



## **F.T. RMBS PRADO I**

**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 DE ACTIVOS RMBS Prado I

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	May 28th, 2015	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SPANISH BRANCH	
Disbursement Date	June 3rd, 2015	Negotiation Market	AIAF	
Final Date of Redemption	June 15th, 2055	Rating Agencies	S&P / 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)

**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 ES0305073001	3.420	Nominal per Bond	100.000,00	52.215,14	52,22%
		Total Nominal	342.000.000,00	178.575.778,80	

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 ES0305073001	2.743,02	63,21	0,361%	47,65	38,60
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND: FONDO DE TITULIZACIÓN DE ACTIVOS RMBS Prado I

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	3.691	3.089
Principal Outstanding	450.000.017,57	319.927.752,99
Principal Outstanding per Loan	121.918,18	103.570,01
Interest Rate	2,98%	1,84%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	5,12%
Average 12 Months Single Rate	4,83%
Prepayment Rate from Constitution	4,11%

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### QUARTERLY BONDS PAYOUT REPORT

March 16, 2020

BONDS. PRINCIPAL	
Previous Balance	187.956.907,20
Principal Amortised	9.381.128,40
Outstanding Balance	178.575.778,80
% of Initial Balance	52,22%
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%	0,850%	216.178,20
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	March 16, 2020
Class A	3,68	0,25

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	327.983.979,80
Principal Amortised	8.056.226,81
Outstanding Balance	319.927.752,99
Number of Credit Rights	3.089
LTV	42,92%

NON PERFORMING LOANS (NPLs)	
Previous balance	760.947,05
Difference in Actual Period	0,00
NPLs up to date	760.947,05

TRANSITORY PROPERTIES	
Last balance	26.449,07
Difference in Actual Period	1.089,49
Current balance	27.538,56
Number of Credit Rights	1

NET LOSSES	
Last balance	21.117,58
Difference in Actual	0,00
Current balance	21.117,58

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	1.836,98	6.743,35	311,63	6.992,25	41.575,08
Interest accrued on Credit	1.614,26	4.129,78	177,23	4.698,23	21.483,49
Outstanding Balance	964.175,61	1.655.314,33	29.191,98	811.159,79	496.790,78
Number of Credit Rights	11	11	1	6	5
% of Outstanding Balance	0,30%	0,52%	0,01%	0,25%	0,16%

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**QUARTERLY REPORT - ALLOCATION OF CASH**

**March 16, 2020**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>9.579.097,52</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	8.056.226,81
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	1.512.238,67
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	10.632,04
<b>WITHHOLDING</b>	0,00

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>9.579.097,52</b>
Ordinary Expenses	14.757,30
Extraordinary Expenses	22.299,79
Swap payment	402.586,26
Swap collection	(216.176,55)
Interest paid to Class A Bondholders	216.178,20
Reserve Fund	(241.686,80)
Principal withholding Class A	9.381.128,40
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	10,92

<b>TREASURY ACCOUNT STATEMENT</b>	<b>9.597.832,59</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	9.839.519,39
Difference	(241.686,80)
Outstanding Balance	9.597.832,59
<b>WITHHOLDING</b>	0,00
<b>OTHERS</b>	0,00

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

<b>CREDIT ENHANCEMENT <sup>(1) (2)</sup></b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 16, 2020</b>
SUBORDINATED LOAN 1	108.000.000,00 (24,00%)	108.000.000,00 (33,76%)
PRINCIPAL RESERVE FUND	13.500.000,00 (3,00%)	9.597.832,59 (3,00%)
OVERCOLLATERALIZATION <sup>(3)</sup>	0,00 (0,00%)	33.351.974,19 (10,42%)

<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.

<b>SUBORDINATED LOAN 2</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 16, 2020</b>
<b>SUBORDINATED LOAN 2 PRINCIPAL</b>		
Total Outstanding	700.000,00	700.000,00
Interest Rate	0,895%	0,161%

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**TRIGGERS OF THE MODEL**

**March 16, 2020**

**RESERVE FUND'S TRIGGERS**

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>9.597.832,59</b>
On every Interest Payment Date 3% Outstanding Principal Balance of the Assets	9.597.832,59
with a floor of 1% Initial Outstanding Principal Balance of the Assets	4.500.000,18
with a cap of initial Reserve Fund Required Amount	13.500.000,00
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	67.500.002,64
Number of loans that have been renegotiated	80
Principal Outstanding of renegotiated loans	11.460.396,22
% Principal Outstanding of renegotiated loans / Initial Principal balance	2,55%

