



F.T. RMBS PRADO VIII

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
c/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
santanderdetitulizacion@gruposantander.es



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS Prado VIII

INFORMATION AT:

QUARTER/SEMESTER

15 09 2022 - 15 12 2022

YEAR:

2022

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Juan Carlos Berzal Valero- Managing Director	

I. DATA OF THE FUND

Constitution Date	May 4th, 2021	Paying Agency	BNP PARIBAS SECURITIES SERVICES, SUCURSAL ESPAÑA	
Disbursement Date	May 6th, 2021	Negotiation Market	AIAF	
Final Date of Redemption	March 15th, 2055	Rating Agencies	DBRS / Fitch / Scope	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Unión de Créditos Financieros (UCI)	Series A	AAA / AAA / AAA	AAA / AAA / AAA
		Series Z	AAA / AAA / AA-	AAA / AAA / AA-
		Series B	A (h) / A+ / BBB+	A (h) / A+ / BBB+
		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 ES0305545008	3.820	Nominal per Bond	100.000,00	80.519,06	80,52%
		Total Nominal	382.000.000,00	307.582.809,20	
Series Z ES0305545016	500	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	50.000.000,00	50.000.000,00	
Series B ES0305545024	264	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	26.400.000,00	26.400.000,00	
Series C ES0305545032	216	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	21.600.000,00	21.600.000,00	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 15th, 2022			Next Payment Date March 15th, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A ES0305545008	2.846,58	358,24	2,746%	552,76	447,74
Series Z ES0305545016	0,00	25,28	0,100%	25,00	20,25
Series B ES0305545024	0,00	455,00	2,846%	711,50	576,32
Series C ES0305545032	0,00	480,28	2,946%	736,50	596,57
Accrued amortisation due not paid	0,00 €				
Scheduled Amortisation	NO				

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	3.760	3.451
Principal Outstanding	480.000.040,55	405.582.772,83
Principal Outstanding per Loan	127.659,59	117.526,16
Interest Rate	2,05%	2,73%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	9,14%
Average 12 Months Single Rate	6,94%
Prepayment Rate from Constitution	6,83%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	13.908,26	28.500,47	8.590,13
Debt to be amortised			405.553.261,51
Total Debt	13.908,26	28.500,47	405.561.851,64

F.T. RMBS Prado VIII

QUARTERLY BONDS PAYOUT REPORT

December 15, 2022

BONDS. PRINCIPAL	
Previous Balance	416.456.744,80
Principal Amortised	10.873.935,60
Outstanding Balance	405.582.809,20
% of Initial Balance	84,50%
Principal Accrued and unpaid	0,00

DATA	
Pool Cut-off Date	7-dic.-2022
Payment Date	15-dic.-2022
Disbursement Date	15-sep.-2022
Number of Days (Act/360)	91
Reference Interest Rate (%)	2,046%
Next Payment Date	15-mar.-2023

BONDS. INTEREST PAID			
	index rate	spread	
Class A	1,000%	0,700%	1.368.476,80
Class Z	1,000%	0,100%	12.640,00
Class B	1,000%	0,800%	120.120,00
Class C	1,000%	0,900%	103.740,48
Interest accrued and unpaid			0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	December 15, 2022
Class A	4,24	2,78
Class Z	5,17	3,50
Class B	5,17	3,50
Class C	5,17	3,50

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	416.456.721,72
Principal Amortised	10.873.948,89
Outstanding Balance	405.582.772,83
Number of Credit Rights	3.451
LTV	59,32%

DEFAULTED RECEIVABLES	
Previous balance	0,00
Difference	181.684,23
Up to date	181.684,23

DEFAULTED RECEIVABLES RECOVERIES	
Previous balance	0,00
Difference	1.450,00
Up to date	1.450,00

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	7.799,21	3.812,14	4.295,87	8.568,76	5.035,34
Interest accrued Credit Rights	6.109,05	3.374,63	3.224,27	5.224,80	3.554,79
Outstanding Balance	2.638.493,99	870.974,17	569.934,52	651.636,34	221.367,48
Number of Credit Rights	27	7	5	5	2
% of Outstanding Balance	0,65%	0,21%	0,14%	0,16%	0,05%

F.T. RMBS Prado VIII

QUARTERLY REPORT - ALLOCATION OF CASH

December 15, 2022

TOTAL CASH RECEIVED END OF PERIOD	21.529.674,02
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	10.692.264,66
CASH RECEIVED - INTEREST	
Interest received Credit Rights	2.499.208,61
Interest received under GIC	144,16
CONTENTIOUS	0,00
TRANSITORY PROPERTIES	1.450,00
OTHERS	7.472,16
RESERVE FUND	8.329.134,43

