



## **F.T. RMBS PRADO V**

**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 V

INFORMATION AT:

QUARTER/SEMESTER

15 09 2020 - 15 12 2020

YEAR:

2020

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

### I. DATA OF THE FUND

Constitution Date	November 13th, 2017	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SUCURSAL ESPAÑA	
Disbursement Date	November 16th, 2017	Negotiation Market	AIAF	
Final Date of Redemption	March 15th, 2055	Rating Agencies	Fitch / Moody's	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AA+ (sf) / Aa2 (sf)	AA+ (sf) / Aa1 (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 ES0305288005	3.390	Nominal per Bond	100.000,00	75.599,65	75,60%
		Total Nominal	339.000.000,00	256.282.813,50	
Series B ES0305288013	760	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	76.000.000,00	76.000.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 15th, 2020			Next Payment Date March 15th, 2021		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305288005	2.149,43	0,00	0,000%	0,00	0,00
Series B ES0305288013	0,00	29,32	0,057%	14,25	11,54
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.453	3.235
Principal Outstanding	415.000.107,77	332.282.804,08
Principal Outstanding per Loan	120.185,38	102.714,93
Interest Rate	1,71%	1,51%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	6,09%
Average 12 Months Single Rate	3,91%
Prepayment Rate from Constitution	3,26%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	3.939,88	7.416,85	13.278,05
Debt to be amortised			332.266.799,82
Total Debt	3.939,88	7.416,85	332.280.077,87

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### QUARTERLY BONDS PAYOUT REPORT

December 15, 2020

BONDS. PRINCIPAL	
Previous Balance	339.569.381,20
Principal Amortised	7.286.567,70
Outstanding Balance	332.282.813,50
% of Initial Balance	80,07%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	4-dic.-2020
Payment Date	15-dic.-2020
Previous Payment Date	15-sep.-2020
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,543%
Next Payment Date	15-mar.-2021

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,484%	0,380%	0,00
Class B	-0,484%	0,600%	22.283,20
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 15, 2020
Class A	3,87	2,04
Class B	5,33	2,25

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	339.569.376,47
Principal Amortised	7.286.572,39
Outstanding Balance	332.282.804,08
Number of Credit Rights	3.235
LTV	43,78%

DEFAULTED RECEIVABLES	
Previous balance	561.665,59
Difference	53.187,30
Up to date	614.852,89

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

TRANSITORY PROPERTIES	
Last balance	56.839,96
Difference in Actual Period	40.703,40
Current balance	97.543,36
Number of Credit Rights	1

NET LOSSES	
Last balance	324.617,12
Difference	21.003,17
Current balance	345.620,29

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180	> 180
Principal Balance in Arrears	2.614,95	1.428,16	1.547,00	2.405,62	8.008,53
Interest accrued in Arrears	1.324,93	445,07	556,46	1.034,54	5.269,52
Outstanding Balance	1.082.852,06	230.783,91	322.599,11	179.100,94	288.182,75
Number of Credit Rights	8	3	3	2	4
% of Outstanding Balance	0,33%	0,07%	0,10%	0,05%	0,09%

**F.T. RMBS Prado V**

**QUARTERLY REPORT - ALLOCATION OF CASH**

**December 15, 2020**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>17.081.743,79</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	7.233.385,09
<b>CASH RECEIVED - INTEREST</b>	
Interest received Credit Rights	1.317.048,96
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	32.184,13
<b>OTHERS</b>	9.891,20
<b>RESERVE FUND</b>	8.489.234,41

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>17.081.743,79</b>
Ordinary Expenses	16.931,95
Extraordinary Expenses	17.511,50
Interest paid to Class A Bondholders	0,00
Reserve Fund	8.307.070,10
Principal withholding Class A	7.286.567,70
Interest paid to Class B Bondholders	22.283,20
Principal withholding Class B	0,00
Interest paid to Subordinated Loan	5.869,65
Principal paid to Subordinated Loan	209.845,20
Fixed fee in favour of UCI	6.000,00
Excess spread	1.209.664,49
Rounding Remanent	0,00

<b>TREASURY ACCOUNT STATEMENT</b>	<b>8.307.070,10</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	8.489.234,41
Difference	(182.164,31)
Outstanding Balance	8.307.070,10
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

<b>CREDIT ENHANCEMENT <sup>(1)</sup> <sup>(2)</sup></b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 15, 2020</b>
SUBORDINATED ISSUE	76.000.000 (18,31%)	76.000.000 (22,87%)
SUBORDINATED LOAN	10.400.000 (2,50%)	8.307.070,10 (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>December 15, 2020</b>
Total Outstanding	575.000,00	212.625,75
Interest Rate	0,437%	0,207%