**COUNTERPARTIES**

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING	
TREASURY ACCOUNT	BP2S	S&P Moody's	Long Term	A- Baa3	A+ Aa3
		S&P Moody's	Short Term	A-1 P-3	A-1 P1
PAYING AGENCY	BP2S	S&P Moody's	Long Term	n/a Baa3	A+ Aa3
		S&P Moody's	Short Term	n/a P-3	A-1 P1
SWAP	BNP Paribas	S&P Moody's	Long Term	A Baa1	A+ Aa3
		S&P Moody's	Short Term	n/a n/a	A-1 P1

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

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**DEFINITIONS**

**March 16, 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.

**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.

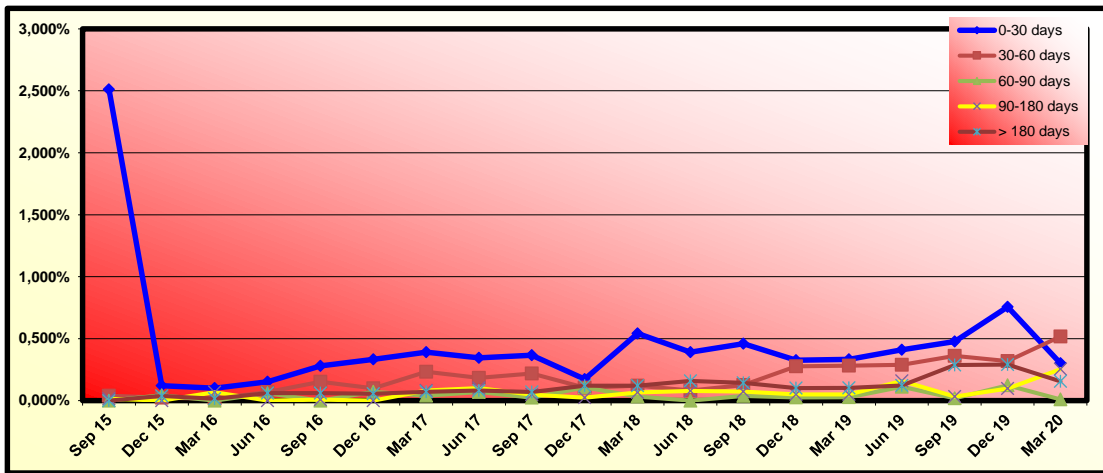


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**HISTORICAL ARREARS AND PREPAYMENT REPORT**

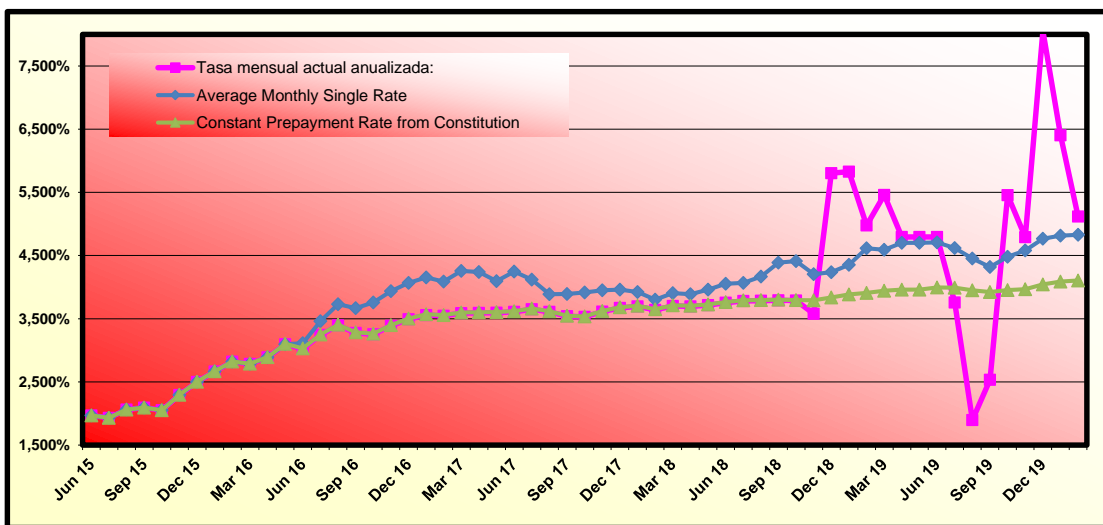
March 16, 2020

**HISTORICAL ARREARS**



Date	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Mar 20
0-30 days	0,327%	0,333%	0,411%	0,477%	0,757%	0,301%
30-60 days	0,276%	0,282%	0,290%	0,361%	0,318%	0,517%
60-90 days	0,026%	0,027%	0,112%	0,019%	0,123%	0,009%
90-180 days	0,050%	0,051%	0,159%	0,032%	0,098%	0,254%
> 180 days	0,101%	0,103%	0,123%	0,287%	0,291%	0,155%

