



## **F.T. RMBS PRADO VII**

**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 VII

INFORMATION AT:

QUARTER/SEMESTER

15 09 2021 - 15 12 2021

YEAR:

2021

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	November 10th, 2020	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SUCURSAL ESPAÑA	
Disbursement Date	November 12th, 2020	Negotiation Market	AIAF	
Final Date of Redemption	September 15th, 2055	Rating Agencies	Fitch / Moody's / Scope	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AAA (sf) / Aa2 (sf) / AAA (sf)	AAA (sf) / Aa2 (sf) / AAA (sf)
		Series B	A+ (sf) / Baa3 (sf) / A- (sf)	A+ (sf) / Baa3 (sf) / A- (sf)
		Series C	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 ES0305508006	4.429	Nominal per Bond	100.000,00	87.425,01	87,43%
		Total Nominal	442.900.000,00	387.205.369,29	
Series B ES0305508014	386	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	38.600.000,00	38.600.000,00	
Series C ES0305508022	335	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	33.500.000,00	33.500.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 15th, 2021			Next Payment Date March 15th, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305508006	2.732,38	35,55	0,097%	21,20	17,17
Series B ES0305508014	0,00	64,71	0,197%	49,25	39,89
Series C ES0305508022	0,00	89,99	0,297%	74,25	60,14
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	4.244	4.014
Principal Outstanding	515.000.039,19	459.305.344,52
Principal Outstanding per Loan	121.347,79	114.425,85
Interest Rate	2,23%	2,11%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	7,70%
Average 12 Months Single Rate	7,04%
Prepayment Rate from Constitution	6,96%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	3.336,80	3.022,16	3.731,56
Debt to be amortised			459.299.719,71
Total Debt	3.336,80	3.022,16	459.303.451,27

## F.T. RMBS Prado VII

### QUARTERLY BONDS PAYOUT REPORT

December 15, 2021

BONDS. PRINCIPAL	
Previous Balance	471.407.080,31
Principal Amortised	12.101.711,02
Outstanding Balance	459.305.369,29
% of Initial Balance	89,19%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	7-dic.-2021
Payment Date	15-dic.-2021
Previous Payment Date	15-sep.-2021
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,603%
Next Payment Date	15-mar.-2022

BONDS. INTEREST PAID			
	index rate	spread	
Class A	-0,544%	0,700%	157.450,95
Class B	-0,544%	0,800%	24.978,06
Class C	-0,544%	0,900%	30.146,65
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 15, 2021
Class A	3,85	3,01
Class B	4,84	3,75
Class C	4,84	3,75

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	471.407.037,05
Principal Amortised	12.101.692,53
Outstanding Balance	459.305.344,52
Number of Credit Rights	4.014
LTV	64,65%

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

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

REOs	
Last balance	0,00
Difference in Actual Period	0,00
Current balance	0,00
Number of Credit Rights	0

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	2.155,66	619,09	860,66	70,48	1.918,92
Interest accrued Credit Rights	1.181,14	143,85	458,56	869,52	1.812,64
Outstanding Balance	556.874,56	109.957,65	81.808,34	91.554,64	102.700,57
Number of Credit Rights	9	2	1	1	1
% of Outstanding Balance	0,12%	0,02%	0,02%	0,02%	0,02%

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**QUARTERLY REPORT - ALLOCATION OF CASH**

**December 15, 2021**

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>24.027.834,57</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	12.101.692,53
<b>CASH RECEIVED - INTEREST</b>	
Interest received Credit Rights	2.459.722,00
Interest received under GIC	0,00
<b>CONTENTIOUS</b>	0,00
<b>TRANSITORY PROPERTIES</b>	0,00
<b>OTHERS</b>	38.279,30
<b>RESERVE FUND</b>	9.428.140,74

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>24.027.834,57</b>
Ordinary Expenses	0,00
Extraordinary Expenses	28.591,50
Swap payment	237.536,68
Interest paid to Class A Bondholders	157.450,95
Interest paid to Class B Bondholders	24.978,06
Reserve Fund	9.186.106,89
Principal withholding Class A	12.101.711,02
Interest paid to Class C Bondholders	30.146,65
Principal withholding Class C	0,00
Interest paid to Subordinated Loan	10.326,19
Principal paid to Subordinated Loan	280.019,63
Fixed fee in favour of UCI	6.000,00
Excess spread	1.964.967,00

<b>TREASURY ACCOUNT STATEMENT</b>	<b>9.186.106,89</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	9.428.140,74
Difference	(242.033,85)
Outstanding Balance	9.186.106,89
<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>December 15, 2021</b>
SUBORDINATED ISSUE	72.100.000 (14,00%)	72.100.000 (15,70%)
SUBORDINATED LOAN	10.300.000 (2,00%)	9.186.106,89 (2,00%)

