



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	1 July 2024
Last date of investor report	17 June 2024

Fondo de Titulizacion, RMBS Prado VII

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Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Nov 2020	Jun 2024	Mar 2021	Jun 2024
Class A	EUR	Floating	3M	0.70%	442,900,000	258,503,147	14.44%	21.81%
Class B	EUR	Floating	3M	0.80%	38,600,000	38,600,000	6.71%	10.13%
Class C	EUR	Floating	3M	0.90%	33,500,000	33,500,000	0.00%	0.00%

	Rating	Validity date
Class A	AAA (SF)	19 Jun 2024
Class B	A (SF)	19 Jun 2024

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.	**	

¹ Source: Transaction report

² Source: EDW

Fondo de Titulizacion, RMBS Prado VII



Portfolio profile

	Oct 2020	Mar 2021	Jun 2024
Outstanding portfolio balance ¹	515,000,039 EUR	499,431,276 EUR	330,603,132 EUR
Weighted average asset yield ¹		2.14%	3.67%

Concentration

	Mar 2021		Jun 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) ¹	34.09%	Comunidad de Madrid	32.86%	Comunidad de Madrid

	Mar 2021	Sep 2021	Mar 2024	Jun 2024
	Share	Share	Share	Share
Top 1 obligor ¹	0.14%	0.15%	0.19%	0.20%
Top 10 obligor ²		1.31%	1.63%	
Top 100 obligor ²		8.08%	9.38%	

