



European DataWarehouse

Deal Spotlight – April 2017

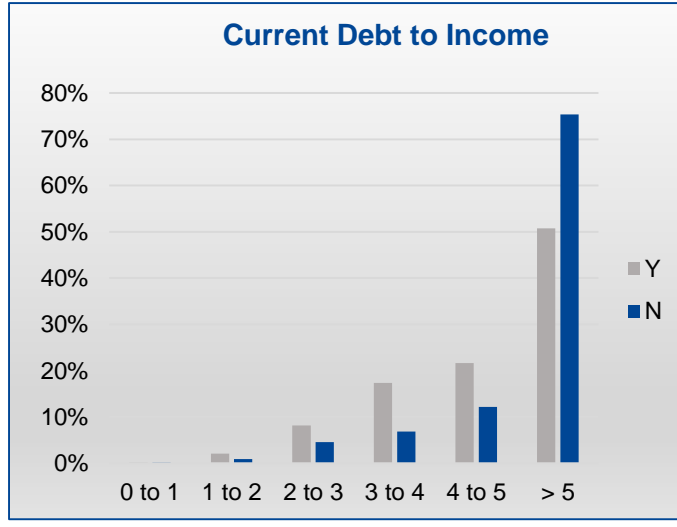
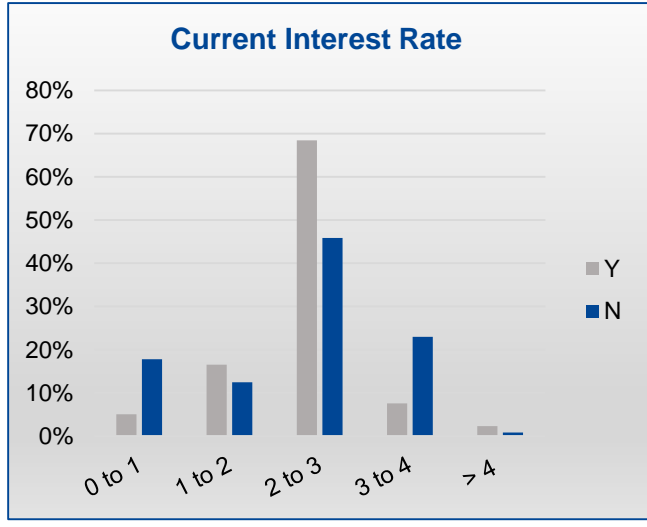
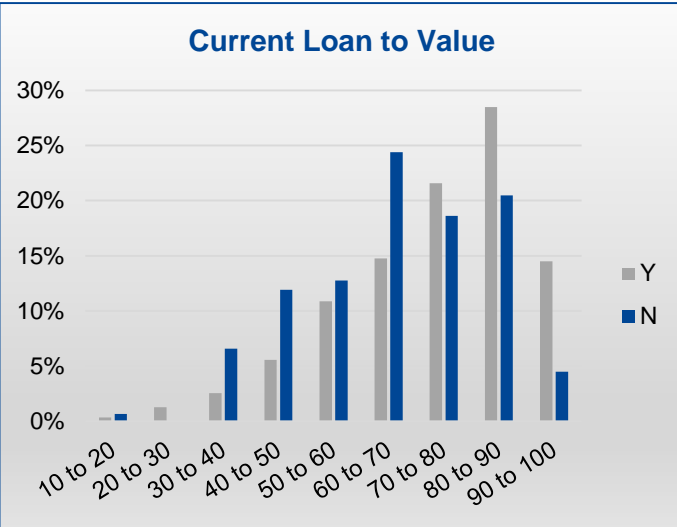
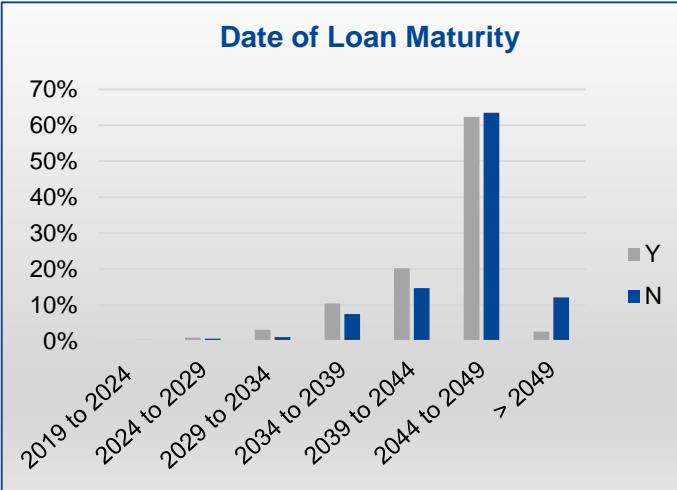
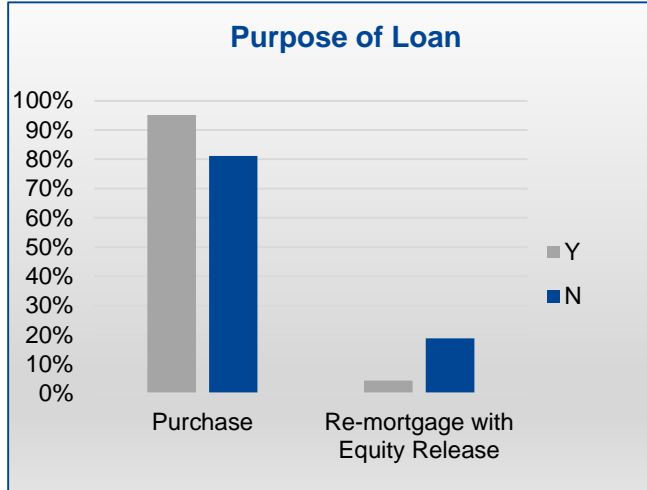
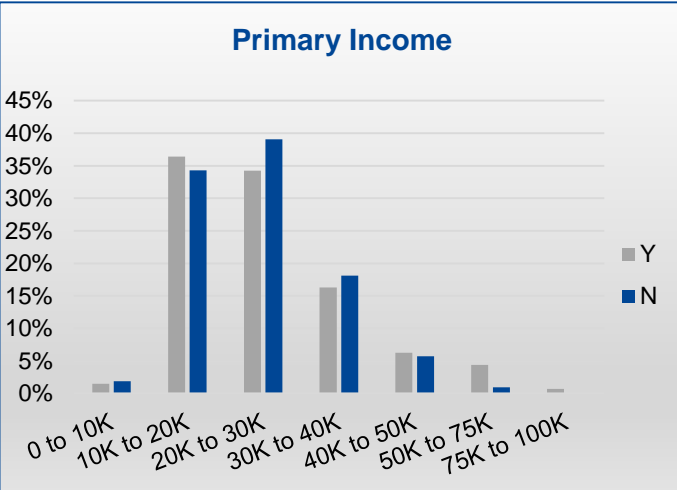
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Bond Information								Deal Information			Dates		
Bond Class Name	ISIN	Currency	Original Balance	Reference Rate	Margin %	Issue Date	Legal Maturity	Data Owner	Unión de Créditos Inmobiliarios		Min Orig Date	2000-04	
								Deal Name	RMBS PRADO IV		Max Orig Date	2016-11	
BONOS SERIE A	ES0305248009	EUR	305,000,000	3 month EURIBOR	0.46	2017-06-15	2056-03-15	ED Code	RMBSES000088100520172		Min Maturity Date	2022-08	
BONOS SERIE B	ES0305248017	EUR	85,000,000	3 month EURIBOR	0.75	2017-06-15	2056-03-15	Asset Class	RMBS	Asset Country	Spain	Max Maturity Date	2053-01