<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, 2021</b>
Total Outstanding	800.000,00	595.667,17
Interest Rate	0,142%	0,347%

## F.T. RMBS Prado VII

### TRIGGERS OF THE MODEL

December 15, 2021

#### RESERVE FUND'S TRIGGERS

<b>1. AMOUNT REQUIRED WITHHELD:</b>	
Reserve Fund SHALL BE THE LESSER OF:	<b>9.186.106,89</b>
On every Interest Payment Date 2,00% Outstanding Principal Balance of the Assets	9.186.106,89
with a floor of 1% Initial Outstanding Principal Balance of the Assets	5.150.000,39
with a cap of initial Reserve Fund Required Amount	10.300.000,00
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 15,00% "of the Initial Principal Balance of the Assets	77.250.005,88
Number of loans that have been renegotiated	9
Principal Outstanding of renegotiated loans	1.350.589,40
% Principal Outstanding of renegotiated loans / Initial Principal balance	0,26%

### COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED		CURRENT RATING
TREASURY ACCOUNT	SANTANDER	Fitch Moody's Scope	Long Term	A Baa1 BBB	A (*) A2 AA-
		Fitch Moody's Scope	Short Term	F1 - S-2	F1 (*) P-1 S-1+
SWAP	SANTANDER	Fitch Moody's Scope	Long Term	A Baa1 Baa3	A (*) A2 AA-
		Fitch Moody's Scope	Short Term	F1 - S-2	F1 (*) P-1 S-1+

