



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.com



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

16 09 2019 - 16 12 2019

YEAR:

2019

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	82.027,99	82,03%
		Total Nominal	305.000.000,00	250.185.369,50	
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 December 16th, 2019			Next Payment Date March 16th, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305248009	1.942,16	5,73	0,065%	13,48	10,92
Series B ES0305248017	0,00	80,13	0,355%	89,74	72,69
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

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YEAR:

2019

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.377	3.210
Principal Outstanding	390.000.085,45	335.185.350,61
Principal Outstanding per Loan	115.487,14	104.419,11
Interest Rate	2,46%	2,20%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,65%
Average 12 Months Single Rate	3,18%
Prepayment Rate from Constitution	2,57%

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QUARTERLY BONDS PAYOUT REPORT

December 16, 2019

BONDS. PRINCIPAL	
Previous Balance	341.108.957,50
Principal Amortised	5.923.588,00
Outstanding Balance	335.185.369,50
% of Initial Balance	85,94%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	5-dic.-2019
Payment Date	16-dic.-2019
Previous Payment Date	16-sep.-2019
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,395%
Next Payment Date	16-mar.-2020

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,433%	0,460%	17.476,50
Class B	-0,433%	0,750%	68.110,50
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 16, 2019
Class A	4,01	1,87
Class B	5,19	2,00

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	341.108.944,27
Principal Amortised	5.923.593,66
Outstanding Balance	335.185.350,61
Number of Credit Rights	3.210
LTV	64,61%

DEFAULTED RECEIVABLES	
Previous balance	615.114,83
Difference	280.708,50
Up to date	895.823,33

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

TRANSITORY PROPERTIES	
Last balance	64.725,10
Difference in Actual Period	(23.890,55)
Current balance	40.834,55
Number of Credit Rights	1

NET LOSSES	
Last balance	528.814,70
Difference	280.708,50
Current balance	809.523,20

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	4.211,39	3.896,48	3.172,10	7.673,43	8.288,71
Interest accrued on Credit	2.430,66	3.150,89	3.817,90	6.173,21	6.646,50
Outstanding Balance	1.588.998,57	973.726,92	703.150,11	766.471,02	369.099,99
Number of Credit Rights	15	8	8	7	5
% of Outstanding Balance	0,47%	0,29%	0,21%	0,23%	0,11%

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QUARTERLY REPORT - ALLOCATION OF CASH

December 16, 2019

TOTAL CASH RECEIVED END OF PERIOD	16.169.619,20
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	5.642.885,16
CASH RECEIVED - INTEREST	
Interest received from Credit Right	1.888.568,07
Interest received under GIC	0,00
CONTENTIOUS	95.562,17
TRANSITORY PROPERTIES	0,00
OTHERS	14.880,19
RESERVE FUND	8.527.723,61

TOTAL CASH PAID END OF PERIOD	16.169.619,20
Ordinary Expenses	17.008,72
Extraordinary Expenses	4.757,50
Swap payment	307.236,34
Swap collection	147.814,82
Interest paid to Class A Bondholders	17.476,50
Reserve Fund	8.379.633,77
Principal withholding Class A	5.923.588,00
Interest paid to Class B Bondholders	68.110,50
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	11.536,09
Principal paid to Subordinated Loan	177.374,09
Fixed fee in favour of UCI	6.000,00
Excess spread	1.109.082,88
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	8.379.633,77
PRINCIPAL RESERVE FUND	
Previous Balance	8.527.723,61
Difference	(148.089,84)
Outstanding Balance	8.379.633,77
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ⁽¹⁾ ⁽²⁾		
CONCEPTS	INITIAL	December 16, 2019
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (25,36%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	8.379.633,77 (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	December 16, 2019
Total Outstanding	625.000,00	270.316,12
Interest Rate	0,605%	0,555%