Loan Information											
Loan Characteristics (%)		Interest Rate (%)		Current Balance (€)		Original Balance (€)		Regional Concentration (%)		Borrower Concentration (%)	
Total Loans	3,377	Min Interest Rate	0.39%	Total	390,000,085	Total	460,987,533	Comunidad de Madrid	25%	Largest	0.14%
Active Loans	3,377	Max Interest Rate	4.95%	Avg per Loan	115,487	Avg per Loan	136,508	Cataluña	23%	Top 10	1.23%
Loans with >1 borrower	2,224	WA Interest Rate	2.45%	Avg per Borrower	6,689	Min	18,200	Andalucía	22%	Top 20	2.24%
Loans with >1 property as collateral	564	Median Interest Rate	2.59%	Max	526,558	Max	1,232,000	Comunidad Valenciana	9%	Top 50	4.81%
Residential House	24%	Payment frequency	Monthly only	CLTV (%)		OLTV (%)		Seasoning / Maturity (months)			
Residential Flat/Apartment	76%	Fixed for life	52%	Min	3%	Min	13%	Min/Max Seasoning	5/204	W.Avg Seasoning	55
% employed (including self-employed)	97%	Fixed rate for life	33%	Max	99%	Max	100%	Min/Max RTM	84/480	W.Avg RTM	327
% unemployed, pensioners or other	3%	Fixed with future switch to floating	15%	WA	74%	WA	79%	Min/Max Original Term	84/480	W.Avg OTM	381