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

(\*) Deposit Rating applied

**F.T. RMBS Prado VII**

**DEFINITIONS**

**December 15, 2021**

**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.

**REOs (TRANSITORY PROPERTIES)**

Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

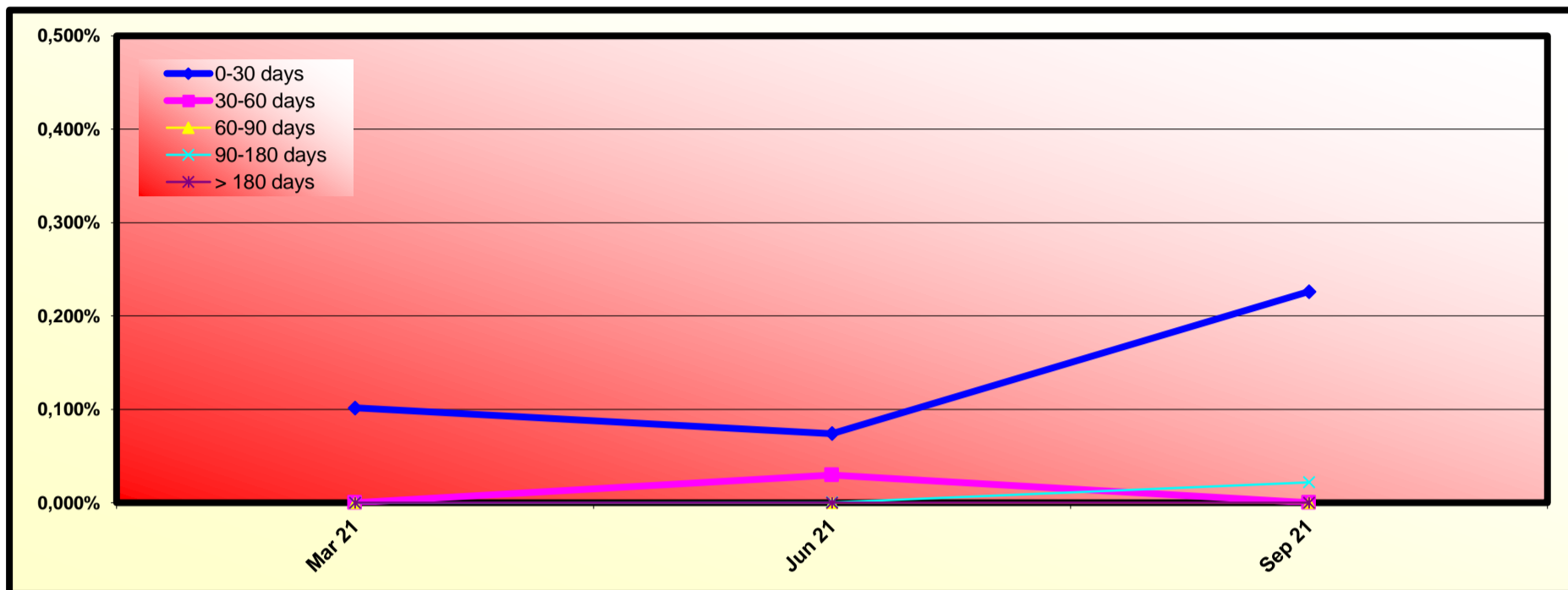


**FONDO DE TITULIZACIÓN RMBS Prado VII**

**HISTORICAL ARREARS AND PREPAYMENT REPORT**

December 15, 2021

**HISTORICAL ARREARS**



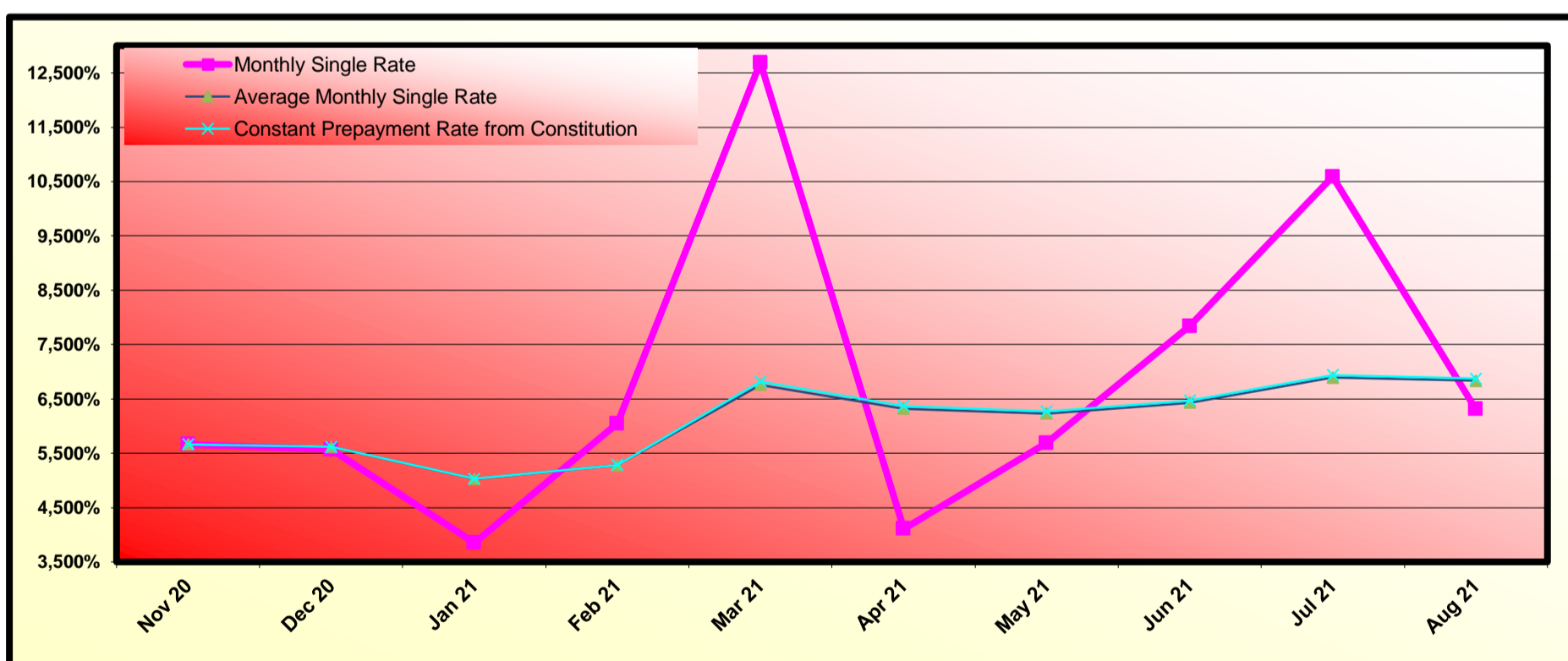
Date	Mar 21	Jun 21	Sep 21	Dec 21
0-30 days	0.102%	0.074%	0.226%	0.121%
30-60 days	0.000%	0.030%	0.000%	0.024%
60-90 days	0.000%	0.000%	0.000%	0.018%
90-180 days	0.000%	0.000%	0.022%	0.020%
> 180 days	0.000%	0.000%	0.000%	0.022%

	LEGAL MORATORIUM	VOLUNTARY / SECTORIAL MORATORIUM	TOTAL MORATORIUM
Number of Loans	0	4	4
Outstanding Balance	0,00	597.820,66	597.820,66
% over Outstanding Balance	0,00%	0,13%	0,13%

