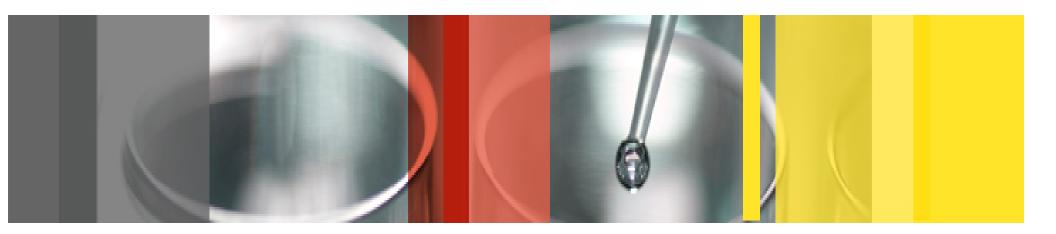


Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

# **Investor Report**



#### **Primary Contacts:**

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

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

## IPD and Deal Details

Currency	Euro
Payment Date	May 25, 2023
Interest Period Begin Date (inclusive)	April 26, 2023
Interest Period End Date (exclusive)	May 25, 2023
Days in current interest period	29
Interest Basis	ACT/360
Legal Maturity Date	December 26, 2044
Listing	Luxembourg
Clearing	Monte Titoli



Deal Code: GOLDBAR221
Distribution Date: 05/25/2023
Pay Date: 05/25/2023

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	964,800.00
Interest Accrued this Period per Note	134.00
Total Interest Due	964,800.00
Total Interest Distributions	964,800.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	964,800.00

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 05/25/2023
Pay Date: 05/25/2023

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	80,400.00
Interest Accrued this Period per Note	201.00
Total Interest Due	80,400.00
Total Interest Distributions	80,400.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	80,400.00



Deal Code: GOLDBAR221
Distribution Date: 05/25/2023
Pay Date: 05/25/2023

Junior Notes  ISIN Class Z  Currency  Denomination  IT0005495947  Euro  100,000.00	
Currency	
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 26,800.00	
Interest Accrued this Period per Note 67.00	
Total Interest Due 26,800.00	
Total Interest Distributions 26,800.00	
Interest Arrears Carried Forward Total 0.00	
Interest and Principal Distributions 26,800.00	

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 05/25/2023
Pay Date: 05/25/2023

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



Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

## **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:	32,437,513.27
(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;	21,283,553.68
(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;	74,698.14
(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;	0.00
(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;	292,089.84
(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



Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

# 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);	11,330.56
(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	421.16
(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;	67,756.52
(v) fifth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class A Notes;	964,800.00
(vi) sixth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class B Notes;	80,400.00
(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	



Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

# 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	19,038,888.34
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	251,567.96
(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;	31,317.81
(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;	26,800.00
(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.	1,174,865.66

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 05/25/2023

Pay Date: 05/25/2023

# **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

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 05/25/2023
Pay Date: 05/25/2023

# 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	6,355,740.48
Outstanding Principal of all Claims	832,380,619.65
Cumulative Default Ratio	0.7636%
Relevant Default Trigger	4.50
the Cumalative Default Ratio, calculated as at the relevant Calculation Date, is higher than the Relevant Default Trigger;	NO
Arrear Claims	271,572.15
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	649,430,440.57
Arrear Ratio t	0.0418%
Arrear Ratio t-1	0.0513%
Arrear Ratio t-2	0.0414%
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
Issuer Available Funds after Item IX	1,232,983.47
Payment under item X(Class B redemption)	0.00



Collections not transferred by the Servicer

Servicer Report delivery failure (for 7 days)

Deal Code: GOLDBAR221 Distribution Date: 05/25/2023

Pay Date: 05/25/2023

# **Triggers** the Uncleared Principal Event, means the circumstance that there are insufficient Issuer Available Funds to meet in full, NO NO NO Seller fails, during the Programme Period, to offer sale of Issuer Subsequent Portfolios for 3 consecutive Offer Dates NO NO NO NO

NO

**Servicer Termination Event** 

**Purchase Termination Notice** 

Seller Insolvency

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

on the immediately following Payment Date, the payment under item (x) of the Pre-Trigger Priority of Payments.