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TRIGGERS OF THE MODEL

December 16, 2019

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:	
Reserve Fund SHALL BE THE LESSER OF:	8.379.633,77
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	8.379.633,77
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 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	35
Principal Outstanding of renegotiated loans	4.911.421,58
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,26%

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 (**)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(*) Deposit Rating applied

(*) Derivative Counterparty Rating applied

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DEFINITIONS

December 16, 2019

<u>POOL CUT-OFF DATE</u>	Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
<u>Defaulted Receivables</u>	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.
<u>NET LOSSES</u>	Those loans which the Originator considers that will not recover (net of recoveries).
<u>TRANSITORY PROPERTIES</u>	Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

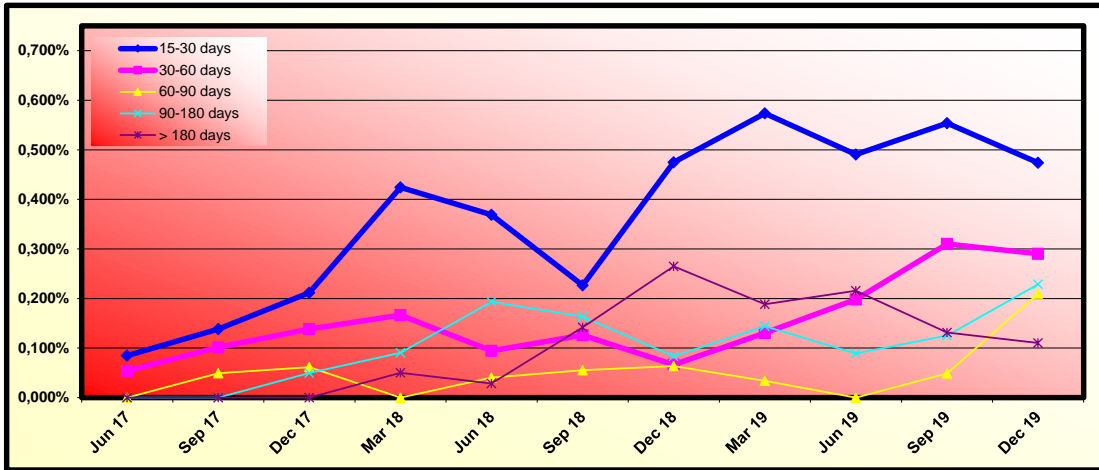


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HISTORICAL ARREARS AND PREPAYMENT REPORT

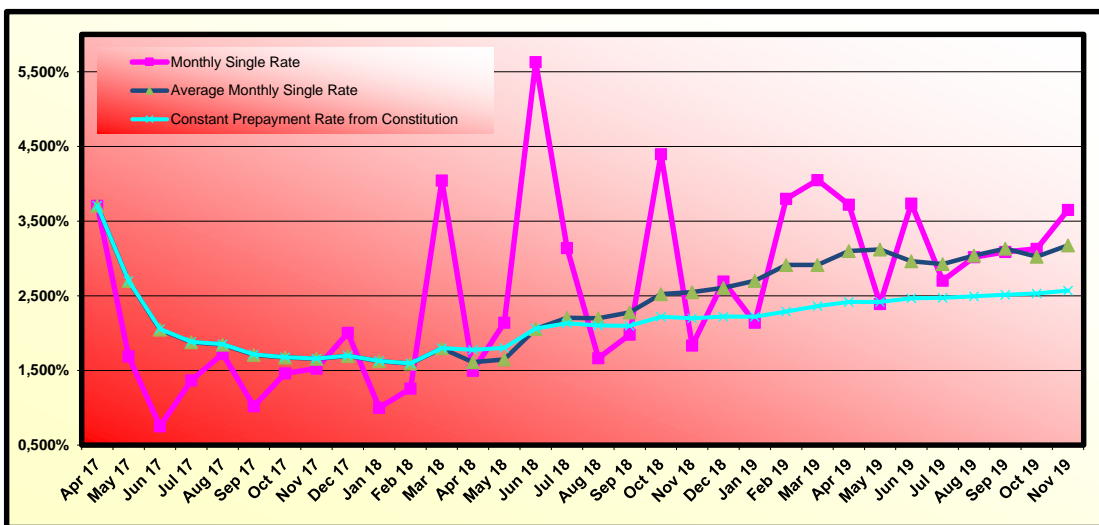
December 16, 2019

HISTORICAL ARREARS



Date	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19
15-30 days	0,227%	0,475%	0,573%	0,491%	0,554%	0,474%
30-60 days	0,126%	0,066%	0,130%	0,198%	0,310%	0,291%
60-90 days	0,055%	0,064%	0,034%	0,000%	0,049%	0,210%
90-180 days	0,163%	0,084%	0,144%	0,089%	0,125%	0,229%
> 180 days	0,142%	0,265%	0,188%	0,216%	0,131%	0,110%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 5, 2019