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### TRIGGERS OF THE MODEL

December 15, 2020

#### RESERVE FUND'S TRIGGERS

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>8.307.070,10</b>
On every Interest Payment Date 2,50% Outstanding Principal Balance of the Assets	8.307.070,10
with a floor of 1% Initial Outstanding Principal Balance of the Assets	4.150.001,08
with a cap of initial Reserve Fund Required Amount	10.975.000,00
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 20% of the Initial Principal Balance of the Assets	83.000.021,55
Number of loans that have been renegotiated	29
Principal Outstanding of renegotiated loans	4.933.162,88
% Principal Outstanding of renegotiated loans / Initial Principal balance	1,19%

### COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED		CURRENT RATING
TREASURY ACCOUNT	SANTANDER	Fitch Moody's	Long Term	A- Baa3	A- A2
		Fitch Moody's	Short Term	F1 -	F1 (*) P1
PAYING AGENCY	BNP Paribas	Fitch Moody's	Long Term	A- Baa3	AA- Aa3
		Fitch Moody's	Short Term	F1 -	F1+ P-1

**ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.**

(\*) Deposit Rating applied

<b>F.T. RMBS Prado V</b>
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**DEFINITIONS**

**December 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.

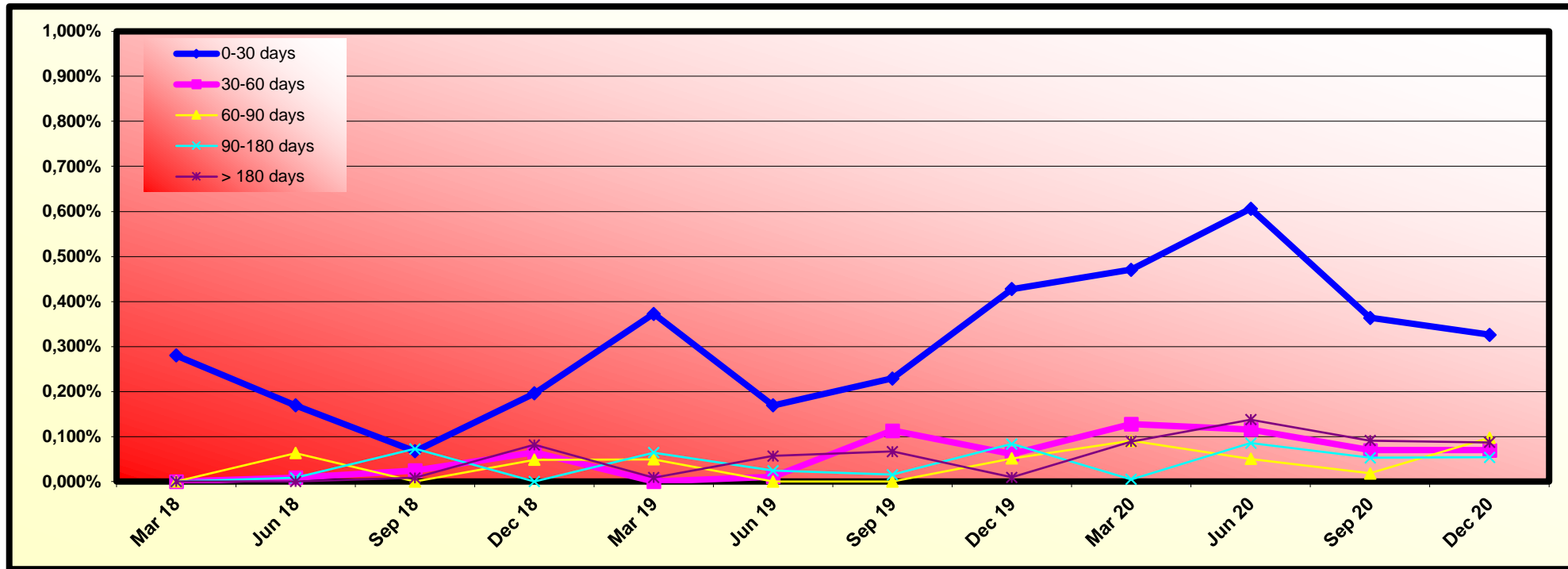


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**HISTORICAL ARREARS AND PREPAYMENT REPORT**

December 15, 2020

**HISTORICAL ARREARS**



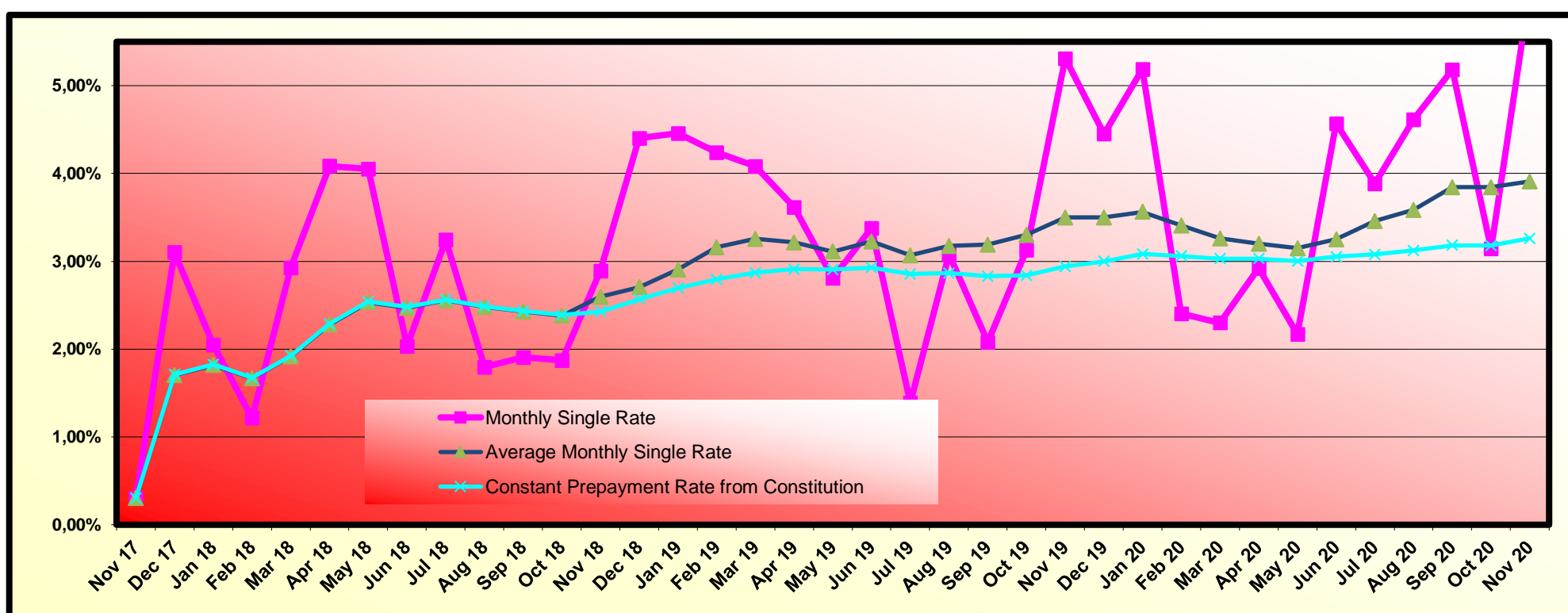
Date	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20