Source: European DataWarehouse

Deal Characteristics (1)

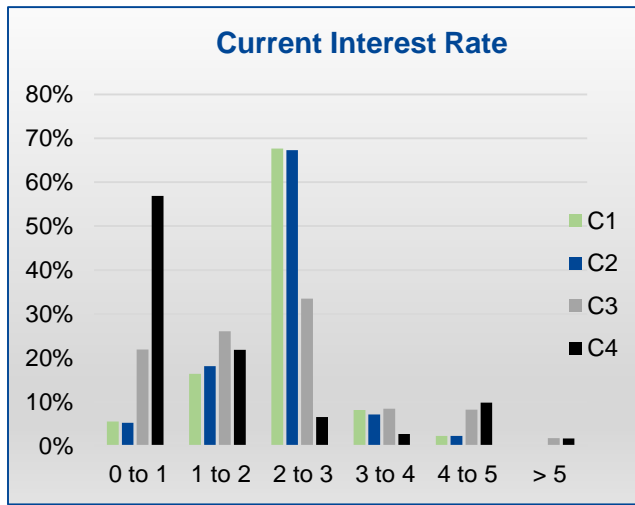
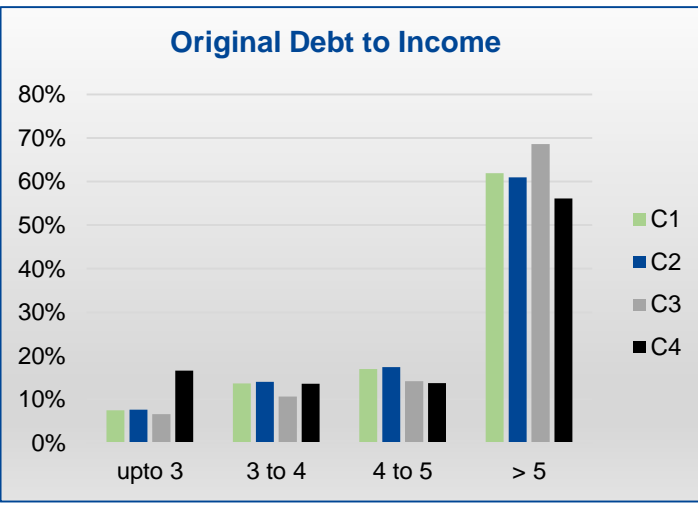
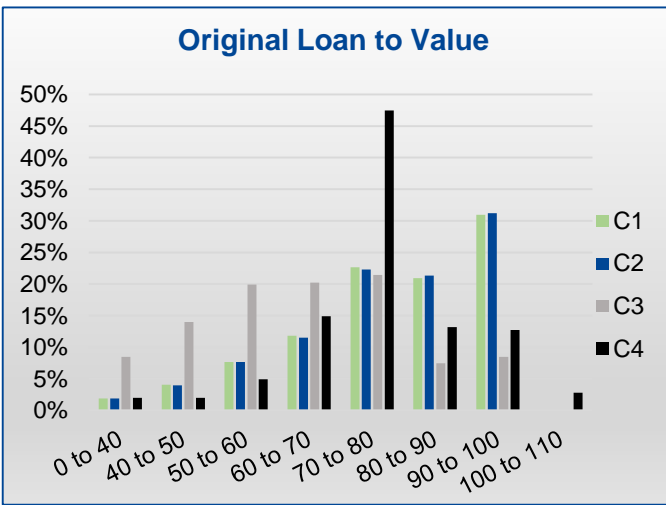
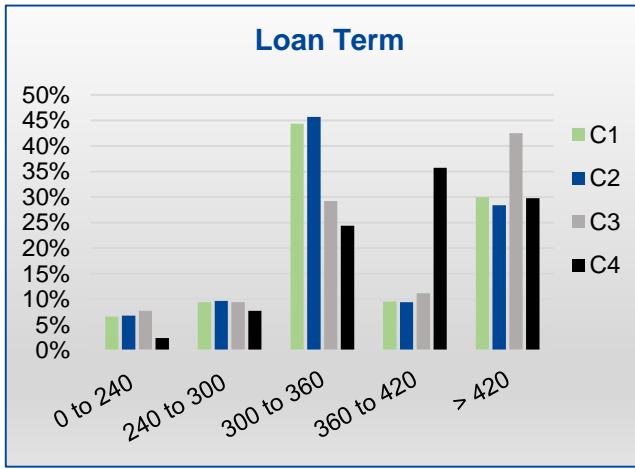
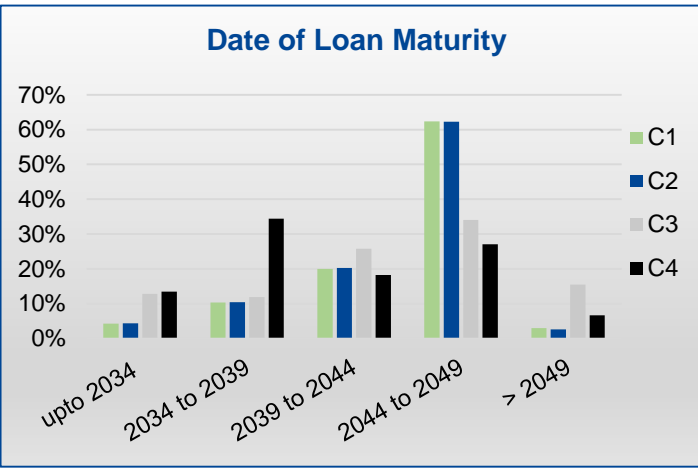
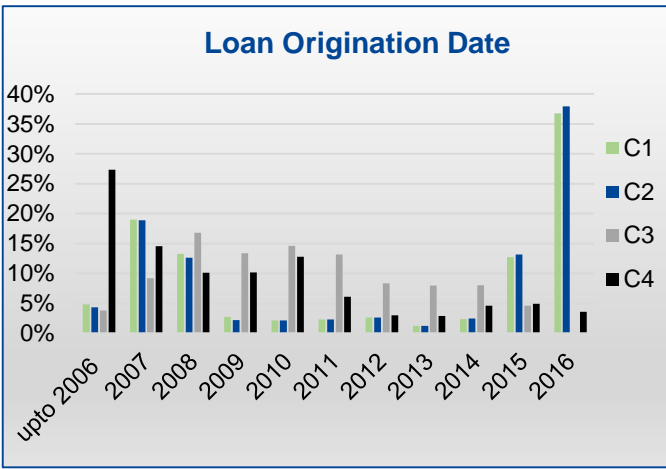