**HISTORICAL PREPAYMENT**



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



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## QUARTERLY STATISTIC INFORMATION

March 9, 2020

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	25.000	165	5,34%	2.660.088,58	0,83%
25.000	50.000	363	11,75%	13.951.765,14	4,36%
50.000	75.000	516	16,70%	32.348.368,33	10,11%
75.000	100.000	552	17,87%	48.357.644,75	15,12%
100.000	125.000	486	15,73%	54.426.666,41	17,01%
125.000	150.000	401	12,98%	54.963.569,73	17,18%
150.000	175.000	263	8,51%	42.330.770,27	13,23%
175.000	200.000	170	5,50%	31.755.544,02	9,93%
200.000	225.000	101	3,27%	21.249.535,03	6,64%
225.000	250.000	43	1,39%	10.057.895,53	3,14%
250.000	275.000	20	0,65%	5.226.769,28	1,63%
275.000	300.000	7	0,23%	1.978.932,75	0,62%
300.000	325.000	2	0,06%	620.203,17	0,19%
<b>Total</b>		<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

Maximum	Minimum	Simple Average
312.688,41	944,48	103.570,01

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	88	2,85%	8.876.553,45	2,77%	0,46	0,75
0,50	1,00	715	23,15%	83.686.794,18	26,16%	0,79	1,07
1,00	1,50	342	11,07%	39.062.090,78	12,21%	1,20	1,48
1,50	2,00	158	5,11%	18.428.262,47	5,76%	1,85	0,72
2,00	2,50	1.038	33,60%	105.682.833,22	33,03%	2,22	0,89
2,50	3,00	323	10,46%	28.439.414,43	8,89%	2,70	1,63
3,00	3,50	275	8,90%	22.154.361,23	6,92%	3,26	1,57
3,50	4,00	74	2,40%	7.439.703,87	2,33%	3,75	1,90
4,00	4,50	44	1,42%	3.939.355,15	1,23%	4,09	2,25
4,50	5,00	20	0,65%	1.402.145,21	0,44%	4,77	1,68
5,00	5,50	11	0,36%	708.034,18	0,22%	5,12	1,67
5,50	6,00	1	0,03%	108.204,82	0,03%	5,60	1,90
<b>Total</b>		<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	<b>1,84</b>	<b>1,16</b>

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

Maximum	Minimum	Simple Average
5,60	0,25	1,94

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
30/12/2002	30/06/2003	2	0,06%	119.234,70	0,04%	21/03/2003	203,60
30/06/2003	31/12/2003	2	0,06%	60.587,06	0,02%	07/09/2003	198,07
30/12/2003	30/06/2004	2	0,06%	111.772,78	0,03%	01/06/2004	189,27
30/06/2004	31/12/2004	1	0,03%	59.534,19	0,02%	12/11/2004	183,90
30/12/2004	30/06/2005	2	0,06%	46.197,31	0,01%	27/02/2005	180,40
30/06/2005	31/12/2005	8	0,26%	778.695,64	0,24%	24/10/2005	172,50
30/12/2005	30/06/2006	6	0,19%	608.682,75	0,19%	08/04/2006	167,03
30/06/2006	31/12/2006	4	0,13%	498.657,80	0,16%	20/11/2006	159,63
30/12/2006	30/06/2007	18	0,58%	1.812.196,29	0,57%	05/04/2007	155,13
30/06/2007	31/12/2007	139	4,50%	15.255.483,62	4,77%	18/11/2007	147,70
30/12/2007	30/06/2008	222	7,19%	23.852.149,10	7,46%	11/04/2008	142,93
30/06/2008	31/12/2008	182	5,89%	18.727.850,43	5,85%	07/10/2008	137,07
30/12/2008	30/06/2009	227	7,35%	25.570.986,20	7,99%	14/04/2009	130,83
30/06/2009	31/12/2009	290	9,39%	32.728.913,98	10,23%	05/10/2009	125,13
30/12/2009	30/06/2010	266	8,61%	32.920.314,78	10,29%	08/04/2010	119,03
30/06/2010	31/12/2010	319	10,33%	40.086.975,99	12,53%	28/10/2010	112,37
30/12/2010	30/06/2011	326	10,55%	38.407.017,49	12,00%	03/04/2011	107,20
30/06/2011	31/12/2011	121	3,92%	11.220.421,58	3,51%	29/09/2011	101,33
30/12/2011	30/06/2012	156	5,05%	14.970.673,49	4,68%	07/04/2012	95,07
30/06/2012	31/12/2012	287	9,29%	23.949.835,88	7,49%	04/11/2012	88,17
30/12/2012	30/06/2013	244	7,90%	18.552.909,22	5,80%	13/04/2013	82,87
30/06/2013	31/12/2013	265	8,58%	19.588.662,71	6,12%	07/10/2013	77,07
<b>Total</b>		<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	<b>27/08/2010</b>	<b>114,40</b>