#### GOLDEN BAR 2022-1

## SERVICER REPORT (monthly) Reference period from 28th March to 27th April 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	649,430,440.57 18,213,792.10			
Portfolio Outstanding Principal Balance at the end of this Collection Period Outstanding Notes Balance (prior to Payment Date)	648,645,866.21 667,936,322.51			
Average Nominal Interest Rate (T.A.N.)  Cumulative Purchase Price of transferred portfolios	5.91% 832,380,619.65			
Periodic Constant Prepayment Rate Annualised Constant Prepayment Rate	1.5% 16.6%			
Collection for the Reference Period	Theoretical	Current		
Principal Instalments Interests Instalments	8,351,045.22 3,193,079.09	7,784,978.66 3,233,475.85		
Collection Fees Interest on late payments		-		
Prepayments Prepayments Fees		9,736,577.26 44,026.62		
Collection from Delinquent loans -of which Principal components	•	67,858.78 20,718.27		
-of which Interest components Recoveries on Defaulted Loans	•	47,140.51 552,354.07		
Repurchases for breach of W&I -of which Principal components		-		
-of which Interest components Repurchases for Servicing -of which Principal components		-		
-of which Interest components		-		
Other Principal Inflow Other Interest Inflow		-		
Other Collection not due TOTAL COLLECTIONS TOTAL AVAILABLE COLLECTIONS		21,283,553.68 21,283,553.68		
TOTAL PRINCIPAL COMPONENTS TOTAL INTEREST COMPONENTS		17,500,837.65 3,782,716.03		
TOTAL INTEREST COM CITETY	EUR	5,752,710.00		
Replenishment Available Amount Amounts retained to Collection Account	19,290,456.30 292,089.84			
For Junior Notes Interest Amount determination purposes Revenues from interests instalments by competence (Aggregate of all interest amounts accrued,	EUR			
although not yet paid, in respect of consumer loans during the collection period immediately preceding such Calcutation Date)	3,152,901.49			
Arrears Loans				
Past due & Unpaid	Principal	Interest	Total	
30-60 60-90 90-120	72,949.91 45,695.26 23,193.13	28,313.12 16,777.62 7,021.94	101,263.03 62,472.88 30,215.07	
90-120 120-150 150-180	23,193.13 31,059.81 23,916.41	7,021.94 9,163.55 8,181.59	30,215.07 40,223.36 32,098.00	
180-210 210-240	56,935.06 17,822.57	17,234.58 5,482.12	74,169.64 23,304.69	
Outstanding not past due	Principal			
30-60 60-90	3,527,816.10 1,468,883.12			
90-120 120-150	1,466,663.12 530,816.58 624.496.95			
150-180	548.065.44			
180-210 210-240	823,649.76 184,602.70			
Defaulted Loans	EUR			
Defaulted Loans in the reference period	809,214.38			
Paneupring on Defaulted Leans in the reference parier	EE2 2E4 07			
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Date	552,354.07 1,548,456.25			
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Date Gross accumulated Defaulted Loans Accumulated Defaulted Loans Accumulated Decoveries on Defaulted Receivables since issue date	552,354.07 1,548,456.25 6,355,740.48 4,811,780,17			
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Date Gross accumulated Defaulted Loans	552,354.07 1,548,456.25 6,355,740.48			
Recoveries on Defaulted Losns in the reference periox Defaulted Lonas a of the Valuation Date Gross accumulated Defaulted Lonas Accumulated Recoveries on Defaulted Receivables since issue date Cumulative Losses Periodic CDR Armualised Constant Default Rate	552,354,07 1,548,456,25 6,355,740,48 4,811,780,17 1,543,960,31 0,12% 1,49%	rformance (% of Initial	Limit	Breach
Recoveries on Defaulted Loans in the reference periox Defaulted Loans as of the Valuation Date Gross accumulated Defaulted Loans Accumulated Recoveries on Defaulted Receivables since issue date Cumulative Losses Periodic CDR Annualised Constant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date	552.354.07 1,548,456.25 6,355,740.48 4,811,780.17 1,543,960.31 0.12% 1,49%	Portfolio) 0.00%	Limit 15%	Breach N
Recoveries on Defaulted Loss in the reference perior  Defaulted Loss as or the Valuation Date  Defaulted Loss as or the Valuation Date  Access makes the Valuation of the Valuation Date  Access makes the Valuation of the Valuation Date  Access makes the Valuation Default Date  Complete Loss of the Valuation Date  Armanised Contact Default Rate  Repurchases for Servicing	552,354,07 1,548,456,25 6,355,740,48 4,811,780,17 1,543,960,31 0,12% 1,49%	Portfolio)		
