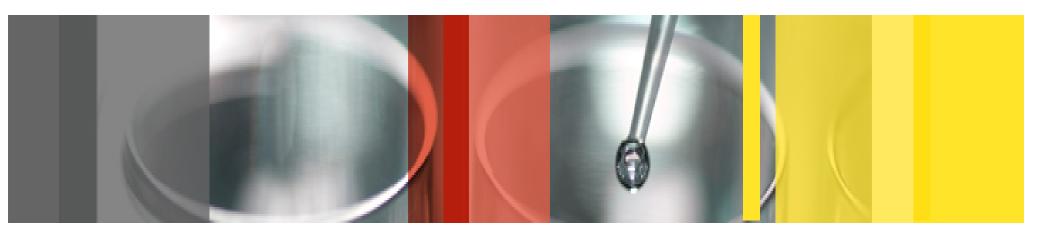


Deal Code: GOLDBAR221
Distribution Date: 07/25/2023

Pay Date: 07/25/2023

Investor Report



Primary Contacts:

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

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 07/25/2023
Pay Date: 07/25/2023

IPD and Deal Details

Currency	Euro
Payment Date	July 25, 2023
Interest Period Begin Date (inclusive)	June 26, 2023
Interest Period End Date (exclusive)	July 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: 07/25/2023
Pay Date: 07/25/2023

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



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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	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
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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	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: 07/25/2023
Pay Date: 07/25/2023

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: 07/25/2023

Pay Date: 07/25/2023

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:	31,723,202.66
(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;	20,723,266.92
(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;	85,116.22
(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;	127,647.91
(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: 07/25/2023
Pay Date: 07/25/2023

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);	456.54
(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	453.18
(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);	6,193.65
(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;	81,457.29
(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
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Pay Date: 07/25/2023

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	18,087,743.72
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	98,939.92
(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;	37,767.30
(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.	1,551,019.45



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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	8,616,763.08
Outstanding Principal of all Claims	870,004,701.20
Cumulative Default Ratio	0.9904%
Relevant Default Trigger	5.50
the Cumalative Default Ratio, calculated as at the relevant Calculation Date, is higher than the Relevant Default Trigger;	NO
Arrear Claims	242,151.67
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	649,223,481.39
Arrear Ratio t	0.0373%
Arrear Ratio t-1	0.0424%
Arrear Ratio t-2	0.0418%
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
Issuer Available Funds after Item IX	1,615,586.75
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,

Deal Code: GOLDBAR221 Distribution Date: 07/25/2023 Pay Date: 07/25/2023

Triggers

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
Servicer Termination Event	NO
Seller Insolvency	NO
Purchase Termination Notice	NO
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
the Servicer's Owner ceases to own, directly or indirectly, 75% of the share capital of Santander Consumer Bank.	NO