0-30 days	0,229%	0,428%	0,471%	0,606%	0,364%	0,326%
30-60 days	0,113%	0,061%	0,128%	0,115%	0,070%	0,069%
60-90 days	0,000%	0,051%	0,090%	0,050%	0,018%	0,097%
90-180 days	0,015%	0,083%	0,005%	0,086%	0,053%	0,054%
> 180 days	0,067%	0,009%	0,089%	0,137%	0,091%	0,087%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	0	76	76
Outstanding Balance	0,00	11.102.214,86	11.102.214,86
% over Outstanding Balance	0,00%	3,34%	3,34%

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

December 4, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	870	26,89%	14.106.752,56	4,25%
25.000	50.000	537	16,60%	18.672.595,92	5,62%
50.000	75.000	273	8,44%	17.225.113,53	5,18%
75.000	100.000	255	7,88%	22.246.828,54	6,70%
100.000	125.000	243	7,51%	27.284.997,25	8,21%
125.000	150.000	195	6,03%	26.736.465,36	8,05%
150.000	175.000	164	5,07%	26.617.232,22	8,01%
175.000	200.000	157	4,85%	29.409.502,50	8,85%
200.000	225.000	148	4,57%	31.488.622,44	9,48%
225.000	250.000	90	2,78%	21.337.401,77	6,42%
250.000	275.000	81	2,50%	21.287.421,70	6,41%
275.000	300.000	67	2,07%	19.252.784,41	5,79%
300.000	325.000	42	1,30%	13.093.300,30	3,94%
325.000	350.000	37	1,14%	12.478.973,15	3,76%
350.000	375.000	24	0,74%	8.711.693,57	2,62%
375.000	400.000	14	0,43%	5.422.761,67	1,63%
400.000	425.000	18	0,56%	7.435.753,38	2,24%
425.000	450.000	7	0,22%	3.048.696,89	0,92%
450.000	475.000	6	0,19%	2.770.596,36	0,83%
475.000	500.000	3	0,09%	1.454.478,11	0,44%
525.000	550.000	3	0,09%	1.612.714,21	0,49%
575.000	600.000	1	0,03%	588.118,24	0,18%
<b>Total</b>		<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

