



## **F.T. RMBS PRADO III**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**

**c/ JUAN IGNACIO LUCA DE TENA 13**

**28027 MADRID**

**[santanderdetitulizacion@gruposantander.com](mailto:santanderdetitulizacion@gruposantander.com)**

NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado III

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 - General Manager	

### I. DATA OF THE FUND

Constitution Date	October 24th, 2016	Paying Agency	SANTANDER	
Disbursement Date	October 27th, 2016	Negotiation Market	AIAF	
Final Date of Redemption	March 1st, 2052	Rating Agencies	DBRS / S&P	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Inmobiliarios (UCI)	Series A	AAA (sf) / AA-(sf)	AAA (sf) / AA (sf)

### 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 ES0305192009	3.190	Nominal per Bond	100.000,00	67.644,46	67,64%
		Total Nominal	319.000.000,00	215.785.827,40	

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 ES0305192009	2.825,69	38,65	0,255%	43,60	35,32
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado III

INFORMATION AT:

QUARTER/SEMESTER

16 09 2019 - 16 12 2019

YEAR:

2019

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.776	3.464
Principal Outstanding	420.000.004,85	338.181.798,42
Principal Outstanding per Loan	111.228,81	97.627,54
Interest Rate	1,84%	1,78%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	1,79%
Average 12 Months Single Rate	1,62%
Prepayment Rate from Constitution	1,01%

## FONDO DE TITULIZACIÓN RMBS Prado III

### QUARTERLY BONDS PAYOUT REPORT

December 16, 2019

BONDS. PRINCIPAL	
Previous Balance	224.799.778,50
Principal Amortised	9.013.951,10
Outstanding Balance	215.785.827,40
% of Initial Balance	67,64%
Principal Accrued and unpaid	0,00

DATOS	
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%	0,650%	123.293,50
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 16, 2019
Class A	3,89	1,81

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	345.600.256,21
Principal Amortised	7.418.457,79
Outstanding Balance	338.181.798,42
Number of Credit Rights	3.464
LTV	57,73%

DEFAULTED LOANS	
Previous balance	1.406.592,28
Difference in Actual Period	37.241,28
Up to date	1.443.833,56

TRANSITORY PROPERTIES	
Last balance	83.987,72
Difference in Actual Period	0,00
Current balance	83.987,72
Number of Credit Rights	3

NET LOSSES	
Last balance	248.696,55
Difference in Actual	0,00
Current balance	248.696,55

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	5.795,59	6.337,30	3.672,62	8.865,58	53.159,03
Interest accrued on Credit	2.365,15	2.747,10	3.465,83	6.195,94	33.068,16
Outstanding Balance	2.116.403,43	1.500.560,12	616.119,55	878.796,90	1.163.713,16
Number of Credit Rights	27	15	7	8	13
% of Outstanding Balance	0,63%	0,44%	0,18%	0,26%	0,34%

## FONDO DE TITULIZACIÓN RMBS Prado III

### QUARTERLY REPORT - ALLOCATION OF CASH

December 16, 2019

TOTAL CASH RECEIVED END OF PERIOD	9.006.257,42
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	7.418.457,79
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.555.999,84
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	31.799,79
<b>WITHHOLDING</b>	0,00

TOTAL CASH PAID END OF PERIOD	9.006.257,42
Ordinary Expenses	16.245,36
Extraordinary Expenses	38.217,50
Interest paid to Class A Bondholders	123.293,50
Reserve Fund	(185.461,45)
Principal withholding Class A	9.013.951,10
Interest paid to Subordinated Loan 1	0,00
Principal paid to Subordinated Loan 1	0,00
Interest paid to Subordinated Loan 2	0,00
Principal paid to Subordinated Loan 2	0,00
Fixed fee in favour of UCI	0,00
Excess spread	0,00
Rounding Remanent	11,41

TREASURY ACCOUNT STATEMENT	8.454.544,96
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	8.640.006,41
Difference	(185.461,45)
Outstanding Balance	8.454.544,96
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT <sup>(1) (2)</sup>		
CONCEPTS	INITIAL	December 16, 2019
SUBORDINATED LOAN 1	101.000.000,00 (24,05%)	101.000.000,00 (29,87%)
PRINCIPAL RESERVE FUND	10.500.000,00 (2,50%)	8.454.544,96 (2,50%)
OVERCOLLATERALIZATION <sup>(3)</sup>	0,00 (0,00%)	21.395.971,02 (6,33%)

<sup>(1)</sup> Credit enhancement is calculated over the Outstanding Balance of Credit Rights.

