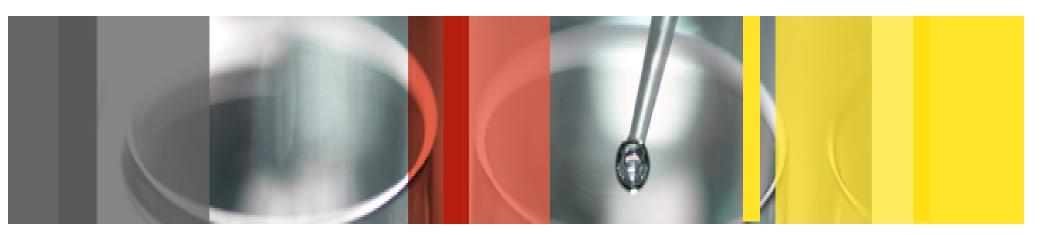


Deal Code: GOLDBAR221
Distribution Date: 03/27/2023

Pay Date: 03/27/2023

# **Investor Report**



#### **Primary Contacts:**

Raffaella De Santis Tel:(390) 287-909862 Email:raffaella.desantis@bnymellon.com

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 03/27/2023
Pay Date: 03/27/2023

IPD and Deal Details

Currency	Euro
Payment Date	March 27, 2023
Interest Period Begin Date (inclusive)	February 27, 2023
Interest Period End Date (exclusive)	March 27, 2023
Days in current interest period	28
Interest Basis	ACT/360
Legal Maturity Date	December 26, 2044
Listing	Luxembourg
Clearing	Monte Titoli

BNY MELLON

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Distribution Date: 03/27/2023
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Class A Notes	
ISIN Class A	IT0005495921
Currency	Euro
Denomination	100,000.00
Total Original Balance	720,000,000.00
Number of Notes	7,200.00
Beginning Balance	601,142,690.25
Additional Subscription	0.00
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	601,142,690.25
Current Note Balance Per Note	83,492.04
Rate of Interest	2.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	928,800.00
Interest Accrued this Period per Note	129.00
Total Interest Due	928,800.00
Total Interest Distributions	928,800.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	928,800.00



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Class B Notes	
ISIN Class B	IT0005495939
Currency	Euro
Denomination	100,000.00
Total Original Balance	40,000,000.00
Number of Notes	400.00
Beginning Balance	33,396,816.13
Additional Subscription	0.00
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	33,396,816.13
Current Note Balance Per Note	83,492.04
Rate of Interest	3.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	77,600.00
Interest Accrued this Period per Note	194.00
Total Interest Due	77,600.00
Total Interest Distributions	77,600.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	77,600.00



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Junior Notes	
ISIN Class Z	IT0005495947
Currency	Euro
Denomination	100,000.00
Total Original Balance	40,000,000.00
Number of Notes	400.00
Beginning Balance	33,396,816.13
Additional Subscription	0.00
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	33,396,816.13
Current Note Balance Per Note	83,492.04
Rate of Interest	1.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	25,600.00
Interest Accrued this Period per Note	64.00
Total Interest Due	25,600.00
Total Interest Distributions	25,600.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	25,600.00

BNY MELLON

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Subordinated Loan	
Currency	Euro
Total Original Balance	4,013,736.37
Beginning Balance	0.00
Additional Subscription	0.00
Principal Repayment	0.00
Current Balance	0.00
Euribor	0.00%
Margin	2.70%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	0.00
Total Interest Due	0.00
Total Interest Distributions	0.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	0.00



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Pay Date: 03/27/2023

## **Issuer Available Funds**

Issuer Available Funds	
The Issuer Available Funds means, in respect of any Calculation Date prior to the service of a Trigger Notice, the aggregate amount of:	31,495,142.33
(i) any Collections and Recoveries received by the Issuer and paid into the Collection Account in respect of the Claims comprised in the Aggregate Portfolio during the Collection	
Collection Period immediately preceding such Calculation Date;	20,645,727.54
(ii) any purchase price received by the Issuer and paid into the Collection Account in respect of the sale of the Claims comprised in the Aggregate Portfolio made in accordance	
with the Transaction Documents during the Collection Period immediately preceding such Calculation Date;	0.00
(iii) without duplication with items (i) and (ii) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments Amount, (if any)	
made during the Collection Period immediately preceding such Calculation Date, following liquidation thereof on the preceding Liquidation Date;	0.00
(iv) the balance of the Cash Reserve Account;	10,787,171.61
(v) without duplication with (iv) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made during the Collection	
Period immediately preceding such Calculation Date from the Cash Reserve Account, following liquidation thereof on the preceding Liquidation Date;	0.00
(vi) the Set-Off Reserve (if any);	0.00
(vii) without duplication with (vi) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made during the	
Collection Period immediately preceding such Calculation Date from the Set-Off Reserve Account, following liquidation thereof on the preceding Liquidation Date;	0.00
(viii) without duplication with items (iii), (v) and (vii) above, all amounts of interest (if any) accrued and paid on the Accounts (other than the Expenses Account) during the	
Collection Period immediately preceding such Calculation Date;	55,896.56
(ix) any payments made to the Issuer by any other party to the Transaction Documents and paid into the Accounts during the Collection Period immediately preceding such	
Calculation Date, including any payments made by the Seller pursuant to the Warranty and Indemnity Agreement and/or the Master Transfer Agreement in respect of indemnities	
or damages for breach of representations or warranties;	6,346.62
(x) any Revenue Eligible Investments Amount realised on the preceding Liquidation Date, if any;	0.00
(xi) any other amount standing to the credit of the Collection Account as at the end of the Collection Period immediately preceding the relevant Calculation Date;	0.00
(xii) the amounts actually credited to and/or retained in, on the immediately preceding Payment Date, the Collection Account under items [(viii)(B)] of the Pre-Trigger Priority of	
Payments, if any;	0.00
(xiii) on the Calculation Date immediately preceding the Cancellation Date, the balance standing to the credit of the Expenses Account at such date.	0.00
(xiv) Monte Titoli amounts carried forward from previous Payment Date	0.00