Maximum	Minimum	Simple Average
588.118,24	2.528,15	102.714,93

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	248	7,67%	48.321.657,33	14,54%	0,28	0,66
0,50	1,00	952	29,43%	79.754.018,39	24,00%	0,74	1,07
1,00	1,50	670	20,71%	42.540.468,49	12,80%	1,18	1,47
1,50	2,00	336	10,39%	49.458.660,82	14,88%	1,81	0,42
2,00	2,50	420	12,98%	49.873.076,61	15,01%	2,20	0,69
2,50	3,00	565	17,47%	58.189.252,89	17,51%	2,80	0,34
3,00	3,50	36	1,11%	3.037.706,67	0,91%	3,22	0,88
3,50	4,00	7	0,22%	931.600,89	0,28%	3,65	1,95
4,00	4,50	1	0,03%	176.361,99	0,05%	4,09	2,35
<b>Total</b>		<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>1,50</b>	<b>0,78</b>

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

Maximum	Minimum	Simple Average
4,09	0,00	1,51

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
Until 2006	1.267	39,17%	30.346.476,66	9,13%	06/09/2000	242,93
2007	179	5,53%	29.211.149,71	8,79%	10/09/2007	158,80
2008	378	11,68%	71.080.033,41	21,39%	14/06/2008	149,67
2009	253	7,82%	50.578.449,19	15,22%	30/06/2009	137,13
2010	218	6,74%	44.422.923,01	13,37%	26/06/2010	125,27
2011	149	4,61%	26.599.718,16	8,01%	31/05/2011	114,13
2012	25	0,77%	2.602.764,81	0,78%	16/06/2012	101,60
2013	11	0,34%	888.608,97	0,27%	09/09/2013	86,83
2014	10	0,31%	727.473,94	0,22%	09/08/2014	75,83
2015	26	0,80%	1.915.382,82	0,58%	25/08/2015	63,30
2016	171	5,29%	15.949.865,42	4,80%	05/11/2016	48,97
2017	548	16,94%	57.959.957,98	17,44%	01/04/2017	44,10
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>19/05/2010</b>	<b>126,50</b>

	Maximum	Minimum	Simple Average
Date	30/06/2017	17/07/1995	15/08/2007
Month	41,77	309,07	161,98

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## QUARTERLY STATISTIC INFORMATION

December 4, 2020

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2040	1.752	54,16%	79.487.153,95	23,92%	12/02/2034	158,27
2041	58	1,79%	8.738.221,38	2,63%	10/06/2041	246,20
2042	130	4,02%	16.112.336,89	4,85%	07/05/2042	257,10
2043	60	1,85%	10.483.964,05	3,16%	04/05/2043	269,00
2044	68	2,10%	11.948.575,27	3,60%	04/05/2044	281,00
2045	53	1,64%	9.949.180,55	2,99%	25/06/2045	294,70
2046	90	2,78%	13.969.327,96	4,20%	27/05/2046	305,77
2047	491	15,18%	66.478.390,72	20,01%	12/05/2047	317,27
2048	216	6,68%	45.317.084,52	13,64%	30/05/2048	329,87
2049	129	3,99%	28.519.500,21	8,58%	03/06/2049	341,97
2050	116	3,59%	26.235.096,93	7,90%	06/06/2050	354,07
2051	69	2,13%	14.531.795,68	4,37%	02/05/2051	364,93
2052	3	0,09%	512.175,97	0,15%	30/03/2052	375,87
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>16/03/2044</b>	<b>279,40</b>

	Maximum	Minimum	Simple Average
Date	01/10/2052	05/09/2021	03/03/2038
Month	387,47	9,17	209,95

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>1.312</b>	<b>40,56%</b>	<b>41.042.951,14</b>	<b>12,35%</b>
Floating	1.311	40,53%	40.952.372,81	12,32%
Mixed	1	0,03%	90.578,33	0,03%
<b>semiannually</b>	<b>1.458</b>	<b>45,07%</b>	<b>245.735.806,17</b>	<b>73,95%</b>
Floating	1.315	40,65%	227.784.383,46	68,55%
Mixed	143	4,42%	17.951.422,71	5,40%
<b>fixed</b>	<b>465</b>	<b>14,37%</b>	<b>45.504.046,77</b>	<b>13,69%</b>
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</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>2.626</b>	<b>81,17%</b>	<b>268.736.756,27</b>	<b>80,88%</b>	<b>1,21</b>	<b>0,87</b>
EUR 12 M	1.669	51,59%	175.615.169,05	52,85%	0,78	1,11
IRPH	659	20,37%	87.632.385,25	26,37%	2,10	0,37
MIBOR 12 M	298	9,21%	5.489.201,97	1,65%	0,98	1,21
<b>Mixed</b>	<b>144</b>	<b>4,45%</b>	<b>18.042.001,04</b>	<b>5,43%</b>	<b>2,48</b>	<b>1,44</b>
EUR 12 M	144	4,45%	18.042.001,04	5,43%	2,48	1,44
<b>Fixed</b>	<b>465</b>	<b>14,37%</b>	<b>45.504.046,77</b>	<b>13,69%</b>	<b>2,83</b>	<b>0,00</b>
Fixed	465	14,37%	45.504.046,77	13,69%	2,83	0,00
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>1,50</b>	<b>0,90</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>	4,09	0,00	1,23
<b>Mixed</b>	3,75	2,05	2,50
<b>Fixed</b>	3,95	1,00	2,84