Recoveries on Defaulted Loans in the reference perior.  Defaulted Loans as of the Valuation Date  Accumulated Recoveries on Defaulted Receivables since issue date.  Cumulative Losses  Periodic CDR  Arenuslised Constant Default Rate  Repurchases for Servicing  Individual Receivables Repurchases inception to date Individual Receivables Repurchases ourserf year  Modified Loans	552,354,07 1,548,456,25 6,355,740,48 4,811,780,17 1,543,960,31 0,12% 1,49%	Portfolio) 0.00%	15%	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as or the Valuation Date Gross accumulated Defaulted Loans as or the Valuation Date Gross accumulated Defaulted Loans Countables Loans Periodic ODR Annualised Contant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchase current year	552,354.07 1,548,469.25 6,355,740.48 1,543,960.31 0,12% 0,12% 0,012% Outstanding Amount (A)	Portfolio) 0.00%	15%	
Recoveries on Defaulted Loss in the reference perior Defaulted Loss as or the Valuation Date Defaulted Loss as or the Valuation Date Defaulted Loss as or the Valuation Date Accumulative Loss or Defaulted Receivables since issue data Countainte Loss or Defaulted Receivables since issue data Countainte Loss or Defaulted Receivables Repurchases Periodic ODR Annualised Constant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year  Modified Loss during the reference period Modified Loss during the reference period Modified Loss suring the reference period	552,345.07 1,548,456.25 4,641,780.17 1,543,960.31 1,0125 1,495 Outstanding Amount (A)	Portfolio) 0.00% 0.00%	15% 10%	
Recoveries on Defaulted Loss in the reference perior  Defaulted Loss as of the Valuation Date  Consumer of the Valuation of t	552,346.07 1,548,456,25 6,618,456,25 6,618,451,761,77 1,543,560,31 0,12% 1,49% Outstanding Amount (A)  EUR  Performance 0,04%	Portfolio) 0.00% 0.00%	15% 10% Breach N	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Defaulted Receivables since issue data Comulative Loans as of the Valuation Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases unrent year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date  Purchase 1 termination Event Ratios Arreas Ratio 1-1	552,346.07 1,548,456.25 6,355,740.67 1,548,360.31 1,543,960.31 1,543,960.31 1,49% Outstanding Amount (A)  EUR  Performance 0,05% 0,05% 0,05%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Receivables since issue date Comunitative Loses Periodic CDR Annualised Contrast Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans Inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases Current year Individual Receivables Repurchases Individual Receivables Repurchases Current year Individual Receivables Repurchases Current year Individual Receivables Repurchases Current year Individual Receivables Repurchases Individual Receivables Individual Receivables Individual Receivables Indiv	552,346.07 1,548,454.25 4,548,454.25 4,548,454.25 4,541,760.17 1,543,960.31 1,12% 1,49% Outstanding Amount (A)  Per  EUR  Performance 0,04% 0,05%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Defaulted Receivables since issue data Comunitative Loans are consistent of the Valuation of the	552,346.07 1,548,456.25 6,355,760.07 1,548,456.25 1,547,547 1,543,960.31 1,012% 1,49% Outstanding Amount (A)  EUR  Performance 0,04% 0,05% 0,05%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Arenautised Constant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans incompliant to the Modified Loans during the reference period Modified Loans furning the reference Period Modified Loans Individual Receivables Repurchases Individual Receivables Repurchases Corrent year Modified Loans Individual Receivables Repurchases Corrent Years Area Ratio La Arear Ratio La Cumulative Default Ratio	552,346.07 1,548,454.25 4,548,454.25 4,548,454.25 4,548,454.25 4,548,548,454.25 0.utstanding Amount (A)  Per  EUR  Performance 0.04% 0.05% 0.04%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data.  Countables Losses Periodic CDR Arenaulised Constant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases Current year Receivables Repurchases Current years Receivables Repurchases Current years Receivables Repurchases Current years Receivable Reputables Reputables Reputables Current Receivables Reputables Reput	552,345.07 1,548,454.25 1,548,454.25 4,641,760.17 1,543,960.31 1,255 0,1495 0 utstanding Amount (A)  Fet  EUR  Performance 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045% 0,045%	Portfolio) 0.00% 0.00% 0.00%  Limit <7% <7% <7% <7% <7% <7% <7% <7% <1.5% <1.5% <1.5%  Limit	15% 10% Breach N N N N	