Maximum	Minimum	Simple Average
31/12/2013	06/03/2003	05/11/2010

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## QUARTERLY STATISTIC INFORMATION

March 9, 2020

Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
31/12/2019	31/12/2020	8	0,26%	22.663,88	0,01%	21/09/2020	6,40
31/12/2020	31/12/2021	12	0,39%	73.430,42	0,02%	22/07/2021	16,43
31/12/2021	31/12/2022	18	0,58%	263.082,46	0,08%	04/07/2022	27,83
31/12/2022	31/12/2023	24	0,78%	392.629,35	0,12%	23/05/2023	38,47
31/12/2023	31/12/2024	21	0,68%	496.388,12	0,16%	02/06/2024	50,77
31/12/2024	31/12/2025	18	0,58%	495.371,95	0,15%	22/07/2025	64,43
31/12/2025	31/12/2026	28	0,91%	1.043.561,77	0,33%	03/06/2026	74,80
31/12/2026	31/12/2027	22	0,71%	764.748,84	0,24%	07/07/2027	87,93
31/12/2027	31/12/2028	66	2,14%	2.588.310,62	0,81%	31/05/2028	98,73
31/12/2028	31/12/2029	39	1,26%	1.908.750,95	0,60%	02/06/2029	110,77
31/12/2029	31/12/2030	38	1,23%	2.356.345,34	0,74%	04/06/2030	122,83
31/12/2030	31/12/2031	47	1,52%	2.492.354,50	0,78%	27/06/2031	135,60
31/12/2031	31/12/2032	46	1,49%	2.786.962,33	0,87%	18/06/2032	147,30
31/12/2032	31/12/2033	93	3,01%	5.590.671,12	1,75%	25/06/2033	159,53
31/12/2033	31/12/2034	46	1,49%	3.005.412,70	0,94%	16/06/2034	171,23
31/12/2034	31/12/2035	41	1,33%	3.458.000,20	1,08%	23/06/2035	183,47
31/12/2035	31/12/2036	66	2,14%	5.825.184,07	1,82%	11/06/2036	195,07
31/12/2036	31/12/2037	72	2,33%	6.270.050,82	1,96%	03/08/2037	208,80
31/12/2037	31/12/2038	130	4,21%	11.366.905,63	3,55%	27/06/2038	219,60
31/12/2038	31/12/2039	81	2,62%	8.153.154,04	2,55%	07/07/2039	231,93
31/12/2039	31/12/2040	91	2,95%	9.140.717,25	2,86%	12/06/2040	243,10
31/12/2040	31/12/2041	93	3,01%	9.033.581,00	2,82%	19/05/2041	254,33
31/12/2041	31/12/2042	239	7,74%	23.959.055,68	7,49%	16/07/2042	268,23
31/12/2042	31/12/2043	378	12,24%	38.174.551,07	11,93%	25/05/2043	278,53
31/12/2043	31/12/2044	102	3,30%	12.381.869,14	3,87%	28/05/2044	290,63
31/12/2044	31/12/2045	57	1,85%	7.649.101,45	2,39%	04/07/2045	303,83
31/12/2045	31/12/2046	84	2,72%	10.886.610,61	3,40%	03/06/2046	314,80
31/12/2046	31/12/2047	152	4,92%	18.478.534,57	5,78%	30/07/2047	328,70
31/12/2047	31/12/2048	219	7,09%	26.833.677,49	8,39%	09/06/2048	339,00
31/12/2048	31/12/2049	261	8,45%	34.464.956,52	10,77%	03/07/2049	351,80
31/12/2049	31/12/2050	300	9,71%	41.629.001,11	13,01%	25/06/2050	363,53
31/12/2050	31/12/2051	197	6,38%	27.942.117,99	8,73%	07/03/2051	371,93
<b>Total</b>		<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	<b>06/10/2044</b>	<b>294,90</b>