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	1.813	56,04%	193.657.170,09	58,28%	0,94	1,14
IRPH	659	20,37%	87.632.385,25	26,37%	2,10	0,37
MIBOR 12 M	298	9,21%	5.489.201,97	1,65%	0,98	1,21
Fixed Rate	465	14,37%	45.504.046,77	13,69%	2,83	0,00
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>1,50</b>	<b>0,90</b>

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## QUARTERLY STATISTIC INFORMATION

December 4, 2020

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
ANDALUCIA	870	26,89%	74.535.930,80	22,43%
ARAGON	50	1,55%	5.689.008,53	1,71%
ASTURIAS	78	2,41%	4.704.016,66	1,42%
CANARIAS	233	7,20%	18.433.858,89	5,55%
CANTABRIA	22	0,68%	1.964.278,73	0,59%
CASTILLA LA MANCHA	95	2,94%	10.574.398,73	3,18%
CASTILLA Y LEON	71	2,19%	5.013.858,38	1,51%
CATALUÑA	560	17,31%	80.375.230,22	24,19%
COMUNIDAD VALENCIANA	241	7,45%	28.515.139,30	8,58%
EXTREMADURA	76	2,35%	4.815.375,70	1,45%
GALICIA	139	4,30%	5.033.795,57	1,51%
ISLAS BALEARES	53	1,64%	7.626.459,66	2,30%
LA RIOJA	6	0,19%	407.750,15	0,12%
MADRID	675	20,87%	76.636.344,22	23,06%
MURCIA	31	0,96%	3.874.831,42	1,17%
NAVARRA	5	0,15%	783.173,55	0,24%
PAIS VASCO	30	0,93%	3.299.353,57	0,99%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	588.118,24	0,18%	Madrid
Debtor nº 2	1	0,03%	543.526,29	0,16%	Cataluña
Debtor nº 3	1	0,03%	543.475,64	0,16%	Cataluña
Debtor nº 4	1	0,03%	525.712,28	0,16%	Cataluña
Debtor nº 5	1	0,03%	494.351,93	0,15%	Islas Baleares
Debtor nº 6	1	0,03%	480.768,31	0,14%	Cataluña
Debtor nº 7	1	0,03%	479.357,87	0,14%	Cataluña
Debtor nº 8	1	0,03%	474.765,32	0,14%	Cataluña
Debtor nº 9	1	0,03%	472.922,02	0,14%	Cataluña
Debtor nº 10	1	0,03%	460.012,00	0,14%	Castilla la Mancha
Rest of Debtors	3.225	99,69%	327.219.794,18	98,48%	
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	

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

Current Loan to Value (LTV)						
Current Loan to Value (LTV)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted LTV	
0,00% 10,00%	75	2,32%	1.152.395,35	0,35%	7,60%	
10,00% 20,00%	341	10,54%	6.176.107,97	1,86%	15,93%	
20,00% 30,00%	486	15,02%	17.027.221,10	5,12%	25,54%	
30,00% 40,00%	689	21,30%	37.569.859,57	11,31%	35,10%	
40,00% 50,00%	344	10,63%	57.007.641,72	17,16%	45,54%	
50,00% 60,00%	468	14,47%	85.107.510,77	25,61%	55,37%	
60,00% 70,00%	443	13,69%	76.809.987,49	23,12%	64,33%	
70,00% 80,00%	283	8,75%	37.123.972,71	11,17%	74,69%	
80,00% 90,00%	103	3,18%	13.877.633,84	4,18%	83,71%	
90,00% 100,00%	3	0,09%	430.473,56	0,13%	90,54%	
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>	<b>54,42%</b>	

Maximum	Minimum	Simple Average
91,34%	0,00%	43,78%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.126	96,63%	324.766.994,28	97,74%
Second Residence	109	3,37%	7.515.809,80	2,26%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

