



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 16 12 2019 - 16 03 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	79.561,42	79,56%
		Total Nominal	305.000.000,00	242.662.331,00	
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 16th, 2020			Next Payment Date June 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	2.466,57	13,48	0,000%	0,00	0,00
Series B ES0305248017	0,00	89,74	0,261%	65,98	53,44
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado IV

INFORMATION AT:

QUARTER/SEMESTER

16 12 2019 - 16 03 2020

YEAR:

2020

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.377	3.174
Principal Outstanding	390.000.085,45	327.662.313,85
Principal Outstanding per Loan	115.487,14	103.233,24
Interest Rate	2,46%	2,16%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	4,90%
Average 12 Months Single Rate	3,93%
Prepayment Rate from Constitution	2,86%

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QUARTERLY BONDS PAYOUT REPORT

March 16, 2020

BONDS. PRINCIPAL	
Previous Balance	335.185.369,50
Principal Amortised	7.523.038,50
Outstanding Balance	327.662.331,00
% of Initial Balance	84,02%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	9-mar.-2020
Payment Date	16-mar.-2020
Previous Payment Date	16-dic.-2019
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,489%
Next Payment Date	15-jun.-2020

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,395%	0,460%	41.114,00
Class B	-0,395%	0,750%	76.279,00
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	March 16, 2020
Class A	4,01	1,64
Class B	5,19	1,75

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

QUARTERLY COLLATERAL REPORT

CREDIT RIGHTS, PRINCIPAL	
Previous Balance	335.185.350,61
Principal Amortised	7.523.036,76
Outstanding Balance	327.662.313,85
Number of Credit Rights	3.174
LTV	63,96%

DEFAULTED RECEIVABLES	
Previous balance	895.823,33
Difference	16.577,63
Up to date	912.400,96

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

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

NET LOSSES	
Last balance	809.523,20
Difference	16.577,63
Current balance	826.100,83

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	3.889,67	2.958,50	5.388,54	6.978,53	5.369,03
Interest accrued on Credit	2.756,47	2.655,06	3.264,67	7.577,66	5.447,06
Outstanding Balance	1.571.864,08	655.934,08	840.415,23	790.188,95	308.960,99
Number of Credit Rights	15	5	8	7	4
% of Outstanding Balance	0,48%	0,20%	0,26%	0,24%	0,09%

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QUARTERLY REPORT - ALLOCATION OF CASH

March 16, 2020

TOTAL CASH RECEIVED END OF PERIOD	17.601.586,76
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	7.506.459,13
CASH RECEIVED - INTEREST	
Interest received from Credit Right	1.794.242,11
Interest received under GIC	0,00
CONTENTIOUS	(95.562,17)
TRANSITORY PROPERTIES	0,00
OTHERS	16.813,92
RESERVE FUND	8.379.633,77

TOTAL CASH PAID END OF PERIOD	17.601.586,76
Ordinary Expenses	16.713,35
Extraordinary Expenses	20.345,40
Swap payment	295.623,61
Swap collection	129.745,92
Interest paid to Class A Bondholders	41.114,00
Reserve Fund	8.191.557,85
Principal withholding Class A	7.523.038,50
Interest paid to Class B Bondholders	76.279,00
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	12.135,16
Principal paid to Subordinated Loan	217.360,16
Fixed fee in favour of UCI	6.000,00
Excess spread	1.071.673,80
Rounding Remanent	0,00

TREASURY ACCOUNT STATEMENT	8.191.557,85
PRINCIPAL RESERVE FUND	
Previous Balance	8.379.633,77
Difference	(188.075,92)
Outstanding Balance	8.191.557,85
WITHHOLDING	0,00
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ⁽¹⁾ ⁽²⁾		
CONCEPTS	INITIAL	March 16, 2020
SUBORDINATED ISSUE	85.000.000,00 (21,79%)	85.000.000,00 (25,94%)
SUBORDINATED LOAN	9.750.000,00 (2,50%)	8.191.557,85 (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	March 16, 2020
Total Outstanding	625.000,00	241.031,88
Interest Rate	0,605%	0,461%

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TRIGGERS OF THE MODEL

March 16, 2020

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:	
Reserve Fund SHALL BE THE LESSER OF:	8.191.557,85
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	8.191.557,85
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	40
Principal Outstanding of renegotiated loans	7.405.841,00
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,90%

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

March 16, 2020

<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.