<sup>(2)</sup> Subordinated Loan 1 and Subordinated Loan 2 have been funded and withheld by UCI. Principal Reserve Fund has been funded through Subordinated Loan 2.

<sup>(3)</sup> Represents the result of dividing the Outstanding Balance of Credit Rights minus the Outstanding Balance of Class A Notes minus the Subordinated Loan 1 over the Outstanding Balance of Credit Rights.

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	December 16, 2019
<b>SUBORDINATED LOAN 2 PRINCIPAL</b>		
Total Outstanding	600.000,00	600.000,00
Interest Rate	0,791%	0,655%

**FONDO DE TITULIZACIÓN RMBS Prado III**

**TRIGGERS OF THE MODEL**

**December 16, 2019**

**RESERVE FUND'S TRIGGERS**

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>8.454.544,96</b>
On every Interest Payment Date 3% Outstanding Principal Balance of the Assets	8.454.544,96
with a floor of 1% Initial Outstanding Principal Balance of the Assets	4.200.000,05
with a cap of initial Reserve Fund Required Amount	10.500.000,00
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	63.000.000,73
Number of loans that have been renegotiated	75
Principal Outstanding of renegotiated loans	9.543.221,20
% Principal Outstanding of renegotiated loans / Initial Principal balance	2,27%

**COUNTERPARTIES**

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED		CURRENT RATING
TREASURY ACCOUNT	SANTANDER	S&P	Long Term	A-	A
		DBRS		A	A (high)
PAYING AGENCY	SANTANDER	S&P	Short Term	n/a	A-1
		DBRS		n/a	R-1 (med)
PAYING AGENCY	SANTANDER	S&P	Long Term	A-	A
		DBRS		A	A (high)
PAYING AGENCY	SANTANDER	S&P	Short Term	n/a	A-1
		DBRS		n/a	R-1 (med)

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

# FONDO DE TITULIZACIÓN RMBS Prado III

## DEFINITIONS

December 16, 2019

**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.

**Non-Performing Loans (NPLs)**

means those loans that, at any time starting from the Date of Incorporation of the Fund (i) have or have had instalments pending payment for periods equal to or longer than twelve (12) months or (ii) the Servicer, acting in accordance with the servicing procedures, has terminated or accelerated the underlying Mortgage Loans, or has written off or made provision against any definitive losses at any time prior to the expiry of the period referred to in (i) above.