# RMBS PRADO V

## QUARTERLY STATISTIC INFORMATION

December 4, 2020

Number of securities				
Number of securities	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
0	1	0,03%	20.289,23	0,01%
1	1.912	59,10%	118.571.270,45	35,68%
2	1.067	32,98%	156.212.455,41	47,01%
3	255	7,88%	57.478.788,99	17,30%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	3.163	97,77%	323.407.925,68	97,33%
Other	72	2,23%	8.874.878,40	2,67%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.795	86,40%	291.569.986,24	87,75%
Official Protection Housing	440	13,60%	40.712.817,84	12,25%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Branch UCI	113	3,49%	21.740.788,57	6,54%
Broker	156	4,82%	26.696.978,13	8,03%
Developers	57	1,76%	10.495.899,70	3,16%
Financial Entities	18	0,56%	3.677.826,06	1,11%
Hipotecas.com	277	8,56%	35.224.629,75	10,60%
Insurance	48	1,48%	1.845.724,83	0,56%
Other	225	6,96%	5.735.565,91	1,73%
Real Estate	2.341	72,36%	226.865.391,13	68,27%
<b>Total</b>	<b>3.235</b>	<b>100,00%</b>	<b>332.282.804,08</b>	<b>100,00%</b>

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	
1	2	28	19,44%	3.009.579,09	16,68%	02/04/2022	16,14
3	4	5	3,47%	503.878,78	2,79%	03/03/2024	39,52
4	5	1	0,69%	13.251,99	0,07%	01/11/2025	59,77
5	6	3	2,08%	285.753,04	1,58%	10/04/2026	65,13
6	7	35	24,31%	5.218.210,52	28,92%	03/04/2027	77,05
11	12	20	13,89%	2.647.627,94	14,67%	21/04/2032	138,54
15	16	1	0,69%	61.173,16	0,34%	01/10/2036	192,67
16	17	51	35,42%	6.302.526,52	34,93%	31/03/2037	198,72
<b>Total</b>	<b>144</b>	<b>100,00%</b>	<b>18.042.001,04</b>	<b>100,00%</b>	<b>31/07/2030</b>	<b>117,56</b>	

	Maximum	Minimum	Simple Average
Date	01/07/2037	01/01/2022	11/06/2030
Month	201,77	13,10	115,89

# RMBS PRADO V

## QUARTERLY STATISTIC INFORMATION

December 4, 2020

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>143</b>	<b>99,31%</b>	<b>17.951.422,71</b>	<b>99,50%</b>	<b>2,48</b>	<b>1,44</b>	<b>19/07/2030</b>
<b>EUR 12 M</b>	<b>143</b>	<b>99,31%</b>	<b>17.951.422,71</b>	<b>99,50%</b>	<b>2,48</b>	<b>1,44</b>	<b>19/07/2030</b>
1-2	28	19,44%	3.009.579,09	16,68%	2,21	1,59	02/04/2022
3-4	5	3,47%	503.878,78	2,79%	2,25	1,59	03/03/2024
4-5	1	0,69%	13.251,99	0,07%	2,75	1,49	01/11/2025
5-6	3	2,08%	285.753,04	1,58%	2,39	1,43	10/04/2026
6-7	35	24,31%	5.218.210,52	28,92%	2,35	1,39	03/04/2027
11-12	20	13,89%	2.647.627,94	14,67%	2,62	1,44	21/04/2032
15-16	1	0,69%	61.173,16	0,34%	2,80	1,39	01/10/2036
16-17	50	34,72%	6.211.948,19	34,43%	2,68	1,39	01/04/2037
<b>Annually</b>	<b>1</b>	<b>0,69%</b>	<b>90.578,33</b>	<b>0,50%</b>	<b>2,80</b>	<b>1,39</b>	<b>01/03/2037</b>
<b>EUR 12 M</b>	<b>1</b>	<b>0,69%</b>	<b>90.578,33</b>	<b>0,50%</b>	<b>2,80</b>	<b>1,39</b>	<b>01/03/2037</b>
<b>Total</b>	<b>144</b>	<b>100,00%</b>	<b>18.042.001,04</b>	<b>100,00%</b>	<b>2,48</b>	<b>1,44</b>	<b>31/07/2030</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
1,00	1,50	111	77,08%	14.549.720,59	80,64%	2,52	1,39
1,50	2,00	32	22,22%	3.394.120,66	18,81%	2,25	1,60
2,50	3,00	1	0,69%	98.159,79	0,54%	3,75	2,84
<b>Total</b>		<b>144</b>	<b>100,00%</b>	<b>18.042.001,04</b>	<b>100,00%</b>	<b>2,48</b>	<b>1,44</b>

Maximum	Minimum	Simple Average
2,84	1,39	1,45

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	8	0,30%	1.475.740,30	0,55%	1,62	-0,10
0,00	0,50	432	16,45%	63.804.651,09	23,74%	1,79	0,23
0,50	1,00	567	21,59%	86.035.871,76	32,01%	0,87	0,70
1,00	1,50	1.146	43,64%	76.599.538,17	28,50%	0,96	1,17
1,50	2,00	435	16,57%	35.960.483,46	13,38%	1,39	1,59
2,00	2,50	23	0,88%	3.268.500,54	1,22%	1,91	2,16
2,50	3,00	11	0,42%	1.141.522,87	0,42%	2,38	2,70
3,00	3,50	3	0,11%	321.961,03	0,12%	2,88	3,15
3,50	4,00	1	0,04%	128.487,05	0,05%	3,08	3,55
<b>Total</b>		<b>2.626</b>	<b>100,00%</b>	<b>268.736.756,27</b>	<b>100,00%</b>	<b>1,21</b>	<b>0,87</b>