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Pay Date: 03/27/2023

## Pre-Trigger Priority of Payments

Pre-Trigger Priority of Payments	
Prior to the service of a Trigger Notice, the Issuer Available Funds, as calculated on each Calculation Date, will be applied by the Issuer on the Payment Date immediately following	0.00
such Calculation Date in making payments or provisions in the following order of priority but, in each case, only if and to the extent that payments or provisions of a higher	
priority have been made in full:	
(i) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding taxes due and payable by the Issuer in relation to	
this Securitisation (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such taxes and to the extent not already paid by	
Santander Consumer Bank under the Transaction Documents);	0.00
(ii) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of:	
(A) any and all outstanding fees, costs, liabilities and any other expenses to be paid in order to preserve the corporate existence of the Issuer, to maintain it in good standing, to	
comply with applicable legislation and to fulfil obligations to third parties (not being Other Issuer Creditors) incurred in the course of the Issuer's business in relation to this	
Securitisation (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such fees, costs, liabilities and expenses and to the extent not	
already paid by Santander Consumer Bank under the Transaction Documents);	0.00
(B) any and all outstanding fees, costs, liabilities and expenses required to be paid in connection with the listing, deposit or ratings of the Notes, or any notice to be given to the	
Noteholders or the other parties to the Transaction Documents (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such fees, costs,	
liabilities and expenses and to the extent not already paid by Santander Consumer Bank under the Transaction Documents);	981.68
(C) any and all outstanding fees, costs and expenses of and all other amounts due and payable to the Representative of the Noteholders or any appointee thereof; and	393.07
(D) the amount necessary to replenish the Expenses Account up to the Retention Amount;	0.00
(iii) third, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding fees, costs and expenses of any and all other	
amounts due and payable to the Paying Agent, the Computation Agent, the Corporate Services Provider, the Stichtingen Corporate Services Provider, the Account Banks and any	
further Other Issuer Creditors, each pursuant to the terms of the Transaction Document(s) (save as otherwise provided under other items of this priority of payments);	2,193.65
(iv) fourth, in or towards satisfaction of any and all outstanding fees, costs and expenses of and all other amounts due and payable to the Servicer pursuant to the terms of the	
Servicing Agreement, other than the amounts due to the Servicer in respect of (a) the Servicer's Advance (if any) under the terms of the Servicing Agreement and (b) the insurance	
premiums (if any) advanced by Santander Consumer Bank in its capacity as Servicer under the terms of the Servicing Agreement;	67,874.43
(v) fifth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class A Notes;	928,800.00
(vi) sixth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class B Notes;	77,600.00
(vii) seventh, to credit the Cash Reserve Account with the amount required such that the Cash Reserve equals the Target Cash Reserve Amount;	10,787,171.61
(viii) eighth, during the Programme Period	



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## Pre-Trigger Priority of Payments

(A) in or towards payment to the Seller of the amount due as Purchase Price Amount in respect of the Subsequent Portfolios purchased under the Master Transfer Agreement; and	17,029,304.76		
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	452,747.49		
(ix) ninth, in or towards repayment, pro rata and pari passu, of the Class A Redemption Amount;	0.00		
bis delta due to Monte Titoli rounding	0.00		
(x) tenth, in or towards repayment, pro rata and pari passu, of the Class B Redemption Amount;	0.00		
bis delta due to Monte Titoli rounding	0.00		
(xi) eleventh, after the delivery of a Set-Off Reserve Trigger Notice, to credit the Set-Off Reserve Account with the amount required			
such that the Set-Off Reserve equals the Target Set-Off Reserve Amount;	0.00		
(xii) twelfth, in or towards satisfaction of all amounts due and payable to the Subscriber and the Sole Arranger under the terms of the Underwriting Agreement;	0.00		
(xiii) thirteenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of all amounts due and payable to Santander Consumer Bank in			
respect of the Seller's Claims (if any) under the terms of the Master Transfer Agreement and the Warranty and Indemnity Agreement;	45,117.95		
(xiv) fourteenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of all amounts due and payable to the Servicer in respect of:			
(A) the Servicer's Advance (if any) under the terms of the Servicing Agreement; and	0.00		
(B) the insurance premiums (if any) advanced by Santander Consumer Bank in its capacity as Servicer under the terms of the Servicing Agreement;	0.00		
(xv) fifteenth, in or towards satisfaction of all amounts of interest due and payable to the Subordinated Loan Provider under the terms of the Subordinated Loan Agreement;	0.00		
(xvi) sixteenth, in or towards satisfaction of all amounts of principal due and payable to the Subordinated Loan Provider under the terms of the Subordinated Loan Agreement;	0.00		
(xvii) seventeenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding fees, costs, liabilities and any other			
expenses to be paid to fulfil obligations to any Other Issuer Creditor incurred in the course of the Issuer's business in relation to this Securitisation (other than amounts			
already provided for in this Pre-Trigger Priority of Payments);	0.00		
(xviii) eighteenth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Junior Notes;	25,600.00		
(xix) nineteenth, in or towards repayment, pro rata and pari passu, of the Class Z Redemption Amount until the Principal Amount Outstanding of such Junior Notes is			
equal to 30,000;	0.00		
bis delta due to Monte Titoli rounding	0.00		
(xx) twentieth, on the Cancellation Date, in or towards satisfaction, pro rata and pari passu, of the Principal Amount Outstanding of the Junior Notes until such Junior Notes are			
repaid in full; and	0.00		
(xxi) twenty-first, up to, but excluding, the Cancellation Date, in or towards satisfaction, pro rata and pari passu of the Junior Notes Additional Remuneration (if any) due and payable			
on the Junior Notes.	2,077,357.69		