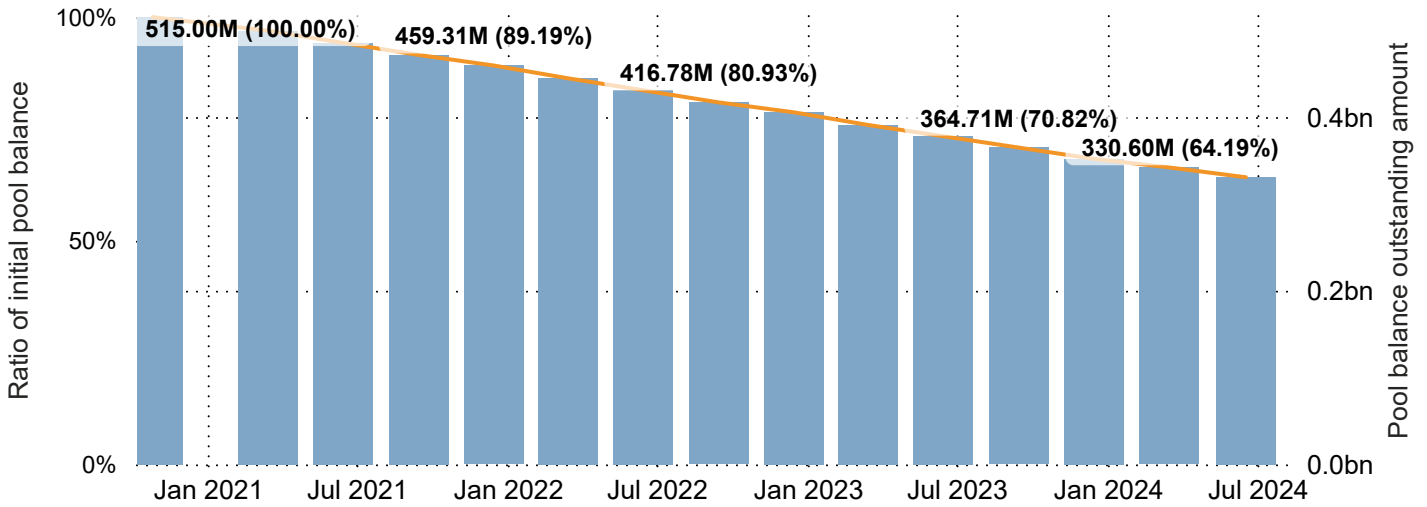
¹ Source: Transaction report

² Source: EDW

Fondo de Titulizacion, RMBS Prado VII ... ▾

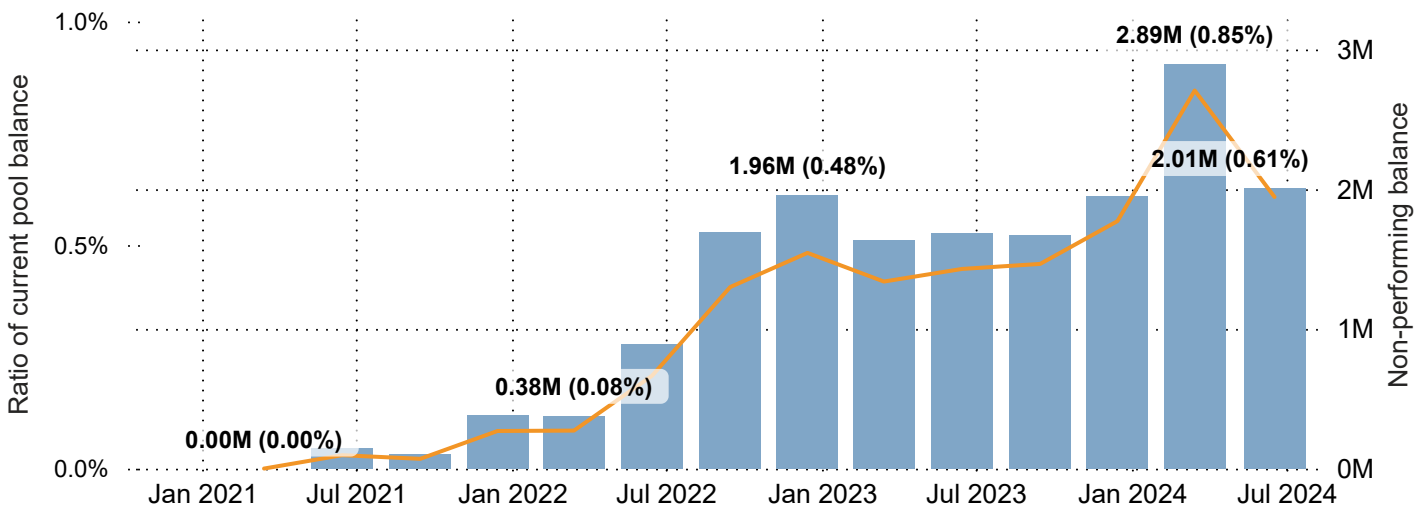