Maximum	Minimum	Simple Average
01/06/2051	01/08/2020	19/07/2042

Interest Rate Reset Period				
Interest Rate Reset Period	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
<b>annually</b>	<b>153</b>	<b>4,96%</b>	<b>15.839.095,76</b>	<b>4,95%</b>
Floating	152	4,92%	15.762.948,47	4,93%
Mixed	1	0,03%	76.147,29	0,02%
<b>semiannually</b>	<b>2.934</b>	<b>95,04%</b>	<b>303.927.424,80</b>	<b>95,05%</b>
Floating	2.900	93,94%	301.647.399,75	94,33%
Mixed	34	1,10%	2.280.025,05	0,71%
<b>Total general</b>	<b>3.087</b>	<b>100,00%</b>	<b>319.766.520,56</b>	<b>100,00%</b>

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
<b>Fixed</b>	<b>2</b>	<b>0,06%</b>	<b>161.232,43</b>	<b>0,05%</b>	<b>2,84</b>	<b>0,00</b>
Fixed	2	0,06%	161.232,43	0,05%	2,84	0,00
<b>Floating</b>	<b>3.052</b>	<b>98,80%</b>	<b>317.410.348,22</b>	<b>99,21%</b>	<b>1,82</b>	<b>1,15</b>
EUR 12 M	1.638	53,03%	173.787.843,85	54,32%	1,24	1,52
IRPH	1.414	45,78%	143.622.504,37	44,89%	2,53	0,70
<b>Mixed</b>	<b>35</b>	<b>1,13%</b>	<b>2.356.172,34</b>	<b>0,74%</b>	<b>4,88</b>	<b>1,74</b>
EUR 12 M	13	0,42%	782.958,65	0,24%	4,74	2,67
IRPH	22	0,71%	1.573.213,69	0,49%	4,95	1,27
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	<b>1,84</b>	<b>1,16</b>

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

Maximum	Minimum	Simple Average
3,75	0,00	1,22

# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

March 9, 2020

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Andalucía	1	0,03%	4.978,06	0,00%
Asturias	20	0,65%	1.585.025,55	0,50%
Canarias	114	3,69%	10.813.790,68	3,38%
Cantabria	25	0,81%	2.332.532,25	0,73%
Castilla la Mancha	73	2,36%	8.173.796,71	2,55%
Cataluña	606	19,62%	73.196.195,11	22,88%
Comunidad Valenciana	226	7,32%	20.174.678,99	6,31%
Extremadura	42	1,36%	3.401.814,60	1,06%
Galicia	53	1,72%	4.970.192,13	1,55%
Islas Baleares	55	1,78%	6.107.420,16	1,91%
Madrid	766	24,80%	82.521.515,38	25,79%
Murcia	19	0,62%	1.783.423,86	0,56%
Navarra	1	0,03%	258.128,72	0,08%
Andalucía	981	31,76%	92.640.281,54	28,96%
País Vasco	40	1,29%	5.411.071,61	1,69%
Castilla y León	31	1,00%	3.023.317,55	0,95%
Aragón	36	1,17%	3.529.590,09	1,10%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</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%	312.688,41	0,10%	Cataluña
Debtor nº 2	1	0,03%	307.514,76	0,10%	Madrid
Debtor nº 3	1	0,03%	297.397,72	0,09%	Islas Baleares
Debtor nº 4	1	0,03%	282.136,25	0,09%	Cataluña
Debtor nº 5	1	0,03%	281.504,13	0,09%	Extremadura
Debtor nº 6	1	0,03%	281.281,62	0,09%	Madrid
Debtor nº 7	1	0,03%	280.106,65	0,09%	Cataluña
Debtor nº 8	1	0,03%	279.702,63	0,09%	Madrid
Debtor nº 9	1	0,03%	276.803,75	0,09%	Andalucía
Debtor nº 10	1	0,03%	272.466,20	0,09%	Madrid
Rest of Debtors	3.079	99,68%	317.056.150,87	99,10%	
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	

Current Loan to Value (LTV) (*)						
Current Loan to Value (LTV) (*)	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted LTV	
0,00% - 10,00%	78	2,53%	1.055.321,93	0,33%	7,22%	
10,00% - 20,00%	174	5,63%	7.160.152,01	2,24%	16,39%	
20,00% - 30,00%	345	11,17%	23.534.743,48	7,36%	25,79%	
30,00% - 40,00%	624	20,20%	60.997.981,70	19,07%	35,82%	
40,00% - 50,00%	806	26,09%	95.657.952,35	29,90%	45,20%	
50,00% - 60,00%	675	21,85%	86.264.702,94	26,96%	54,84%	
60,00% - 70,00%	354	11,46%	41.225.328,33	12,89%	64,28%	
70,00% - 80,00%	33	1,07%	4.031.570,25	1,26%	72,04%	
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>	<b>46,61%</b>	