**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.

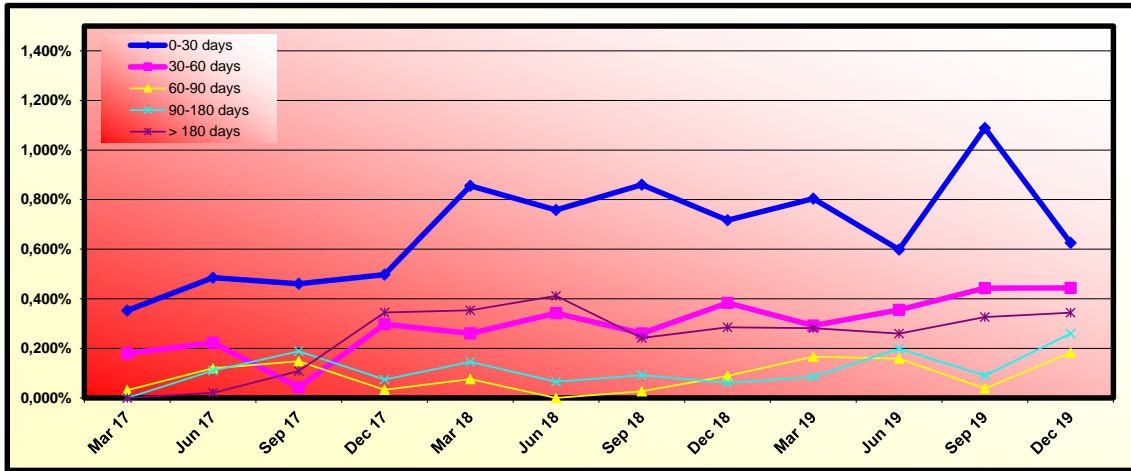


**FONDO DE TITULIZACIÓN RMBS Prado III**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

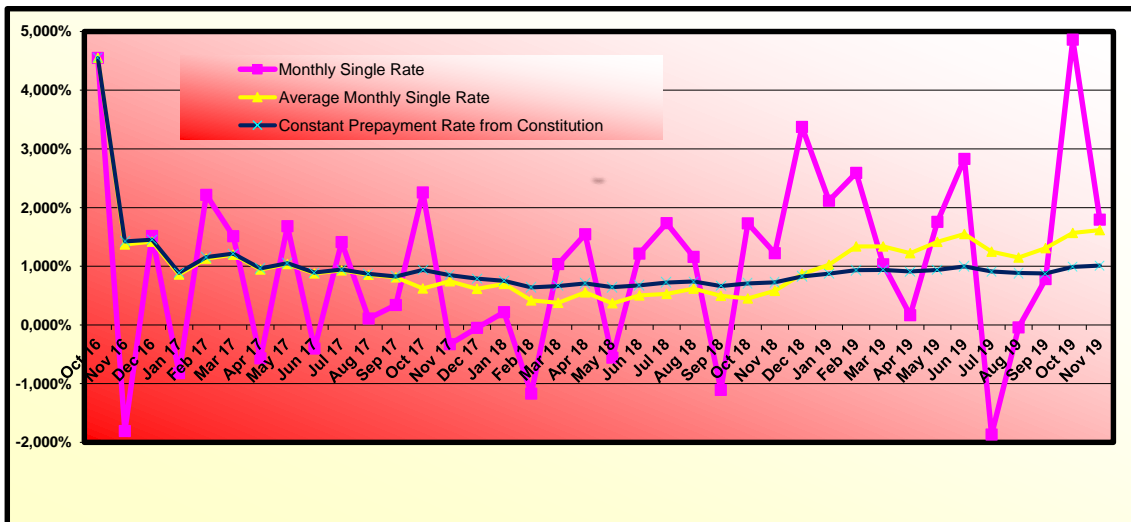
December 16, 2019

**HISTORICAL ARREARS**



Date	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19
0-30 days	0,860%	0,717%	0,804%	0,598%	1,089%	0,626%
30-60 days	0,260%	0,383%	0,292%	0,356%	0,443%	0,444%
60-90 days	0,027%	0,089%	0,167%	0,158%	0,039%	0,182%
90-180 days	0,092%	0,061%	0,085%	0,199%	0,090%	0,260%
> 180 days	0,242%	0,285%	0,281%	0,259%	0,326%	0,344%

**HISTORICAL PREPAYMENT**



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



# RMBS PRADO III

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	221	6,38%	3.385.440,66	1,00%
25.000	50.000	464	13,39%	17.730.574,64	5,24%
50.000	75.000	741	21,39%	46.700.275,64	13,81%
75.000	100.000	651	18,79%	56.719.860,58	16,77%
100.000	125.000	486	14,03%	54.289.168,85	16,05%
125.000	150.000	361	10,42%	49.189.752,11	14,55%
150.000	175.000	221	6,38%	35.777.508,06	10,58%
175.000	200.000	121	3,49%	22.598.352,25	6,68%
200.000	225.000	72	2,08%	15.144.172,94	4,48%
225.000	250.000	44	1,27%	10.363.248,03	3,06%
250.000	275.000	28	0,81%	7.369.702,03	2,18%
275.000	300.000	18	0,52%	5.106.587,50	1,51%
300.000	325.000	8	0,23%	2.499.197,32	0,74%
325.000	350.000	5	0,14%	1.704.890,13	0,50%
350.000	375.000	3	0,09%	1.085.050,65	0,32%
375.000	400.000	5	0,14%	1.964.100,15	0,58%
400.000	425.000	6	0,17%	2.497.308,25	0,74%
425.000	450.000	6	0,17%	2.612.177,34	0,77%
450.000	475.000	1	0,03%	464.922,77	0,14%
475.000	500.000	2	0,06%	979.508,52	0,29%
<b>Total</b>		<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>