Recoveries on Defaulted cans in the reference period Defaulted Loans of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunidate Loans Periodic CDR Arenaulised Contract Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Individual Receivables Repurchases Accument year Accumulation Default Ratio Lanas during the reference period Modified Loans inception to date Individual Receivables Repurchases Individual Receivables Repurchases Accumulation Default Ratio Lanas during the reference period Modified Loans Comunication Default Ratio Lanas during the Receivable Repurchases Individual Receivable Receivab	592,346.07 1,548,454.25 1,548,454.25 4,641.76.017 1,543,960.31 1,643,960.31 1,649.  Outstanding Amount (A)  Performance 0,055 0,045 0,76%  EUR 22,959,242.79  Current Valuation Date 5,5% 49,7%	Portfolio) 0.00% 0.00% 0.00%  Limit <=??% <=?% <=?% <=?% <=4.5%  Limit >= 5% <=0%	15% 10% Breach N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans as of the Valuation Date Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Arenautised Contrast Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans during the reference period Modified Loans Inception to date Individual Receivables Repurchases Inception to Area Ratio Loans Inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases Correct Individual Receivables Repurchases Individual Receivables Individual Receivables Individual Receivables Individual Receivables Repurchases Individual Receivables Individual Receivables Individual Receivables Individual Receivables Individual Receivables Individual Receivables Individ	552,346.07 1,548,454.25 1,548,454.25 4,641,760.17 1,543,960.31 1,643,960.31 1,495  Outstanding Amount (A)  Per  EUR  Performance 0,045 0,0	Portfolio) 0.00% 0.00% 0.00%  Limit        Limit       Limit </td <td>15% 10% Breach N N N N N N</td> <td></td>	15% 10% Breach N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunidate Loans Periodic CDR Artenusies Command Loans	552,346.07 1,548,456.25 4,548,456.25 4,548,456.25 4,548,456.25 4,548,568.21 1,548,568.21 0,045,568.20 0,045,5	Portfolio) 0.00% 0.00% 0.00%  Limit         Limit  <	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Acrematised Constant Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases orneril year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Inception to Modified Loans Company (Modified Loans Inception to date Individual Receivables Repurchases Inception to Modified Loans Company (Modified Loans Inception to date Individual Receivables Repurchases Inception to Modified Loans Company (Modified Loans Inception to Modified Loans Inception to M	552,346.07 1,548,456.25 4,548,456.25 4,548,456.25 4,548,456.25 1,548,560.21 1,548,5	Portfolio) 0.00% 0.00% 0.00%  Limit <	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunidate Cases Periodic CDR Artenusies Contract Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases current year Modified Loans inception to date Individual Receivable Repurchases (Individual Receivable Recei	552,346,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,560,31 1,543,960,31 1,543,960,31 1,46%  Cutstanding Amount (A)  Performance 0,04% 0,05% 0,05% 0,05% 0,05% 0,05% 0,05% 1,05%	Portfolio) 0.00% 0.00% 0.00%  Limit 4.7% 4.7% 4.7% 4.7% 4.7% 4.7% 4.7% 4.7%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as of the Valuation Defaulted Receivables since issue data Committed Recoveries on Defaulted Receivables since issue data Committed Receivables Repurchases Inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases unception Individual Receivables Repurchases Individual Receivables Individual Receivables Individual Receivables Individual Receivables Repurchases Individual Receivables Individual Receivables Individual Receivables Individual Receivables Individual Receivables Indiv	552,346.07 1,548,456.25 1,548,456.25 1,548,456.25 1,548,560.31 1,543,560.31 1,543,560.31 1,255 0,045 0,045 0,055 0,045 0	Portfolio) 0.00% 0.00% 0.00%  Limit <pre> <pre> <pre> </pre> <pre> <pre></pre></pre></pre></pre>	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as of the Valuation Date Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue date Comunitative Loses Periodic CDR Archiveles Command Defaulted Receivables in