Note: Y represents the 3,377 loans that were selected for the final securitised pool whereas N represents the 105 loans taken out of the Preliminary pool and not part of the securitised pool. Both sets of loans (Y and N) represent data as of 2017-03-02.

All the graphs are based on Current Balance, except Primary Income which is based on number of loans

Source: European DataWarehouse

Deal Characteristics (2)

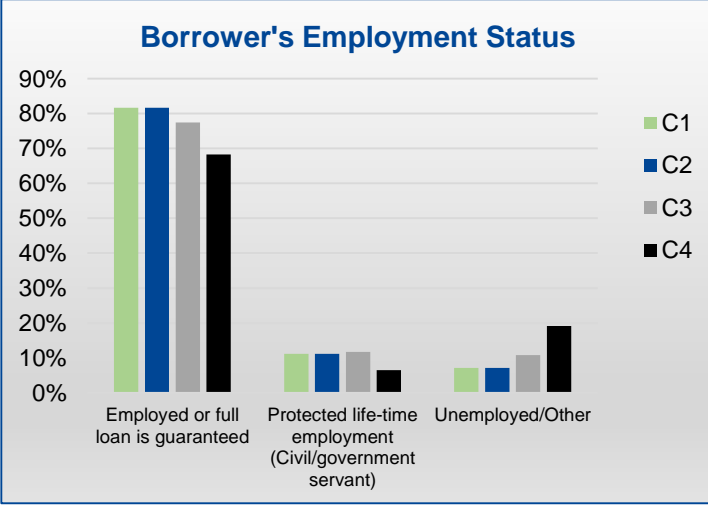
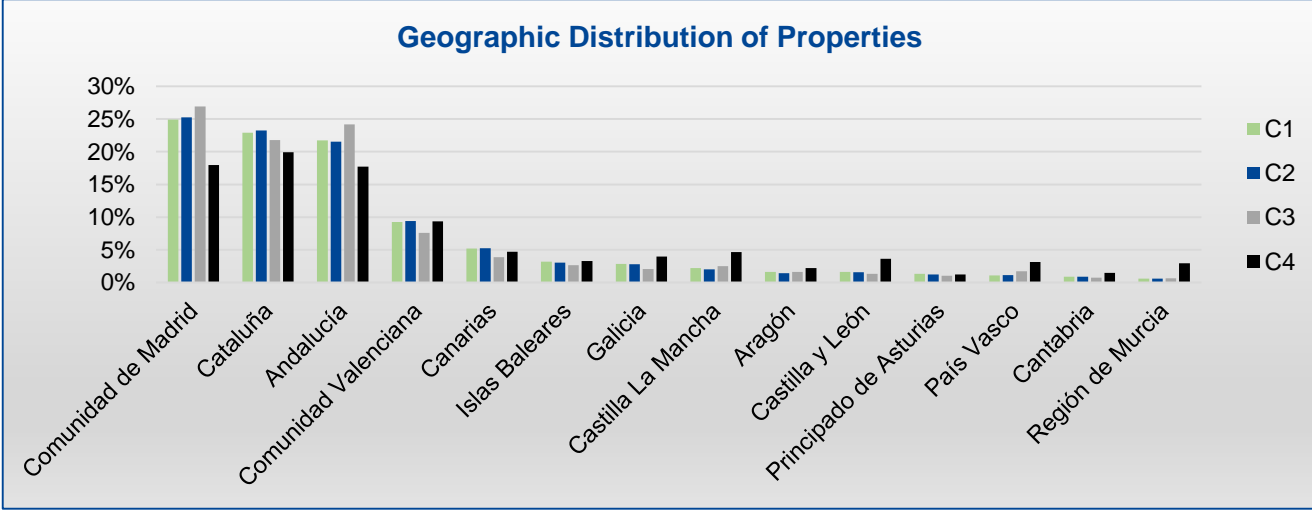
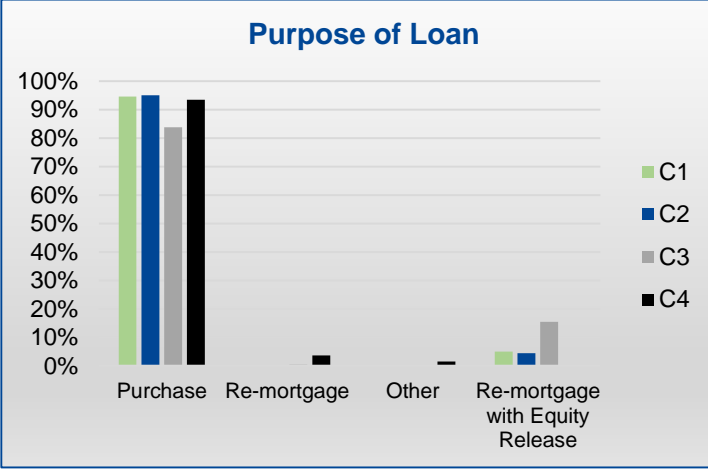
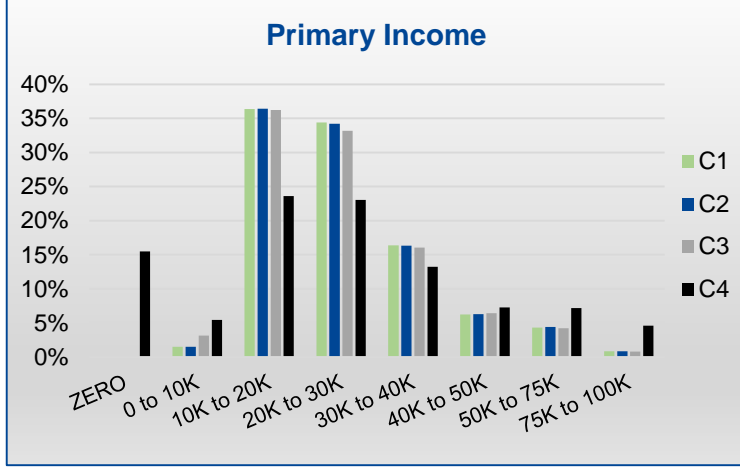
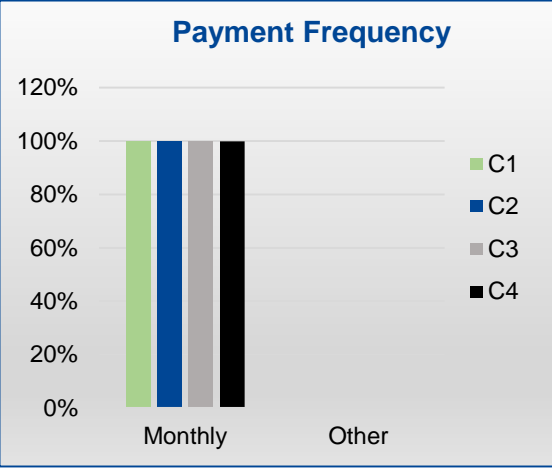


Original Debt to Income = Original Balance / (Gross Annual Primary + Secondary Income)