(\*) Original Property Value

Maximum	Minimum	Simple Average
75,48	0,00	42,92

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
First Residence	2.946	95,37%	306.953.046,75	95,94%
Second Residence	143	4,63%	12.974.706,24	4,06%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

# RMBS PRADO I

## QUARTERLY STATISTIC INFORMATION

March 9, 2020

Number of guaranties				
Number of guaranties	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
1	1.540	49,85%	122.216.512,04	38,20%
more than 1	1.549	50,15%	197.711.240,95	61,80%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Spanish	2.977	96,37%	311.412.791,54	97,34%
Other	112	3,63%	8.514.961,45	2,66%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Free Dwellings	2.598	84,10%	267.650.205,37	83,66%
Official Protection Housing	491	15,90%	52.277.547,62	16,34%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Developer	69	2,23%	9.258.411,36	2,89%
Direct Channel	136	4,40%	15.421.653,36	4,82%
Financial Entities	46	1,49%	4.307.880,85	1,35%
Insurance	19	0,62%	1.968.935,32	0,62%
Large Borker	71	2,30%	7.210.947,74	2,25%
Other	83	2,69%	7.122.634,61	2,23%
Small Broker	121	3,92%	13.785.542,07	4,31%
Small Real Estate Agency	1.560	50,50%	163.632.572,79	51,15%
Large Real Estate Agency	810	26,22%	78.947.036,61	24,68%
Word of mouth	174	5,63%	18.272.138,28	5,71%
<b>Total</b>	<b>3.089</b>	<b>100,00%</b>	<b>319.927.752,99</b>	<b>100,00%</b>

## FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO I

Monthly Single Rate	5,12%
Average 12 Moth Single Rate	4,83%
Prepayment Rate from Constitution	4,11%