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



# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2021

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	95	2,37%	1.634.252,00	0,36%
25.000	50.000	394	9,82%	15.085.890,38	3,28%
50.000	75.000	662	16,49%	41.927.693,42	9,13%
75.000	100.000	787	19,61%	68.477.971,62	14,91%
100.000	125.000	677	16,87%	75.782.639,30	16,50%
125.000	150.000	550	13,70%	75.088.883,32	16,35%
150.000	175.000	288	7,17%	46.298.276,03	10,08%
175.000	200.000	217	5,41%	40.615.663,06	8,84%
200.000	225.000	109	2,72%	22.986.584,75	5,00%
225.000	250.000	71	1,77%	16.814.317,43	3,66%
250.000	275.000	48	1,20%	12.611.886,37	2,75%
275.000	300.000	28	0,70%	7.985.753,09	1,74%
300.000	325.000	31	0,77%	9.676.644,79	2,11%
325.000	350.000	11	0,27%	3.689.525,63	0,80%
350.000	375.000	13	0,32%	4.703.330,11	1,02%
375.000	400.000	10	0,25%	3.811.105,12	0,83%
400.000	425.000	2	0,05%	826.901,32	0,18%
425.000	450.000	4	0,10%	1.744.176,98	0,38%
450.000	475.000	2	0,05%	906.106,68	0,20%
475.000	500.000	2	0,05%	968.580,04	0,21%
500.000	525.000	2	0,05%	1.020.992,75	0,22%
525.000	550.000	3	0,07%	1.599.503,16	0,35%
550.000	575.000	2	0,05%	1.105.049,22	0,24%
600.000	625.000	2	0,05%	1.229.185,24	0,27%
650.000	675.000	2	0,05%	1.314.480,57	0,29%
675.000	700.000	1	0,02%	697.903,44	0,15%
700.000	725.000	1	0,02%	702.048,70	0,15%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	

Maximum	Minimum	Simple Average
702.048,70	0,00	114.425,85

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	110	2,74%	10.725.569,41	2,34%	0,37	0,86
0,50	1,00	511	12,73%	60.119.368,15	13,09%	0,71	1,20
1,00	1,50	630	15,70%	75.489.295,73	16,44%	1,11	1,59
1,50	2,00	41	1,02%	4.911.185,80	1,07%	1,84	1,95
2,00	2,50	562	14,00%	61.666.834,72	13,43%	2,25	1,91
2,50	3,00	1.869	46,56%	222.422.090,13	48,43%	2,76	0,50
3,00	3,50	291	7,25%	23.971.000,58	5,22%	3,11	0,16
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>2,11</b>	<b>0,97</b>	

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

Maximum	Minimum	Simple Average
3,36	0,25	2,13

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
Until 2009	351	8,74%	36.586.815,97	7,97%	07/07/2009	149,00	
2010	237	5,90%	26.923.863,29	5,86%	20/07/2010	136,57	
2011	142	3,54%	15.340.095,99	3,34%	04/05/2011	127,10	
2012	123	3,06%	10.392.881,26	2,26%	28/08/2012	111,30	
2013	250	6,23%	18.381.542,15	4,00%	29/07/2013	100,27	
2014	1	0,02%	32.339,18	0,01%	17/02/2014	93,67	
2015	60	1,49%	4.613.545,54	1,00%	24/07/2015	76,43	
2016	108	2,69%	8.473.877,00	1,84%	01/08/2016	64,20	
2017	282	7,03%	26.234.697,51	5,71%	13/07/2017	52,80	
2018	1.644	40,96%	205.618.242,70	44,77%	23/07/2018	40,47	
2019	816	20,33%	106.707.443,93	23,23%	15/05/2019	30,73	
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>09/11/2016</b>	<b>60,93</b>	

	Maximum	Minimum	Simple Average
Date	30/09/2019	05/01/2009	15/07/2016
Month	26,63	157,30	65,68

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2021

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2040	817	20,35%	58.498.058,51	12,74%	03/01/2037	180,87
2041	93	2,32%	8.231.835,43	1,79%	30/05/2041	233,77
2042	135	3,36%	14.210.236,29	3,09%	02/07/2042	246,83
2043	291	7,25%	30.244.422,93	6,58%	11/06/2043	258,13
2044	149	3,71%	17.168.401,01	3,74%	30/05/2044	269,77
2045	111	2,77%	12.269.980,19	2,67%	17/06/2045	282,33
2046	134	3,34%	16.379.551,23	3,57%	08/06/2046	294,03
2047	285	7,10%	33.522.159,67	7,30%	28/06/2047	306,70
2048	1.032	25,71%	139.554.443,64	30,38%	18/07/2048	319,37
2049	800	19,93%	106.508.359,63	23,19%	14/05/2049	329,23
2050	101	2,52%	13.596.865,72	2,96%	10/06/2050	342,10
2051	66	1,64%	9.121.030,27	1,99%	08/03/2051	351,03
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>03/05/2046</b>	<b>292,87</b>

