,50	2,00	39	23,64%	4.055.713,69	21,81%	2,42	1,61
2,00	2,50	1	0,61%	66.551,52	0,36%	2,55	2,09
2,50	3,00	1	0,61%	79.547,65	0,43%	4,95	2,95
Total	165	100,00%	18.595.401,10	100,00%	2,56	1,43	

Maximum	Minimum	Simple Average
2,95	0,15	1,43

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	30	1,61%	4.941.036,72	2,52%	1,63	-0,13
0,00	0,50	760	40,82%	87.859.528,13	44,81%	1,96	0,20
0,50	1,00	400	21,48%	40.909.845,38	20,86%	1,69	0,65
1,00	1,50	212	11,39%	18.399.741,23	9,38%	1,13	1,23
1,50	2,00	410	22,02%	39.437.547,03	20,11%	1,47	1,62
2,00	2,50	42	2,26%	3.564.129,07	1,82%	2,28	2,11
2,50	3,00	7	0,38%	916.587,51	0,47%	2,46	2,58
3,00	4,00	1	0,05%	55.323,37	0,03%	3,59	3,70
Total	1.862	100,00%	196.083.738,44	100,00%	1,73	0,72	

Maximum	Minimum	Simple Average
3,70	-0,20	0,78

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV

Monthly Single Rate	3,25%
Average 12 Moth Single Rate	4,16%
Prepayment Rate from Constitution	2,99%