All the graphs are based on Current Balance

Source: European DataWarehouse

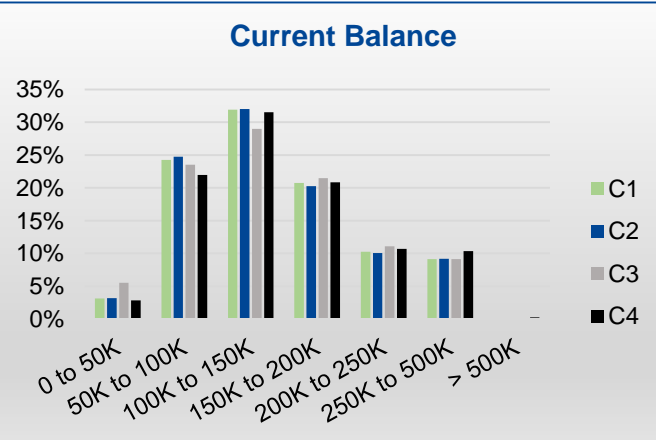
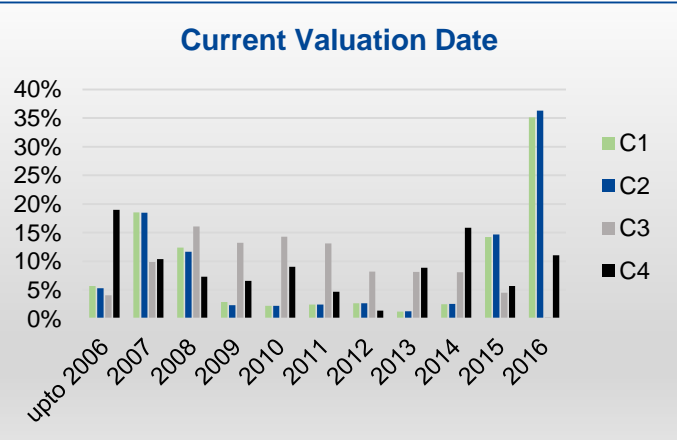
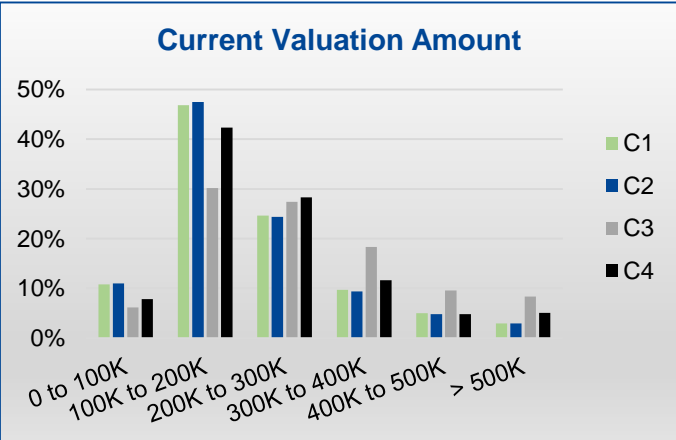
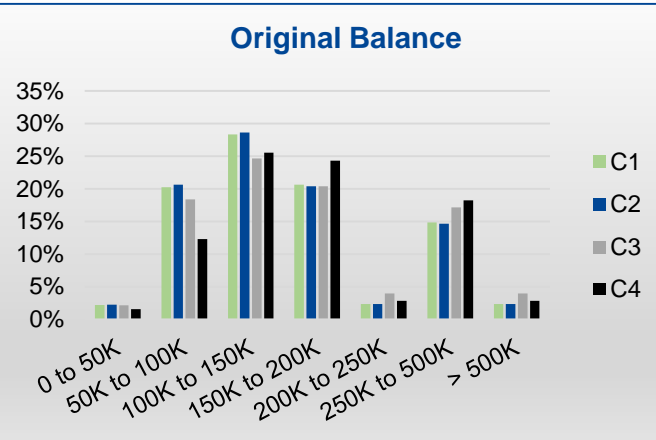
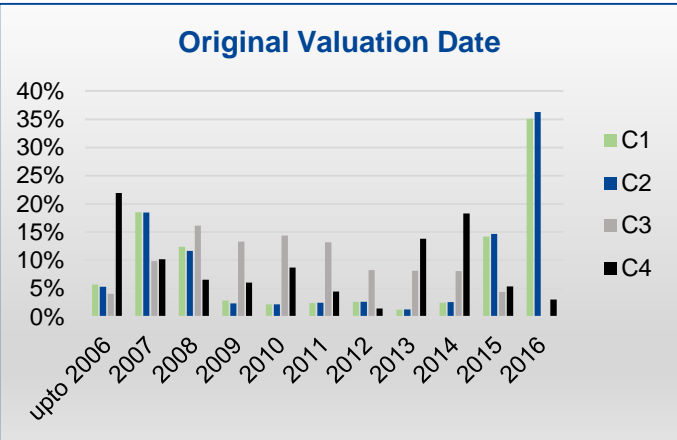
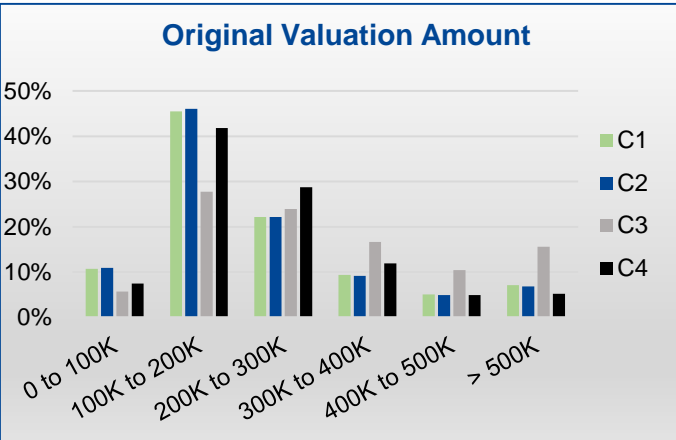
Deal Characteristics (3)