	Maximum	Minimum	Simple Average
Date	01/06/2051	01/06/2022	11/01/2045
Month	358,93	5,87	281,21

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
<b>annually</b>	<b>89</b>	<b>2,22%</b>	<b>9.673.749,63</b>	<b>2,11%</b>
Floating	77	1,92%	8.406.488,87	1,83%
Mixed	12	0,30%	1.267.260,76	0,28%
<b>semiannually</b>	<b>2.371</b>	<b>59,07%</b>	<b>287.834.662,52</b>	<b>62,67%</b>
Floating	1.536	38,27%	165.762.162,95	36,09%
Mixed	835	20,80%	122.072.499,57	26,58%
<b>fixed</b>	<b>1.554</b>	<b>38,71%</b>	<b>161.796.932,37</b>	<b>35,23%</b>
Fixed	1.554	38,71%	161.796.932,37	35,23%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</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>1.613</b>	<b>40,18%</b>	<b>174.168.651,82</b>	<b>37,92%</b>	<b>1,10</b>	<b>1,59</b>
EUR 12 M	1.613	40,18%	174.168.651,82	37,92%	1,10	1,59
<b>Mixed</b>	<b>847</b>	<b>21,10%</b>	<b>123.339.760,33</b>	<b>26,85%</b>	<b>2,53</b>	<b>1,35</b>
EUR 12 M	847	21,10%	123.339.760,33	26,85%	2,53	1,35
<b>Fixed</b>	<b>1.554</b>	<b>38,71%</b>	<b>161.796.932,37</b>	<b>35,23%</b>	<b>2,86</b>	<b>0,00</b>
Fixed	1.554	38,71%	161.796.932,37	35,23%	2,86	0,00
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>2,11</b>	<b>1,49</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>	3,36	0,25	1,18
<b>Mixed</b>	3,10	1,99	2,56
<b>Fixed</b>	3,35	1,00	2,88

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	2.460	61,29%	297.508.412,15	64,77%	1,70	1,49
Fixed Rate	1.554	38,71%	161.796.932,37	35,23%	2,86	0,00
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>2,11</b>	<b>1,49</b>

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## QUARTERLY STATISTIC INFORMATION

December 7, 2021

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
ANDALUCIA	1.007	25,09%	99.810.792,42	21,73%
ARAGON	69	1,72%	6.107.653,07	1,33%
ASTURIAS	15	0,37%	1.154.717,72	0,25%
CANARIAS	186	4,63%	17.905.563,46	3,90%
CANTABRIA	23	0,57%	1.936.883,80	0,42%
CASTILLA LA MANCHA	105	2,62%	10.702.132,08	2,33%
CASTILLA Y LEON	18	0,45%	1.006.235,62	0,22%
CATALUÑA	732	18,24%	98.710.934,21	21,49%
COMUNIDAD VALENCIANA	413	10,29%	39.559.484,53	8,61%
EXTREMADURA	22	0,55%	1.917.402,04	0,42%
GALICIA	59	1,47%	5.020.885,98	1,09%
ISLAS BALEARES	108	2,69%	13.371.729,15	2,91%
LA RIOJA	5	0,12%	363.017,16	0,08%
MADRID	1.187	29,57%	156.898.315,44	34,16%
MURCIA	44	1,10%	2.376.371,25	0,52%
NAVARRA	4	0,10%	192.308,19	0,04%
PAIS VASCO	17	0,42%	2.270.918,40	0,49%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</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	0,02%	702.048,70	0,15%	Cataluña
Debtor nº 2	1	0,02%	697.903,44	0,15%	Cataluña
Debtor nº 3	1	0,02%	662.046,68	0,14%	Cataluña
Debtor nº 4	1	0,02%	652.433,89	0,14%	Madrid
Debtor nº 5	1	0,02%	621.175,62	0,14%	Andalucía
Debtor nº 6	1	0,02%	608.009,62	0,13%	Madrid
Debtor nº 7	1	0,02%	554.421,32	0,12%	Madrid
Debtor nº 8	1	0,02%	550.627,90	0,12%	Cataluña
Debtor nº 9	1	0,02%	540.062,64	0,12%	Madrid
Debtor nº 10	1	0,02%	534.100,78	0,12%	Madrid
Rest of Debtors	4.004	99,75%	453.182.513,93	98,67%	
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</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%	34	0,85%	460.932,57	0,10%	7,01%
10,00%	20,00%	123	3,06%	5.045.604,43	1,10%	15,72%
20,00%	30,00%	224	5,58%	16.008.054,90	3,49%	25,92%
30,00%	40,00%	422	10,51%	40.521.742,87	8,82%	35,77%
40,00%	50,00%	485	12,08%	56.167.014,51	12,23%	45,36%
50,00%	60,00%	487	12,13%	58.389.112,82	12,71%	54,99%
60,00%	70,00%	517	12,88%	63.886.507,03	13,91%	65,10%
70,00%	80,00%	704	17,54%	87.048.359,91	18,95%	75,36%
80,00%	90,00%	883	22,00%	111.611.087,98	24,30%	84,46%
90,00%	100,00%	135	3,36%	20.166.927,50	4,39%	91,45%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>	<b>64,65%</b>	