BNY MELLON

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## **Account Information**

Account Information		
Cash Reserve		
Target Cash Reserve Amount	10,787,171.61	
Beginning Balance	10,787,171.61	
withdrawals	10,787,171.61	
credits through waterfall	10,787,171.61	
credits through Subordinated Loan	0.00	
Ending balance	10,787,171.61	
Set-Off Reserve Account		
Target Set-Off Reserve Amount	0.00	
Beginning Balance	0.00	
Withdrawals	0.00	
credits through waterfall	0.00	
credits through Subordinated Loan	0.00	
Ending Balance	0.00	
Expenses Account		
Account Opening Balance	30,000.00	
Total Credit Amount	0.00	
Total Debit Amount	0.00	
Account Closing Balance	30,000.00	



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## Triggers

Triggers	
Trigger Events	
Issuer Non-payment of P&I	NO
Issuer Breach of other obligations	NO
Issuer Breach of representations and warranties	NO
Issuer Insolvency	NO
Issuer Unlawfulness	NO
Trigger Event Notice	NO
Purchase Termination Events	
Seller Breach of other obligations	NO
Seller Breach of representations and warranties	NO
Breach of ratios:	NO
Cumulative Default	4,691,194.59
Outstanding Principal of all Claims	797,137,522.79
Cumulative Default Ratio	0.5885%
Relevant Default Trigger	3.50
the Cumalative Default Ratio, calculated as at the relevant Calculation Date, is higher than the Relevant Default Trigger;	NO
Arrear Claims	267,526.90
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	645,958,677.91
Arrear Ratio t	0.0414%
Arrear Ratio t-1	0.0430%
Arrear Ratio t-2	0.0432%
Arrear Ratio Cumulative	0.1276%
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
Issuer Available Funds after Item IX	2,148,075.64



the Servicer's Owner ceases to own, directly or indirectly, 75% of the share capital of Santander Consumer Bank.

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NO

**Triggers** Payment under item X(Class B redemption) 0.00 the Uncleared Principal Event, means the circumstance that there are insufficient Issuer Available Funds to meet in full, on the immediately following Payment Date, the payment under item (x) of the Pre-Trigger Priority of Payments. NO Collections not transferred by the Servicer NO Servicer Report delivery failure (for 7 days) NO Seller fails, during the Programme Period, to offer sale of Issuer Subsequent Portfolios for 3 consecutive Offer Dates NO NO Servicer Termination Event Seller Insolvency NO NO **Purchase Termination Notice** Set-Off Reserve Trigger Events the Target Set-Off Reserve Amount is higher than zero; NO the Servicer?s Owner ceases to have any of the Set-Off Required Ratings or any of such ratings has been withdrawn; NO the Servicer's Owner ceases to own, directly or indirectly, at least 75% of the share capital of the Seller. NO Commingling Reserve Trigger Event the Servicer's Owner ceasing to have any the Commingling Required Ratings or any of such ratings has been withdrawn; NO