Maximum	Minimum	Simple Average
3,55	-0,15	1,01



## FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO V

Monthly Single Rate	<b>6,09%</b>
Average 12 Moth Single Rate	<b>3,91%</b>
Prepayment Rate from Constitution	<b>3,26%</b>

<b>3,26%</b>
0,28%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
16-nov.-17	415.000.107,57		100,00%	100,00%					<b>415.000.107,57</b>
30-nov.-17	414.550.733,54	<b>414.445.733,54</b>	99,72%	99,97%	0,03%	0,30%	<b>0,03%</b>	<b>0,30%</b>	413.406.882,53
31-dic.-17	413.325.088,72	<b>412.136.925,88</b>	99,45%	99,71%	0,14%	1,71%	<b>0,26%</b>	<b>3,10%</b>	411.047.297,29
31-ene.-18	412.095.888,58	<b>410.202.844,99</b>	99,17%	99,54%	0,15%	1,82%	<b>0,17%</b>	<b>2,05%</b>	408.694.059,99
28-feb.-18	410.863.177,39	<b>408.559.385,78</b>	98,90%	99,44%	0,14%	1,67%	<b>0,10%</b>	<b>1,21%</b>	406.347.207,10
31-mar.-18	409.627.750,76	<b>406.324.178,72</b>	98,63%	99,19%	0,16%	1,92%	<b>0,25%</b>	<b>2,93%</b>	404.007.515,56
30-abr.-18	408.389.428,72	<b>403.690.242,57</b>	98,36%	98,85%	0,19%	2,29%	<b>0,35%</b>	<b>4,09%</b>	401.674.794,12
31-may.-18	407.148.503,65	<b>401.079.149,63</b>	98,08%	98,51%	0,21%	2,54%	<b>0,34%</b>	<b>4,05%</b>	399.349.316,73
30-jun.-18	405.905.682,25	<b>399.170.401,43</b>	97,81%	98,34%	0,21%	2,48%	<b>0,17%</b>	<b>2,03%</b>	397.031.759,50
31-jul.-18	404.660.806,55	<b>396.854.552,18</b>	97,54%	98,07%	0,22%	2,56%	<b>0,27%</b>	<b>3,24%</b>	394.721.947,46
31-ago.-18	403.413.916,77	<b>395.034.920,14</b>	97,27%	97,92%	0,21%	2,49%	<b>0,15%</b>	<b>1,80%</b>	392.419.900,14
30-sep.-18	402.165.343,22	<b>393.180.781,81</b>	97,01%	97,77%	0,21%	2,43%	<b>0,16%</b>	<b>1,91%</b>	390.125.918,12
31-oct.-18	400.915.321,52	<b>391.342.576,37</b>	96,74%	97,61%	0,20%	2,39%	<b>0,16%</b>	<b>1,87%</b>	387.840.206,85
30-nov.-18	399.664.010,56	<b>389.169.271,47</b>	96,47%	97,37%	0,20%	2,43%	<b>0,24%</b>	<b>2,89%</b>	385.562.895,32
31-dic.-18	398.411.648,71	<b>386.497.084,30</b>	96,21%	97,01%	0,22%	2,57%	<b>0,37%</b>	<b>4,40%</b>	383.294.187,30
31-ene.-19	397.158.617,79	<b>383.820.717,03</b>	95,94%	96,64%	0,23%	2,70%	<b>0,38%</b>	<b>4,46%</b>	381.034.421,81
28-feb.-19	395.905.010,06	<b>381.229.978,04</b>	95,68%	96,29%	0,24%	2,79%	<b>0,36%</b>	<b>4,24%</b>	378.783.656,76
31-mar.-19	394.650.499,83	<b>378.704.528,50</b>	95,41%	95,96%	0,24%	2,87%	<b>0,35%</b>	<b>4,08%</b>	376.541.550,51
30-abr.-19	393.395.282,36	<b>376.343.734,22</b>	95,15%	95,67%	0,25%	2,91%	<b>0,31%</b>	<b>3,61%</b>	374.308.260,55
31-may.-19	392.139.676,39	<b>374.252.668,20</b>	94,89%	95,44%	0,25%	2,91%	<b>0,24%</b>	<b>2,81%</b>	372.084.059,59
30-jun.-19	390.883.566,54	<b>371.987.357,80</b>	94,62%	95,17%	0,25%	2,93%	<b>0,29%</b>	<b>3,38%</b>	369.868.806,33
31-jul.-19	389.627.410,27	<b>370.359.199,94</b>	94,36%	95,05%	0,24%	2,86%	<b>0,12%</b>	<b>1,39%</b>	367.662.901,31
31-ago.-19	388.370.987,25	<b>368.204.680,58</b>	94,10%	94,81%	0,24%	2,87%	<b>0,26%</b>	<b>3,08%</b>	365.466.102,57
30-sep.-19	387.113.721,01	<b>366.370.383,88</b>	93,84%	94,64%	0,24%	2,83%	<b>0,18%</b>	<b>2,08%</b>	363.277.836,40
31-oct.-19	385.855.955,45	<b>364.213.361,61</b>	93,58%	94,39%	0,24%	2,84%	<b>0,26%</b>	<b>3,13%</b>	361.098.396,44
30-nov.-19	384.597.836,56	<b>361.380.309,74</b>	93,33%	93,96%	0,25%	2,94%	<b>0,45%</b>	<b>5,31%</b>	358.927.888,18
31-dic.-19	383.339.606,42	<b>358.832.783,28</b>	93,07%	93,61%	0,25%	3,00%	<b>0,38%</b>	<b>4,45%</b>	356.766.505,14
31-ene.-20	382.081.863,72	<b>356.071.150,48</b>	92,81%	93,19%	0,26%	3,08%	<b>0,44%</b>	<b>5,19%</b>	354.614.769,41
29-feb.-20	380.824.464,42	<b>354.180.089,74</b>	92,56%	93,00%	0,26%	3,06%	<b>0,20%</b>	<b>2,41%</b>	352.472.509,66
31-mar.-20	379.566.712,36	<b>352.326.655,55</b>	92,30%	92,82%	0,26%	3,03%	<b>0,19%</b>	<b>2,30%</b>	350.339.046,54
30-abr.-20	378.308.767,56	<b>350.294.261,11</b>	92,05%	92,59%	0,26%	3,03%	<b>0,25%</b>	<b>2,92%</b>	348.214.496,00
31-may.-20	377.051.048,62	<b>348.491.243,01</b>	91,79%	92,43%	0,25%	3,00%	<b>0,18%</b>	<b>2,17%</b>	346.099.209,83
30-jun.-20	375.793.273,00	<b>345.977.809,90</b>	91,54%	92,07%	0,26%	3,05%	<b>0,39%</b>	<b>4,57%</b>	343.992.893,87
31-jul.-20	374.536.050,20	<b>343.683.414,88</b>	91,29%	91,76%	0,26%	3,08%	<b>0,33%</b>	<b>3,89%</b>	341.896.071,26
31-ago.-20	373.279.000,48	<b>341.184.104,74</b>	91,03%	91,40%	0,26%	3,12%	<b>0,39%</b>	<b>4,61%</b>	339.808.358,56
30-sep.-20	372.021.252,16	<b>338.530.395,28</b>	90,78%	91,00%	0,27%	3,18%	<b>0,44%</b>	<b>5,18%</b>	337.728.929,70
31-oct.-20	370.763.253,18	<b>336.489.396,63</b>	90,53%	90,76%	0,27%	3,18%	<b>0,27%</b>	<b>3,14%</b>	335.658.162,13
30-nov.-20	369.505.165,80	<b>333.596.171,01</b>	90,28%	90,28%	0,28%	3,26%	<b>0,52%</b>	<b>6,09%</b>	333.596.171,01