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	96	2,99%	1.715.770,20	0,51%
25.000	50.000	358	11,15%	14.111.750,77	4,21%
50.000	75.000	641	19,97%	40.597.867,83	12,11%
75.000	100.000	641	19,97%	55.804.835,10	16,65%
100.000	125.000	552	17,20%	61.564.871,27	18,37%
125.000	150.000	370	11,53%	50.497.261,13	15,07%
150.000	175.000	217	6,76%	34.857.191,12	10,40%
175.000	200.000	145	4,52%	27.020.434,33	8,06%
200.000	225.000	70	2,18%	14.861.260,38	4,43%
225.000	250.000	36	1,12%	8.523.979,74	2,54%
250.000	275.000	30	0,93%	7.772.995,53	2,32%
275.000	300.000	19	0,59%	5.399.172,84	1,61%
300.000	325.000	11	0,34%	3.411.344,43	1,02%
325.000	350.000	9	0,28%	3.021.957,19	0,90%
350.000	375.000	8	0,25%	2.930.978,03	0,87%
375.000	400.000	1	0,03%	397.664,72	0,12%
400.000	425.000	1	0,03%	408.868,24	0,12%
425.000	450.000	1	0,03%	429.783,18	0,13%
450.000	475.000	3	0,09%	1.379.851,36	0,41%
475.000	500.000	1	0,03%	477.513,22	0,14%
Total	3.210	100,00%	335.185.350,61	100,00%	

Maximum	Minimum	Simple Average
477.513,22	0,00	104.419,11

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	63	1,96%	8.077.617,22	2,41%	0,37	0,67
0,50	1,00	192	5,98%	18.139.274,63	5,41%	0,74	1,02
1,00	1,50	443	13,80%	44.690.131,23	13,33%	1,29	1,56
1,50	2,00	240	7,48%	29.471.214,32	8,79%	1,82	0,45
2,00	2,50	817	25,45%	94.092.116,50	28,07%	2,21	0,40
2,50	3,00	1.332	41,50%	130.760.813,26	39,01%	2,83	0,21
3,00	3,50	105	3,27%	8.153.356,39	2,43%	3,14	0,23
3,50	4,00	9	0,28%	819.889,09	0,24%	3,70	1,76
4,00	4,50	5	0,16%	718.902,80	0,21%	4,13	1,72
4,50	5,00	4	0,12%	262.035,17	0,08%	4,70	1,50
Total	3.210	100,00%	335.185.350,61	100,00%	2,20	0,53	