2,99%
0,25%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
6-abr.-17	390.000.000,00		100,00%	100,00%				3,25%	390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,75%	99,69%	0,31%	3,70%	0,31%	3,70%	388.306.203,11
31-may.-17	388.398.895,52	386.630.245,94	99,50%	99,54%	0,23%	2,70%	0,14%	1,69%	386.439.883,97
30-jun.-17	387.506.798,17	385.499.552,18	99,24%	99,48%	0,17%	2,06%	0,06%	0,75%	384.578.730,15
31-jul.-17	386.612.899,20	384.169.018,62	98,99%	99,37%	0,16%	1,88%	0,11%	1,37%	382.722.728,04
31-ago.-17	385.717.194,63	382.724.328,31	98,74%	99,22%	0,16%	1,85%	0,14%	1,72%	380.871.864,05
30-sep.-17	384.819.680,48	381.507.299,00	98,49%	99,14%	0,14%	1,71%	0,09%	1,02%	379.026.124,65
31-oct.-17	383.920.352,74	380.149.394,09	98,25%	99,02%	0,14%	1,68%	0,12%	1,46%	377.185.496,34
30-nov.-17	383.019.207,41	378.772.042,06	98,00%	98,89%	0,14%	1,66%	0,13%	1,52%	375.349.965,65
31-dic.-17	382.116.240,48	377.242.819,83	97,75%	98,72%	0,14%	1,70%	0,17%	2,00%	373.519.519,14
31-ene.-18	381.211.447,92	376.034.082,05	97,50%	98,64%	0,14%	1,63%	0,08%	1,00%	371.694.143,41
28-feb.-18	380.304.825,70	374.744.872,91	97,26%	98,54%	0,13%	1,59%	0,11%	1,26%	369.873.825,10
31-mar.-18	379.396.369,78	372.566.080,86	97,01%	98,20%	0,15%	1,80%	0,34%	4,04%	368.058.550,87
30-abr.-18	378.486.076,10	371.205.976,67	96,77%	98,08%	0,15%	1,78%	0,13%	1,49%	366.248.307,44
31-may.-18	377.573.940,60	369.644.113,60	96,52%	97,90%	0,15%	1,80%	0,18%	2,14%	364.443.081,53
30-jun.-18	376.659.959,21	366.973.012,52	96,28%	97,43%	0,17%	2,06%	0,48%	5,63%	362.642.859,92
31-jul.-18	375.744.127,85	365.108.751,50	96,04%	97,17%	0,18%	2,13%	0,27%	3,14%	360.847.629,42
31-ago.-18	374.826.442,43	363.707.317,65	95,79%	97,03%	0,18%	2,10%	0,14%	1,67%	359.057.376,86
30-sep.-18	373.906.898,85	362.211.334,94	95,55%	96,87%	0,18%	2,10%	0,17%	1,98%	357.272.089,12
31-oct.-18	372.985.492,99	359.967.519,98	95,31%	96,51%	0,19%	2,22%	0,37%	4,40%	355.491.753,10
30-nov.-18	372.062.220,73	358.522.777,89	95,07%	96,36%	0,19%	2,20%	0,15%	1,83%	353.716.355,75
31-dic.-18	371.137.077,96	356.818.895,65	94,83%	96,14%	0,19%	2,22%	0,23%	2,69%	351.945.884,04
31-ene.-19	370.210.060,52	355.286.595,95	94,59%	95,97%	0,19%	2,22%	0,18%	2,14%	350.180.324,98
28-feb.-19	369.281.164,27	353.253.063,99	94,35%	95,66%	0,19%	2,29%	0,32%	3,80%	348.419.665,61
31-mar.-19	368.350.385,05	351.150.632,07	94,11%	95,33%	0,20%	2,36%	0,34%	4,05%	346.663.893,01
30-abr.-19	367.417.718,70	349.156.927,53	93,87%	95,03%	0,20%	2,42%	0,32%	3,72%	344.912.994,28
31-may.-19	366.483.161,02	347.567.445,43	93,64%	94,84%	0,20%	2,42%	0,20%	2,39%	343.166.956,57
30-jun.-19	365.546.707,84	345.580.973,66	93,40%	94,54%	0,21%	2,47%	0,32%	3,74%	341.425.767,05
31-jul.-19	364.608.354,95	343.907.939,41	93,17%	94,32%	0,21%	2,47%	0,23%	2,70%	339.689.412,93
31-ago.-19	363.668.098,15	342.146.547,81	92,93%	94,08%	0,21%	2,49%	0,25%	3,02%	337.957.881,45
30-sep.-19	362.725.933,22	340.369.460,26	92,70%	93,84%	0,21%	2,51%	0,26%	3,09%	336.231.159,88
31-oct.-19	361.781.855,94	338.585.901,54	92,46%	93,59%	0,21%	2,53%	0,26%	3,13%	334.509.235,53
30-nov.-19	360.835.862,05	336.655.720,99	92,23%	93,30%	0,22%	2,57%	0,31%	3,65%	332.792.095,74
31-dic.-19	359.887.947,32	333.474.037,06	92,00%	92,66%	0,23%	2,73%	0,68%	7,91%	331.079.727,88
31-ene.-20	358.938.107,49	331.221.972,68	91,76%	92,28%	0,24%	2,80%	0,41%	4,84%	329.372.119,36
29-feb.-20	357.986.338,29	328.962.153,58	91,53%	91,89%	0,24%	2,86%	0,42%	4,90%	327.669.257,61
31-mar.-20	357.032.635,44	327.102.320,70	91,30%	91,62%	0,24%	2,88%	0,30%	3,54%	325.971.130,09
30-abr.-20	356.076.994,65	325.340.398,04	91,07%	91,37%	0,24%	2,89%	0,27%	3,21%	324.277.724,32
31-may.-20	355.119.411,63	323.868.522,42	90,84%	91,20%	0,24%	2,87%	0,18%	2,19%	322.589.027,83
30-jun.-20	354.159.882,06	322.317.737,00	90,61%	91,01%	0,24%	2,86%	0,21%	2,48%	320.905.028,17
31-jul.-20	353.198.401,63	319.296.946,21	90,38%	90,40%	0,25%	2,98%	0,67%	7,72%	319.225.712,96
31-ago.-20	352.234.966,01	317.551.069,81	90,15%	90,15%	0,25%	2,99%	0,27%	3,25%	317.551.069,81

FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 2,99%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	231.398.223,50	286.135,74	231.684.359,24	85.000.000,00	422.053,33	85.422.053,33
15-sep.-20						
15-dic.-20	4.996.062,28	59.662,18	5.055.724,45	0,00	84.225,56	84.225,56
15-mar.-21	4.928.906,05	57.732,55	4.986.638,60	0,00	83.300,00	83.300,00
15-jun.-21	4.939.003,06	57.730,70	4.996.733,76	0,00	85.151,11	85.151,11
15-sep.-21	4.897.323,20	56.443,26	4.953.766,46	0,00	85.151,11	85.151,11
15-dic.-21	211.636.928,91	54.567,05	211.691.495,96	85.000.000,00	84.225,56	85.084.225,56