the Service of Revision Command Default Rate Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Current year American Command Com	552,346,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,560,31 1,543,560,31 1,543,560,31 1,543,560,31 1,543,560,31 1,545,5	Portfolio) 0.00% 0.00% 0.00%  Limit ===================================	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Debtailed Loans as of the Valuation Date Accumulated Recoveries on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Control Co	552,346.07 1,548,456.25 1,548,456.25 1,648,456.25 1,648,456.25 1,648,560.17 1,543,560.21 1,643,5	Portfolio) 0.00% 0.00% 0.00%  Limit 4.7% <p< td=""><td>15% 10% Breach N N N N N N N N N N N N N N N N N N N</td><td></td></p<>	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans as or the Valuation Defaulted Receivables since issue date Committed Recoveries on Defaulted Receivables since issue date Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases Individual Receivables Individual Receiv	552,346.07 1,548,456.25 1,548,456.25 4,641,760.17 1,543,560.31 0,12% 1,45% 0,145% 0,145% 0,04% 0	Portfolio) 0.00% 0.00% 0.00%  Limit <-7% <-7% <-7% <-7% <-7% <-84,5%  Limit  >= 55% <-60% <-60% <-20% <-20% <-20% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30% <-30%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior Debtailed Loans as of the Valuation Date Debtailed Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Control Contro	552,34.07 1,548,454.25 1,548,454.25 1,548,454.25 1,548,454.25 1,548,560.21 1,548,560.21 1,648,56	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit <pre> <pre> <pre> <pre> </pre> </pre> <pre> Limit </pre> <pre> <pre> <pre> <pre> <pre> <pre> <pre> <pre> </pre> <pre> <p< td=""><td>15% 10% Breach N N N N N N N N N N N N N N N N N N N</td><td></td></p<></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre>	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior.  Defaulted Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue date.  Cumulative Losses.  Periodic CDR Armanised Contrain Default Rate  Repurchases for Servicing Individual Receivables Repurchases inception to date individual Receivables Repurchases uncert year  Modified Loans during the reference period  Modified Loans during the reference period  Modified Loans during the reference period  Modified Loans inception to date  Purchase Termination Event Ratios  Armar Ratio 1.2  Cumulative Default Ratio  Armar Ratio 1.2  Cumulative Default Ratio  Prepayment Exposure  Agreeaded Prepayment Exposure  Concentration Criteria  Avenue Normal interest Rate (T.A.N.)  South  Private Employers  Prepation Assignment (CPP)  To Employers (other than Public)  To 9 Employers (other than Public)  To 9 Employers (other than Public)  To 10 Employers (other than Public)  To 2 Employers (other than Public)  To 3 Employers (other than Public)  To 4 Employers (other than Public)  To 5 Employers (other tha	552,346.07 1,548,456.25 1,548,456.25 1,548,456.25 1,548,456.25 1,548,566.21 1,548,566.21  Cutstanding Amount (A)  Performance 0,455	Portfolio) 0.00% 0.00% 0.00%  Limit <-7% <-7% <-7% <-7% <-7% <-7% <-7% <-8,5%  -2,5%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Loses Periodic CDR Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Committed Receivables Repurchases (Proceeding Periodical Receivables Repurchases inception to date Individual Receivables Repurchases unretif year Modified Loans during the reference period Modified Loans during the Repurchases Loans	552,34.07 1,548,454.25 1,548,454.25 1,548,454.25 1,548,454.25 1,548,560.21 1,548,560.21 1,648,56	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit <pre> <pre> <pre> <pre> </pre> </pre> <pre> Limit </pre> <pre> <pre> <pre> <pre> <pre> <pre> <pre> <pre> </pre> <pre> <p< td=""><td>15% 10% Breach N N N N N N N N N N N N N N N N N N N</td><td></td></p<></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre>	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans as on the Valuation Date Defaulted Loans as on the Valuation Date Defaulted Loans as on the Valuation Date Accumulative Date Committed Receivables on Defaulted Receivables since issue data Committed Receivables on Defaulted Receivables Since issue data Committed Receivables Repurchases Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases current year Purchase Termination Event Ratios Arraes Ratio 1 Arraes Ratio 2 A	552,54.07 1,584,54.07 1,584,54.07 1,584,54.07 1,584,580,21 1,584,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,485,580,21 1,585,580,21 1,585,580,21 1,585,21	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit  Config.	