#### GOLDEN BAR 2022-1

### SERVICER REPORT (monthly) Reference period from 28th January to 27th February 2023

Reference period from 28th	h January to 27th February 2023			
Portfolio Outstanding	EUR			
Portfolio Outstanding Principal Balance at the end of the previous Collection Period Purchase Price of the Portfolio transferred during the Collection Period	645,958,677.91 21,977,644.60			
Portfolio Outstanding Principal Balance at the end of this Collection Period Outstanding Notes Balance (prior to Payment Date)	650,454,270.26 667,936,322.51			
verage Nominal Interest Rate (T.A.N.)	5.89%			
Cumulative Purchase Price of transferred portfolios Periodic Constant Prepayment Rate	797,137,522.79 1.3%			
Annualised Constant Prepayment Rate	14.6%			
Collection for the Reference Period	Theoretical 8,294,362.65	Current 8,144,701.07		
nterests Instalments	3,169,493.98	3,103,921.20		
collection Fees hterest on late payments		-		
Prepayments Prepayments Fees		8,520,992.47 39,936.52		
Collection from Delinquent loans		112,171.25		
of which Principal components of which Interest components		70,786.58 41,384.67		
Recoveries on Defaulted Loans Repurchases for breach of W&I		724,005.03 6,346.62		
of which Principal components of which Interest components		6,346.62		
Repurchases for Servicing		- :		
of which Principal components of which Interest components		-		
Ather Principal Inflow Ather Interest Inflow				
OTAL COLLECTIONS		20 652 074 16		
OTAL AVAILABLE COLLECTIONS		20,652,074.16		
OTAL PRINCIPAL COMPONENTS OTAL INTEREST COMPONENTS		16,742,826.74 3,909,247.42		
	EUR			
eplenishment Available Amount	17,482,052.25			
mounts retained to Collection Account				
	-u-			
or Junior Notes Interest Amount determination purposes Revenues from interests Instalments by competence (Aggregate of all interest amounts accrued	EUR i,			
Ithough not yet paid, in respect of consumer loans during the collection period immediately receding such Calcutation Date)	3,147,271.65			
vrears Loans Past due & Unpaid	Principal	Interest	Total	
			_	
0-60 0-90	69,746.01 39,023.37	28,945.55 12,702.24	98,691.56 51,725.61	
10-120 120-150	30,791.18 77,224.09	10,788.03 23,547.06	41,579.21 100,771,15	
50-180  80-210	25,397.48 394.24	7,358.71 131.76	32,756.19 526.00	
80-210 (10-240	394.24 24,950.53	7,970.47	32,921.00	
Outstanding not past due	Principal			
10-60 10-90	2,998,265.85 1,246,502.89			
10-120	896.223.66			
20-150 50-180	1,492,897.13 386,666.94			
	300,000.94			
89-210 10-240  efaulted Loans efaulted Loans in the reference period ecoveries on Defaulted Loans in the reference period ecoveries on Defaulted Loans in the reference period	26,502.36 344,315.31 EUR 728,566.80 724,005.03 1,104,016.73			
89-210  Defaulted Loans  Defaulted Loans in the reference perior  Defaulted Loans in the reference perior  Defaulted Loans as of the Valuation Data  Tonos accountated Perfaulted Loans  Tonos accountated Perfaulted Loans  Tonos accountated Receive the August Perfaulted Loans  Tonos accountated the Coses  Tonos accountated th	26, 502, 36 344,315,31 EUR 726,656,80 726,656,80 1,104,016,73 4,691,194,59 3,560,190,14 1,101,004,45 1,135%			
89-210 Totalited Loans Defaulted Loans in the reference perioc Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Repurchases of Recoveries on Defaulted Receivables since issue date Repurchases for Servicing	26, 502, 36 344,315,31 EUR 726,656,80 726,656,80 1,104,016,73 4,691,194,59 3,560,190,14 1,101,004,45 1,135%	rformance (% of Initial Portfolio)	Limit	Breach
89-210 Totalited Loans Defaulted Loans in the reference perioc Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Repurchases of Recoveries on Defaulted Receivables since issue date Repurchases for Servicing	26, 502, 36 344,315,31 EUR  726, 566,80  726,005,03 1,104,016,73 4,691,194,59 3,550,190,14 1,101,001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,10000,195,10000,195,10000000000	Portfolio) 0.00%	Limit 15% 10%	Breach N N
89-210  Defaulted Loans  Wisduided Loans in the reference perior  Networked Loans in the reference perior  Defaulted Loans in the reference perior  Defaulted Loans as of the Valuation Data  Too ascoundated Perfaulted Loans in the reference perior  Defaulted Loans as of the Valuation Data  Committed Recoveries on Defaulted Receivables since issue date  Periodic CDR  British Committed Receivables and Periodic CDR  British Committed Receivables and Periodic CDR  British Committed CDR  British CDR	26, 502, 36 344,315,31 EUR  726, 566,80  726,005,03 1,104,016,73 4,691,194,59 3,550,190,14 1,101,001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,10000,195,10000,195,10000000000	Portfolio)	15%	Breach N N
90-210  Vefutled Loans  Vefutled Loans in the reference perior  Vefutled Loans in the reference perior  Vefutled Loans in the reference perior  Vefutled Loans as of the Valuation Date  Vefutled Loans as of the Valuation Date  Vefutled Loans as of the Valuation Date  Very Loans accountated Perfutled Loans is  Very Loans accountated the Very Loans accountate	26, 502, 36 344,315,31 EUR  726, 566,80  726,005,03 1,104,016,73 4,691,194,59 3,550,190,14 1,101,001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,1001,195,10000,195,10000,195,10000000000	Portfolio) 0.00%	15%	Breach N N
80-210 Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date To the Constant Defaulted Loans as of the Valuation Date To the Constant Defaulted Loans Defaulted Loans as of the Valuation Date To the Constant Defaulted Receivables since issue date To the Constant Defaulte Rate Repurchases for Servicing Repurchases for Servicing Repurchases for Servicing Repurchases for Servicing Redudical Receivables Repurchases unception to date Redudical Receivables Repurchases uncertify year Redudical Receivables Repurchases unception to date Redudical Receivables Repurchase uncertify year Redudical Receivables Repurchases unception to date	26, 502, 36 244, 315, 31  EUR 728, 568, 80 724, 005, 03 1, 104, 016, 73 2, 550, 190, 14 1, 101, 004, 45 1, 350 Outstanding Amount (A) Pe	Portfolio) 0.00%	15%	Breach N N
89-210 Totalited Loans Defaulted Loans in the reference perioc Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Recoveries on Defaulted Receivables since issue date Repurchases of Recoveries on Defaulted Receivables since issue date Repurchases for Servicing	26, 502, 36 244, 315, 31  EUR 728, 568, 80 724, 005, 03 1, 104, 016, 73 2, 550, 190, 14 1, 101, 004, 45 1, 350 Outstanding Amount (A) Pe	Portfolio) 0.00%	15%	Breach N N
