



# STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

## ASSET CLASS

RMBS ∨

## TRANSACTION NAME

Fondo de Titulizacion, RMBS Prado VII... ∨

## TRANSACTION PROFILE

Transaction name	Fondo de Titulizacion, RMBS Prado VII
Issuer LEI	984500EC0C9055873D70
Asset class	RMBS
Closing date	12 November 2020
Country of assets	Spain
Pool type	Static

## REPORT INFORMATION

Date of publication	12 February 2024
Last date of investor report	15 December 2023

Fondo de Titulizacion, RMBS Prado VII

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## Notes profile

	Currency <sup>1</sup>	Coupon type <sup>1</sup>	Frequency <sup>1</sup>	Spread/ Coupon <sup>1</sup>	Outstanding balance <sup>1</sup>		Credit enhancement <sup>1</sup>	
					Nov 2020	Dec 2023	Mar 2021	Dec 2023
Class A	EUR	Floating	3M	0.70%	442,900,000	279,707,162	14.44%	20.49%
Class B	EUR	Floating	3M	0.80%	38,600,000	38,600,000	6.71%	9.52%
Class C	EUR	Floating	3M	0.90%	33,500,000	33,500,000	0.00%	0.00%

	Rating	Validity date
Class A	AAA (SF)	04 Nov 2021
Class B	A- (SF)	04 Nov 2021

## Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Banco Santander S.A.	**	
Arranger	Banco Santander S.A.	**	
Arranger	BNP Paribas	**	
Bus facilitator	Banco Santander S.A.	**	
Issuer	Fondo De Titulizacion Rmbs Prado Vii		
Originator	Union De Creditos Inmobiliarios S.A.		
Paying agent	BNP Paribas	**	
Servicer	Union De Creditos Inmobiliarios S.A.		
Swap counterparty IR	Banco Santander S.A.	**	

<sup>1</sup> Source: Investor report

<sup>2</sup> Source: EDW

Fondo de Titulizacion, RMBS Prado VII



## Portfolio profile

	Oct 2020	Mar 2021	Dec 2023
Outstanding portfolio balance <sup>1</sup>	515,000,039 EUR		351,807,125 EUR
Weighted average asset yield <sup>1</sup>		2.14%	3.77%

## Concentration

	Mar 2021		Dec 2023	
	Share	Region/City	Share	Region/City
Top 1 region (borrower) <sup>1</sup>	34.09%	Comunidad de Madrid	33.21%	Comunidad de Madrid

	Mar 2021	Sep 2021	Dec 2023
	Share	Share	Share
Top 1 obligor <sup>1</sup>	0.14%		0.19%
Top 10 obligor <sup>2</sup>		1.31%	1.60%
Top 100 obligor <sup>2</sup>		8.08%	9.20%