TOTAL CASH PAID END OF PERIOD	21.529.674,02
Ordinary Expenses	13.833,46
Extraordinary Expenses	3.742,42
Swap payment	0,00
Interest paid to Class A Bondholders	1.368.476,80
Interest paid to Class Z Bondholders	12.640,00
Interest paid to Class B Bondholders	120.120,00
Reserve Fund	8.111.655,46
Principal withholding Class A	10.873.935,60
Interest paid to Class C Bondholders	103.740,48
Principal withholding Class C	0,00
Interest paid to Subordinated Loan	47.253,06
Principal paid to Subordinated Loan	287.210,77
Fixed fee in favour of UCI	6.000,00
Excess spread	581.065,97

TREASURY ACCOUNT STATEMENT	8.772.882,37
PRINCIPAL RESERVE FUND	
Previous Balance	8.329.134,43
Difference	(217.478,97)
Outstanding Balance	8.111.655,46
WITHHOLDING	661.226,91
OTHERS	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

CREDIT ENHANCEMENT ⁽¹⁾ ⁽²⁾		
CONCEPTS	INITIAL	December 15, 2022
SUBORDINATED ISSUE	98.000.000 (20,42%)	98.000.000 (24,16%)
SUBORDINATED LOAN	9.600.000 (2,00%)	8.111.655,46 (2,00%)

⁽¹⁾ Credit enhancement is calculated over the Outstanding Balance of Credit Rights.

⁽²⁾ Subordinated Loan has been funded and withheld by UCI. Principal Reserve Fund has been funded through Subordinated Loan.

SUBORDINATED LOAN 2		
CONCEPTS	INITIAL	December 15, 2022
Total Outstanding	1.400.000,00	947.892,72
Interest Rate	2,000%	2,000%

F.T. RMBS Prado VIII

TRIGGERS OF THE MODEL

December 15, 2022

RESERVE FUND'S TRIGGERS

1. AMOUNT REQUIRED WITHHELD:	
Reserve Fund SHALL BE THE LESSER OF:	8.111.655,46
On every Interest Payment Date 2,00% Outstanding Principal Balance of the Assets	8.111.655,46
with a floor of 1% Initial Outstanding Principal Balance of the Assets	4.800.000,41
with a cap of initial Reserve Fund Required Amount	9.600.000,00
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	72.000.006,08
Number of loans that have been renegotiated	16
Principal Outstanding of renegotiated loans	1.988.007,00
% Principal Outstanding of renegotiated loans / Initial Principal balance	0,41%

COUNTERPARTIES

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING
TREASURY ACCOUNT	SANTANDER	DBRS	Long Term	A
		Fitch		A
		Scope		BBB
		DBRS	Short Term	-
		Fitch		F1
		Scope		S-2
CAP	BNP Paribas	DBRS	Long Term	BBB
		Fitch		BBB-
		Scope		-
		DBRS	Short Term	-
		Fitch		F1
		Scope		-

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

(*) Deposit Rating applied

F.T. RMBS Prado VIII

DEFINITIONS

December 15, 2022

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.