Maximum	Minimum	Simple Average
492.028,24	230,78	97.627,54

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	330	9,53%	38.785.550,56	11,47%	0,30	0,59
0,50	1,00	422	12,18%	46.771.721,32	13,83%	0,76	1,02
1,00	1,50	726	20,96%	59.571.170,52	17,62%	1,28	1,54
1,50	2,00	406	11,72%	36.808.061,71	10,88%	1,70	1,83
2,00	2,50	611	17,64%	68.133.865,19	20,15%	2,30	0,77
2,50	3,00	684	19,75%	65.041.928,45	19,23%	2,74	0,72
3,00	3,50	180	5,20%	14.857.126,96	4,39%	3,16	0,86
3,50	4,00	44	1,27%	4.019.308,88	1,19%	3,71	1,64
4,00	4,50	26	0,75%	1.810.509,53	0,54%	4,23	2,25
4,50	5,00	29	0,84%	1.952.480,47	0,58%	4,65	2,17
5,00	5,50	5	0,14%	343.645,59	0,10%	5,15	2,65
5,50	6,00	1	0,03%	86.429,24	0,03%	5,55	3,20
<b>Total</b>		<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>1,78</b>	<b>1,06</b>

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

Maximum	Minimum	Simple Average
5,55	0,03	1,83

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2006	247	7,13%	13.697.336,27	4,05%	05/11/2004	181,00	
2007	402	11,61%	51.689.401,66	15,28%	05/08/2007	148,00	
2008	458	13,22%	50.627.201,03	14,97%	01/06/2008	138,13	
2009	220	6,35%	27.525.036,20	8,14%	16/06/2009	125,63	
2010	247	7,13%	31.112.097,58	9,20%	31/07/2010	112,17	
2011	290	8,37%	31.267.503,98	9,25%	12/07/2011	100,77	
2012	357	10,31%	29.794.373,84	8,81%	14/08/2012	87,70	
2013	328	9,47%	24.716.435,68	7,31%	13/07/2013	76,73	
2014	358	10,33%	28.953.851,08	8,56%	14/07/2014	64,70	
2015	557	16,08%	48.798.561,10	14,43%	23/05/2015	54,40	
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>28/12/2010</b>	<b>107,23</b>	

	Maximum	Minimum	Simple Average
Date	29/09/2015	29/01/1997	03/01/2011
Month	50,93	278,17	108,59

# RMBS PRADO III

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2039	1.085	31,32%	64.553.431,20	19,09%	08/10/2034	178,10
2040	151	4,36%	14.137.493,44	4,18%	07/06/2040	246,07
2041	55	1,59%	5.794.313,67	1,71%	09/07/2041	259,13
2042	148	4,27%	16.454.016,81	4,87%	13/07/2042	271,27
2043	237	6,84%	22.131.169,19	6,54%	17/06/2043	282,40
2044	246	7,10%	23.167.505,40	6,85%	10/06/2044	294,17
2045	334	9,64%	36.850.252,27	10,90%	01/06/2045	305,87
2046	94	2,71%	10.458.285,25	3,09%	05/07/2046	319,00
2047	401	11,58%	50.041.255,57	14,80%	18/07/2047	331,43
2048	300	8,66%	38.324.208,61	11,33%	09/05/2048	341,13
2049	135	3,90%	18.318.016,00	5,42%	21/05/2049	353,53
2050	128	3,70%	18.881.478,57	5,58%	21/06/2050	366,53
2051	141	4,07%	17.647.596,14	5,22%	23/05/2051	377,60
2052	9	0,26%	1.422.776,30	0,42%	12/01/2052	385,23
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>16/04/2044</b>	<b>292,37</b>

	Maximum	Minimum	Simple Average
Date	01/03/2052	05/11/2020	26/12/2041
Month	392,50	11,20	268,57