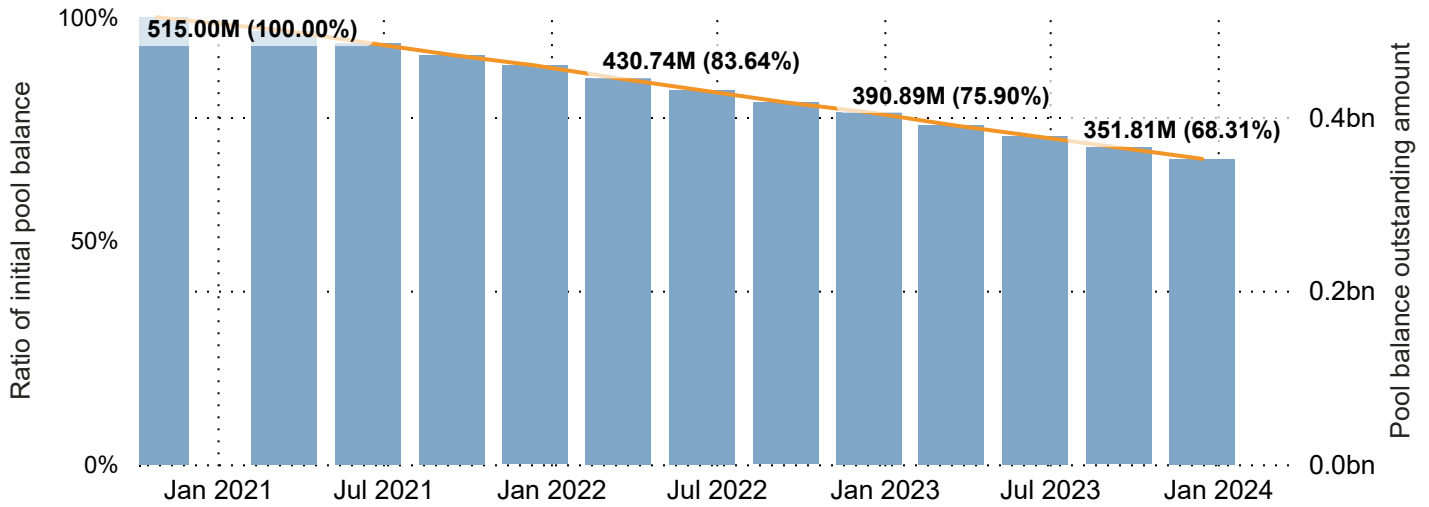
<sup>1</sup> Source: Investor report

<sup>2</sup> Source: EDW

## Fondo de Titulizacion, RMBS Prado VII ... ▾

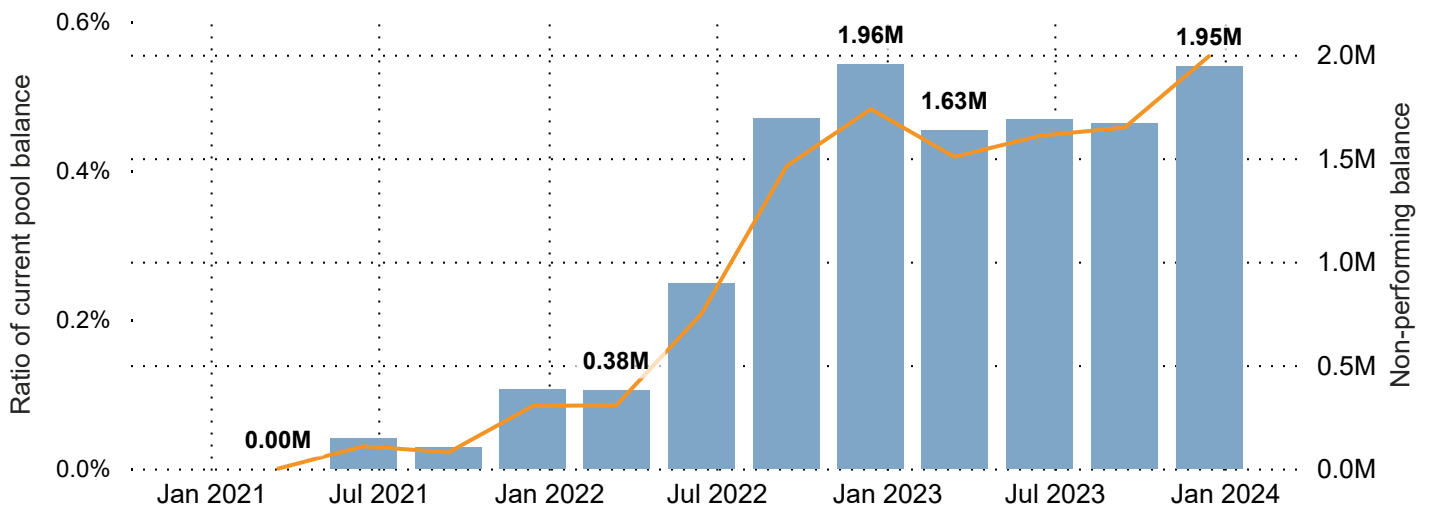
### Asset pool balance (currency : EUR)