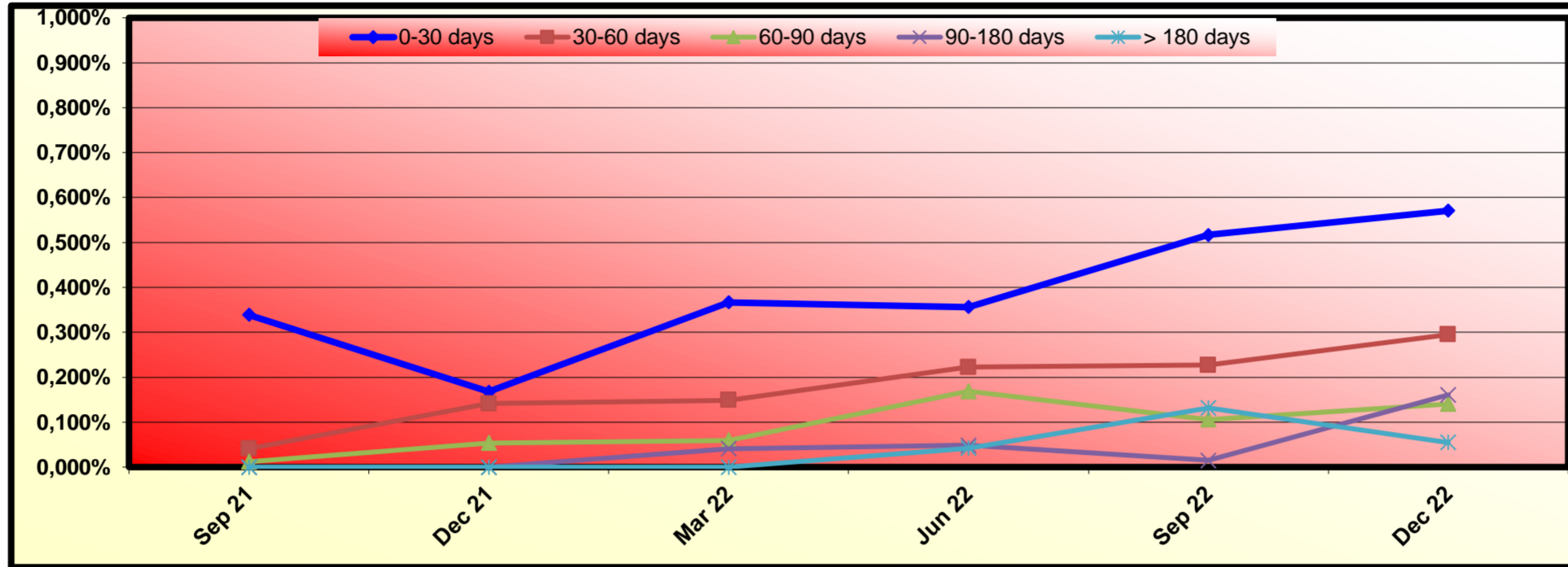


FONDO DE TITULIZACIÓN RMBS Prado VIII

HISTORICAL ARREARS AND PREPAYMENT REPORT

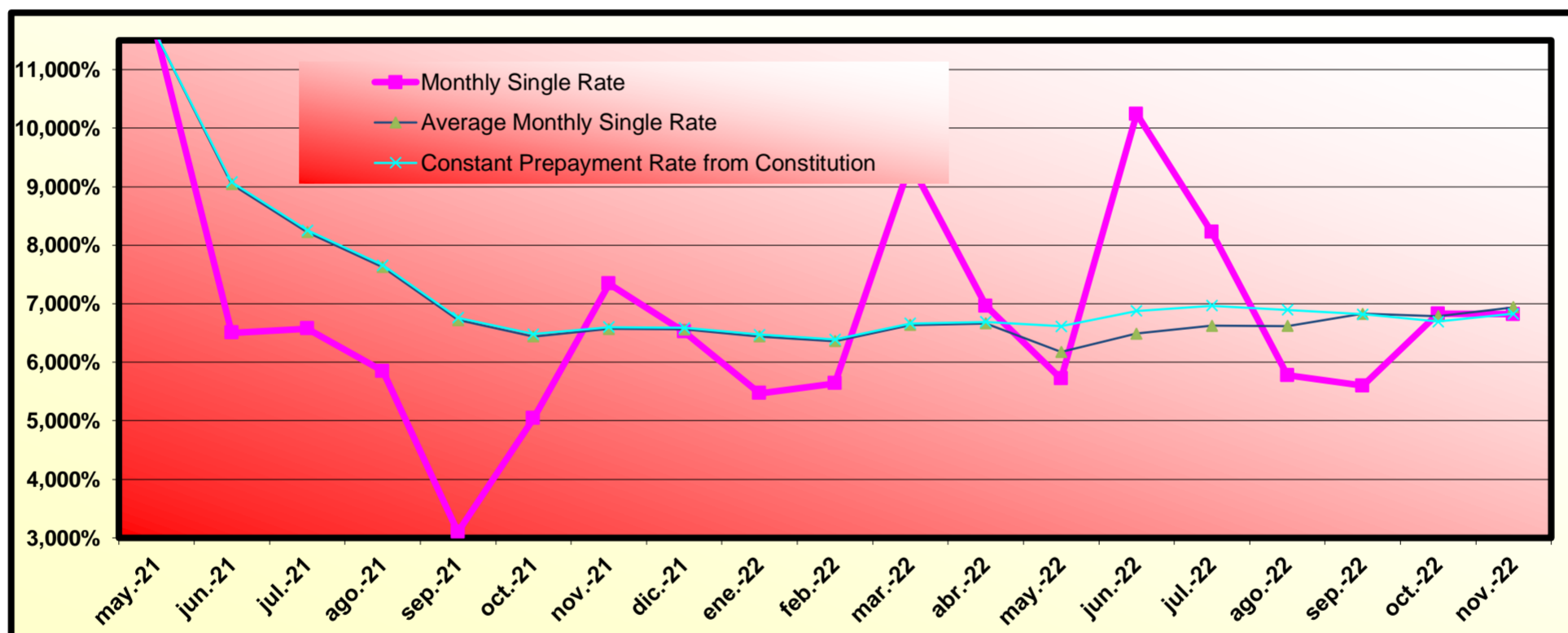
December 15, 2022

HISTORICAL ARREARS



Date	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22
0-30 days	0.339%	0.168%	0.367%	0.356%	0.517%	0.571%
30-60 days	0.041%	0.141%	0.149%	0.222%	0.227%	0.295%
60-90 days	0.012%	0.054%	0.060%	0.169%	0.106%	0.141%
90-180 days	0.000%	0.000%	0.041%	0.049%	0.015%	0.161%
> 180 days	0.000%	0.000%	0.000%	0.042%	0.132%	0.055%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