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

Maximum	Minimum	Simple Average
4,95	0,14	2,23

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	140	4,36%	14.175.301,45	4,23%	25/05/2006	162,33
2007	558	17,38%	65.657.972,78	19,59%	11/07/2007	148,80
2008	361	11,25%	43.552.590,39	12,99%	08/05/2008	138,90
2009	53	1,65%	6.795.100,06	2,03%	25/05/2009	126,33
2010	56	1,74%	6.930.758,28	2,07%	14/07/2010	112,70
2011	72	2,24%	7.862.557,84	2,35%	26/06/2011	101,30
2012	99	3,08%	8.355.933,09	2,49%	17/08/2012	87,60
2013	56	1,74%	4.030.487,57	1,20%	26/07/2013	76,30
2014	111	3,46%	7.986.497,75	2,38%	06/09/2014	62,97
2015	485	15,11%	43.032.118,25	12,84%	03/10/2015	50,07
2016	1.219	37,98%	126.806.033,15	37,83%	29/06/2016	41,20
Total	3.210	100,00%	335.185.350,61	100,00%	06/08/2012	87,97

	Maximum	Minimum	Simple Average
Date	30/11/2016	12/04/2000	20/11/2012
Month	36,67	239,20	85,68

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	699	21,78%	48.062.684,45	14,34%	25/06/2035	186,67
2040	99	3,08%	9.306.141,71	2,78%	26/07/2040	247,70
2041	196	6,11%	18.610.946,70	5,55%	08/06/2041	258,10
2042	154	4,80%	17.779.397,73	5,30%	24/05/2042	269,63
2043	105	3,27%	11.703.014,80	3,49%	19/06/2043	282,47
2044	118	3,68%	11.611.731,01	3,46%	25/07/2044	295,67
2045	278	8,66%	29.247.788,59	8,73%	25/08/2045	308,67
2046	840	26,17%	97.708.059,60	29,15%	03/07/2046	318,93
2047	366	11,40%	44.381.171,21	13,24%	04/07/2047	330,97
2048	239	7,45%	31.859.813,39	9,51%	25/04/2048	340,67
2049	40	1,25%	5.676.947,42	1,69%	08/05/2049	353,10
2050	33	1,03%	4.284.824,06	1,28%	29/06/2050	366,80
2051	39	1,21%	4.542.404,17	1,36%	25/04/2051	376,67
2052	3	0,09%	368.475,61	0,11%	14/05/2052	389,30
2053	1	0,03%	41.950,16	0,01%	01/01/2053	396,87
Total	3.210	100,00%	335.185.350,61	100,00%	27/06/2044	294,73

	Maximum	Minimum	Simple Average
Date	01/01/2053	01/02/2020	08/04/2043
Month	402,70	1,93	284,19

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 5, 2019

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	73	2,27%	7.405.935,78	2,21%
Floating	70	2,18%	6.821.588,48	2,04%
Mixed	3	0,09%	584.347,30	0,17%
semiannually	1.992	62,06%	217.480.582,39	64,88%
Floating	1.820	56,70%	197.940.175,52	59,05%
Mixed	172	5,36%	19.540.406,87	5,83%
fixed	1.145	35,67%	110.298.832,44	32,91%
Fixed	1.145	35,67%	110.298.832,44	32,91%
Total	3.210	100,00%	335.185.350,61	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	1.890	58,88%	204.761.764,00	61,09%	1,80	0,72
EUR 12 M	791	24,64%	79.251.750,23	23,64%	1,13	1,39
IRPH	1.099	34,24%	125.510.013,77	37,44%	2,22	0,30
Mixed	175	5,45%	20.124.754,17	6,00%	2,56	1,43
EUR 12 M	172	5,36%	19.848.347,41	5,92%	2,54	1,44
IRPH	3	0,09%	276.406,76	0,08%	4,37	0,42
Fixed	1.145	35,67%	110.298.832,44	32,91%	2,90	0,00
Fixed	1.145	35,67%	110.298.832,44	32,91%	2,90	0,00
Total	3.210	100,00%	335.185.350,61	100,00%	2,20	0,79