Source: Investor report



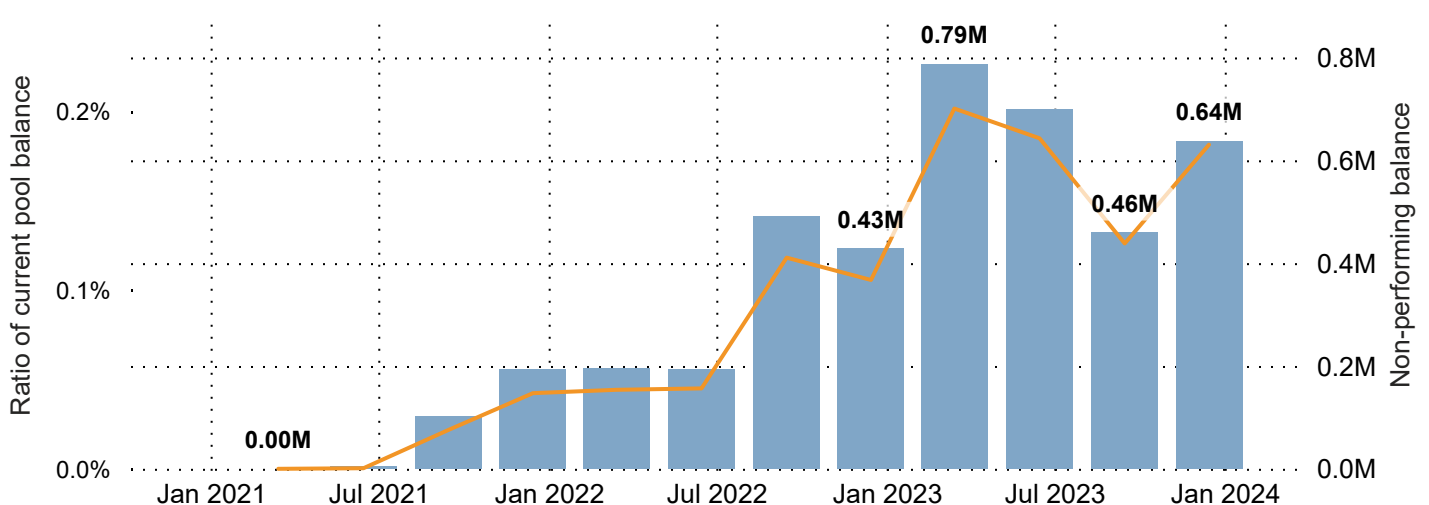
### Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Investor report