RMBS PRADO VIII

QUARTERLY STATISTIC INFORMATION

December 7, 2022

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	
0	25.000	143	4,14%	2.341.022,74	0,58%
25.000	50.000	370	10,72%	14.457.002,10	3,56%
50.000	75.000	599	17,36%	38.134.635,18	9,40%
75.000	100.000	566	16,40%	49.536.290,11	12,21%
100.000	125.000	514	14,89%	57.611.692,25	14,20%
125.000	150.000	423	12,26%	57.980.309,79	14,30%
150.000	175.000	276	8,00%	44.538.699,55	10,98%
175.000	200.000	156	4,52%	29.068.212,65	7,17%
200.000	225.000	104	3,01%	22.040.325,90	5,43%
225.000	250.000	80	2,32%	19.029.453,49	4,69%
250.000	275.000	62	1,80%	16.221.158,94	4,00%
275.000	300.000	39	1,13%	11.137.553,08	2,75%
300.000	325.000	34	0,99%	10.580.044,79	2,61%
325.000	350.000	34	0,99%	11.471.817,62	2,83%
350.000	375.000	19	0,55%	6.816.246,26	1,68%
375.000	400.000	9	0,26%	3.481.043,42	0,86%
400.000	425.000	3	0,09%	1.242.003,36	0,31%
425.000	450.000	3	0,09%	1.310.538,24	0,32%
450.000	475.000	6	0,17%	2.775.035,55	0,68%
475.000	500.000	2	0,06%	962.780,49	0,24%
500.000	525.000	5	0,14%	2.576.047,03	0,64%
550.000	575.000	2	0,06%	1.114.850,74	0,27%
575.000	600.000	2	0,06%	1.156.009,55	0,29%
Total		3.451	100,00%	405.582.772,83	100,00%

Maximum	Minimum	Simple Average
579.228,02	0,00	117.526,16

Nominal Interest (*)							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	24	0,70%	2.346.682,72	0,58%	0,32	0,81
0,50	1,00	16	0,46%	2.319.231,38	0,57%	0,69	1,05
1,00	1,50	14	0,41%	1.464.003,85	0,36%	1,28	0,85
1,50	2,00	269	7,79%	39.942.727,58	9,85%	1,85	1,15
2,00	2,50	942	27,30%	137.124.706,10	33,81%	2,30	1,07
2,50	3,00	1.083	31,38%	122.899.625,88	30,30%	2,76	0,70
3,00	3,50	416	12,05%	35.513.731,04	8,76%	3,24	1,14
3,50	4,00	340	9,85%	33.874.769,32	8,35%	3,73	1,50
4,00	4,50	208	6,03%	20.167.750,03	4,97%	4,22	1,73
4,50	5,00	105	3,04%	6.968.591,75	1,72%	4,69	2,22
5,00	5,50	25	0,72%	2.251.935,54	0,56%	5,22	2,72
5,50	6,00	7	0,20%	543.325,69	0,13%	5,58	2,93
6,00	6,50	2	0,06%	165.691,95	0,04%	6,26	3,63
Total		3.451	100,00%	405.582.772,83	100,00%	2,73	1,07

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

Maximum	Minimum	Simple Average
6,28	0,12	2,86

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Orig. Date	Weighted Months
2007	58	1,68%	5.383.635,41	1,33%	25/07/2007	184,40
2008	160	4,64%	16.191.590,06	3,99%	13/08/2008	171,80
2009	141	4,09%	17.576.555,67	4,33%	01/07/2009	161,20
2010	206	5,97%	24.978.586,21	6,16%	05/07/2010	149,07
2011	258	7,48%	27.025.599,54	6,66%	01/07/2011	137,20
2012	166	4,81%	11.476.978,19	2,83%	08/08/2012	123,97
2013	162	4,69%	10.350.623,22	2,55%	20/06/2013	113,57
2014	467	13,53%	30.702.594,94	7,57%	12/07/2014	100,83
2015	6	0,17%	456.698,69	0,11%	06/07/2015	89,03
2016	10	0,29%	813.468,46	0,20%	06/10/2016	74,03
2017	26	0,75%	2.384.291,92	0,59%	29/07/2017	64,27
2018	140	4,06%	19.612.115,32	4,84%	08/10/2018	49,97
2019	868	25,15%	124.621.200,28	30,73%	24/08/2019	39,43
2020	783	22,69%	114.008.834,92	28,11%	10/04/2020	31,90
Total	3.451	100,00%	405.582.772,83	100,00%	12/11/2016	72,83

	Maximum	Minimum	Simple Average
Date	30/06/2020	10/01/2007	13/02/2016
Month	29,67	193,67	82,95