Asset pool balance (currency : EUR)

Source: Transaction report



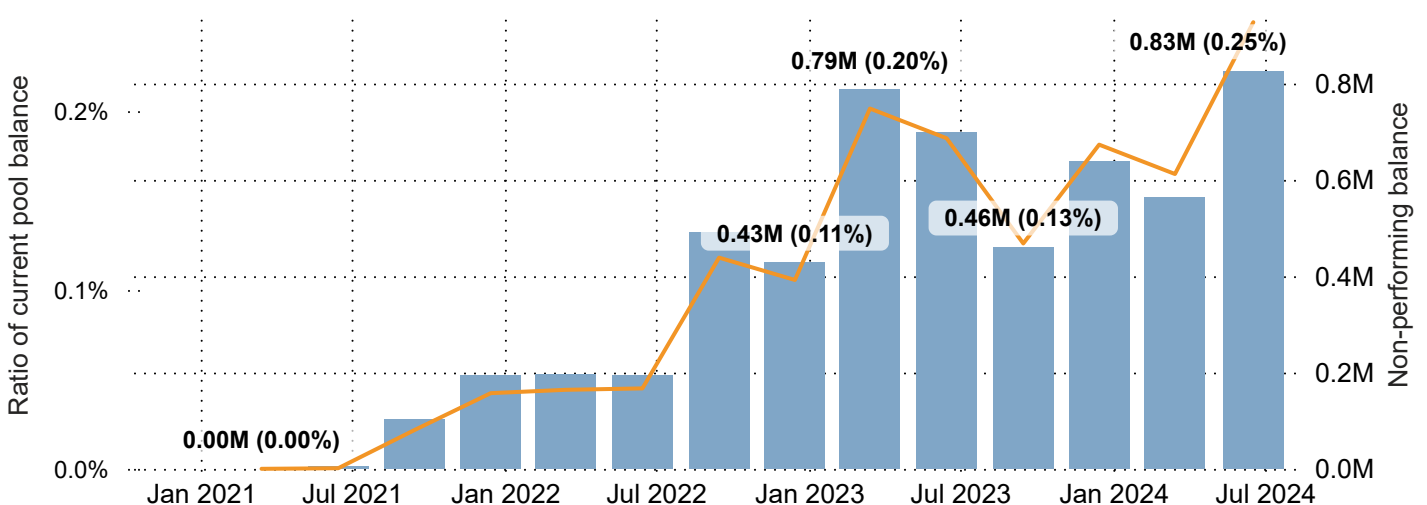
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