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior Debtailed Loans as of the Valuation Date Debtailed Loans as of the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Losses Periodic CDR Accumulated Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases corrent year Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases Inception to date Individual Receivables Repurchases Inception to Modified Loans Inception to date Individual Receivables Repurchases Inception Individual Receivables Repurchases Individual Receivables Individual Receivables Repurchases Individual Receivables Individual Receivables Repurchases Individual Receivables Individual Receivab	552,546,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,560,31 1,543,560,31 1,543,560,31 1,543,560,31 1,543,560,31 1,545,5	Portfolio) 0.00% 0.00%  Limit C-7% C-7% C-7% C-8,5%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior.  Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue date.  Cumulative Loans Periodo CDR Annualised Contrast Default Rate  Repurchases for Servicing Individual Receivables Repurchases inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year  Modified Loans  Modified Loans during the reference period  Modified Loans inception to date Individual Receivables Repurchases  Purchase Termination Event Ratios  Arrear Ratio La  Cumulative Default Rate  Propayment Exposure Ageresated Prepayment Exposure  Concentration Criteria  Average Romail Inferest Rate (T.A.N.)  South Private Employers Prepayment Exposure  Ageresated Prepayment Exposure  Concentration Criteria  Average Romail Inferest Rate (T.A.N.)  South Private Employers Prepayment exposure  Ageresated Prepayment Exposure  Concentration Criteria  To Employers (other than Public)  To 5 Employers (other than Public)  To 6 Employers (other than Public)  To 7 Employers (other than Public)  To 6 Employers (other than Public)  To 7 Employers (other than Public)  To 8 Employers (other than Public)  To 8 Employers (other than Public)  To 9 Employers (other than Public)  To 10 Employers (other than Public	552,346,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,456,25 1,548,566,21  Cutstanding Amount (A)  Fer  Performance 0,455 0,	Portfolio) 0.00% 0.00% 0.00% 0.00%  Limit  Config.	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Code Recoveries on Defaulted Receivables since issue data Comunitative Code Recoveries on Defaulted Receivables inception to date Individual Receivables Repurchases inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases current year Modified Loans during the reference period Modified Loans inception to date Individual Receivables Repurchases Individual Receivables Individual Receivables Repurchases Individual Receivables Individual R	552,346,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,560,21 1,543,560,21	Portfolio) 0.00% 0.00%  Limit C-7% C-7% C-7% C-8,5%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference perior Defaulted Loans on the Valuation Date Polarization Carlos on the Valuation Date Polarization Carlos on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue data Comunitative Coses Periodic CODR Annualised Contrast Default Rate Repurchases for Servicing individual Receivables Repurchases inception to date individual Receivables Repurchases current year Modified Loans Modified Loans Company of the Valuation of the Valuation of Company of the Valuation of the Valuation of Company of Compa	552.34.07 1,548.45.07 1,548.45.07 1,548.45.07 1,548.45.07 1,548.56	Portfolio) 0.00% 0.00%  Limit C-7% C-7% C-7% C-8,5%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	
Recoveries on Defaulted Loans in the reference period Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Defaulted Loans on the Valuation Date Accumulated Recoveries on Defaulted Receivables since issue date Comunicative Cooks of	552,345,07 1,548,456,25 1,548,456,25 1,548,456,25 1,548,566,21 1,548,566,21  EUR  Performance 0,04% 0,05% 0,	Portfolio) 0.00% 0.00%  Limit C-7% C-7% C-7% C-8,5%	15% 10% Breach N N N N N N N N N N N N N N N N N N N	