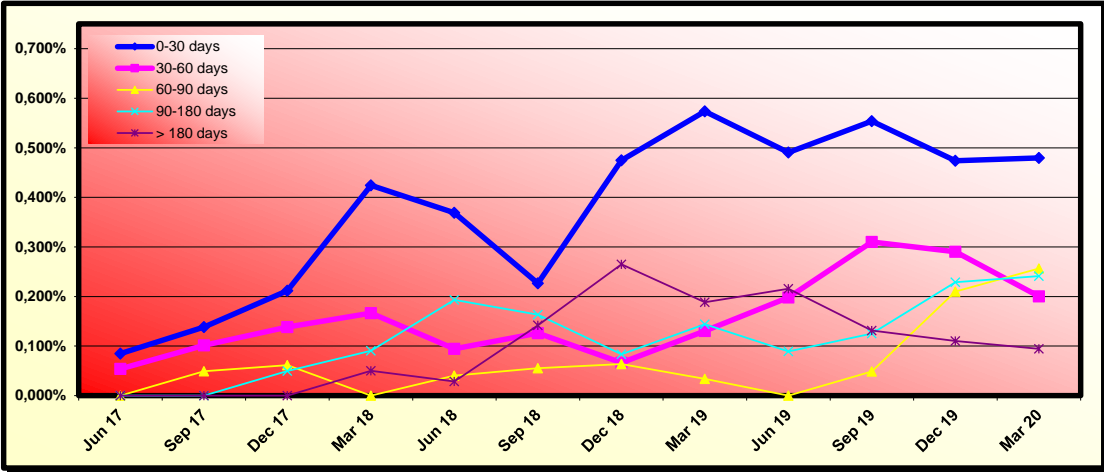


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HISTORICAL ARREARS AND PREPAYMENT REPORT

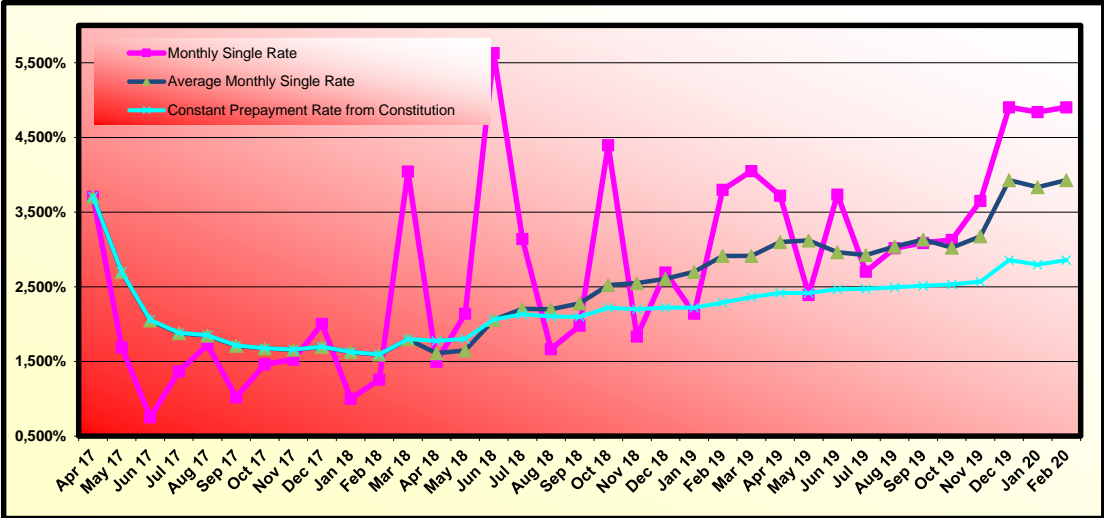
March 16, 2020

HISTORICAL ARREARS



Date	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Mar 20
0-30 days	0,475%	0,573%	0,491%	0,554%	0,474%	0,480%
30-60 days	0,066%	0,130%	0,198%	0,310%	0,291%	0,200%
60-90 days	0,064%	0,034%	0,000%	0,049%	0,210%	0,256%
90-180 days	0,084%	0,144%	0,089%	0,125%	0,229%	0,241%
> 180 days	0,265%	0,188%	0,216%	0,131%	0,110%	0,094%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

March 9, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	98	3,09%	1.716.126,30	0,52%
25.000	50.000	362	11,41%	14.231.722,54	4,34%
50.000	75.000	655	20,64%	41.479.553,26	12,66%
75.000	100.000	626	19,72%	54.544.349,32	16,65%
100.000	125.000	543	17,11%	60.558.398,74	18,48%
125.000	150.000	364	11,47%	49.730.697,06	15,18%
150.000	175.000	210	6,62%	33.779.057,17	10,31%
175.000	200.000	133	4,19%	24.738.274,94	7,55%
200.000	225.000	70	2,21%	14.850.274,61	4,53%
225.000	250.000	36	1,13%	8.565.635,69	2,61%
250.000	275.000	28	0,88%	7.295.383,94	2,23%
275.000	300.000	17	0,54%	4.861.390,88	1,48%
300.000	325.000	9	0,28%	2.788.026,36	0,85%
325.000	350.000	9	0,28%	2.994.891,22	0,91%
350.000	375.000	8	0,25%	2.907.194,35	0,89%
375.000	400.000	1	0,03%	392.737,37	0,12%
400.000	425.000	1	0,03%	406.106,92	0,12%
425.000	450.000	1	0,03%	427.517,27	0,13%
450.000	475.000	3	0,09%	1.394.975,91	0,43%
Total	3.174	100,00%	327.662.313,85	100,00%	