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>269</b>	<b>7,77%</b>	<b>17.734.835,50</b>	<b>5,24%</b>
Floating	266	7,68%	17.599.554,75	5,20%
Mixed	3	0,09%	135.280,75	0,04%
<b>semiannually</b>	<b>2.889</b>	<b>83,40%</b>	<b>291.894.670,89</b>	<b>86,31%</b>
Floating	2.760	79,68%	282.277.243,47	83,47%
Mixed	129	3,72%	9.617.427,42	2,84%
<b>fixed</b>	<b>306</b>	<b>8,83%</b>	<b>28.552.292,03</b>	<b>8,44%</b>
Fixed	306	8,83%	28.552.292,03	8,44%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</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>3.026</b>	<b>87,36%</b>	<b>299.876.798,22</b>	<b>88,67%</b>	<b>1,61</b>	<b>1,13</b>
EUR 12 M	1.934	55,83%	196.084.020,12	57,98%	1,14	1,41
IRPH	960	27,71%	101.341.215,93	29,97%	2,52	0,60
MIBOR 1 Y	131	3,78%	2.413.865,96	0,71%	1,07	1,26
MIBOR 6 M	1	0,03%	37.696,21	0,01%	0,89	1,25
<b>Mixed</b>	<b>132</b>	<b>3,81%</b>	<b>9.752.708,17</b>	<b>2,88%</b>	<b>3,53</b>	<b>1,83</b>
EUR 12 M	124	3,58%	9.328.951,03	2,76%	3,48	1,87
IRPH	8	0,23%	423.757,14	0,13%	4,75	0,88
<b>Fixed</b>	<b>306</b>	<b>8,83%</b>	<b>28.552.292,03</b>	<b>8,44%</b>	<b>2,95</b>	<b>0,00</b>
Fixed	306	8,83%	28.552.292,03	8,44%	2,95	0,00
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>1,78</b>	<b>1,15</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>	4,54	0,03	1,64
<b>Mixed</b>	1,64	0,64	1,09
<b>Fixed</b>	5,55	2,50	3,51

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	2.058	59,41%	205.412.971,15	60,74%	1,25	1,43
IRPH	968	27,94%	101.764.973,07	30,09%	2,53	0,60
MIBOR 1 A	131	3,78%	2.413.865,96	0,71%	1,07	1,26
MIBOR 6 M	1	0,03%	37.696,21	0,01%	0,89	1,25
Fijo	306	8,83%	28.552.292,03	8,44%	2,95	0,00
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>1,78</b>	<b>1,15</b>

# RMBS PRADO III

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	926	26,73%	84.978.001,52	25,13%
Aragón	63	1,82%	5.885.656,18	1,74%
Asturias	68	1,96%	5.256.173,13	1,55%
Canarias	210	6,06%	18.221.238,76	5,39%
Cantabria	29	0,84%	2.985.879,15	0,88%
Castilla la Mancha	101	2,92%	10.517.027,49	3,11%
Castilla y León	58	1,67%	4.272.546,10	1,26%
Cataluña	520	15,01%	61.165.862,83	18,09%
Comunidad Valenciana	380	10,97%	30.108.775,88	8,90%
Extremadura	39	1,13%	2.959.584,75	0,88%
Galicia	139	4,01%	10.153.386,60	3,00%
Islas Baleares	103	2,97%	11.084.309,92	3,28%
La Rioja	4	0,12%	193.505,47	0,06%
Madrid	746	21,54%	83.214.280,20	24,61%
Murcia	38	1,10%	2.985.068,18	0,88%
Navarra	11	0,32%	888.094,05	0,26%
País Vasco	29	0,84%	3.312.408,21	0,98%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</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%	492.028,24	0,15%	Cataluña
Debtor nº 2	1	0,03%	487.480,28	0,14%	Cataluña
Debtor nº 3	1	0,03%	464.922,77	0,14%	Madrid
Debtor nº 4	1	0,03%	440.906,75	0,13%	Madrid
Debtor nº 5	1	0,03%	438.654,01	0,13%	Madrid
Debtor nº 6	1	0,03%	438.011,50	0,13%	Cataluña
Debtor nº 7	1	0,03%	434.521,90	0,13%	Madrid
Debtor nº 8	1	0,03%	431.810,12	0,13%	Cataluña
Debtor nº 9	1	0,03%	428.273,06	0,13%	Madrid
Debtor nº 10	1	0,03%	423.330,01	0,13%	Aragón
Rest of Debtors	3.454	99,71%	333.701.859,78	98,68%	
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</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%	54	1,56%	680.170,49	0,20%	5,60%	
10,00% - 20,00%	130	3,75%	3.763.437,73	1,11%	15,98%	
20,00% - 30,00%	211	6,09%	11.228.985,24	3,32%	25,68%	
30,00% - 40,00%	330	9,53%	24.801.028,62	7,33%	35,32%	
40,00% - 50,00%	398	11,49%	40.122.689,13	11,86%	45,10%	
50,00% - 60,00%	485	14,00%	49.367.471,60	14,60%	55,10%	
60,00% - 70,00%	663	19,14%	70.413.062,53	20,82%	65,20%	
70,00% - 80,00%	770	22,23%	83.429.750,93	24,67%	74,88%	
80,00% - 90,00%	420	12,12%	53.935.234,52	15,95%	83,67%	
90,00% - 100,00%	3	0,09%	439.967,63	0,13%	90,60%	
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>	<b>62,54%</b>	