RMBS PRADO VIII

QUARTERLY STATISTIC INFORMATION

December 7, 2022

Maturity Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Mat. Date	Weighted Months
Until 2040	709	20,54%	43.978.201,04	10,84%	10/09/2036	165,10
2041	59	1,71%	6.765.007,29	1,67%	25/06/2041	222,60
2042	138	4,00%	14.542.513,04	3,59%	04/07/2042	234,90
2043	166	4,81%	15.517.005,54	3,83%	17/05/2043	245,33
2044	303	8,78%	29.195.670,46	7,20%	14/06/2044	258,23
2045	116	3,36%	14.369.399,87	3,54%	28/04/2045	268,70
2046	73	2,12%	10.106.186,90	2,49%	04/07/2046	282,90
2047	103	2,98%	15.455.895,85	3,81%	12/06/2047	294,17
2048	196	5,68%	26.546.820,65	6,55%	28/07/2048	307,70
2049	607	17,59%	90.729.518,24	22,37%	09/07/2049	319,07
2050	807	23,38%	117.798.740,39	29,04%	10/04/2050	328,10
2051	169	4,90%	19.999.238,24	4,93%	16/06/2051	342,30
2052	4	0,12%	462.105,89	0,11%	02/01/2052	348,83
2062	1	0,03%	116.469,43	0,03%	01/04/2062	471,80
Total	3.451	100,00%	405.582.772,83	100,00%	06/02/2047	289,97

	Maximum	Minimum	Simple Average
Date	01/04/2062	01/06/2023	04/05/2045
Month	478,67	5,87	272,82

Interest Rate Reset Period (*)				
Interest Rate Reset Period (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
annually	67	1,94%	7.963.694,22	1,96%
Floating	56	1,62%	6.313.727,21	1,56%
Mixed	11	0,32%	1.649.967,01	0,41%
semiannually	2.826	81,89%	337.822.877,74	83,29%
Floating	1.825	52,88%	178.452.767,96	44,00%
Mixed	1.001	29,01%	159.370.109,78	39,29%
fixed	558	16,17%	59.796.200,87	14,74%
Fixed	558	16,17%	59.796.200,87	14,74%
Total	3.451	100,00%	405.582.772,83	100,00%

(*) Mixed Rated Loans have already switched from fixed rates to floating rates.

Interest Type (*)						
Interest Type (*)	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Floating	1.881	54,51%	184.766.495,17	45,56%	3,02	1,39
EUR 12 M	1.315	38,10%	138.280.859,15	34,09%	2,97	1,51
IRPH	566	16,40%	46.485.636,02	11,46%	3,14	1,03
Mixed	1.012	29,32%	161.020.076,79	39,70%	2,36	1,11
EUR 12 M	1.012	29,32%	161.020.076,79	39,70%	2,36	1,11
Fixed	558	16,17%	59.796.200,87	14,74%	2,84	0,00
Fixed	558	16,17%	59.796.200,87	14,74%	2,84	0,00
Total	3.451	100,00%	405.582.772,83	100,00%	2,73	1,26

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

Nominal Interest (*)			
	Maximum	Minimum	Simple Average
Floating	6,28	0,12	3,12
Mixed	3,80	1,72	2,41
Fixed	3,30	1,00	2,83

Index Rate						
Index Rate	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
EUR 12 M	2.327	67,43%	299.300.935,94	73,80%	2,65	1,29
IRPH	566	16,40%	46.485.636,02	11,46%	3,14	1,03
Fixed Rate	558	16,17%	59.796.200,87	14,74%	2,84	0,00
Total	3.451	100,00%	405.582.772,83	100,00%	2,73	1,26

RMBS PRADO VIII

QUARTERLY STATISTIC INFORMATION

December 7, 2022

Property Location by Autonomous Community				
Property Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Andalucía	757	21,94%	68.998.522,58	17,01%
Aragón	24	0,70%	1.940.014,52	0,48%
Asturias	14	0,41%	1.291.610,02	0,32%
Canarias	129	3,74%	12.279.677,65	3,03%
Cantabria	23	0,67%	1.886.055,79	0,47%
Castilla la Mancha	83	2,41%	8.901.386,48	2,19%
Castilla y León	37	1,07%	3.355.179,79	0,83%
Cataluña	1.037	30,05%	156.096.534,16	38,49%
Valencia	244	7,07%	21.111.507,67	5,21%
Extremadura	27	0,78%	2.055.790,78	0,51%
Galicia	46	1,33%	3.480.255,67	0,86%
Islas Baleares	72	2,09%	9.929.352,01	2,45%
Madrid	918	26,60%	109.719.350,82	27,05%
Murcia	12	0,35%	752.656,13	0,19%
Navarra	3	0,09%	379.359,73	0,09%
País Vasco	25	0,72%	3.405.519,03	0,84%
Total	3.451	100,00%	405.582.772,83	100,00%