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

	Nominal Interest (*)		
	Maximum	Minimum	Simple Average
Floating	4,16	0,14	1,79
Mixed	4,95	2,00	2,63
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	963	30,00%	99.100.097,64	29,57%	1,41	1,40
IRPH	1.102	34,33%	125.786.420,53	37,53%	2,22	0,30
Fixed Rate	1.145	35,67%	110.298.832,44	32,91%	2,90	0,00
Total	3.210	100,00%	335.185.350,61	100,00%	2,20	0,79

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	771	24,02%	72.548.411,93	21,64%
Aragón	52	1,62%	5.032.382,66	1,50%
Asturias	51	1,59%	3.943.775,28	1,18%
Canarias	201	6,26%	17.579.543,21	5,24%
Cantabria	27	0,84%	3.133.488,43	0,93%
Castilla la Mancha	66	2,06%	6.747.137,68	2,01%
Castilla y León	68	2,12%	5.615.490,04	1,68%
Cataluña	573	17,85%	78.207.532,43	23,33%
Comunidad Valenciana	383	11,93%	32.275.466,55	9,63%
Extremadura	18	0,56%	1.125.109,72	0,34%
Galicia	115	3,58%	9.337.122,33	2,79%
Islas Baleares	85	2,65%	9.716.070,58	2,90%
La Rioja	6	0,19%	417.626,40	0,12%
Madrid	732	22,80%	83.033.752,27	24,77%
Murcia	29	0,90%	2.022.893,98	0,60%
Navarra	2	0,06%	329.046,46	0,10%
Pais Vasco	31	0,97%	4.120.500,66	1,23%
Total	3.210	100,00%	335.185.350,61	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 2	1	0,03%	477.513,22	0,14%	Cataluña
Debtor nº 3	1	0,03%	470.599,95	0,14%	Madrid
Debtor nº 4	1	0,03%	457.052,03	0,14%	Cataluña
Debtor nº 5	1	0,03%	452.199,38	0,13%	Cataluña
Debtor nº 6	1	0,03%	429.783,18	0,13%	Cataluña
Debtor nº 7	1	0,03%	408.868,24	0,12%	Cataluña
Debtor nº 8	1	0,03%	397.664,72	0,12%	Cantabria
Debtor nº 9	1	0,03%	371.329,78	0,11%	Madrid
Debtor nº 10	1	0,03%	367.259,95	0,11%	Madrid
Debtor nº 11	1	0,03%	367.014,73	0,11%	Cataluña
Rest of Debtors	3.200	99,69%	330.986.065,43	98,75%	
Total	3.210	100,00%	335.185.350,61	100,00%	

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

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 5, 2019

Current Loan to Value (LTV)						
Current Loan to Value (LTV)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted LTV	
0,00%	10,00%	30	0,93%	446.929,46	0,13%	7,34%
10,00%	20,00%	58	1,81%	1.734.529,35	0,52%	15,92%
20,00%	30,00%	96	2,99%	5.315.700,67	1,59%	25,25%
30,00%	40,00%	194	6,04%	14.787.000,56	4,41%	35,65%
40,00%	50,00%	267	8,32%	26.854.969,91	8,01%	45,72%
50,00%	60,00%	402	12,52%	41.028.406,57	12,24%	55,04%
60,00%	70,00%	663	20,65%	71.161.898,35	21,23%	65,24%
70,00%	80,00%	799	24,89%	89.849.247,56	26,81%	75,44%
80,00%	90,00%	658	20,50%	78.056.310,92	23,29%	84,31%
90,00%	100,00%	43	1,34%	5.950.357,26	1,78%	91,40%
Total		3.210	100,00%	335.185.350,61	100,00%	67,80%