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

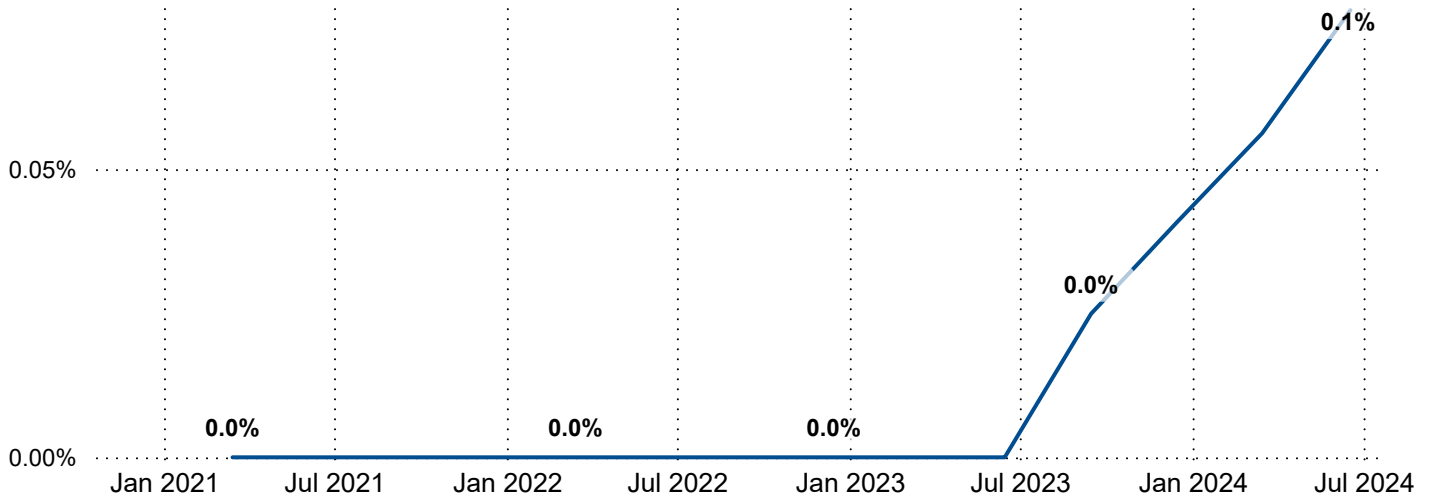
Source: Transaction report



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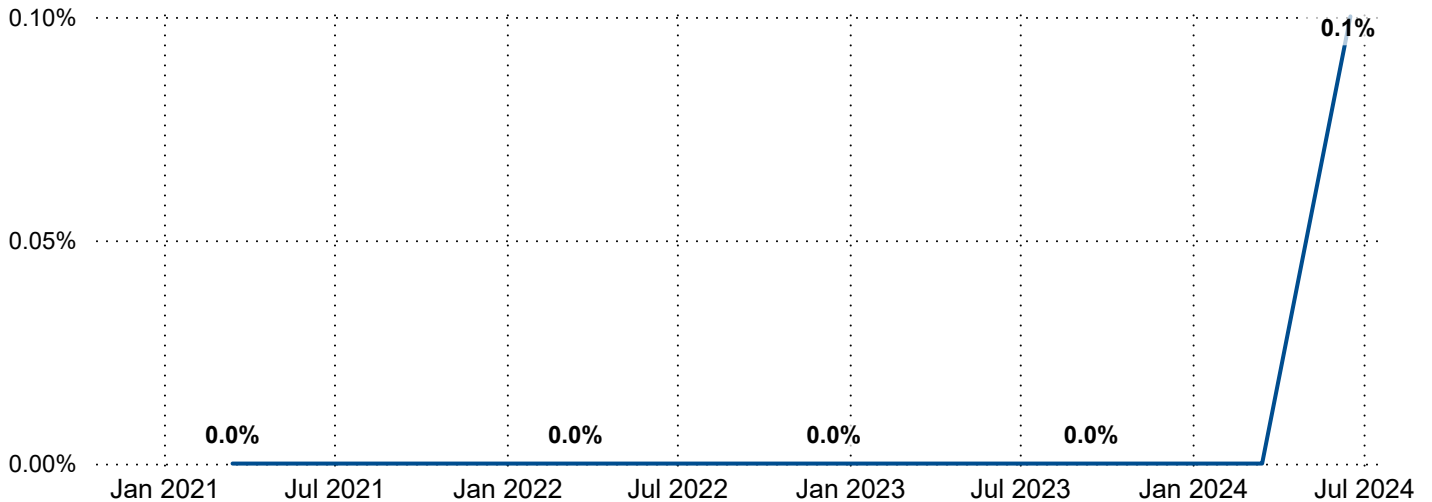
Cumulative default ratio (default : 12M)

Source: Transaction report



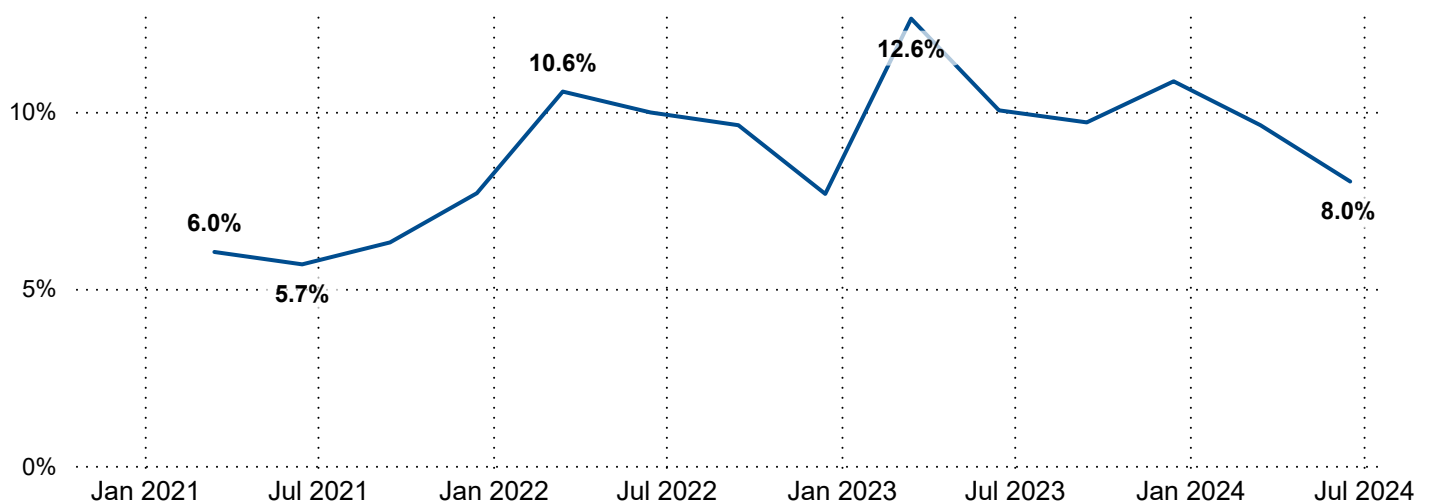
Cumulative recovery ratio (default : 12M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