Maximum	Minimum	Simple Average
474.310,09	344,07	103.233,24

Nominal Interest (*)									
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread			
0,00	0,50	73	2,30%	8.801.956,64	2,69%	0,38	0,67		
0,50	1,00	198	6,24%	18.395.473,20	5,61%	0,76	1,04		
1,00	1,50	451	14,21%	44.703.209,08	13,64%	1,28	1,57		
1,50	2,00	309	9,74%	39.906.624,15	12,18%	1,83	0,27		
2,00	2,50	811	25,55%	87.888.986,43	26,82%	2,18	0,46		
2,50	3,00	1.222	38,50%	119.031.741,24	36,33%	2,85	0,19		
3,00	3,50	93	2,93%	7.291.705,36	2,23%	3,14	0,17		
3,50	4,00	9	0,28%	724.594,77	0,22%	3,73	1,85		
4,00	4,50	4	0,13%	657.882,26	0,20%	4,14	1,70		
4,50	5,00	4	0,13%	260.140,72	0,08%	4,70	1,49		
Total	3.174	100,00%	327.662.313,85	100,00%	2,16	0,53			

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

Maximum	Minimum	Simple Average
4,95	0,16	2,18

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2006	139	4,38%	13.904.347,89	4,24%	24/05/2006	165,50	
2007	557	17,55%	64.950.480,33	19,82%	11/07/2007	151,93	
2008	359	11,31%	43.042.474,41	13,14%	08/05/2008	142,03	
2009	53	1,67%	6.731.929,21	2,05%	24/05/2009	129,50	
2010	56	1,76%	6.872.088,93	2,10%	13/07/2010	115,87	
2011	70	2,21%	7.288.104,09	2,22%	18/06/2011	104,70	
2012	99	3,12%	8.251.308,48	2,52%	17/08/2012	90,73	
2013	56	1,76%	3.985.900,74	1,22%	26/07/2013	79,43	
2014	110	3,47%	7.878.949,94	2,40%	06/09/2014	66,10	
2015	469	14,78%	41.065.948,20	12,53%	03/10/2015	53,20	
2016	1.206	38,00%	123.690.781,63	37,75%	28/06/2016	44,37	
Total	3.174	100,00%	327.662.313,85	100,00%	25/07/2012	91,47	