80-210  Defaulted Loans  Defaulted Loans in the reference perior  Defaulted Loans in the reference perior  Defaulted Loans and the Valuation Data  Consumination Class and the Valuation Data  Consumination Recoveries on Defaulted Loans in the Consumination Recoveries on Defaulted Receivables since Issue data  Committed Recoveries on Defaulted Receivables since Issue data  Repurchase for Servicing  dividual Receivables Repurchases inception to date  dodfield Loans  dodfield Loans during the reference period   dodfield Loans inception to date  Defaulted Consumination Event Ratios  Defaulted Consumination Event Ratios	26, 502, 36 244,315,31  EUR 726, 566,80 726,005,03 1,104,016,73 4,801,194,59 3,550,193,14 1,101,0,011,4 1,105,00 Cutstanding Amount (A)  Pe  EUR Performance	Portfolio) 0.00% 0.00%	15% 10%	Breach N N
80-210  Vertuited Loans  Vertuited Loans in the reference period  Vertuited Loans in the reference period  Vertuited Loans in the reference period  Vertuited Loans as of the Valuation Date  Vertuited Loans as of the Valuation Date  Vertuited Loans as of the Valuation Date  Vertuited Loans in the Vertuited Loans in the Valuation Date  Vertuited Vertuited Loans in the Valuation Date  Vertuited V	26, 502, 36 344,315,31  EUR 725, 566,80 726,005,03 1,104,016,73 4,691,194,59 3,560,190,14 1,101,004,194 1,101,004,194 1,101,004,194 0,115,004 0,115,004 0,	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA	Breach N N
80-210  Defaulted Loans in the reference perior  Seriauded Loans in the reference perior  Defaulted Loans in the reference perior  Defaulted Loans is the reference perior  Defaulted Loans as of the Valuation Data  Defaulted Loans as of the Valuation Data  Defaulted Loans as of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Constant Default Rate  Repurchases for Servicing  Repurchases for Servicing  Additional Receivables Repurchases inception to date  official Loans during the reference period   Additied Loans inception to date  Durchase Termination Event Ratios  Union Servicing  Durchase Termination Event Ratios  Union Participation Defaulted Loans  Defaulted Loa	26, 502, 36 244, 315, 31  EUR  728, 568, 80 728, 568, 80 728, 005, 30 1, 104, 016, 73 4, 681, 1945, 94 1, 101, 1004, 45 1, 101, 1004, 45 1, 105, 94  Outstanding Amount (A)  Performance 0, 645, 80 0, 045, 80 0, 045, 81	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA	Breach N N
80-210  Defaulted Loans in the reference perior  Seriauded Loans in the reference perior  Defaulted Loans in the reference perior  Defaulted Loans is the reference perior  Defaulted Loans as of the Valuation Data  Defaulted Loans as of the Valuation Data  Defaulted Loans as of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Loans as one of the Valuation Data  Defaulted Constant Default Rate  Repurchases for Servicing  Repurchases for Servicing  Additional Receivables Repurchases inception to date  official Loans during the reference period   Additied Loans inception to date  Durchase Termination Event Ratios  Union Servicing  Durchase Termination Event Ratios  Union Participation Defaulted Loans  Defaulted Loa	26, 502, 36 344,315,31  EUR 725, 566,80 726,005,03 1,104,016,73 4,691,194,59 3,560,190,14 1,101,004,194 1,101,004,194 1,101,004,194 0,115,004 0,115,004 0,	Portfolio) 0.00% 0.00% 0.00% Limit NA NA NA	15% 10% Breach NA NA	Breach N N
80-210  Verfaulted Loans  Verfaulted Loans in the reference period  Verfaulted Loans in the reference period  Verfaulted Loans in the reference period  Verfaulted Loans as of the Valuation Date  Verfaulted Loans as of the Valuation Date  Verfaulted Loans as of the Valuation Date  Verfaulted Loans in the reference period  Verfaulted Corstant Default Rate  Verprise for Servicing  Verfault Rate  Ver	26, 502, 36 244,315,31  EUR  725, 566,80 726,005,03 1,104,016,73 4,691,194,59 3,560,190,14 1,101,014,59 1,105,004,104,104,104,104,104,104,104,104,104	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA NA N	Breach N N
80-210  Perfaulted Loans  Defaulted Loans in the reference period  Recoveries on Defaulted Loans in the reference period  Recoveries on Defaulted Loans as of the Valuation Date  Torsia accumulated Defaulted Loans  Bereinder Committee Co	26, 502.36  244,315.31  EUR  728,568.80  728,056.33  1,104,0167.3  4,691,194.59  3,550,190.14  1,101,004.5  0,155  Outstanding Amount (A)  Performance  0,04%  0,04%  0,04%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA NA N	Breach N N
80-210  befautted Loans  befautted Loans in the reference perior.  befautted Loans in the reference perior.  befautted Loans as of the Valuation Date  received in the Comman of the Valuation Date  received in the Comman of the Valuation Date  received commander the Comman of the Valuation Date  received commander Constant Defautt Rate  teapurchases for Servicing  redividual Receivables Repurchases inception to date  dividual Receivables Repurchase current year  dividual Receivables Repurchase current year  dividual Receivables Repurchase current year  foodfied Loans during the reference period  dodified Loans Inception to date  rurchase Termination Event Ratios  ruran Ratio 1  ruran Ratio 1  ruran Ratio Currulative  breautiative Default Ratio  respanyment Exposure  que sealed Prepayment Exposure	26, 602, 96 244, 315, 31  EUR 728, 568, 80 724, 005, 03 1, 104, 016, 73 4, 693, 105, 105 1, 101, 104, 45 1, 101, 104, 45 1, 105  Outstanding Amount (A)  Performance 0, 04% 0, 04% 0, 04% 0, 04% 0, 05% EUR 22, 221, 759, 66	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA NA NA N	Broach N N
section  befaulted Loans  befaulted Loans in the reference period  becoveries on Defaulted Loans in the reference period  becoveries on Defaulted Loans in the reference period  becoveries on Defaulted Loans as of the Valuation Date  commission of Defaulted Loans  commission of Defaulted Loans  commission of Defaulted Loans  befaulted Receivables since issue date  commission of Defaulted Receivables since issue date  commission of Defaulted Receivables since issue date  commission of Defaulted Receivables Repurchases inception to date  dividual Receivables Repurchases inception to date  dividual Receivables Repurchases current year  bodified Loans  bodified Loans during the reference period  bodified Loans inception to date  current Patio 1  rerear Patio 1	26, 502, 36 244, 315, 31  EUR  728, 568, 80 728, 568, 80 728, 005, 03 1, 104, 016, 73 4, 681, 194, 59 1, 1004, 45	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA NA N	Breach N N