# Life Insurer

Insurer	No.	Current Balance	Pct (%)
AXA FRANCE VIE	18,725	173,128,740	26.69%
CF LIFE COMP. ASS. VITA SPA	13,058	170,605,900	26.30%
NET INSURANCE LIFE SPA	8,914	105,154,122	16.21%
METLIFE EUROPE D.A.C.	4,616	87,372,323	13.47%
CNP VITA ASSICURAZIONE SPA	4,814	73,194,260	11.28%
ELIPS LIFE LTD	2,316	32,162,386	4.96%
CARDIF ASSICURAZIONI SPA	1,988	5,642,027	0.87%
ERGO ASSICURAZIONI SPA	605	42,150	0.01%
CARDIF - ASSURANCE VIE SA	70	5,072	0.00%
Other	54	1,338,885	0.21%
Total:	55,160	648,645,866	100.00%

# Job Insurer

No.	Current Balance	Pct (%)
14,359	167,704,086	25.85%
10,129	90,083,864	13.89%
4,132	77,053,059	11.88%
5,391	65,764,861	10.14%
21,149	248,039,997	38.24%
	-	0.00%
55,160	648,645,866	100.00%
	14,359 10,129 4,132 5,391 21,149	14,359 167,704,086 10,129 90,083,864 4,132 77,053,059 5,391 65,764,861 21,149 248,039,997

# Top Employers (other than Public)

ID	Employer	Current Balance	Pct (%)	Cumulated pct (%)	
1	Employer 1	2,307,996	0.36%	0.36%	Тор
2	Employer 2	1,999,611	0.31%	0.66%	
3	Employer 3	1,193,858	0.18%	0.85%	
4	Employer 4	1,075,163	0.17%	1.01%	
5	Employer 5	905,075	0.14%	1.15%	Top 5
6	Employer 6	870,989	0.13%	1.29%	
7	Employer 7	827,915	0.13%	1.42%	
8	Employer 8	827,596	0.13%	1.54%	
9	Employer 9	761,357	0.12%	1.66%	
10	Employer 10	700,666	0.11%	1.77%	Top 10
	Other	112,828,242	17.39%	19.16%	
	Total:	124,298,468	19.16%		1

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

#### SUMMARY REPORT Subsequent Valuation Date May 9th, 2023

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	648.645.866,21
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	19.038.888,34
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	667.684.754,55
Number of Loans included in the Subsequent Portfolio	1.140
accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio	33.473,61

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	5,9%	>= 5%	N
South	49,6%	< 60%	N
Private Employers	15,7%	< 25%	N
Pension Assignment (CQP)	39,2%	< 50%	N
Payment Delegation (DP)	11,4%	< 20%	N
Top Employer (other than Public)	0,4%	< 2%	N
Top 5 Employers (other than Public)	1,1%	< 5%	N
Top 10 Employers (other than Public)	1,8%	< 8%	N
CF LIFE COMP. ASS. VITA SPA - Insurance Company	25,9%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	25,5%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	16,0%	< 30%	N
NET INSURANCE SPA - Insurance Company	9,9%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	0,41%	< 3%	N
Loans that have 2 unpaid installments	0,3%	< 3%	N

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	330.190.205,62	49,5%
Pension Assignment	261.625.534,07	39,2%
Payment Delegation	75.869.014,86	11,4%
TOTAL	667.684.754,55	100,0%
Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	188.601.666,72	28,2%
Centre	148.045.559,80	22,2%
South + Islands	331.037.528,03	49,6%
TOTAL	667.684.754,55	100,0%
Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	540.704.088,44	81,0%
Para-Public	22.437.771,84	3,4%
Private	104.542.894,27	15,7%
TOTAL	667.684.754,55	100,0%