	Maximum	Minimum	Simple Average
Date	30/11/2016	12/04/2000	12/11/2012
Month	39,83	242,37	89,13

Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
Until 2039	700	22,05%	47.183.989,67	14,40%	01/07/2035	183,73	
2040	94	2,96%	8.785.203,05	2,68%	31/07/2040	244,73	
2041	194	6,11%	18.118.256,13	5,53%	05/06/2041	254,87	
2042	153	4,82%	17.468.422,32	5,33%	23/05/2042	266,47	
2043	103	3,25%	11.027.707,58	3,37%	12/06/2043	279,10	
2044	118	3,72%	11.510.548,98	3,51%	29/07/2044	292,67	
2045	268	8,44%	27.834.645,19	8,49%	23/08/2045	305,47	
2046	827	26,06%	95.699.572,63	29,21%	01/07/2046	315,73	
2047	364	11,47%	43.794.896,84	13,37%	05/07/2047	327,87	
2048	238	7,50%	31.495.915,39	9,61%	25/04/2048	337,53	
2049	40	1,26%	5.635.691,85	1,72%	08/05/2049	349,97	
2050	33	1,04%	4.251.836,04	1,30%	29/06/2050	363,67	
2051	38	1,20%	4.447.352,35	1,36%	26/04/2051	373,57	
2052	3	0,09%	366.569,97	0,11%	14/05/2052	386,17	
2053	1	0,03%	41.705,86	0,01%	01/01/2053	393,73	
Total	3.174	100,00%	327.662.313,85	100,00%	30/06/2044	291,70	

	Maximum	Minimum	Simple Average
Date	01/01/2053	01/04/2020	31/03/2043
Month	399,53	0,77	280,77

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

March 9, 2020

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	73	2,30%	7.301.670,06	2,23%
Floating	70	2,21%	6.721.478,62	2,05%
Mixed	3	0,09%	580.191,44	0,18%
semiannually	1.977	62,29%	213.559.435,34	65,18%
Floating	1.813	57,12%	194.866.187,84	59,47%
Mixed	164	5,17%	18.693.247,50	5,71%
fixed	1.124	35,41%	106.801.208,45	32,59%
Floating	1	0,03%	344,07	0,00%
Fixed	1.123	35,38%	106.800.864,38	32,59%
Total	3.174	100,00%	327.662.313,85	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	1.884	59,36%	201.588.010,53	61,52%	1,73	0,72
EUR 12 M	790	24,89%	77.627.745,05	23,69%	1,10	1,39
IRPH	1.094	34,47%	123.960.265,48	37,83%	2,13	0,30
Mixed	167	5,26%	19.273.438,94	5,88%	2,56	1,43
EUR 12 M	164	5,17%	18.998.705,64	5,80%	2,54	1,45
IRPH	3	0,09%	274.733,30	0,08%	4,37	0,42
Fixed	1.123	35,38%	106.800.864,38	32,59%	2,90	0,00
Fixed	1.123	35,38%	106.800.864,38	32,59%	2,90	0,00
Total	3.174	100,00%	327.662.313,85	100,00%	2,16	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	4,16	0,16	1,72
Mixed	4,95	2,00	2,62
Fixed	3,80	2,25	2,89

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	954	30,06%	96.626.450,69	29,49%	1,38	1,40
IRPH	1.097	34,56%	124.234.998,78	37,92%	2,13	0,30
Fixed Rate	1.123	35,38%	106.800.864,38	32,59%	2,90	0,00
Total	3.174	100,00%	327.662.313,85	100,00%	2,16	0,78