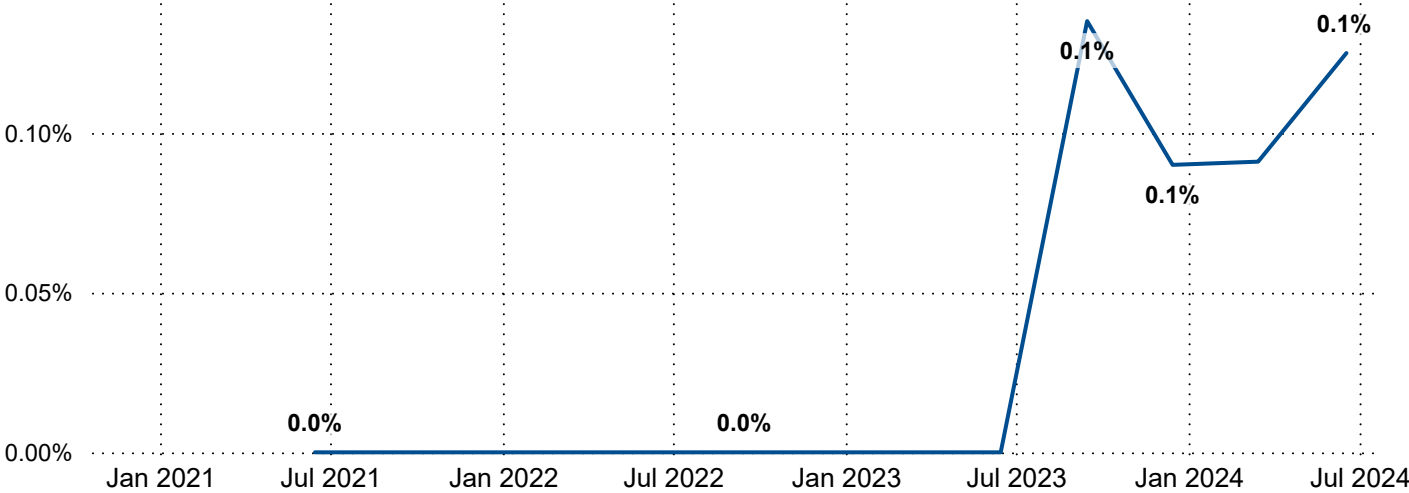
Source: Transaction report



Fondo de Titulizacion, RMBS Prado VII ... ▾

Annualised constant default ratio (CDR)