### Non-performing balance due for more than 90 days in arrears (currency : EUR)

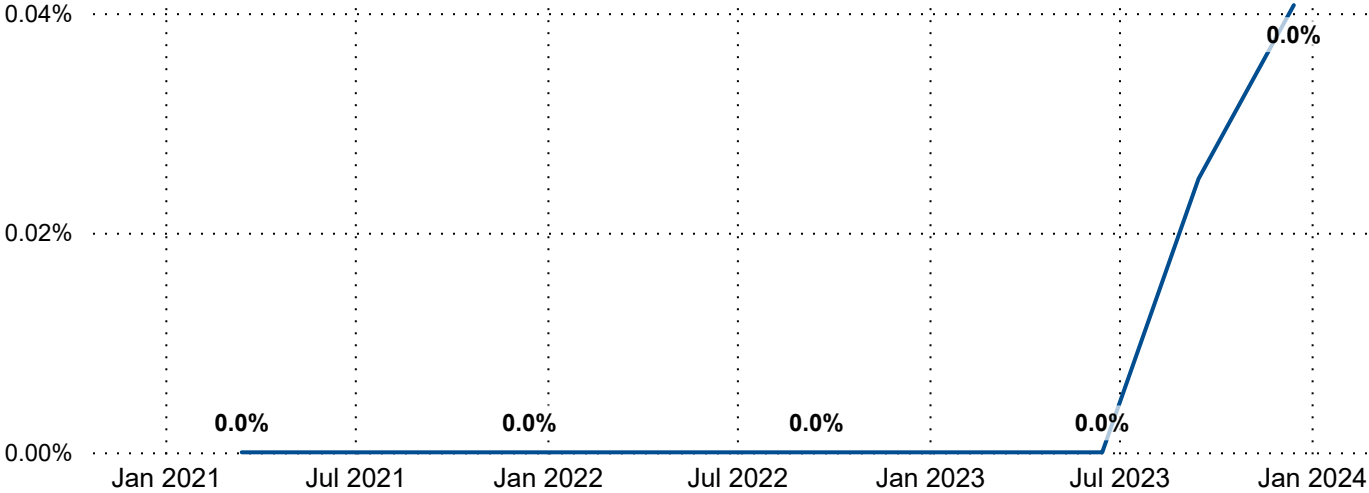
Source: Investor report



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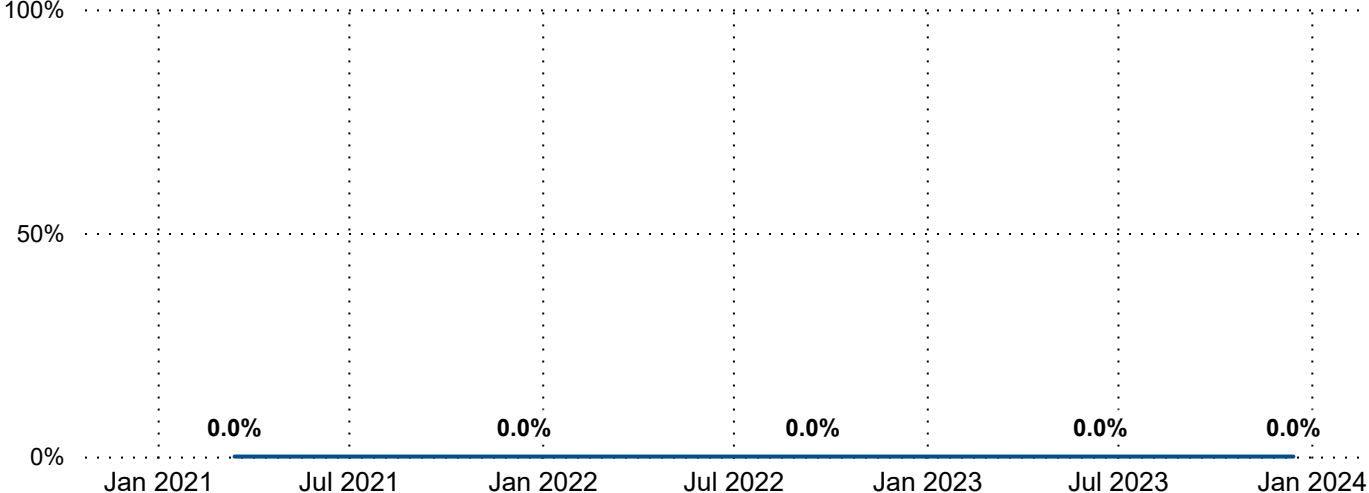
**Cumulative default ratio (default : 3M)**