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	763	24,04%	71.305.014,66	21,76%
Aragón	52	1,64%	4.964.112,22	1,52%
Asturias	51	1,61%	3.906.634,24	1,19%
Canarias	199	6,27%	17.235.271,27	5,26%
Cantabria	27	0,85%	3.104.336,31	0,95%
Castilla la Mancha	66	2,08%	6.693.357,14	2,04%
Castilla y León	68	2,14%	5.560.890,49	1,70%
#N/A	564	17,77%	75.944.433,13	23,18%
Comunidad Valenciana	378	11,91%	31.663.675,73	9,66%
Extremadura	18	0,57%	1.116.308,45	0,34%
Galicia	115	3,62%	9.245.396,70	2,82%
Islas Baleares	83	2,61%	9.383.497,46	2,86%
La Rioja	6	0,19%	413.444,28	0,13%
Madrid	722	22,75%	80.708.762,16	24,63%
Murcia	29	0,91%	2.004.906,61	0,61%
Navarra	2	0,06%	326.390,26	0,10%
País Vasco	31	0,98%	4.085.882,74	1,25%
Total	3.174	100,00%	327.662.313,85	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	474.310,09	0,14%	Cataluña
Debtor nº 2	1	0,03%	467.977,01	0,14%	Madrid
Debtor nº 3	1	0,03%	452.688,81	0,14%	Cataluña
Debtor nº 4	1	0,03%	427.517,27	0,13%	Cataluña
Debtor nº 5	1	0,03%	406.106,92	0,12%	Cataluña
Debtor nº 6	1	0,03%	392.737,37	0,12%	Cantabria
Debtor nº 7	1	0,03%	368.319,22	0,11%	Madrid
Debtor nº 8	1	0,03%	364.906,91	0,11%	Madrid
Debtor nº 9	1	0,03%	364.527,19	0,11%	Cataluña
Debtor nº 10	1	0,03%	364.308,18	0,11%	Cataluña
Rest of Debtors	3.164	99,68%	323.578.914,88	98,75%	
Total	3.174	100,00%	327.662.313,85	100,00%	

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

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

March 9, 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%	34	1,07%	484.459,63	0,15%	7,41%
10,00%	20,00%	60	1,89%	1.919.103,08	0,59%	16,35%
20,00%	30,00%	99	3,12%	5.404.280,34	1,65%	25,28%
30,00%	40,00%	194	6,11%	14.765.056,06	4,51%	35,56%
40,00%	50,00%	276	8,70%	27.738.017,04	8,47%	45,77%
50,00%	60,00%	404	12,73%	40.705.037,91	12,42%	55,19%
60,00%	70,00%	666	20,98%	70.395.378,80	21,48%	65,16%
70,00%	80,00%	796	25,08%	89.859.749,14	27,42%	75,35%
80,00%	90,00%	613	19,31%	71.807.917,06	21,92%	84,15%
90,00%	100,00%	32	1,01%	4.583.314,79	1,40%	91,13%
Total	3.174	100,00%	327.662.313,85	100,00%	67,23%	

Maximum	Minimum	Simple Average
92,72%	0,26%	63,96%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.174	100,00%	327.662.313,85	100,00%
Total	3.174	100,00%	327.662.313,85	100,00%