Debtor's concentration (*)					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	CC.AA.
Debtor nº 1	1	0,03%	579.228,02	0,14%	Cataluña
Debtor nº 2	1	0,03%	576.781,53	0,14%	Madrid
Debtor nº 3	1	0,03%	558.036,63	0,14%	Madrid
Debtor nº 4	1	0,03%	556.814,11	0,14%	Islas Baleares
Debtor nº 5	1	0,03%	518.138,44	0,13%	Cataluña
Debtor nº 6	1	0,03%	517.872,70	0,13%	Cataluña
Debtor nº 7	1	0,03%	517.646,03	0,13%	Cataluña
Debtor nº 8	1	0,03%	512.179,70	0,13%	Cataluña
Debtor nº 9	1	0,03%	510.210,16	0,13%	Madrid
Debtor nº 10	1	0,03%	485.362,17	0,12%	Madrid
Rest of Debtors	3.441	99,71%	400.250.503,34	98,69%	
Total	3.451	100,00%	405.582.772,83	100,00%	

(*) 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%	49	1,42%	686.418,01	0,17%	7,32%	
10,00% - 20,00%	143	4,14%	5.882.137,51	1,45%	15,67%	
20,00% - 30,00%	228	6,61%	15.696.055,50	3,87%	26,22%	
30,00% - 40,00%	473	13,71%	43.265.223,69	10,67%	35,59%	
40,00% - 50,00%	612	17,73%	69.003.322,84	17,01%	45,21%	
50,00% - 60,00%	552	16,00%	69.771.683,45	17,20%	55,04%	
60,00% - 70,00%	444	12,87%	63.926.346,61	15,76%	64,90%	
70,00% - 80,00%	525	15,21%	77.269.648,20	19,05%	75,43%	
80,00% - 90,00%	405	11,74%	57.486.355,13	14,17%	84,12%	
90,00% - 100,00%	20	0,58%	2.595.581,89	0,64%	91,85%	
Total	3.451	100,00%	405.582.772,83	100,00%	59,32%	

Maximum	Minimum	Simple Average
94,33%	0,00%	54,27%

Residence Type				
Residence Type	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
First Residence	3.451	100,00%	405.582.772,83	100,00%
Total	3.451	100,00%	405.582.772,83	100,00%

RMBS PRADO VIII

QUARTERLY STATISTIC INFORMATION

December 7, 2022

Number of securities				
Number of securities	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
0	2	0,06%	-973,04	0,00%
1	2.258	65,43%	238.934.323,97	58,91%
2	1.032	29,90%	139.635.543,57	34,43%
3	139	4,03%	22.832.336,82	5,63%
4	15	0,43%	2.885.009,24	0,71%
5	5	0,14%	1.296.532,27	0,32%
Total	3.451	100,00%	405.582.772,83	100,00%

Borrower's nationality				
Borrower's nationality	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Spanish	3.179	92,12%	370.062.040,05	91,24%
Other	272	7,88%	35.520.732,78	8,76%
Total	3.451	100,00%	405.582.772,83	100,00%

Type of Dwelling				
Type of Dwelling	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
Free Dwellings	2.997	86,84%	360.659.737,65	88,92%
Official Protection Housing	454	13,16%	44.923.035,18	11,08%
Total	3.451	100,00%	405.582.772,83	100,00%

Origination Channel				
Origination Channel	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding
INTERNET	192	5,56%	26.517.867,22	6,54%
OFFICE/BRANCH NETWORK	620	17,97%	89.695.233,95	22,12%
THIRD CHANNEL BUT UNDERV	2.639	76,47%	289.369.671,66	71,35%
Total	3.451	100,00%	405.582.772,83	100,00%

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	10	0,99%	1.575.397,51	0,98%	21/09/2023	9,62
1	2	54	5,34%	7.576.931,31	4,71%	19/09/2024	21,76
2	3	88	8,70%	12.995.701,04	8,07%	24/03/2025	27,96
3	4	10	0,99%	1.839.996,49	1,14%	31/10/2026	47,48
4	5	89	8,79%	15.824.197,08	9,83%	13/04/2027	52,95
5	6	3	0,30%	566.513,03	0,35%	29/08/2028	69,75
6	7	30	2,96%	5.219.906,97	3,24%	07/06/2029	79,14
7	8	20	1,98%	2.816.386,04	1,75%	12/04/2030	89,44
10	11	5	0,49%	764.062,01	0,47%	31/10/2033	132,73
11	12	46	4,55%	6.853.779,48	4,26%	20/06/2034	140,45
12	13	38	3,75%	6.228.582,21	3,87%	04/04/2035	150,04
14	15	4	0,40%	368.786,44	0,23%	07/07/2037	177,54
15	16	12	1,19%	1.990.548,72	1,24%	09/10/2038	192,86
16	17	214	21,15%	34.801.420,02	21,61%	14/08/2039	203,17
17	18	387	38,24%	61.306.330,79	38,07%	08/04/2040	211,09
21	22	1	0,10%	165.282,49	0,10%	01/07/2044	262,57
22	23	1	0,10%	126.255,16	0,08%	01/01/2045	268,70
Total	1.012	100,00%	161.020.076,79	100,00%	15/07/2035	153,46	