Maximum	Minimum	Simple Average
94,89%	0,00%	61,07%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	4.014	100,00%	459.305.344,52	100,00%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2021

Number of securities				
Number of securities	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
1	2.867	71,43%	301.437.345,31	65,63%
2	961	23,94%	129.678.770,52	28,23%
3	160	3,99%	23.266.624,29	5,07%
4	25	0,62%	4.697.900,15	1,02%
5	1	0,02%	224.704,25	0,05%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	3.681	91,70%	424.172.167,00	92,35%
Other	333	8,30%	35.133.177,52	7,65%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	3.434	85,55%	396.225.499,91	86,27%
Official Protection Housing	580	14,45%	63.079.844,61	13,73%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</b>	<b>100,00%</b>

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Internet	287	7,15%	38.222.468,44	8,32%
Office or Branch Network	773	19,26%	101.716.170,52	22,15%
Third Party Channel but Underwriting Performed Entirely by the Originator	2.954	73,59%	319.366.705,56	69,53%
<b>Total</b>	<b>4.014</b>	<b>100,00%</b>	<b>459.305.344,52</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	27	3,19%	2.958.911,01	2,40%	19/07/2022	7,48
1	2	89	10,51%	11.628.072,70	9,43%	07/07/2023	19,25
2	3	83	9,80%	13.327.473,94	10,81%	17/05/2024	29,75
3	4	5	0,59%	479.894,71	0,39%	26/09/2025	46,32
4	5	6	0,71%	743.024,33	0,60%	19/08/2026	57,23
5	6	16	1,89%	3.178.270,26	2,58%	25/07/2027	68,54
6	7	62	7,32%	7.949.165,19	6,44%	03/07/2028	80,02
7	8	37	4,37%	4.433.794,97	3,59%	14/04/2029	89,53
8	9	1	0,12%	94.167,92	0,08%	01/06/2030	103,27
9	10	2	0,24%	177.296,00	0,14%	10/07/2031	116,74
10	11	13	1,53%	1.830.990,42	1,48%	21/04/2032	126,28
11	12	70	8,26%	11.819.195,37	9,58%	13/08/2033	142,26
12	13	49	5,79%	6.603.917,77	5,35%	25/04/2034	150,73
15	16	19	2,24%	2.410.733,83	1,95%	06/06/2037	188,69
16	17	154	18,18%	24.220.407,43	19,64%	28/07/2038	202,60
17	18	212	25,03%	31.248.259,82	25,34%	23/05/2039	212,54
20	21	1	0,12%	120.005,77	0,10%	01/08/2042	251,40
22	23	1	0,12%	116.178,89	0,09%	01/07/2044	274,73
<b>Total</b>	<b>847</b>	<b>100,00%</b>	<b>123.339.760,33</b>	<b>100,00%</b>	<b>24/03/2033</b>	<b>137,52</b>	

	Maximum	Minimum	Simple Average
Date	01/07/2044	01/02/2022	26/12/2032
Month	274,73	1,87	134,57