befaulted Loans  befaulted Loans in the reference period  befaulted Loans in the reference period  befaulted Loans in the reference period  befaulted Loans as of the Valuation Date  befaulted Loans  befau	26, 502.36 244,315.31  EUR 728,368.80 724,056.30 1,104,016;73 3,550.190,14 1,101,004.45 1,359.  Outstanding Amount (A)  Performance 0,04% 0,04% 0,04% 0,04% 0,04% 0,05% 0,05%  EUR 22,221,759.66  Current Valuation bate 2,9%	Portfolio) 0.00% 0.00% 0.00%  Limit NA	15% 10% Breach NA NA NA NA NA NA NA NA NA NA NA NA NA	Breach N N
B0-210  befautted Loans  befautted Loans in the reference perior  becoveries on Defautted Loans in the reference perior  befautted Loans as of the Valuation Date  consequence of the Commission of the Valuation Date  considered Commission of the Commission of the Commission of Constant Defautted Loans  befautted Loans  commission of Constant Defautt Rate  begunchases for Servicing  dividual Receivables Repurchases inception to date  dividual Receivables Repurchase current year  bodified Loans  bodified Loans inception to date  dividual Commission of Commiss	26, 602.36 244,315.31  EUR 728,568.80 724,056.50 1,104,016.73 4,091,119.50 1,101,004.45 1,101,004.45 1,35%  Outstanding Amount (A)  Performance 0.04% 0.04% 0.04% 0.04% 0.05%  EUR 22,221,759.66  Current Valuation Date 5,9% 5,9% 5,9% 5,9% 5,9% 5,9% 5,9% 5,9%	Portfolio) 0.00% 0.00% 0.00%  Limit NA NA NA NA S=7% 5=3.5%  Limit >= 5% 5 55% 5 55% 5 55%	15% 10% Breach NA	Breach N N
80-210 Defaulted Loans Defaulted Loans in the reference perior Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Date Torse accumitated Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Date Torse accumitated Defaulted Loans in Defaulted Loans as of the Valuation Date Torse accumitated Defaulted Receivables since issue date Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Receivables Repurchases inception to date Defaulted Loans De	26, 602, 36 344, 315, 31  EUR  728, 366, 80 728, 366, 80 728, 366, 80 1, 104, 016, 73 4, 581, 104, 581 1, 101, 104, 58 1, 101, 104, 58 1, 101, 104, 58 1, 105, 581  Outstanding Amount (A)  Performance 0, 364, 581 0, 13% 0, 13% 0, 13% 0, 15% 5, 90  Current Valuation Date 15, 7% 15, 7	Portfolio) 0.00% 0.00% 0.00%  Limit NA NA <=7% <=3.5%  <0% <0% <0% <0% <0% <0% <0% <0% <0% <	15% 10%  Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
80-210 Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans as offered the Defaulted Receivables since issue date Defaulted Loans Defaulted Defaulte	26, 502.36 244,315.31  EUR  728, 566.80 724,056.33 1,104,016.73 4,691,194.59 3,590,190.14 1,101.0.119	Portfolio) 0.00% 0.00% 0.00%  Limit NA NA NA SA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
B0210 Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans Defaulted Loans Defaulted Recoveries on Defaulted Receivables since issue date Defaulted Defaulted Recoveries Defaulted Receivables Repurchases Inception to date Defaulted Defaulted Defaulted Recoveries Defaulted Default	26, 602, 96 244, 315, 31  EUR  728, 568, 80 724, 005, 03 1, 104, 016, 73 2, 550, 190, 14 1, 101, 104, 45 1, 101, 104, 45 1, 104, 104, 104, 104, 104, 104, 104, 10	Portfolio) 0.00% 0.00% 0.00%  Limit NA	15% 10% Breach NA NA NA NA NA N N N N N N N N N N N N	Breach N N
80-210 Defaulted Loans Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Does accumulated Perfaulted Loans Defaulted Loans as of the Valuation Date Does accumulated Perfaulted Receivables since issue date Defaulted Loans Defaulted Loans Defaulted Receivables Repurchases inception to date Default Default Rate Default Default Receivables Repurchases under the defaulted Receivables defaulted Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Inception to date Defaulted Loans Inception to date Defaulted Loans Inception Defaulted D	26, 602.36 244,315.31  EUR 728,568.80 724,005.93 1,104,016.73 4,650.169,14 1,101,004.45 1,359  Outstanding Amount (A)  Performance 0.04% 0.04% 0.04% 0.04% 0.04% 0.05%  EUR 22,221,759.66  Current Valuation Date 5,9% 5,5% 5,5% 5,5% 11,5% 9,9% 11,5% 0.9% 12,5% 12,5% 13,5% 12,0% 13,5% 10,5%	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit NA NA NA SPS SSSSSSSSSSSSSSSSSSSSSSSSSS	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
80-210 Defaulted Loans Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Does accumulated Perfaulted Loans Defaulted Loans as of the Valuation Date Does accumulated Perfaulted Receivables since issue date Defaulted Loans Defaulted Loans Defaulted Receivables Repurchases inception to date Default Default Rate Default Default Receivables Repurchases under the defaulted Receivables defaulted Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Inception to date Defaulted Loans Inception to date Defaulted Loans Inception Defaulted D	26, 502.36 244,315.31  EUR  728, 566.80 728, 566.80 728, 566.80 1,104,016.73 4,691,194.59 3,589,193.14 1,101.0,118 1,101.0,18 1,101.0,18 1,101.0,18 1,108 1,	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit NA NA NA SPS SSSSSSSSSSSSSSSSSSSSSSSSSS	15% 10%  Breach NA NA NA NA NA N N N N N N N N N N N N	Breach N N
B8210  Defaulted Loans  Defaulted Loans in the reference period  Recoveries on Defaulted Loans in the reference period  Defaulted Loans as of the Valuation Date  Defaulted Recoveries on Defaulted Receivables since issue date  Periodic CDR  Repruchase for Servicing  Individual Receivables Repurchases inception to date  Defaulted Loans  Defaulted L	26, 502.36 244,315.31  EUR  728,566.80 724,056.33 1,104,016.73 4,691,194.50 1,194.50 1,194.50 1,195.60 1,196.70	Portfolio) 0.00% 0.00% 0.00%  Limit NA NA ca7% c=3.5%  c=3.5%  c=3.5%  c=5.5%	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
sefaulted Loans  befaulted Loans in the reference period  kecoveries on Defaulted Loans in the reference period  befaulted Loans as of the Valuation Date  cross accountated Perfaulted Loans are  cross accountated Perfaulted Loans  cross accountated Perfaulted Loans  cross accountated Perfaulted Loans  cross accountated Perfaulted Receivables since issue date  cross accountated Perfaulted Receivables since issue date  cross accountated Perfaulted Receivables since issue date  cross accountated Perfaulted Receivables Repurchases Inception to date  dividual Receivables Repurchases inception to date  dividual Receivables Repurchases current year  dividual Receivables Repurchase current year  dodfiled Loans  dodfiled Loans inception to date  urchase Termination Event Ratios  urchase	26, 602, 36 244, 315, 31  EUR  724, 305, 368, 80 724, 005, 93 1, 104, 016, 73 4, 691, 194, 94 1, 101, 104, 45 1, 101, 104, 45 1, 101, 104, 45 1, 105, 94 1, 101, 104, 94 1, 105, 94 1, 105, 94 1, 105, 94 1, 105, 95 1, 105,	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00%  Limit NA NA NA S78 <=3.5%	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