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.654	83,62%	258.411.934,54	78,87%
2	443	13,96%	58.032.227,84	17,71%
3	66	2,08%	9.689.602,69	2,96%
4	11	0,35%	1.528.548,78	0,47%
Total	3.174	100,00%	327.662.313,85	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	2.882	90,80%	301.812.769,17	92,11%
Other	292	9,20%	25.849.544,68	7,89%
Total	3.174	100,00%	327.662.313,85	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.815	88,69%	295.018.908,60	90,04%
Official Protection Housing	359	11,31%	32.643.405,25	9,96%
Total	3.174	100,00%	327.662.313,85	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	10	0,32%	1.319.645,20	0,40%
Insurance	9	0,28%	955.553,88	0,29%
Other	198	6,24%	20.050.377,28	6,12%
Small Broker	104	3,28%	11.503.777,09	3,51%
Small Real Estate Agency	1.568	49,40%	153.558.504,45	46,86%
Large Real Estate Agency	808	25,46%	85.060.387,24	25,96%
Word of mouth	90	2,84%	9.281.949,32	2,83%
Large Broker	91	2,87%	10.307.155,39	3,15%
Developers	13	0,41%	1.506.971,61	0,46%
Hipotecas.com	283	8,92%	34.117.992,39	10,41%
Total	3.174	100,00%	327.662.313,85	100,00%

RMBS PRADO IV

QUARTERLY STATISTIC INFORMATION

March 9, 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	13	7,78%	993.144,51	5,15%	09/12/2020	9,19
1	2	24	14,37%	2.618.646,22	13,59%	24/09/2021	18,82
2	3	10	5,99%	1.319.959,48	6,85%	10/08/2022	29,50
3	4	3	1,80%	361.992,84	1,88%	14/11/2023	44,86
4	5	2	1,20%	65.681,89	0,34%	13/01/2025	59,06
5	6	6	3,59%	618.832,11	3,21%	17/08/2025	66,25
6	7	35	20,96%	4.665.904,98	24,21%	23/09/2026	79,66
10	11	1	0,60%	57.065,78	0,30%	01/03/2031	133,63
11	12	22	13,17%	2.690.305,85	13,96%	21/09/2031	140,45
16	17	51	30,54%	5.881.905,28	30,52%	13/10/2036	202,07
Total	167	100,00%	19.273.438,94	100,00%	25/02/2029	109,17	

	Maximum	Minimum	Simple Average
Date	01/12/2036	01/05/2020	13/12/2028
Month	203,70	1,77	106,73

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	164	98,20%	18.693.247,50	96,99%	2,57	1,43	26/02/2029
EUR 12 M	161	96,41%	18.418.514,20	95,56%	2,54	1,45	12/04/2029
0-1	10	5,99%	718.411,21	3,73%	3,00	1,60	21/12/2020
1-2	24	14,37%	2.618.646,22	13,59%	2,34	1,65	24/09/2021
2-3	10	5,99%	1.319.959,48	6,85%	2,40	1,59	10/08/2022
3-4	3	1,80%	361.992,84	1,88%	2,12	1,46	14/11/2023
4-5	2	1,20%	65.681,89	0,34%	3,47	1,00	13/01/2025
5-6	6	3,59%	618.832,11	3,21%	2,65	1,43	17/08/2025
6-7	33	19,76%	4.229.696,09	21,95%	2,40	1,39	02/10/2026
10-11	1	0,60%	57.065,78	0,30%	2,25	0,95	01/03/2031
11-12	22	13,17%	2.690.305,85	13,96%	2,57	1,38	21/09/2031
16-17	50	29,94%	5.737.922,73	29,77%	2,70	1,39	11/10/2036
IRPH	3	1,80%	274.733,30	1,43%	4,37	0,42	09/11/2020
0-1	3	1,80%	274.733,30	1,43%	4,37	0,42	09/11/2020
Annually	3	1,80%	580.191,44	3,01%	2,45	1,39	30/01/2029
EUR 12 M	3	1,80%	580.191,44	3,01%	2,45	1,39	30/01/2029
6-7	2	1,20%	436.208,89	2,26%	2,40	1,39	01/07/2026
16-17	1	0,60%	143.982,55	0,75%	2,60	1,39	01/12/2036
Total	167	100,00%	19.273.438,94	100,00%	2,56	1,43	25/02/2029