All the graphs are based on Current Balance, except Primary Income which is based on number of loans

Source: European DataWarehouse

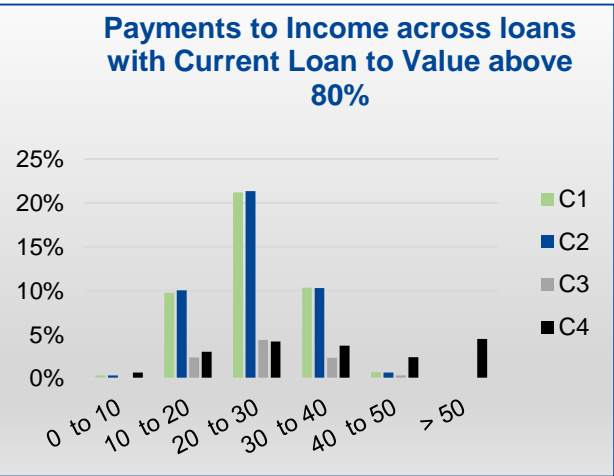
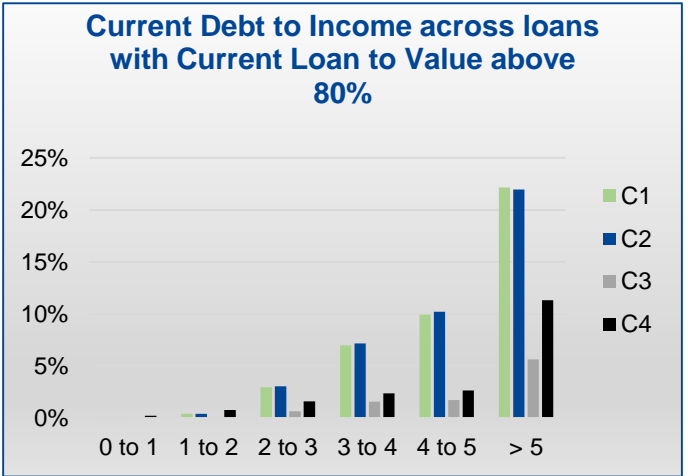
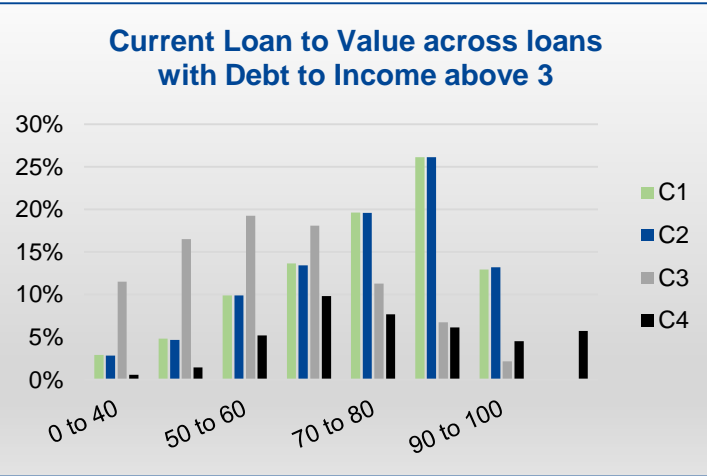
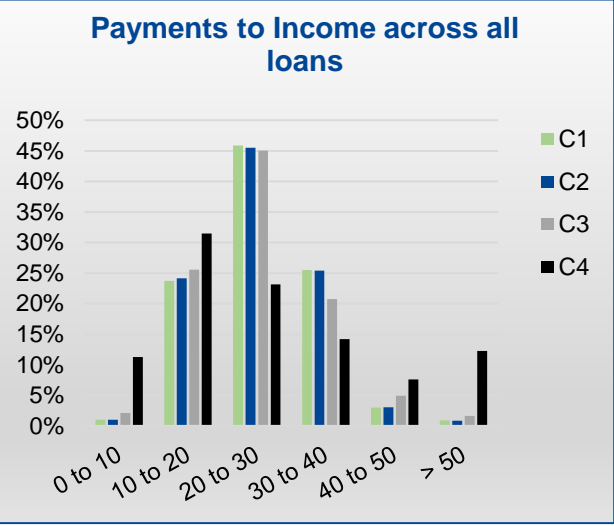
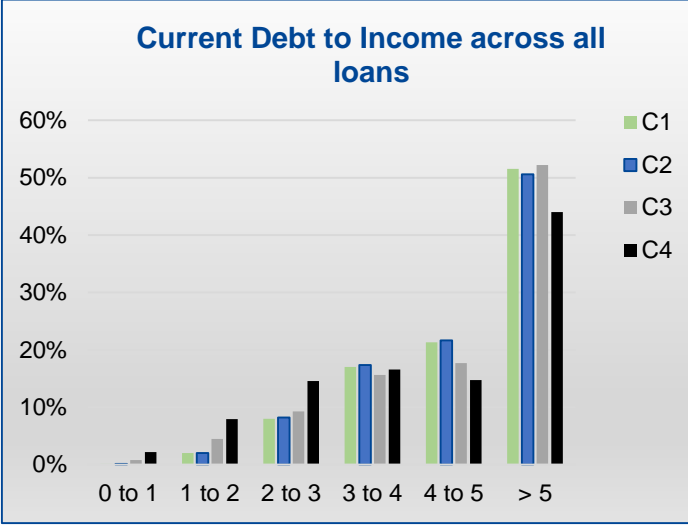
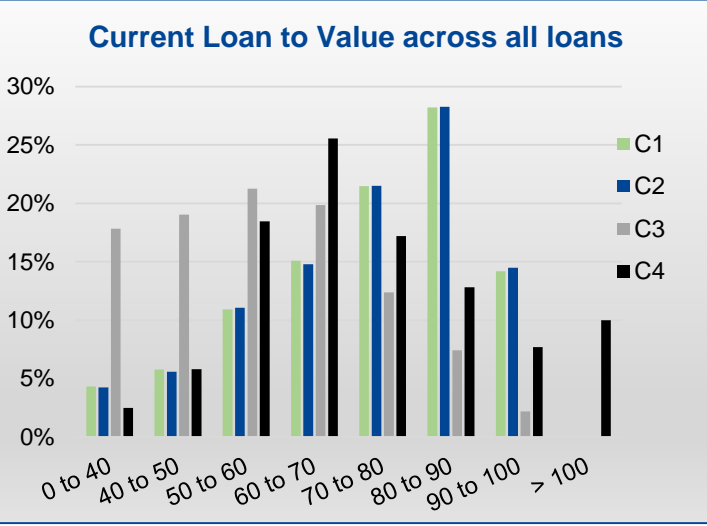
Deal Characteristics (4)



All the graphs are based on Current Balance

Source: European DataWarehouse

Deal Characteristics (5)



All the graphs are based on Current Balance
Source: European DataWarehouse

Abbreviation	Meaning
Avg	Average
C1	Represents the provisional pool of the deal itself with 3,482 loans and a Pool Cut-off Date of 2017-03-02
C2	Represents the final securitised pool of the deal itself with 3,377 loans and a Pool Cut-off Date of 2017-03-27
C3	Represents the latest Loan Level Data (LLD) of the active RMBS deals (Prado I,II,III) stored in Edwin from the same Data Owner (Unión de Créditos Inmobiliarios) with a vintage of 2014 or later
C4	Represents the latest LLD of all active Spanish RMBS deals stored in Edwin with a vintage of 2014 or later
CLTV	Current Loan to Value
OLTV	Original Loan to Value
OTM	Original Term to Maturity
PCD	Pool Cut-off Date
RTM	Remaining Term to Maturity
WA	Weighted Average

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