sefaulted Loans  befaulted Loans in the reference period  befaulted Loans in the reference period  befaulted Loans as of the Valuation Date  concerns and the Comment of th	26, 602, 36 244, 315, 31  EUR  728, 568, 80 724, 005, 03 1, 104, 016, 73 2, 550, 190, 14 1, 101, 104, 45 1, 101, 104, 45 1, 104, 104, 104, 104, 104, 104, 104, 10	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00%  Limit NA NA <-7%	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
sefaulted Loans  befaulted Loans in the reference period  befaulted Loans in the reference period  befaulted Loans as of the Valuation Date  concerns and the Comment of th	26, 602, 36 244, 315, 31  EUR  724, 305, 368, 80 724, 005, 93 1, 104, 016, 73 4, 691, 194, 94 1, 101, 104, 45 1, 101, 104, 45 1, 101, 104, 45 1, 105, 94 1, 101, 104, 94 1, 105, 94 1, 105, 94 1, 105, 94 1, 105, 95 1, 105,	Portfolio) 0.00% 0.00% 0.00%  Limit NA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
befautted Loans  befautted Loans in the reference period  befautted Loans in the reference period  befautted Loans in the reference period  befautted Loans as of the Valuation Date  committed Recoveries on Defautted Receivables since issue date  tended CRR  rendered Loans  boddified Loans during the reference period  boddified Loans during the reference period  boddified Loans inception to date  rurchase Termination Event Ratios  rurchase	26, 602, 36 244, 315, 31  EUR  728, 568, 80 724, 056, 50 1, 104, 016, 73 3, 550, 190, 14 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 101, 101, 101, 101, 101, 101, 1	Portfolio) 0.00% 0.00% 0.00%  Limit NA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
befauted Loans  befauted Loans in the reference period  befauted Loans in the reference period  befauted Loans as of the Valuation Date  befauted Loans as the Valuation Date  befauted Loans  befauted	26, 602.36 244,315.31  EUR  728, 568.80 728, 568.80 1,104,016;73 4,550,169,14 1,101,004.45 1,101,004.45 1,101,004.45 1,101,004.55 0,045 0,	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00%  Limit NA NA NA NA NA NA S S S S S S S S S S S	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
befaulted Loans  befaulted Loans in the reference period  becoveries on Defaulted Loans in the reference period  because of the Valuation Date  commission Microsa and the Valuation Date  terpriced CDR  commission of Constant Default Rate  texpurchases for Servicing  dividuals Receivables Repurchases inception to date  dividuals Receivables Repurchases current year  dividuals Receivables Repurchase current year  dividuals Receivables Repurchases current year  dividuals Receivables Repurchases inception to date  dividuals Receivables Repurchases current year  forefiled Loans  dotified Loans  dotifie	26, 602.36 244,315.31  EUR 728,566.80 724,056.33 1,104,016.73 4,691,194.51 1,194.51	Portfolio) 0.00% 0	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
Security Comments of the Comme	26, 602.36 244,315.31  EUR  728, 568.80 728, 568.80 1,104,016;73 4,550,169,14 1,101,004.45 1,101,004.45 1,101,004.45 1,101,004.55 0,045 0,	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00%  Limit NA NA NA NA NA NA S S S S S S S S S S S	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
B0210 Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans Defaulted Loans inception to date Defa	26, 602.36 244,315.31  EUR  728, 568.80 728, 568.80 1, 104,016.73 4, 109.11 1, 101,004.45 1,101,004.45 1,101,004.45 1,101,004.45 1,101,004.85 0,04% 0,04% 0,04% 0,04% 0,04% 0,04% 0,04% 0,04% 0,04% 0,05% EUR  22,221,759.66  Current Valuation Date 5,9% 5,0 0% 11,9% 1,0 0	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00%  NA NA NA NA NA NA S S S S S S S S S S	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
befauted Loans  befauted Loans in the reference period  kecoveries on Defauted Loans in the reference period  befauted Loans as of the Valuation Date  local Control C	26, 502.36 244,315.31  EUR  724,055.06.80 724,055.03 1,104,016;73 4,691,194.91 1,101,004.45 1,101,004.45 1,35% Outstanding Amount (A)  Performance  Parformance  Outstanding Amount (A)  EUR  22,221,759.66  Current Valuation Date 22,221,759.66  Current Valuation Date 31,35% 50,9% 50,	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%  NA NA NA NA NA NA S S S S S S S S S S	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
Security Constituted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans and the Valuation Date Income accumulated Periodic CIR Recoveries on Defaulted Loans as of the Valuation Date Income accumulated Periodic CIR Periodic CIR Revision of Periodic CIR Re	26, 602, 36  244, 315, 31  EUR  728, 366, 80  728, 366, 80  728, 366, 80  1, 104, 016, 73  4, 691, 194, 594  1, 1004, 45, 11  1, 101, 1004, 45, 11  1, 101, 1004, 45, 11  1, 101, 1004, 45, 11  1, 101, 1004, 45, 11  1, 101, 1004, 45, 11  1, 1004,	Portfolio) 0.00% 0	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
Security Control Contr	26, 602.36 244,315.31  EUR  728, 568.80 724,056.30 1,104,016.73 2,500,190,14 1,101,004.45 1,101,004.45 1,359,  Outstanding Amount (A)  Performance 0,04% 0,04% 0,04% 0,04% 0,04% 0,05% 1,57% 0,59%  EUR  22,221,759.66  Current Valuation Date 5,9% 15,7% 36,9% 15,7% 36,9% 16,9% 17,372,26% 16,6% 10,5% 16,6% 17,372,26% 18,5% 16,6% 10,5% 16,5% 16,5% 16,5% 16,5% 17,372,26% 18,5% 18,5% 18,5% 19,5% 19,5% 19,5% 11,3% 22,0% 28,5% 11,3% 28,5%	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%  NA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
Security Constituted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans in the reference period Recoveries on Defaulted Loans and the Valuation Date Income accommand Perfaulted Receivables since issue date Income accommand Perfaulted Receivables since issue date Income Incom	26, 602, 36 244, 315, 31  EUR  728, 568, 80 724, 056, 50 1, 104, 016, 73 3, 550, 199, 14 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 004, 45 1, 101, 101, 101, 101, 101, 101, 101, 1	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%  NA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N
Security Control Contr	26, 502, 36  244, 315, 31  EUR  728, 566, 80  724, 005, 003  1, 104, 016, 73  4, 691, 104, 54  1, 101, 104, 45  1, 101, 104, 45  1, 101, 104, 45  1, 105, 46  Outstanding Amount (A)  Performance  0, 0, 4%  0, 13%  0, 0, 4%  0, 13%  0, 0, 4%  0, 13%  EUR  22, 221, 759, 66  Current Valuation Date  5, 9%  50, 0%  15, 7%  11, 3%  20, 5%  16, 6%  10, 5%  10, 5%	Portfolio) 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%  NA	15% 10% Breach NA NA NA NA N N N N N N N N N N N N N	Breach N N