Source: Transaction report



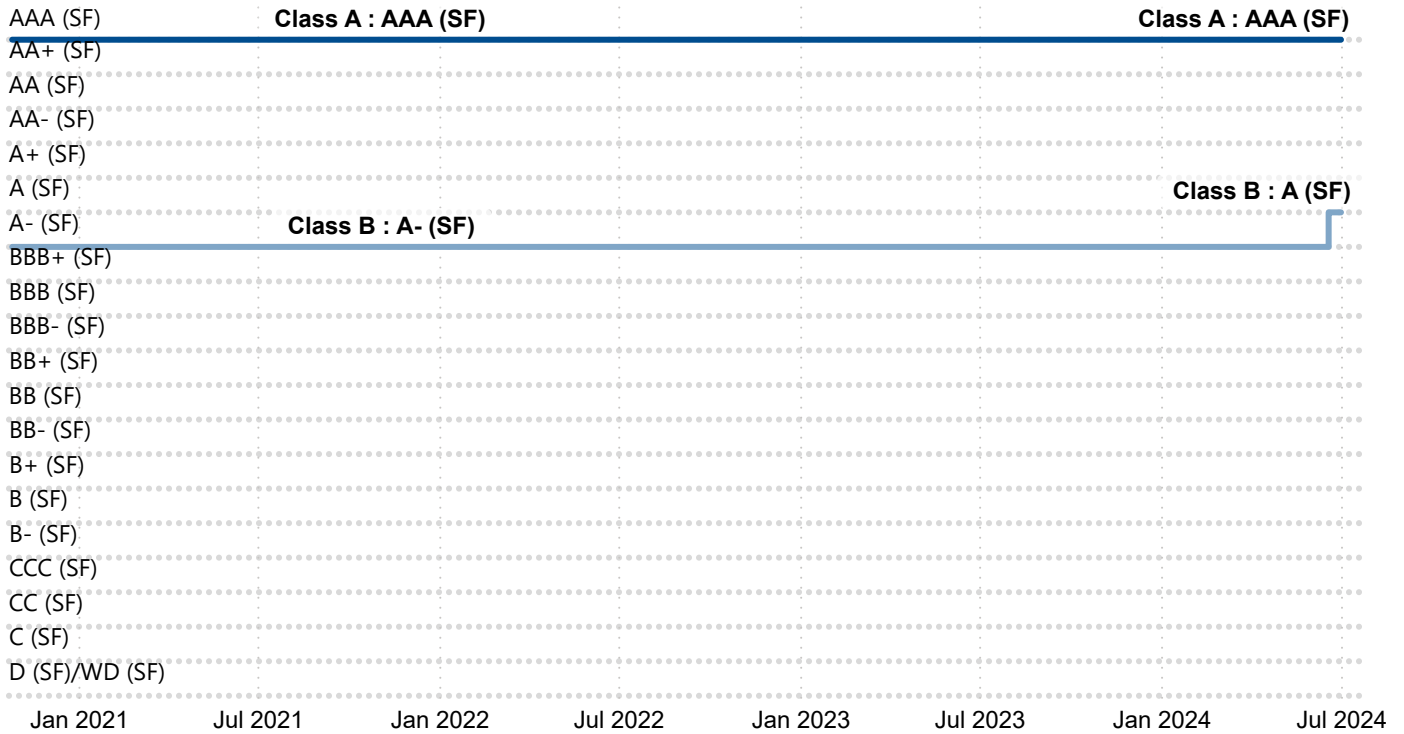
Fondo de Titulizacion, RMBS Prado VII

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Rating history

Source: Scope