# RMBS PRADO VII

## QUARTERLY STATISTIC INFORMATION

December 7, 2021

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>835</b>	<b>98,58%</b>	<b>122.072.499,57</b>	<b>98,97%</b>	<b>2,53</b>	<b>1,35</b>	<b>21/03/2033</b>
<b>EUR 12 M</b>	<b>835</b>	<b>98,58%</b>	<b>122.072.499,57</b>	<b>98,97%</b>	<b>2,53</b>	<b>1,35</b>	<b>21/03/2033</b>
0-1	27	3,19%	2.958.911,01	2,40%	2,35	1,57	19/07/2022
1-2	89	10,51%	11.628.072,70	9,43%	2,16	1,57	07/07/2023
2-3	80	9,45%	12.951.072,54	10,50%	2,32	1,57	15/05/2024
3-4	5	0,59%	479.894,71	0,39%	2,40	1,53	26/09/2025
4-5	6	0,71%	743.024,33	0,60%	2,41	1,48	19/08/2026
5-6	16	1,89%	3.178.270,26	2,58%	2,31	1,41	25/07/2027
6-7	62	7,32%	7.949.165,19	6,44%	2,38	1,39	03/07/2028
7-8	37	4,37%	4.433.794,97	3,59%	2,58	1,39	14/04/2029
8-9	1	0,12%	94.167,92	0,08%	2,40	1,39	01/06/2030
9-10	2	0,24%	177.296,00	0,14%	2,70	1,39	10/07/2031
10-11	13	1,53%	1.830.990,42	1,48%	2,60	1,38	21/04/2032
11-12	69	8,15%	11.707.477,37	9,49%	2,55	1,36	15/08/2033
12-13	49	5,79%	6.603.917,77	5,35%	2,65	1,23	25/04/2034
15-16	17	2,01%	2.275.631,42	1,85%	2,68	1,41	31/05/2037
16-17	150	17,71%	23.751.757,58	19,26%	2,61	1,35	27/07/2038
17-18	210	24,79%	31.072.870,72	25,19%	2,73	1,15	23/05/2039
20-21	1	0,12%	120.005,77	0,10%	2,89	1,09	01/08/2042
22-23	1	0,12%	116.178,89	0,09%	2,90	1,29	01/07/2044
<b>Annually</b>	<b>12</b>	<b>1,42%</b>	<b>1.267.260,76</b>	<b>1,03%</b>	<b>2,64</b>	<b>1,44</b>	<b>29/12/2033</b>
<b>EUR 12 M</b>	<b>12</b>	<b>1,42%</b>	<b>1.267.260,76</b>	<b>1,03%</b>	<b>2,64</b>	<b>1,44</b>	<b>29/12/2033</b>
2-3	3	0,35%	376.401,40	0,31%	2,39	1,58	13/07/2024
11-12	1	0,12%	111.718,00	0,09%	2,49	1,39	01/04/2033
15-16	2	0,24%	135.102,41	0,11%	2,72	1,39	14/09/2037
16-17	4	0,47%	468.649,85	0,38%	2,79	1,41	02/10/2038
17-18	2	0,24%	175.389,10	0,14%	2,83	1,31	12/03/2039
<b>Total</b>	<b>847</b>	<b>100,00%</b>	<b>123.339.760,33</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,35</b>	<b>24/03/2033</b>

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00 - 0,50	52	6,14%	11.262.505,37	9,13%	2,64	0,99	
0,50 - 1,00	578	68,24%	85.141.002,59	69,03%	2,56	1,32	
1,00 - 1,50	215	25,38%	26.725.211,00	21,67%	2,39	1,61	
1,50 - 2,00	2	0,24%	211.041,37	0,17%	2,51	2,09	
<b>Total</b>	<b>847</b>	<b>100,00%</b>	<b>123.339.760,33</b>	<b>100,00%</b>	<b>2,53</b>	<b>1,35</b>	

Maximum	Minimum	Simple Average
2,09	2,09	2,09

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,50 - 1,00	103	6,39%	9.880.738,05	5,67%	0,36	0,85	
1,00 - 1,50	555	34,41%	68.645.777,26	39,41%	0,74	1,23	
1,50 - 2,00	598	37,07%	68.455.855,44	39,30%	1,13	1,61	
2,00 - 2,50	25	1,55%	2.446.192,41	1,40%	1,80	2,29	
2,50 - 3,00	304	18,85%	22.399.806,02	12,86%	2,20	2,68	
3,00 - 3,50	21	1,30%	1.808.123,78	1,04%	2,68	3,17	
3,50 - 4,00	7	0,43%	532.158,86	0,31%	3,19	3,68	
<b>Total</b>	<b>1.613</b>	<b>100,00%</b>	<b>174.168.651,82</b>	<b>100,00%</b>	<b>1,10</b>	<b>1,59</b>	

Maximum	Minimum	Simple Average
3,85	0,75	1,66

## FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO VII

Monthly Single Rate	<b>7,70%</b>
Average 12 Moth Single Rate	<b>7,04%</b>
Prepayment Rate from Constitution	<b>6,96%</b>