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 3,26%**

Payment Date	Series A Bonds			Series B Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>256.282.813,50</b>	<b>116.498,49</b>	<b>256.399.311,99</b>	<b>76.000.000,00</b>	<b>418.928,89</b>	<b>76.418.928,89</b>
15-dic.-20						
15-mar.-21	6.102.454,66	14.095,55	6.116.550,22	0,00	45.980,00	45.980,00
15-jun.-21	6.081.974,83	14.065,70	6.096.040,52	0,00	47.001,78	47.001,78
15-sep.-21	6.000.695,74	13.723,75	6.014.419,50	0,00	47.001,78	47.001,78
15-dic.-21	5.895.755,39	13.240,88	5.908.996,26	0,00	46.490,89	46.490,89
15-mar.-22	5.790.667,17	12.771,11	5.803.438,28	0,00	45.980,00	45.980,00
15-jun.-22	5.771.306,03	12.729,34	5.784.035,37	0,00	47.001,78	47.001,78
15-sep.-22	5.695.886,22	12.404,87	5.708.291,09	0,00	47.001,78	47.001,78
15-dic.-22	5.598.357,98	11.953,28	5.610.311,26	0,00	46.490,89	46.490,89
15-mar.-23	209.345.715,48	11.514,01	209.357.229,49	76.000.000,00	45.980,00	76.045.980,00