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	1	0,60%	125.266,53	0,65%	4,10	0,15
0,50	1,00	5	2,99%	313.021,72	1,62%	3,52	0,81
1,00	1,50	119	71,26%	14.483.457,37	75,15%	2,55	1,39
1,50	2,00	40	23,95%	4.202.776,33	21,81%	2,43	1,61
2,00	2,50	1	0,60%	67.444,32	0,35%	2,55	2,09
2,50	3,00	1	0,60%	81.472,67	0,42%	4,95	2,95
Total	167	100,00%	19.273.438,94	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%	5.021.759,23	2,49%	1,69	-0,13
0,00	0,50	767	40,71%	89.992.041,01	44,64%	2,03	0,20
0,50	1,00	403	21,39%	41.876.037,04	20,77%	1,71	0,65
1,00	1,50	215	11,41%	19.092.935,42	9,47%	1,04	1,23
1,50	2,00	419	22,24%	40.984.543,54	20,33%	1,36	1,62
2,00	2,50	42	2,23%	3.635.395,84	1,80%	2,21	2,11
2,50	3,00	7	0,37%	929.552,92	0,46%	2,30	2,58
3,00	4,00	1	0,05%	55.745,53	0,03%	3,40	3,70
Total	1.884	100,00%	201.588.010,53	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	4,90%
Average 12 Moth Single Rate	3,93%
Prepayment Rate from Constitution	2,86%