Maximum	Minimum	Simple Average
93,29%	0,34%	64,61%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.210	100,00%	335.185.350,61	100,00%
Total	3.210	100,00%	335.185.350,61	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.688	83,74%	265.055.566,23	79,08%
2	445	13,86%	58.817.240,32	17,55%
3	66	2,06%	9.771.121,34	2,92%
4	11	0,34%	1.541.422,72	0,46%
Total	3.210	100,00%	335.185.350,61	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.913	90,75%	308.327.193,60	91,99%
Other	297	9,25%	26.858.157,01	8,01%
Total	3.210	100,00%	335.185.350,61	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.848	88,72%	301.977.601,53	90,09%
Official Protection Housing	362	11,28%	33.207.749,08	9,91%
Total	3.210	100,00%	335.185.350,61	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	10	0,31%	1.340.665,31	0,40%
Insurance	9	0,28%	969.379,74	0,29%
Other	199	6,20%	20.338.471,91	6,07%
Small Broker	104	3,24%	11.603.195,39	3,46%
Small Real Estate Agency	1.589	49,50%	157.593.128,74	47,02%
Large Real Estate Agency	812	25,30%	86.195.736,51	25,72%
Word of mouth	90	2,80%	9.358.952,51	2,79%
Large Broker	92	2,87%	10.524.678,45	3,14%
Developers	13	0,40%	1.519.835,23	0,45%
Hipotecas.com	292	9,10%	35.741.306,82	10,66%
Total	3.210	100,00%	335.185.350,61	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

December 5, 2019

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	9	5,14%	569.293,80	2,83%	13/09/2020	9,45
1	2	30	17,14%	3.089.642,38	15,35%	14/08/2021	20,63
2	3	11	6,29%	1.401.025,94	6,96%	02/08/2022	32,37
3	4	3	1,71%	364.741,28	1,81%	14/11/2023	48,02
5	6	10	5,71%	884.718,46	4,40%	26/07/2025	68,69
6	7	37	21,14%	5.025.454,89	24,97%	25/09/2026	82,88
11	12	24	13,71%	2.862.217,93	14,22%	09/09/2031	143,23
16	17	35	20,00%	4.084.955,29	20,30%	21/09/2036	204,51
17	18	16	9,14%	1.842.704,20	9,16%	01/12/2036	206,87
Total	175	100,00%	20.124.754,17	100,00%	18/01/2029	111,10	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/03/2020	03/10/2028
Month	206,87	2,90	107,51

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	172	98,29%	19.540.406,87	97,10%	2,57	1,43	18/01/2029
EUR 12 M	169	96,57%	19.264.000,11	95,72%	2,54	1,45	02/03/2029
0-1	6	3,43%	292.887,04	1,46%	2,78	1,67	22/07/2020
1-2	30	17,14%	3.089.642,38	15,35%	2,44	1,64	14/08/2021
2-3	11	6,29%	1.401.025,94	6,96%	2,46	1,59	02/08/2022
3-4	3	1,71%	364.741,28	1,81%	2,12	1,46	14/11/2023
5-6	10	5,71%	884.718,46	4,40%	2,72	1,35	26/07/2025
6-7	35	20,00%	4.586.019,02	22,79%	2,40	1,39	03/10/2026
11-12	24	13,71%	2.862.217,93	14,22%	2,57	1,36	09/09/2031
16-17	35	20,00%	4.084.955,29	20,30%	2,71	1,40	21/09/2036
17-18	15	8,57%	1.697.792,77	8,44%	2,66	1,39	01/12/2036
IRPH	3	1,71%	276.406,76	1,37%	4,37	0,42	09/11/2020
0-1	3	1,71%	276.406,76	1,37%	4,37	0,42	09/11/2020
Annually	3	1,71%	584.347,30	2,90%	2,45	1,39	29/01/2029
EUR 12 M	3	1,71%	584.347,30	2,90%	2,45	1,39	29/01/2029
6-7	2	1,14%	439.435,87	2,18%	2,40	1,39	01/07/2026
17-18	1	0,57%	144.911,43	0,72%	2,60	1,39	01/12/2036
Total	175	100,00%	20.124.754,17	100,00%	2,56	1,43	18/01/2029