● Class A ● Class B

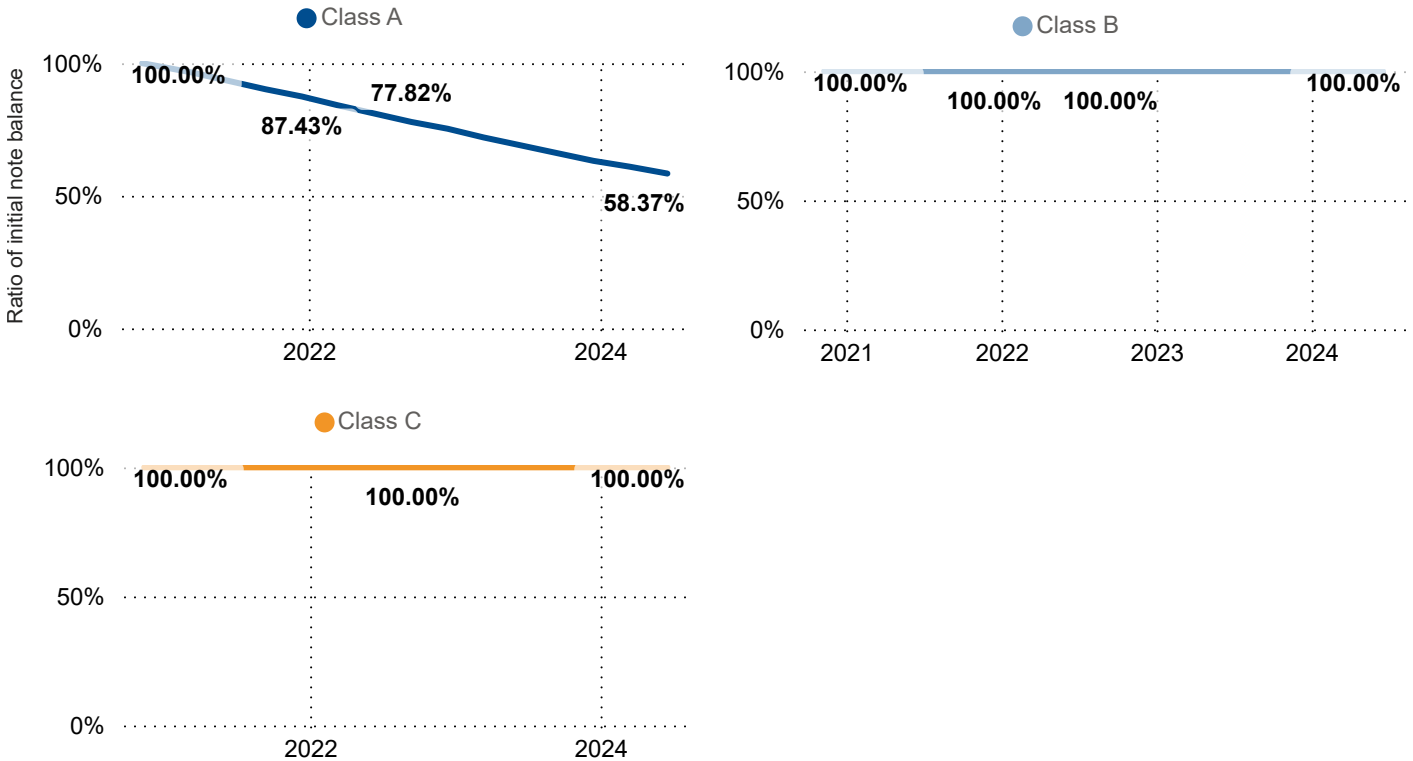


	26 Oct 2020	12 Nov 2020	04 Nov 2021	19 Jun 2024
Class A	AAA (SF)	AAA (SF)	AAA (SF)	AAA (SF)
Class B	A- (SF)	A- (SF)	A- (SF)	A (SF)