2,86%
0,24%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	TACP	Monthly Single Mortality	TACP	Outstanding after payment
								4,90%	
6-abr.-17	390.000.000,00		100,00%	100,00%					390.000.000,00
30-abr.-17	389.289.195,21	388.066.504,03	99,76%	99,69%	0,31%	3,70%	0,31%	3,70%	388.349.895,24
31-may.-17	388.398.895,52	386.630.245,94	99,52%	99,54%	0,23%	2,70%	0,14%	1,69%	386.526.853,13
30-jun.-17	387.506.798,17	385.499.552,18	99,28%	99,48%	0,17%	2,06%	0,06%	0,75%	384.708.562,90
31-jul.-17	386.612.899,20	384.169.018,62	99,04%	99,37%	0,16%	1,88%	0,11%	1,37%	382.895.012,62
31-ago.-17	385.717.194,63	382.724.328,31	98,80%	99,22%	0,16%	1,85%	0,14%	1,72%	381.086.190,36
30-sep.-17	384.819.680,48	381.507.299,00	98,56%	99,14%	0,14%	1,71%	0,09%	1,02%	379.282.084,26
31-oct.-17	383.920.352,74	380.149.394,09	98,32%	99,02%	0,14%	1,68%	0,12%	1,46%	377.482.682,44
30-nov.-17	383.019.207,41	378.772.042,06	98,09%	98,89%	0,14%	1,66%	0,13%	1,52%	375.687.973,10
31-dic.-17	382.116.240,48	377.242.819,83	97,85%	98,72%	0,14%	1,70%	0,17%	2,00%	373.897.944,43
31-ene.-18	381.211.447,92	376.034.082,05	97,61%	98,64%	0,14%	1,63%	0,08%	1,00%	372.112.584,67
28-feb.-18	380.304.825,70	374.744.872,91	97,38%	98,54%	0,13%	1,59%	0,11%	1,26%	370.331.882,08
31-mar.-18	379.396.369,78	372.566.080,86	97,14%	98,20%	0,15%	1,80%	0,34%	4,04%	368.555.824,95
30-abr.-18	378.486.076,10	371.205.976,67	96,91%	98,08%	0,15%	1,78%	0,13%	1,49%	366.784.401,60
31-may.-18	377.573.940,60	369.644.113,60	96,67%	97,90%	0,15%	1,80%	0,18%	2,14%	365.017.600,38
30-jun.-18	376.659.959,21	366.973.012,52	96,44%	97,43%	0,17%	2,06%	0,48%	5,63%	363.255.409,67
31-jul.-18	375.744.127,85	365.108.751,50	96,21%	97,17%	0,18%	2,13%	0,27%	3,14%	361.497.817,87
31-ago.-18	374.826.442,43	363.707.317,65	95,98%	97,03%	0,18%	2,10%	0,14%	1,67%	359.744.813,42
30-sep.-18	373.906.898,85	362.211.334,94	95,74%	96,87%	0,18%	2,10%	0,17%	1,98%	357.996.384,78
31-oct.-18	372.985.492,99	359.967.519,98	95,51%	96,51%	0,19%	2,22%	0,37%	4,40%	356.252.520,45
30-nov.-18	372.062.220,73	358.522.777,89	95,28%	96,36%	0,19%	2,20%	0,15%	1,83%	354.513.208,93
31-dic.-18	371.137.077,96	356.818.895,65	95,05%	96,14%	0,19%	2,22%	0,23%	2,69%	352.778.438,79
31-ene.-19	370.210.060,52	355.286.595,95	94,82%	95,97%	0,19%	2,22%	0,18%	2,14%	351.048.198,58
28-feb.-19	369.281.164,27	353.253.063,99	94,60%	95,66%	0,19%	2,29%	0,32%	3,80%	349.322.476,93
31-mar.-19	368.350.385,05	351.150.632,07	94,37%	95,33%	0,20%	2,36%	0,34%	4,05%	347.601.262,46
30-abr.-19	367.417.718,70	349.156.927,53	94,14%	95,03%	0,20%	2,42%	0,32%	3,72%	345.884.543,82
31-may.-19	366.483.161,02	347.567.445,43	93,91%	94,84%	0,20%	2,42%	0,20%	2,39%	344.172.309,71
30-jun.-19	365.546.707,84	345.580.973,66	93,69%	94,54%	0,21%	2,47%	0,32%	3,74%	342.464.548,85
31-jul.-19	364.608.354,95	343.907.939,41	93,46%	94,32%	0,21%	2,47%	0,23%	2,70%	340.761.249,97
31-ago.-19	363.668.098,15	342.146.547,81	93,23%	94,08%	0,21%	2,49%	0,25%	3,02%	339.062.401,84
30-sep.-19	362.725.933,22	340.369.460,26	93,01%	93,84%	0,21%	2,51%	0,26%	3,09%	337.367.993,27
31-oct.-19	361.781.855,94	338.585.901,54	92,78%	93,59%	0,21%	2,53%	0,26%	3,13%	335.678.013,08
30-nov.-19	360.835.862,05	336.655.720,99	92,56%	93,30%	0,22%	2,57%	0,31%	3,65%	333.992.450,12
31-dic.-19	359.887.947,32	333.474.037,06	92,34%	92,66%	0,23%	2,73%	0,68%	7,91%	332.311.293,27
31-ene.-20	358.938.107,49	331.221.972,68	92,11%	92,28%	0,24%	2,80%	0,41%	4,84%	330.634.531,45
29-feb.-20	357.986.338,29	328.962.153,58	91,89%	91,89%	0,24%	2,86%	0,42%	4,90%	328.962.153,58

FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR: 2,86%

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	242.662.300,50	643.012,80	243.305.313,30	85.000.000,00	677.428,75	85.677.428,75
16-mar.-20						
15-jun.-20	5.016.598,11	97.530,02	5.114.128,13	0,00	96.472,64	96.472,64
15-sep.-20	4.976.841,83	96.563,37	5.073.405,21	0,00	97.532,78	97.532,78
15-dic.-20	4.912.375,18	93.513,49	5.005.888,67	0,00	96.472,64	96.472,64
15-mar.-21	4.849.369,68	90.533,20	4.939.902,88	0,00	95.412,50	95.412,50
15-jun.-21	4.860.533,21	90.574,59	4.951.107,80	0,00	97.532,78	97.532,78
15-sep.-21	4.821.960,48	88.599,59	4.910.560,07	0,00	97.532,78	97.532,78
15-dic.-21	213.224.622,01	85.698,53	213.310.320,54	85.000.000,00	96.472,64	85.096.472,64