Source: Investor report



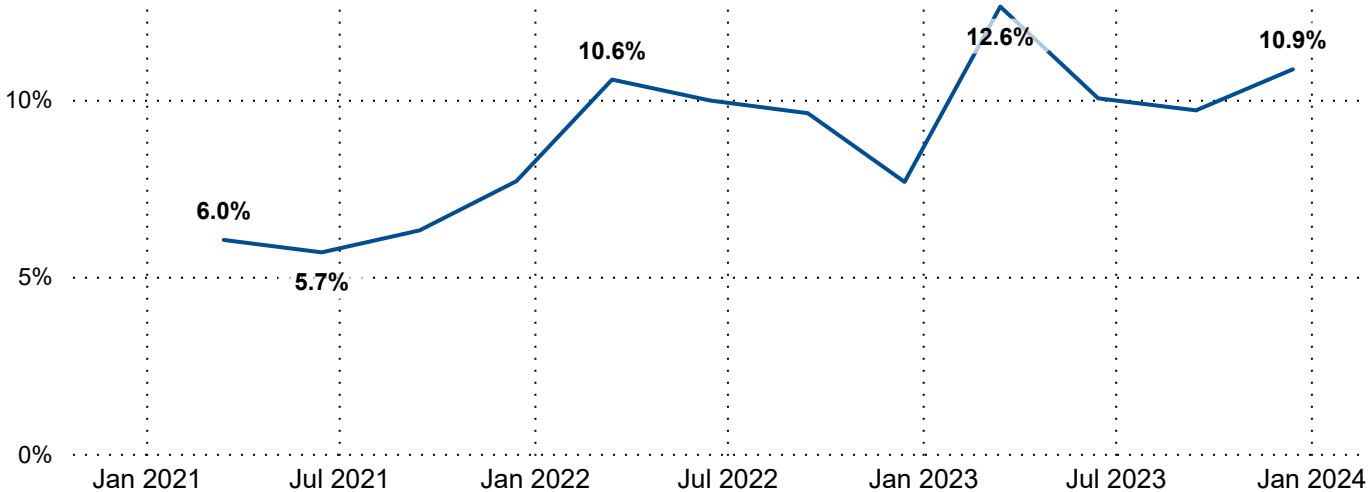
**Cumulative recovery ratio (default : 3M)**

Source: Investor report



**Annualised constant prepayment rate (CPR)**

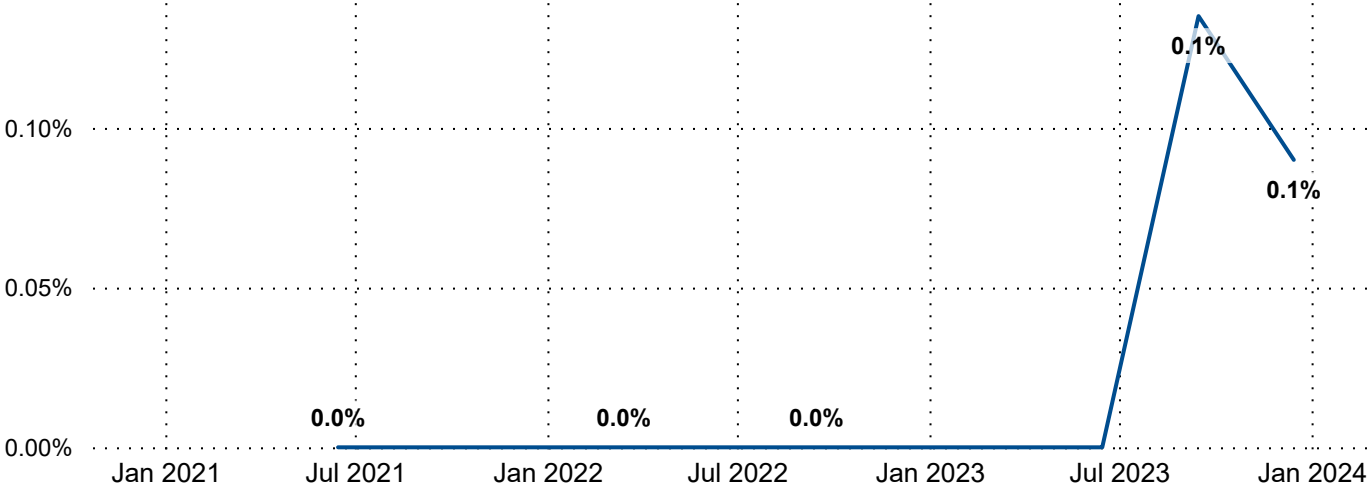
Source: Investor report



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**Annualised constant default ratio (CDR)**