4,11%
0,35%

Date	Outstanding	Real outstanding	Prepaymet vector CPR	Remaining end of month	Average Single Monthly	TACP	Monthly Single Monthly	TACP	Outstanding after payment
								4,09%	
4-jun.-15	450.000.000,00		100,00%	100,00%					<b>450.000.000,00</b>
30-jun.-15	449.052.833,95	<b>448.310.383,49</b>	99,65%	99,83%	0,17%	1,97%	<b>0,17%</b>	<b>1,97%</b>	447.486.859,99
31-jul.-15	448.102.949,98	<b>446.648.021,61</b>	99,30%	99,68%	0,16%	1,93%	<b>0,16%</b>	<b>1,90%</b>	444.983.076,53
31-ago.-15	447.152.436,59	<b>444.827.106,89</b>	98,96%	99,48%	0,17%	2,06%	<b>0,20%</b>	<b>2,33%</b>	442.490.691,07
30-sep.-15	446.199.779,22	<b>443.064.399,24</b>	98,61%	99,30%	0,18%	2,09%	<b>0,18%</b>	<b>2,18%</b>	440.008.163,17
31-oct.-15	445.244.191,98	<b>441.415.256,38</b>	98,27%	98,21%	0,17%	2,05%	<b>0,16%</b>	<b>1,88%</b>	437.534.689,49
30-nov.-15	444.284.575,19	<b>439.154.185,61</b>	97,93%	98,85%	0,19%	2,30%	<b>0,30%</b>	<b>3,51%</b>	435.069.170,26
31-dic.-15	443.320.358,49	<b>436.810.077,33</b>	97,58%	98,53%	0,21%	2,50%	<b>0,32%</b>	<b>3,74%</b>	432.611.037,23
31-ene.-16	442.353.503,55	<b>434.443.543,68</b>	97,24%	98,21%	0,23%	2,67%	<b>0,32%</b>	<b>3,82%</b>	430.162.192,15
29-feb.-16	441.381.505,69	<b>431.999.545,16</b>	96,90%	97,87%	0,24%	2,82%	<b>0,34%</b>	<b>4,05%</b>	427.720.181,91
31-mar.-16	440.405.881,14	<b>430.144.288,64</b>	96,57%	97,67%	0,24%	2,79%	<b>0,21%</b>	<b>2,48%</b>	425.286.470,19
30-abr.-16	439.426.266,80	<b>427.757.272,10</b>	96,23%	97,34%	0,24%	2,89%	<b>0,33%</b>	<b>3,93%</b>	422.860.691,59
31-may.-16	438.443.052,23	<b>424.841.215,93</b>	95,89%	96,90%	0,26%	3,10%	<b>0,46%</b>	<b>5,37%</b>	420.443.207,36
30-jun.-16	437.455.799,59	<b>423.118.323,69</b>	95,56%	96,72%	0,26%	3,03%	<b>0,18%</b>	<b>2,15%</b>	418.033.582,76
31-jul.-16	436.464.804,84	<b>419.952.331,53</b>	95,23%	96,22%	0,28%	3,25%	<b>0,52%</b>	<b>6,10%</b>	415.632.087,69
31-ago.-16	435.472.815,01	<b>417.005.930,67</b>	94,89%	95,76%	0,29%	3,41%	<b>0,48%</b>	<b>5,56%</b>	413.241.313,96
30-sep.-16	434.477.671,00	<b>415.555.709,38</b>	94,56%	95,64%	0,28%	3,28%	<b>0,12%</b>	<b>1,42%</b>	410.859.177,55
31-oct.-16	433.479.875,80	<b>413.564.314,07</b>	94,23%	95,41%	0,28%	3,27%	<b>0,25%</b>	<b>2,96%</b>	408.486.131,70
30-nov.-16	432.479.361,41	<b>410.611.104,22</b>	93,91%	94,94%	0,29%	3,40%	<b>0,48%</b>	<b>5,66%</b>	406.122.086,83
31-dic.-16	431.475.657,94	<b>407.790.555,59</b>	93,58%	94,51%	0,30%	3,50%	<b>0,46%</b>	<b>5,34%</b>	403.766.578,19
31-ene.-17	430.469.499,07	<b>405.164.393,48</b>	93,25%	94,12%	0,30%	3,57%	<b>0,41%</b>	<b>4,83%</b>	401.420.269,61
28-feb.-17	429.463.202,09	<b>403.093.977,59</b>	92,93%	93,86%	0,30%	3,56%	<b>0,28%</b>	<b>3,28%</b>	399.085.286,89
31-mar.-17	428.455.301,00	<b>400.611.873,88</b>	92,60%	93,50%	0,30%	3,60%	<b>0,38%</b>	<b>4,49%</b>	396.760.222,49
30-abr.-17	427.445.915,93	<b>398.411.392,48</b>	92,28%	93,21%	0,31%	3,60%	<b>0,31%</b>	<b>3,71%</b>	394.445.151,67
31-may.-17	426.434.972,65	<b>396.243.015,87</b>	91,96%	92,92%	0,31%	3,61%	<b>0,31%</b>	<b>3,64%</b>	392.139.969,50
30-jun.-17	425.421.766,88	<b>393.966.376,78</b>	91,64%	92,61%	0,31%	3,62%	<b>0,34%</b>	<b>3,98%</b>	389.843.994,79
31-jul.-17	424.405.959,52	<b>391.478.622,84</b>	91,32%	92,24%	0,31%	3,66%	<b>0,39%</b>	<b>4,62%</b>	387.556.888,94
31-ago.-17	423.389.942,44	<b>389.652.839,56</b>	91,00%	92,03%	0,31%	3,62%	<b>0,23%</b>	<b>2,70%</b>	385.280.802,86
30-sep.-17	422.371.271,27	<b>388.226.467,95</b>	90,68%	91,92%	0,30%	3,55%	<b>0,13%</b>	<b>1,50%</b>	383.013.471,58
31-oct.-17	421.348.947,87	<b>386.225.109,46</b>	90,37%	91,66%	0,30%	3,54%	<b>0,27%</b>	<b>3,24%</b>	380.753.968,14