	Maximum	Minimum	Simple Average
Date	01/01/2045	01/03/2023	29/06/2035
Month	268,70	2,80	152,93

RMBS PRADO VIII

QUARTERLY STATISTIC INFORMATION

December 7, 2022

Mixed Loans: Interest Reset Period, Interest Type and Years to Switch							
Mixed Loans: Interest Reset Period, Interest Type and Years to Switch	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding (€)	Weighted Nominal Interest	Weighted Spread	Weighted Switch Date
Semiannually	1.001	98,91%	159.370.109,78	98,98%	2,36	1,11	20/07/2035
EUR 12 M	1.001	98,91%	159.370.109,78	98,98%	2,36	1,11	20/07/2035
0-1	10	0,99%	1.575.397,51	0,98%	2,11	1,55	21/09/2023
1-2	54	5,34%	7.576.931,31	4,71%	2,24	1,54	19/09/2024
2-3	88	8,70%	12.995.701,04	8,07%	2,16	1,53	24/03/2025
3-4	10	0,99%	1.839.996,49	1,14%	2,11	1,33	31/10/2026
4-5	88	8,70%	15.247.415,55	9,47%	2,02	1,27	17/04/2027
5-6	3	0,30%	566.513,03	0,35%	2,30	1,39	29/08/2028
6-7	29	2,87%	5.092.596,72	3,16%	2,45	1,24	03/06/2029
7-8	20	1,98%	2.816.386,04	1,75%	2,21	1,11	12/04/2030
10-11	5	0,49%	764.062,01	0,47%	2,50	1,24	31/10/2033
11-12	45	4,45%	6.782.598,66	4,21%	2,59	1,15	21/06/2034
12-13	38	3,75%	6.228.582,21	3,87%	2,35	1,03	04/04/2035
14-15	4	0,40%	368.786,44	0,23%	2,69	1,39	07/07/2037
15-16	12	1,19%	1.990.548,72	1,24%	2,61	1,23	09/10/2038
16-17	210	20,75%	34.284.765,56	21,29%	2,61	1,03	15/08/2039
17-18	383	37,85%	60.948.290,84	37,85%	2,35	0,93	09/04/2040
21-22	1	0,10%	165.282,49	0,10%	2,95	0,90	01/07/2044
22-23	1	0,10%	126.255,16	0,08%	2,79	0,99	01/01/2045
Annually	11	1,09%	1.649.967,01	1,02%	2,43	1,16	29/04/2034
EUR 12 M	11	1,09%	1.649.967,01	1,02%	2,43	1,16	29/04/2034
4-5	1	0,10%	576.781,53	0,36%	2,09	1,29	01/01/2027
6-7	1	0,10%	127.310,25	0,08%	2,65	1,25	01/11/2029
11-12	1	0,10%	71.180,82	0,04%	2,70	1,19	01/02/2034
16-17	4	0,40%	516.654,46	0,32%	2,67	1,06	30/07/2039
17-18	4	0,40%	358.039,95	0,22%	2,50	1,07	11/03/2040
Total	1.012	100,00%	161.020.076,79	100,00%	2,36	1,11	15/07/2035

Spread intervals for Mixed Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	454	44,86%	82.863.311,12	51,46%	2,38	0,93
0,50	1,00	461	45,55%	67.414.102,96	41,87%	2,36	1,25
1,00	1,50	97	9,58%	10.742.662,71	6,67%	2,25	1,62
Total		1.012	100,00%	161.020.076,79	100,00%	2,36	1,11

Maximum	Minimum	Simple Average
1,79	0,79	1,14

Spread intervals for Floating Loans							
Interval	Credit Rights	% Credit Rights	Principal Outstanding (€)	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread	
0,00	0,50	51	2,71%	5.535.964,42	3,00%	2,49	0,39
0,50	1,00	478	25,41%	51.866.696,28	28,07%	2,49	0,74
1,00	1,50	450	23,92%	53.485.801,14	28,95%	2,85	1,28
1,50	2,00	554	29,45%	48.731.996,49	26,37%	3,33	1,73
2,00	2,50	177	9,41%	12.376.189,92	6,70%	3,76	2,23
2,50	3,00	154	8,19%	11.462.232,31	6,20%	4,12	2,71
3,00	3,50	15	0,80%	1.105.893,10	0,60%	4,16	3,14
3,50	4,00	2	0,11%	201.721,51	0,11%	6,15	3,61
Total		1.881	100,00%	184.766.495,17	100,00%	3,02	1,39