Source: Investor report

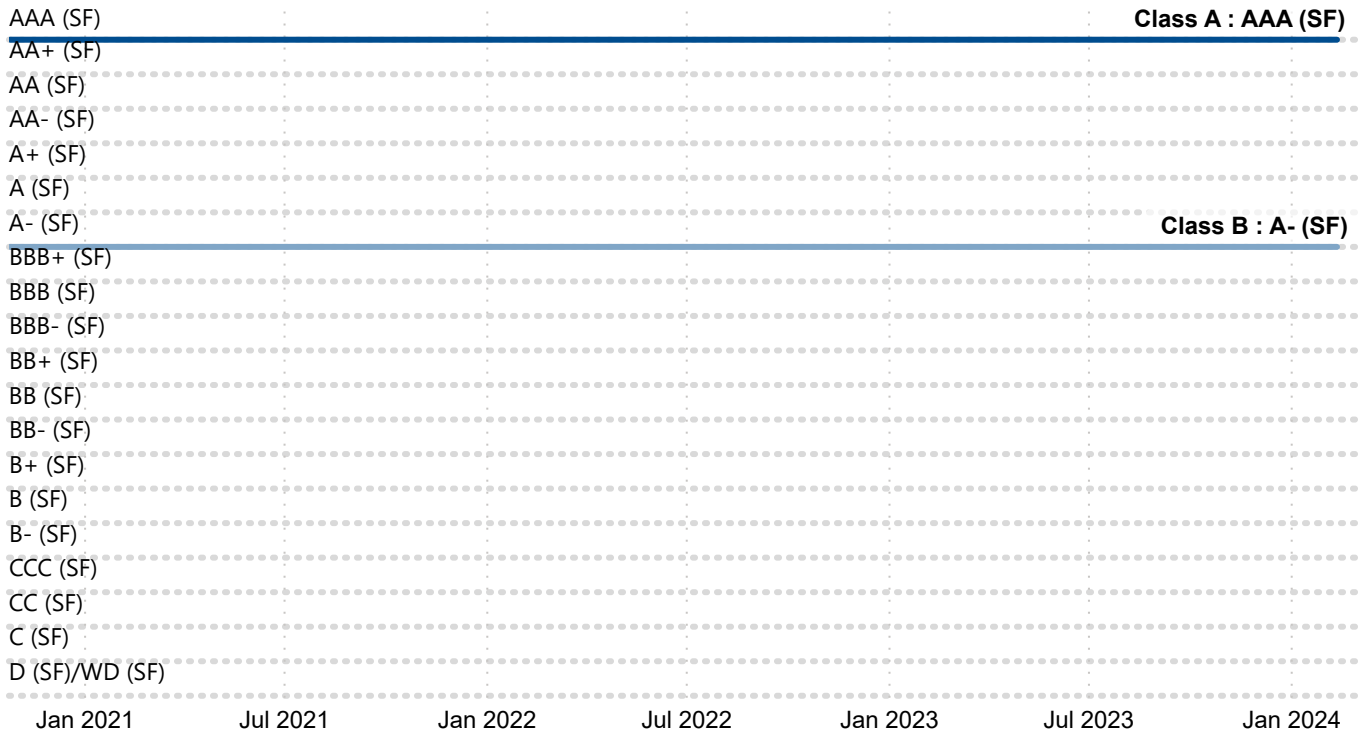


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**Rating history**

Source: Scope

● Class A ● Class B

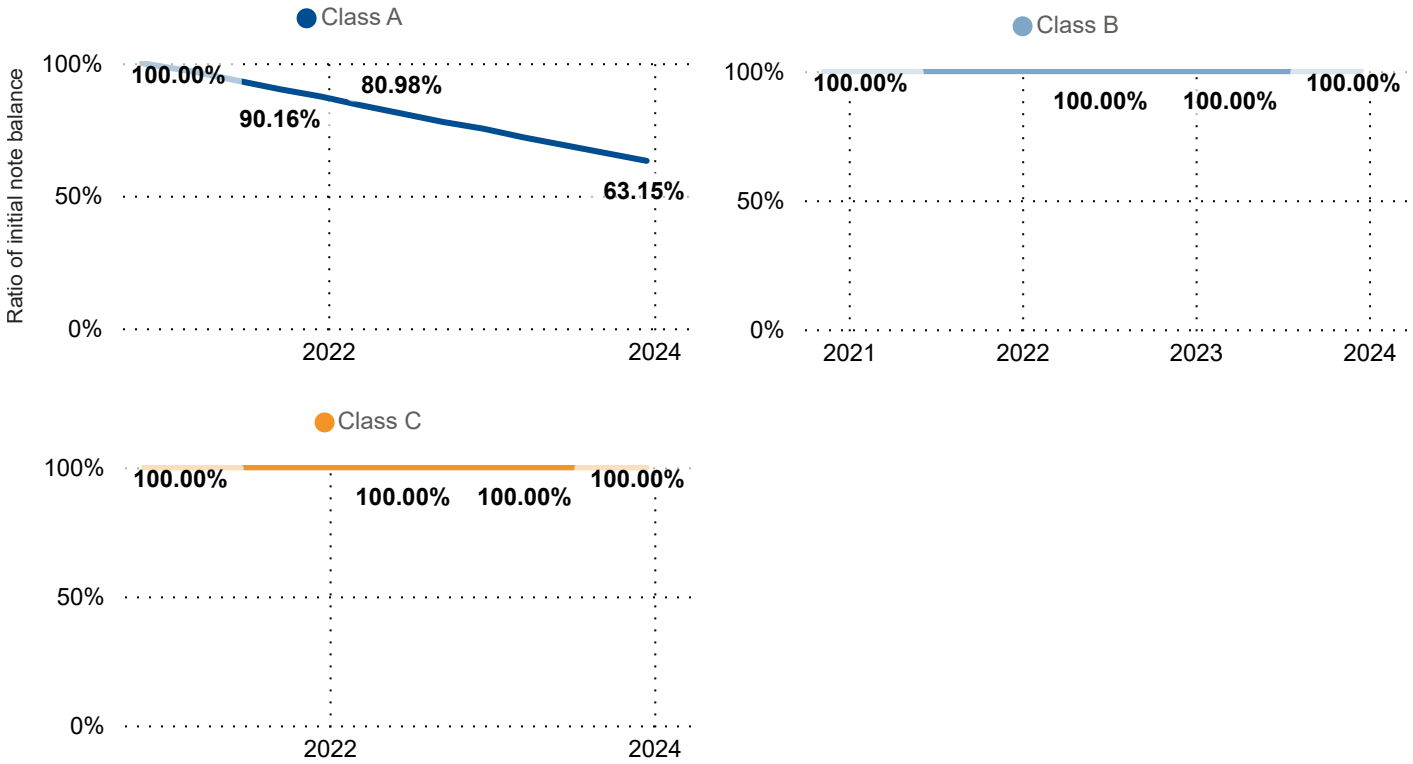


	26 Oct 2020	12 Nov 2020	04 Nov 2021
Class A	AAA (SF)	AAA (SF)	AAA (SF)
Class B	A- (SF)	A- (SF)	A- (SF)

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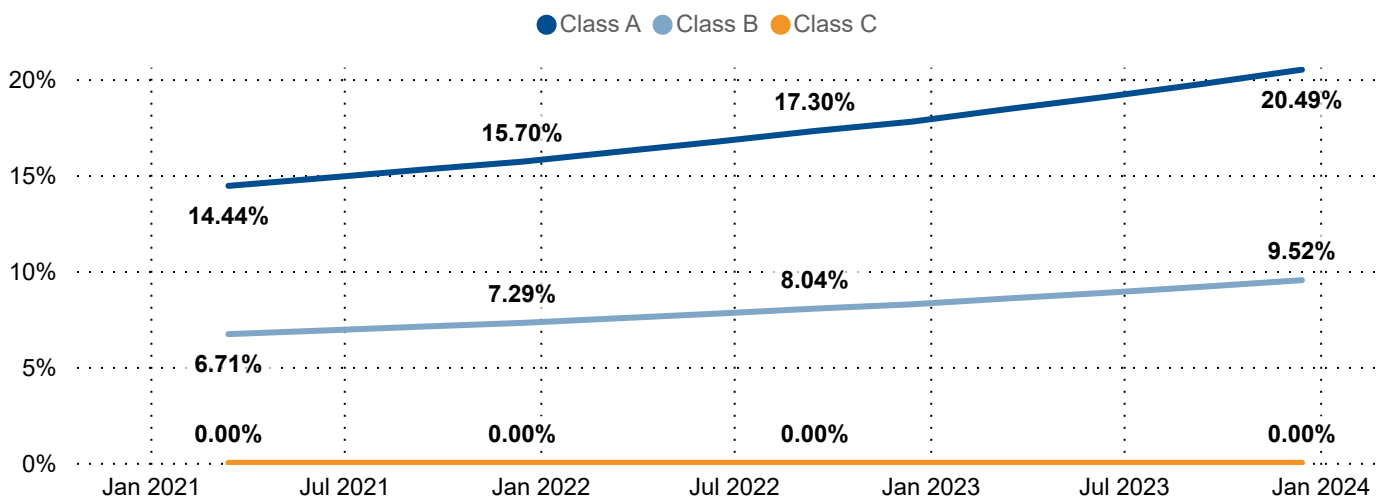
### Outstanding notes balance

Source: Investor report