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	1	0,57%	126.044,35	0,63%	4,10	0,15
0,50	1,00	7	4,00%	487.681,65	2,42%	3,22	0,86
1,00	1,50	123	70,29%	15.062.822,90	74,85%	2,55	1,39
1,50	2,00	41	23,43%	4.254.008,85	21,14%	2,43	1,61
2,00	2,50	2	1,14%	111.892,25	0,56%	2,81	2,17
2,50	3,00	1	0,57%	82.304,17	0,41%	4,95	2,95
Total	175	100,00%	20.124.754,17	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	1,59%	5.071.603,24	2,48%	1,77	-0,13
0,00	0,50	771	40,79%	91.321.944,09	44,60%	2,12	0,20
0,50	1,00	405	21,43%	42.229.147,75	20,62%	1,76	0,66
1,00	1,50	212	11,22%	19.235.683,56	9,39%	1,09	1,23
1,50	2,00	423	22,38%	42.398.358,00	20,71%	1,40	1,62
2,00	2,50	41	2,17%	3.512.110,53	1,72%	2,17	2,10
2,50	3,00	7	0,37%	936.753,58	0,46%	2,33	2,58
3,00	4,00	1	0,05%	56.163,25	0,03%	3,40	3,70
Total	1.890	100,00%	204.761.764,00	100,00%	1,80	0,72	

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

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO IV

Monthly Single Rate	3,65%
Average 12 Moth Single Rate	3,18%
Prepayment Rate from Constitution	2,57%