Maximum	Minimum	Simple Average
3,65	0,35	1,46

FONDO DE TITULIZACIÓN DE ACTIVOS RMBS PRADO VIII

Tasa mensual actual anualizada / Monthly Single Rate	9,14%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	6,94%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	6,83%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthly	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
6-may.-21	480.000.040,55		100,00%	100,00%					480.000.040,55
31-may.-21	480.000.040,55	475.100.694,12	99,41%	98,98%	1,02%	11,58%	1,02%	11,58%	477.180.094,36
30-jun.-21	478.706.444,73	471.172.200,41	98,83%	98,43%	0,79%	9,08%	0,56%	6,50%	473.098.274,03
31-jul.-21	477.410.782,51	467.241.529,95	98,25%	97,87%	0,72%	8,25%	0,57%	6,57%	469.045.914,45
31-ago.-21	476.113.049,88	463.637.718,54	97,67%	97,38%	0,66%	7,66%	0,50%	5,85%	465.022.818,33
30-sep.-21	474.813.242,82	461.158.732,52	97,10%	97,12%	0,58%	6,76%	0,26%	3,10%	461.028.789,68
31-oct.-21	473.511.357,29	457.915.500,08	96,53%	96,71%	0,56%	6,48%	0,43%	5,04%	457.063.633,77
30-nov.-21	472.207.389,25	453.763.668,86	95,96%	96,09%	0,57%	6,60%	0,63%	7,34%	453.127.157,10
31-dic.-21	470.901.334,66	449.972.752,01	95,40%	95,56%	0,57%	6,59%	0,56%	6,52%	449.219.167,42
31-ene.-22	469.593.189,45	446.624.774,53	94,84%	95,11%	0,56%	6,47%	0,47%	5,47%	445.339.473,74
28-feb.-22	468.282.949,57	443.229.501,10	94,28%	94,65%	0,55%	6,39%	0,48%	5,64%	441.487.886,28
31-mar.-22	466.970.610,93	438.367.228,57	93,72%	93,87%	0,57%	6,66%	0,82%	9,40%	437.664.216,48
30-abr.-22	465.657.738,00	434.513.043,89	93,17%	93,31%	0,58%	6,69%	0,60%	6,96%	433.869.738,48
31-may.-22	464.342.761,13	431.165.268,31	92,63%	92,85%	0,57%	6,61%	0,49%	5,72%	430.102.790,27
30-jun.-22	463.025.676,20	426.089.328,00	92,08%	92,02%	0,59%	6,88%	0,90%	10,24%	426.363.187,00
31-jul.-22	461.706.479,13	421.848.824,19	91,54%	91,37%	0,60%	6,97%	0,71%	8,22%	422.650.745,04
31-ago.-22	460.385.165,78	418.560.490,34	91,00%	90,92%	0,59%	6,89%	0,49%	5,78%	418.965.281,94
30-sep.-22	459.061.732,05	415.357.668,81	90,47%	90,48%	0,59%	6,82%	0,48%	5,60%	415.306.616,43
31-oct.-22	457.736.173,81	412.539.453,31	89,94%	90,13%	0,58%	6,70%	0,39%	4,59%	411.674.568,39
30-nov.-22	456.408.486,92	408.068.958,88	89,41%	89,41%	0,59%	6,83%	0,80%	9,14%	408.068.958,88

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLAWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 6,83%

Fecha de Pago / Payment Date	Bonos Serie A / Series A Bonds			Bonos Serie B / Series B Bonds			Bonos Serie C / Series C Bonds			Bonos Serie C / Series C Bonds		
	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow
TOTAL:	80.519,06	6.153,73	86.672,79	100.000,00	350,14	100.350,14	100.000,00	9.964,90	109.964,90	100.000,00	10.315,04	110.315,04
15/12/2022												
15/03/2023	2.773,57	545,19	3.318,76	0,00	24,66	24,66	0,00	701,75	701,75	0,00	726,41	726,41
15/06/2023	2.713,30	538,11	3.251,41	0,00	25,21	25,21	0,00	717,35	717,35	0,00	742,55	742,55
15/09/2023	2.653,69	519,33	3.173,02	0,00	25,21	25,21	0,00	717,35	717,35	0,00	742,55	742,55
15/12/2023	2.595,10	495,52	3.090,62	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
15/03/2024	2.537,20	477,75	3.014,95	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
17/06/2024	2.480,58	475,56	2.956,14	0,00	25,75	25,75	0,00	732,94	732,94	0,00	758,70	758,70
16/09/2024	2.426,25	443,40	2.869,64	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
16/12/2024	2.372,72	426,79	2.799,51	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
17/03/2025	2.319,01	410,54	2.729,55	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
16/06/2025	2.267,61	394,67	2.662,27	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
15/09/2025	2.216,72	379,14	2.595,86	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
15/12/2025	2.166,78	363,97	2.530,75	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
16/03/2026	2.117,17	349,13	2.466,30	0,00	24,93	24,93	0,00	709,55	709,55	0,00	734,48	734,48
15/06/2026	48.879,36	334,64	49.214,00	100.000,00	24,93	100.024,93	100.000,00	709,55	100.709,55	100.000,00	734,48	100.734,48