<b>6,96%</b>
0,60%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
10-nov.-20	515.000.039,19		100,00%	100,00%					<b>515.000.039,19</b>
30-nov.-20	515.000.039,19	<b>512.504.833,30</b>	99,40%	99,52%	0,48%	5,66%	<b>0,48%</b>	<b>5,66%</b>	511.911.346,32
31-dic.-20	513.656.980,33	<b>508.732.931,07</b>	98,80%	99,04%	0,48%	5,62%	<b>0,48%</b>	<b>5,57%</b>	507.514.180,49
31-ene.-21	512.311.556,32	<b>505.742.997,52</b>	98,21%	98,72%	0,43%	5,03%	<b>0,33%</b>	<b>3,85%</b>	503.149.022,26
28-feb.-21	510.963.762,41	<b>501.798.272,95</b>	97,62%	98,21%	0,45%	5,29%	<b>0,52%</b>	<b>6,04%</b>	498.815.655,15
31-mar.-21	509.613.593,80	<b>494.844.165,51</b>	97,04%	97,10%	0,59%	6,82%	<b>1,12%</b>	<b>12,69%</b>	494.513.864,08
30-abr.-21	508.261.045,72	<b>491.807.296,50</b>	96,46%	96,76%	0,55%	6,37%	<b>0,35%</b>	<b>4,11%</b>	490.243.435,35
31-may.-21	506.906.113,35	<b>488.107.775,85</b>	95,88%	96,29%	0,54%	6,27%	<b>0,49%</b>	<b>5,69%</b>	486.004.156,68
30-jun.-21	505.548.791,89	<b>483.500.870,32</b>	95,30%	95,64%	0,56%	6,47%	<b>0,68%</b>	<b>7,84%</b>	481.795.817,16
31-jul.-21	504.189.076,52	<b>477.725.087,77</b>	94,73%	94,75%	0,60%	6,94%	<b>0,93%</b>	<b>10,59%</b>	477.618.207,25
31-ago.-21	502.826.962,41	<b>473.853.516,98</b>	94,16%	94,24%	0,59%	6,87%	<b>0,54%</b>	<b>6,31%</b>	473.471.118,77
30-sep.-21	501.462.444,71	<b>469.542.567,97</b>	93,60%	93,63%	0,60%	6,92%	<b>0,64%</b>	<b>7,42%</b>	469.354.344,90
31-oct.-21	500.095.518,57	<b>465.573.747,04</b>	93,04%	93,10%	0,59%	6,90%	<b>0,57%</b>	<b>6,68%</b>	465.267.680,16
30-nov.-21	498.726.179,13	<b>461.210.920,43</b>	92,48%	92,48%	0,60%	6,96%	<b>0,67%</b>	<b>7,70%</b>	461.210.920,43

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 6,96%**

Payment Date	Series A Bonds			Series B Bonds			Series C Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>387.205.369,29</b>	<b>1.146.492,01</b>	<b>388.351.861,30</b>	<b>38.600.000,00</b>	<b>289.382,06</b>	<b>38.889.382,06</b>	<b>33.500.000,00</b>	<b>378.633,75</b>	<b>33.878.633,75</b>
15-dic.-21									
15-mar.-22	11.904.025,78	93.897,30	11.997.923,09	0,00	19.010,50	19.010,50	0,00	24.873,75	24.873,75
15-jun.-22	11.818.567,66	93.033,03	11.911.600,69	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
15-sep.-22	11.554.421,49	90.103,34	11.644.524,84	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
15-dic.-22	11.215.119,51	86.290,88	11.301.410,39	0,00	19.221,73	19.221,73	0,00	25.150,13	25.150,13
15-mar.-23	10.889.209,91	82.622,96	10.971.832,87	0,00	19.010,50	19.010,50	0,00	24.873,75	24.873,75
15-jun.-23	10.807.881,59	81.759,71	10.889.641,31	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
15-sep.-23	10.566.584,43	79.080,56	10.645.664,98	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
15-dic.-23	10.257.162,98	75.630,12	10.332.793,09	0,00	19.221,73	19.221,73	0,00	25.150,13	25.150,13
15-mar.-24	10.030.407,00	73.115,12	10.103.522,12	0,00	19.221,73	19.221,73	0,00	25.150,13	25.150,13
17-jun.-24	9.875.984,32	71.432,16	9.947.416,48	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
16-sep.-24	9.649.685,25	68.984,01	9.718.669,26	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
16-dic.-24	9.363.948,55	65.868,13	9.429.816,68	0,00	19.221,73	19.221,73	0,00	25.150,13	25.150,13
17-mar.-25	9.088.780,99	62.873,55	9.151.654,54	0,00	19.010,50	19.010,50	0,00	24.873,75	24.873,75
16-jun.-25	9.013.410,87	62.017,73	9.075.428,60	0,00	19.432,96	19.432,96	0,00	25.426,50	25.426,50
15-sep.-25	241.170.178,96	59.783,41	241.229.962,37	38.600.000,00	19.432,96	38.619.432,96	33.500.000,00	25.426,50	33.525.426,50