### Credit enhancement

Source: Investor report

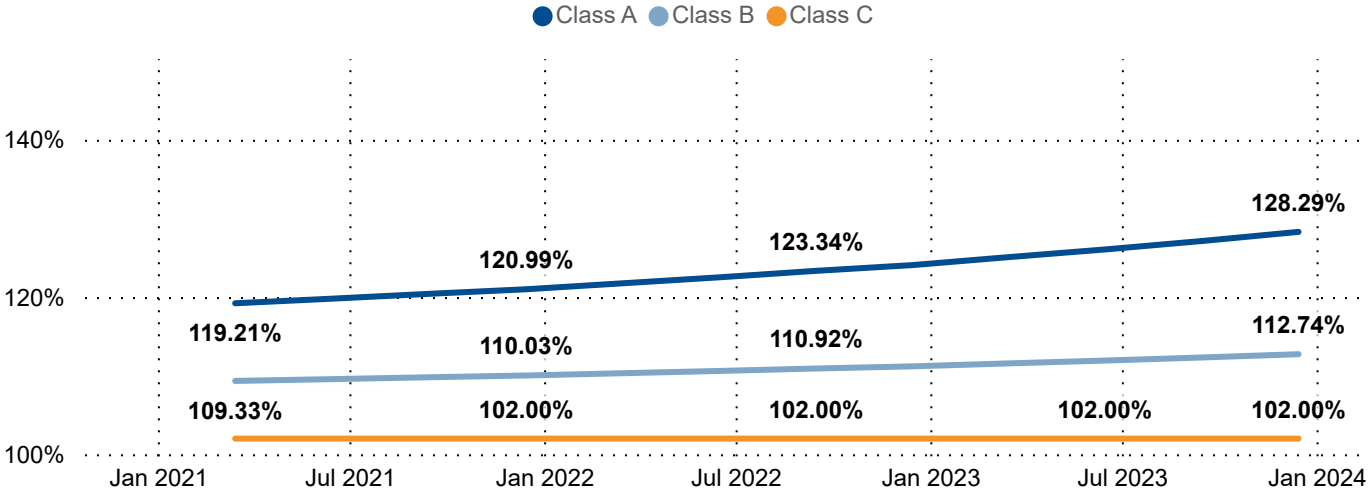




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**Notes overcollateralisation**

Source: Investor report



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Note on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of liability's nominal, junior to the notes under consideration, and (ii) the sum of liability's nominal.
Cumulative default ratio	Ratio of (i) the sum over periods of defaulted amounts since closing by (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) by (ii) the sum over periods of defaulted amounts.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account by (ii) the sum of all note's nominal for those which are pari-passu or senior to the relevant note.
Outstanding notes balance	Relevant note current nominal amount.
Outstanding portfolio balance	Aggregate loan balances at the relevant date.

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