2,57%
0,22%

Date	Outstanding	Real outstanding	Prepaysmet vector CPR	Remaining end of month	Average Single Monthly	TACP	Monthly Single Monthly Mortality	TACP	Outstanding after payment
6-abr.-17	390.000.000,00		100,00%	100,00%				3,65%	390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,78%	99,69%	0,31%	3,70%	0,31%	3,70%	388.446.295,89
31-may.-17	388.398.895,52	386.630.245,94	99,57%	99,54%	0,23%	2,70%	0,14%	1,69%	386.718.773,18
30-jun.-17	387.506.798,17	385.499.552,18	99,35%	99,48%	0,17%	2,06%	0,06%	0,75%	384.995.124,31
31-jul.-17	386.612.899,20	384.169.018,62	99,14%	99,37%	0,16%	1,88%	0,11%	1,37%	383.275.340,53
31-ago.-17	385.717.194,63	382.724.328,31	98,92%	99,22%	0,16%	1,85%	0,14%	1,72%	381.559.413,12
30-sep.-17	384.819.680,48	381.507.299,00	98,71%	99,14%	0,14%	1,71%	0,09%	1,02%	379.847.333,37
31-oct.-17	383.920.352,74	380.149.394,09	98,49%	99,02%	0,14%	1,68%	0,12%	1,46%	378.139.092,60
30-nov.-17	383.019.207,41	378.772.042,06	98,28%	98,89%	0,14%	1,66%	0,13%	1,52%	376.434.682,15
31-dic.-17	382.116.240,48	377.242.819,83	98,07%	98,72%	0,14%	1,70%	0,17%	2,00%	374.734.093,36
31-ene.-18	381.211.447,92	376.034.082,05	97,86%	98,64%	0,14%	1,63%	0,08%	1,00%	373.037.317,60
28-feb.-18	380.304.825,70	374.744.872,91	97,64%	98,54%	0,13%	1,59%	0,11%	1,26%	371.344.346,27
31-mar.-18	379.396.369,78	372.566.080,86	97,43%	98,20%	0,15%	1,80%	0,34%	4,04%	369.655.170,78
30-abr.-18	378.486.076,10	371.205.976,67	97,22%	98,08%	0,15%	1,78%	0,13%	1,49%	367.969.782,54
31-may.-18	377.573.940,60	369.644.113,60	97,01%	97,90%	0,15%	1,80%	0,18%	2,14%	366.288.173,02
30-jun.-18	376.659.959,21	366.973.012,52	96,80%	97,43%	0,17%	2,06%	0,48%	5,63%	364.610.333,67
31-jul.-18	375.744.127,85	365.108.751,50	96,59%	97,17%	0,18%	2,13%	0,27%	3,14%	362.936.255,98
31-ago.-18	374.826.442,43	363.707.317,65	96,38%	97,03%	0,18%	2,10%	0,14%	1,67%	361.265.931,45
30-sep.-18	373.906.898,85	362.211.334,94	96,17%	96,87%	0,18%	2,10%	0,17%	1,98%	359.599.351,60
31-oct.-18	372.985.492,99	359.967.519,98	95,97%	96,51%	0,19%	2,22%	0,37%	4,40%	357.936.507,97
30-nov.-18	372.062.220,73	358.522.777,89	95,76%	96,36%	0,19%	2,20%	0,15%	1,83%	356.277.392,12
31-dic.-18	371.137.077,96	356.818.895,65	95,55%	96,14%	0,19%	2,22%	0,23%	2,69%	354.621.995,63
31-ene.-19	370.210.060,52	355.286.595,95	95,34%	95,97%	0,19%	2,22%	0,18%	2,14%	352.970.310,09
28-feb.-19	369.281.164,27	353.253.063,99	95,14%	95,66%	0,19%	2,29%	0,32%	3,80%	351.322.327,11
31-mar.-19	368.350.385,05	351.150.632,07	94,93%	95,33%	0,20%	2,36%	0,34%	4,05%	349.678.038,33
30-abr.-19	367.417.718,70	349.156.927,53	94,73%	95,03%	0,20%	2,42%	0,32%	3,72%	348.037.435,39
31-may.-19	366.483.161,02	347.567.445,43	94,52%	94,84%	0,20%	2,42%	0,20%	2,39%	346.400.509,97
30-jun.-19	365.546.707,84	345.580.973,66	94,32%	94,54%	0,21%	2,47%	0,32%	3,74%	344.767.253,76
31-jul.-19	364.608.354,95	343.907.939,41	94,11%	94,32%	0,21%	2,47%	0,23%	2,70%	343.137.658,44
31-ago.-19	363.668.098,15	342.146.547,81	93,91%	94,08%	0,21%	2,49%	0,25%	3,02%	341.511.715,76
30-sep.-19	362.725.933,22	340.369.460,26	93,70%	93,84%	0,21%	2,51%	0,26%	3,09%	339.889.417,45
31-oct.-19	361.781.855,94	338.585.901,54	93,50%	93,59%	0,21%	2,53%	0,26%	3,13%	338.270.755,27
30-nov.-19	360.835.862,05	336.655.720,99	93,30%	93,30%	0,22%	2,57%	0,31%	3,65%	336.655.720,99

FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 2,57%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	250.185.369,50	752.671,27	250.938.040,77	85.000.000,00	773.901,39	85.773.901,39
16-dic.-19						
16-mar.-20	4.832.175,69	99.448,68	4.931.624,37	0,00	95.412,50	95.412,50
15-jun.-20	4.823.256,41	99.695,18	4.922.951,59	0,00	97.532,78	97.532,78
15-sep.-20	4.790.461,34	97.735,33	4.888.196,67	0,00	97.532,78	97.532,78
15-dic.-20	4.735.158,25	94.747,62	4.829.905,87	0,00	96.472,64	96.472,64
15-mar.-21	4.681.082,78	91.824,22	4.772.907,00	0,00	95.412,50	95.412,50
15-jun.-21	4.694.414,64	91.962,67	4.786.377,31	0,00	97.532,78	97.532,78
15-sep.-21	4.662.496,71	90.055,18	4.752.551,89	0,00	97.532,78	97.532,78
15-dic.-21	216.966.323,68	87.202,38	217.053.526,06	85.000.000,00	96.472,64	85.096.472,64