Maximum	Minimum	Simple Average
91,50%	0,00%	57,73%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.260	94,11%	322.447.060,57	95,35%
Second Residence	204	5,89%	15.734.737,85	4,65%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>

# RMBS PRADO III

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

Number of securities				
Number of securities	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
0	2	0,06%	70.004,16	0,02%
1	2.759	79,65%	248.980.690,71	73,62%
2	612	17,67%	72.674.580,96	21,49%
3	80	2,31%	14.151.992,75	4,18%
4	11	0,32%	2.304.529,84	0,68%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	3.174	91,63%	309.825.417,15	91,62%
Other	290	8,37%	28.356.381,27	8,38%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.997	86,52%	297.726.326,18	88,04%
Official Protection Housing (VPO)	467	13,48%	40.455.472,24	11,96%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Financial Entities	33	0,95%	3.992.030,01	1,18%
Insurance	26	0,75%	2.379.104,08	0,70%
Other	73	2,11%	3.546.337,95	1,05%
Small Broker	149	4,30%	16.716.530,80	4,94%
Small Real Estate Agency	1.784	51,50%	169.120.880,93	50,01%
Large Real Estate Agency	718	20,73%	72.186.965,21	21,35%
Word of mouth	265	7,65%	27.748.636,34	8,21%
Large Broker	197	5,69%	16.828.174,05	4,98%
Developers	34	0,98%	5.427.005,44	1,60%
Direct Channel	185	5,34%	20.236.133,61	5,98%
<b>Total</b>	<b>3.464</b>	<b>100,00%</b>	<b>338.181.798,42</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	
0	1	47	35,61%	3.218.087,00	33,00%	12/06/2020	6,36
1	2	21	15,91%	1.266.476,77	12,99%	26/02/2021	14,97
2	3	21	15,91%	1.870.427,74	19,18%	18/03/2022	27,83
4	5	6	4,55%	529.281,37	5,43%	16/09/2024	58,26
5	6	37	28,03%	2.868.435,29	29,41%	27/04/2025	65,68
<b>Total</b>	<b>132</b>	<b>100,00%</b>	<b>9.752.708,17</b>	<b>100,00%</b>	<b>17/07/2022</b>	<b>31,86</b>	

	Maximum	Minimum	Simple Average
Date	01/10/2025	01/02/2020	04/06/2022
Month	70,90	1,93	30,43