## Life Insurer

Insurer	No.	Current Balance	Pct (%)
AXA FRANCE VIE	18,307	181,046,597	27.83%
CF LIFE COMP. ASS. VITA SPA	12,833	174,564,310	26.84%
NET INSURANCE LIFE SPA	8,691	107,806,695	16.57%
METLIFE EUROPE D.A.C.	4,446	85,779,880	13.19%
CNP VITA ASSICURAZIONE SPA	4,589	70,708,328	10.87%
ELIPS LIFE LTD	1,737	23,765,934	3.65%
CARDIF ASSICURAZIONI SPA	1,962	6,439,557	0.99%
ERGO ASSICURAZIONI SPA	605	121,944	0.02%
CARDIF - ASSURANCE VIE SA	70	10,486	0.00%
Other	8	210,539	0.03%
Total:	53,248	650,454,270	100.00%

## Job Insurer

Insurer	No.	Current Balance	Pct (%)
CF ASSICURAZIONI SPA	14,155	172,504,130	26.52%
AXA FRANCE IARD/ INTER PARTNER	10,002	93,836,896	14.43%
GREAT AMERICAN INTERNATIONAL	3,986	75,770,120	11.65%
NET INSURANCE SPA	5,306	68,362,415	10.51%
Not Applicable (Pensioners)	19,799	239,980,709	36.89%
Other	-	-	0.00%
Total:	53,248	650,454,270	100.00%

## Top Employers (other than Public)

ID	Employer	Current Balance	Pct (%)	Cumulated pct (%)	
1	Employer 1	2,156,797	0.33%	0.33%	Тор
2	Employer 2	2,033,200	0.31%	0.64%	
3	Employer 3	1,790,017	0.28%	0.92%	
4	Employer 4	1,226,321	0.19%	1.11%	
5	Employer 5	1,085,620	0.17%	1.27%	Top 5
6	Employer 6	961,270	0.15%	1.42%	
7	Employer 7	953,012	0.15%	1.57%	
8	Employer 8	887,265	0.14%	1.71%	
9	Employer 9	820,269	0.13%	1.83%	
10	Employer 10	792,863	0.12%	1.95%	Top 10
	Other	118,064,605	18.15%	20.10%	
	Total:	130,771,239	20.10%		

### **GOLDEN BAR 2022-1**

#### SUMMARY REPORT Subsequent Valuation Date March 7th, 2023

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	650.454.270,26
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	17.029.304,76
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	667.483.575,02
Number of Loans included in the Subsequent Portfolio	981

accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio 43.196,81

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	5,9%	>= 5%	N
South	49,9%	< 60%	N
Private Employers	15,8%	< 25%	N
Pension Assignment (CQP)	37,4%	< 50%	N
Payment Delegation (DP)	11,8%	< 20%	N
Top Employer (other than Public)	0,4%	< 2%	N
Top 5 Employers (other than Public)	1,3%	< 5%	N
Top 10 Employers (other than Public)	2,0%	< 8%	N
CF LIFE COMP. ASS. VITA SPA - Insurance Company	26,7%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	26,3%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	16,4%	< 30%	N
NET INSURANCE SPA - Insurance Company	10,4%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	0,09%	< 3%	N
Loans that have 2 unpaid installments	1,0%	< 3%	N

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	339.036.292,67	50,8%
Pension Assignment	249.937.568,59	37,4%
Payment Delegation	78.509.713,76	11,8%
TOTAL	667.483.575,02	100,0%

Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	187.471.770,27	28,1%
Centre	147.098.496,09	22,0%
South + Islands	332.913.308,66	49,9%
TOTAL	667.483.575,02	100,0%

Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	532.937.791,48	79,8%
Para-Public	28.932.904,63	4,3%
Private	105.612.878,91	15,8%
TOTAL	667.483.575,02	100,0%