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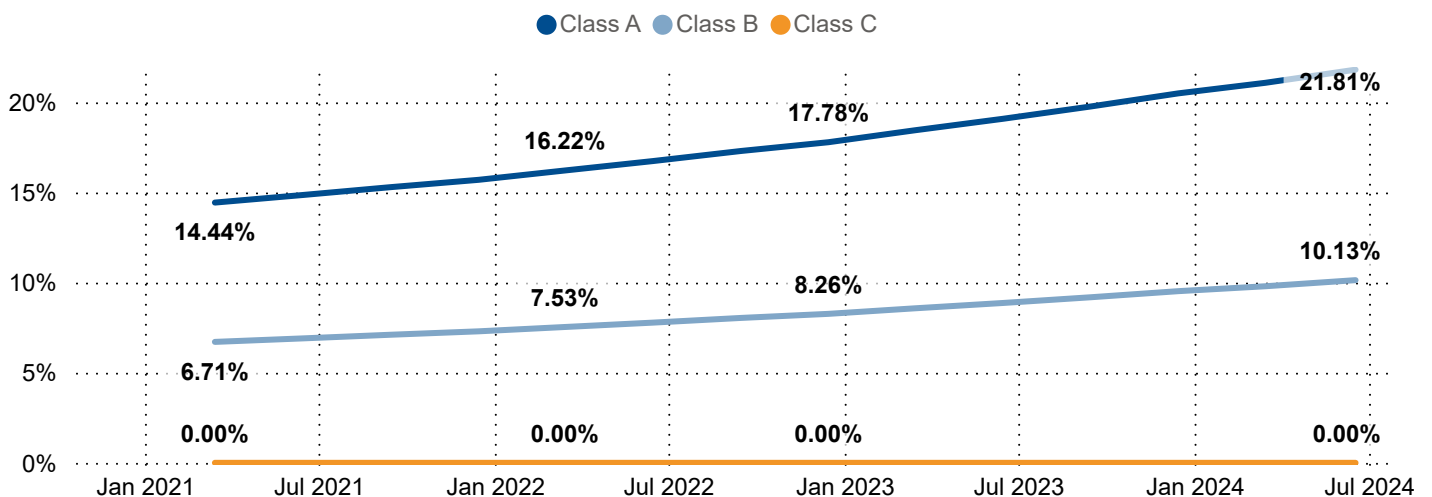
Outstanding notes balance

Source: Transaction report



Credit enhancement

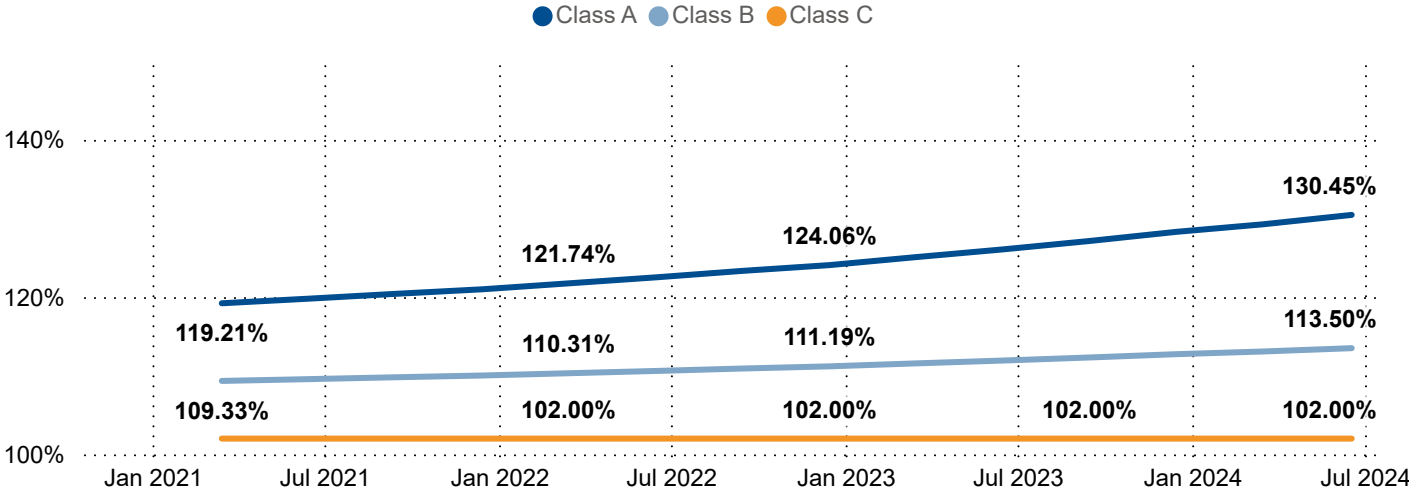
Source: Transaction report



Fondo de Titulizacion, RMBS Prado VII ... ▾

Notes overcollateralisation

Source: Transaction report



Fondo de Titulizacion, RMBS Prado VII ... ▾

Remarks 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 those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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