# RMBS PRADO III

## QUARTERLY STATISTIC INFORMATION

December 5, 2019

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>129</b>	<b>97,73%</b>	<b>9.617.427,42</b>	<b>98,61%</b>	<b>3,54</b>	<b>1,83</b>	<b>21/07/2022</b>
<b>EUR 12 M</b>	<b>121</b>	<b>91,67%</b>	<b>9.193.670,28</b>	<b>94,27%</b>	<b>3,49</b>	<b>1,87</b>	<b>18/08/2022</b>
0-1	38	28,79%	2.787.041,41	28,58%	3,69	2,25	27/05/2020
1-2	20	15,15%	1.181.631,94	12,12%	4,49	2,10	02/03/2021
2-3	21	15,91%	1.870.427,74	19,18%	3,02	1,63	18/03/2022
4-5	6	4,55%	529.281,37	5,43%	3,99	1,48	16/09/2024
5-6	36	27,27%	2.825.287,82	28,97%	3,09	1,64	27/04/2025
<b>IRPH</b>	<b>8</b>	<b>6,06%</b>	<b>423.757,14</b>	<b>4,35%</b>	<b>4,75</b>	<b>0,88</b>	<b>28/11/2020</b>
0-1	7	5,30%	338.912,31	3,48%	4,81	0,97	20/11/2020
1-2	1	0,76%	84.844,83	0,87%	4,50	0,50	01/01/2021
<b>Annually</b>	<b>3</b>	<b>2,27%</b>	<b>135.280,75</b>	<b>1,39%</b>	<b>2,93</b>	<b>1,90</b>	<b>16/10/2021</b>
<b>EUR 12 M</b>	<b>3</b>	<b>2,27%</b>	<b>135.280,75</b>	<b>1,39%</b>	<b>2,93</b>	<b>1,90</b>	<b>16/10/2021</b>
0-1	2	1,52%	92.133,28	0,94%	2,99	2,09	04/03/2020
5-6	1	0,76%	43.147,47	0,44%	2,80	1,49	01/04/2025
<b>Total</b>	<b>132</b>	<b>100,00%</b>	<b>9.752.708,17</b>	<b>100,00%</b>	<b>3,53</b>	<b>1,83</b>	<b>05/12/2019</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	1	0,76%	37.396,45	0,38%	4,35	0,40
0,50	1,00	4	3,03%	224.649,58	2,30%	4,55	0,57
1,00	1,50	34	25,76%	2.871.543,54	29,44%	3,08	1,42
1,50	2,00	60	45,45%	4.130.290,93	42,35%	3,28	1,70
2,00	2,50	13	9,85%	905.688,52	9,29%	3,87	2,12
2,50	3,00	8	6,06%	829.395,81	8,50%	4,66	2,74
3,00	3,50	12	9,09%	753.743,34	7,73%	4,68	3,23
<b>Total</b>		<b>132</b>	<b>100,00%</b>	<b>9.752.708,17</b>	<b>100,00%</b>	<b>3,53</b>	<b>1,83</b>

Maximum	Minimum	Simple Average
3,45	0,40	1,82

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
-0,50	0,00	347	11,47%	43.405.126,20	14,47%	1,94	0,35
0,00	0,50	949	31,36%	102.656.151,81	34,23%	1,51	0,65
0,50	1,00	519	17,15%	47.071.295,58	15,70%	1,18	1,17
1,00	1,50	875	28,92%	76.739.319,89	25,59%	1,54	1,69
1,50	2,00	189	6,25%	15.725.704,28	5,24%	2,09	2,16
2,00	2,50	135	4,46%	13.302.225,09	4,44%	2,50	2,70
2,50	3,00	12	0,40%	976.975,37	0,33%	2,84	3,15
<b>Total</b>		<b>3.026</b>	<b>100,00%</b>	<b>299.876.798,22</b>	<b>100,00%</b>	<b>1,61</b>	<b>1,13</b>

Maximum	Minimum	Simple Average
3,45	0,00	1,20

<b>FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER</b> <b>(AMOUNTS IN EUR)</b> <b>CPR: 1,01%</b>
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Payment Date	Series A Bonds		
	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>215.785.827,40</b>	<b>1.380.151,39</b>	<b>217.165.978,79</b>
16-dic.-19			
16-mar.-20	6.050.645,98	188.273,13	6.238.919,11
15-jun.-20	5.997.412,00	187.060,48	6.184.472,48
15-sep.-20	5.929.496,06	181.711,45	6.111.207,51
15-dic.-20	5.857.364,43	174.505,36	6.031.869,79
15-mar.-21	5.785.481,09	167.477,17	5.952.958,26
15-jun.-21	5.741.147,84	166.038,88	5.907.186,72
15-sep.-21	5.670.843,45	160.918,41	5.831.761,86
15-dic.-21	174.753.436,55	154.166,51	174.907.603,06