30-nov.-17	420.321.689,19	<b>383.280.927,49</b>	90,05%	91,19%	0,31%	3,62%	<b>0,52%</b>	<b>6,06%</b>	378.501.121,64
31-dic.-17	419.287.822,42	<b>380.561.888,64</b>	89,74%	90,76%	0,31%	3,68%	<b>0,46%</b>	<b>5,43%</b>	376.253.427,51
31-ene.-18	418.249.613,62	<b>378.199.414,99</b>	89,42%	90,42%	0,31%	3,70%	<b>0,37%</b>	<b>4,40%</b>	374.012.924,26
28-feb.-18	417.209.574,21	<b>376.668.298,11</b>	89,11%	90,28%	0,31%	3,65%	<b>0,16%</b>	<b>1,86%</b>	371.781.840,60
31-mar.-18	416.165.917,42	<b>373.880.502,77</b>	88,80%	89,84%	0,31%	3,71%	<b>0,49%</b>	<b>5,74%</b>	369.558.557,10
30-abr.-18	415.120.661,46	<b>371.845.119,67</b>	88,49%	89,58%	0,31%	3,70%	<b>0,29%</b>	<b>3,47%</b>	367.344.843,61
31-may.-18	414.075.564,60	<b>369.486.047,21</b>	88,18%	89,23%	0,32%	3,73%	<b>0,38%</b>	<b>4,51%</b>	365.142.215,86
30-jun.-18	413.028.496,93	<b>366.949.620,99</b>	87,87%	88,84%	0,32%	3,76%	<b>0,43%</b>	<b>5,09%</b>	362.948.751,29
31-jul.-18	411.979.036,54	<b>364.515.451,82</b>	87,57%	88,48%	0,32%	3,79%	<b>0,41%</b>	<b>4,81%</b>	360.764.049,37
31-ago.-18	410.929.205,17	<b>362.383.834,63</b>	87,26%	88,19%	0,32%	3,79%	<b>0,33%</b>	<b>3,90%</b>	358.589.847,19
30-sep.-18	409.877.925,39	<b>360.190.083,01</b>	86,96%	87,88%	0,32%	3,80%	<b>0,35%</b>	<b>4,13%</b>	356.425.162,31
31-oct.-18	408.825.411,91	<b>358.190.356,09</b>	86,66%	87,61%	0,32%	3,80%	<b>0,30%</b>	<b>3,53%</b>	354.270.145,23
30-nov.-18	407.771.800,72	<b>356.183.532,34</b>	86,35%	87,35%	0,32%	3,79%	<b>0,30%</b>	<b>3,58%</b>	352.124.876,02
31-dic.-18	406.716.125,63	<b>353.495.486,02</b>	86,05%	86,91%	0,33%	3,84%	<b>0,50%</b>	<b>5,80%</b>	349.988.484,75
31-ene.-19	405.658.357,68	<b>350.816.769,13</b>	85,75%	86,48%	0,33%	3,88%	<b>0,50%</b>	<b>5,83%</b>	347.860.916,97
28-feb.-19	404.600.820,24	<b>348.416.627,97</b>	85,45%	86,11%	0,33%	3,91%	<b>0,42%</b>	<b>4,98%</b>	345.744.128,78
31-mar.-19	403.542.808,78	<b>345.883.281,41</b>	85,16%	85,71%	0,33%	3,94%	<b>0,47%</b>	<b>5,46%</b>	343.637.470,22
30-abr.-19	402.484.404,58	<b>343.566.895,91</b>	84,86%	85,36%	0,34%	3,96%	<b>0,41%</b>	<b>4,79%</b>	341.540.966,78
31-may.-19	401.425.846,80	<b>341.236.803,91</b>	84,56%	85,01%	0,34%	3,98%	<b>0,42%</b>	<b>4,88%</b>	339.454.776,64
30-jun.-19	400.365.690,25	<b>338.945.078,60</b>	84,27%	84,66%	0,34%	4,00%	<b>0,41%</b>	<b>4,79%</b>	337.377.635,99
31-jul.-19	399.303.591,41	<b>336.969.226,27</b>	83,97%	84,39%	0,34%	3,99%	<b>0,32%</b>	<b>3,76%</b>	335.309.223,34
31-ago.-19	398.242.713,39	<b>335.537.944,41</b>	83,68%	84,25%	0,34%	3,95%	<b>0,16%</b>	<b>1,90%</b>	333.252.155,66
30-sep.-19	397.183.039,66	<b>333.930.214,03</b>	83,39%	84,07%	0,33%	3,92%	<b>0,21%</b>	<b>2,53%</b>	331.206.361,62
31-oct.-19	396.122.844,81	<b>331.485.788,11</b>	83,10%	83,68%	0,34%	3,95%	<b>0,47%</b>	<b>5,45%</b>	329.170.350,35
30-nov.-19	395.062.400,10	<b>329.248.705,10</b>	82,81%	83,34%	0,34%	3,97%	<b>0,41%</b>	<b>4,79%</b>	327.144.304,62
31-dic.-19	394.001.154,83	<b>326.074.197,54</b>	82,52%	82,76%	0,34%	4,04%	<b>0,70%</b>	<b>8,06%</b>	325.127.725,96
31-ene.-20	392.938.749,13	<b>323.406.417,12</b>	82,23%	82,30%	0,35%	4,09%	<b>0,55%</b>	<b>6,40%</b>	323.120.279,39
29-feb.-20	391.878.129,86	<b>321.124.343,84</b>	81,94%	81,94%	0,35%	4,11%	<b>0,44%</b>	<b>5,12%</b>	321.124.343,84

<b>FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER</b> <b>(AMOUNTS IN EUR)</b> <b>CPR: 4,11%</b>
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Payment Date	Series A Bonds		
	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>178.575.778,80</b>	<b>388.655,30</b>	<b>178.964.434,10</b>
16-mar.-20			
15-jun.-20	178.575.778,80	388.655,30	178.964.434,10