GOLDEN BAR 2022-1

SERVICER REPORT (monthly) Reference period from 28th May to 27th June 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	649,223,481.39 18,585,193.21			
Portfolio Outstanding Principal Balance at the end of this Collection Period	649,749,638.87			
Outstanding Notes Balance (prior to Payment Date) Everage Nominal Interest Rate (T.A.N.)	667,936,322.51 5.95%			
Cumulative Purchase Price of transferred portfolios	870,004,701.20 1.3%			
Periodic Constant Prepayment Rate Innualised Constant Prepayment Rate	14.4%			
collection for the Reference Period	Theoretical	Current		
Principal Instalments	8,383,256.90	8,257,740.55		
nterests Instalments Collection Fees	3,213,197.70	3,153,321.98		
nterest on late payments		9 252 454 02		
Prepayments Prepayments Fees		8,352,454.62 40,564.81		
collection from Delinquent loans of which Principal components		92,412.79 64.469.43		
of which Interest components		27,943.36		
tecoveries on Defaulted Loans tepurchases for breach of W&I		826,772.17		
epurchases for breach of W&I of which Principal components				
of which Interest components tepurchases for Servicing				
of which Principal components of which Interest components				
Other Principal Inflow				
Ither Interest Inflow Ither Collection not due				
OTAL COLLECTIONS		20,723,266.92		
OTAL AVAILABLE COLLECTIONS OTAL PRINCIPAL COMPONENTS		20,723,266.92 16,674,664.60		
OTAL INTEREST COMPONENTS		4,048,602.32		
	EUR			
eplenishment Available Amount mounts retained to Collection Account	18,186,683.64 127,647.91			
	121,047.07			
or Junior Notes Interest Amount determination purposes tevenues from interests Instalments by competence (Aggregate of all interest amounts accru	EUR			
Ithough not yet paid, in respect of consumer loans during the collection period immediately	ed, 3,190,078.25			
receding such Calcutation Date]				
rrears Loans				
ast due & Unpaid	Principal	Interest	Total	
0-60	84,371.05	31,698.75	116,069.80	
0-90 0-120 20-150	43,216.94 25,864.61	15,367.31 9,065.94	58,584.25 34,930.55	
20-150 50-180	26,529.09 17,299.29	9,342.19 6,576.50	35,871.28 23,875.79	
80-210	29,608.38	6,599.47	36,207.85	
10-240	15,262.31	4,259.69	19,522.00	
outstanding not past due	Principal			
0-60 0-90	3,532,737.73 1,341,580.37			
0-120 20-150	903,219.48			
50-180	618,685.34 376,584.61			
80-210 10-240	390,700.39 186.497.12			
	100,407.12			
Defaulted Loans	EUR			
Defaulted Loans in the reference period	1,383,326.09			
tecoveries on Defaulted Loans in the reference period	826,772.17			
tecoveries on Defaulted Loans in the reference period tefaulted Loans as of the Valuation Date ross accumulated Defaulted Loans	826,772.17 2,133,375.29 8,616,763.08			
tecoveries on Defaulted Loans in the reference period refaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date cumulated recesses	826,772.17 2,133,375.29 8,616,763.08 6,496,969.49			
Recoveries on Defaulted Loans in the reference period befaulted Loans as of the Valuation Date fross accumulated Defaulted Loans cocumulated Recoveries on Defaulted Receivables since issue date Jumidative Losses	826,772.17 2,133,375.29 8,616,763.08 6,496,969.49 2,119,793.59			
tecoveries on Defaulted Loans in the reference period refaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date cumulated recesses	826,772.17 2,133,375.29 8,616,763.08 6,496,969.49 2,119,793.59 0,21% 2,53%			
ecoveries on Defaulted Loans in the reference period elatuled Loans as of the Valuation Date riosa scoumitated Defaulted Loans commitated receives on Defaulted Receivables since issue date unutative Loanse erfordic CDR musilised Constant Default Rate	826,772.17 2,133,375.29 8,616,763.08 6,496,969.49 2,119,793.59 0,21% 2,53%	rformance (% of Initial Portfolio)	Limit	Breach
ecoveries on Defaulted Loans in the reference period fetaluted carns as of the Valuation Date roses accumulated Defaulted Loans commitated Receives on Defaulted Receivables since issue date unutiative Loanse rende CDR mustised Constant Default Rate legal purchases for Servicing didvidual Receivables Repurchases inception to date	826,772.17 2,133,375.29 8,616,763.08 6,496,999.49 2,119,793.59 0,21% 2,53%	Portfolio) 0.00%	15%	Breach N
ecovertes on Defaultat Loans in the reference period effaulted Loans as of the Valuation Date rosa accumulated Defaulted Loans countaited Receives on Defaulted Loans countaited Receives on Defaulted Receivables since issue date unutaiter Loanse errodic CDR e	826,772.17 2,133,375.29 8,616,763.08 6,496,999.49 2,119,793.59 0,21% 2,53%	Portfolio)		
ecoveries on Defaulted Loans in the reference period feltulate Cares as of the Valuation Date rises accumulated Defaulted Loans a committed Receives on Defaulted Receivables since issue date committed Receives on Defaulted Receivables since issue date certain CDR manufacted Constant Default Rate repurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year	880,772.17 2,133,375.29 8,516,763.08 8,549,869,96 2,119,78.29 2,119,78.29 2,53% Outstanding Amount (A)	Portfolio) 0.00%	15%	
ecoveries on Defaulted Loans in the reference period feliabled carea as of the Valuation Date rosa accumulated Deviation of the Valuation Date rosa scurmitated Receives on Defaulted Faceivables since issue date committed Receives on Defaulted Receivables since issue date committed Receivables on Defaulted Receivables since issue date respective of the Receivables of Receivables since issue date respective of the Receivables Repurchases inception to date and receivables Repurchase current year footfield Loans footfield	826,772.17 2,133,375.29 8,616,763.08 6,496,999.49 2,119,793.59 0,21% 2,53%	Portfolio) 0.00%	15%	
ecoveries on Defaulted Loans in the reference period feliabled carea as of the Valuation Date rosa accumulated Deviation of the Valuation Date rosa scurmitated Receives on Defaulted Faceivables since issue date committed Receives on Defaulted Receivables since issue date committed Receivables on Defaulted Receivables since issue date respective of the Receivables of Receivables since issue date respective of the Receivables Repurchases inception to date and receivables Repurchase current year footfield Loans footfield	880,772.17 2,133,375.29 8,516,763.08 8,549,869,96 2,119,78.29 2,119,78.29 2,53% Outstanding Amount (A)	Portfolio) 0.00%	15%	
ecoveries on Defaulted Loans in the reference period feliated Loans as the Valuation Data rosa accomunitated Defaulted Loans manual test of the Valuation Data manual test of the Valuation Data manual test of the Valuation Data manual test of the Valuation Default Rate report the Valuation Default report re	869,772.17 2,133,375.20 6,616,733.66 6,2176,733.66 2,119,733.96 2,119,	Portfolio) 0.00% 0.00%	15% 10%	
accoveries on Defaultatic Loans in the reference period delauted Loans as of the Valuation Date or east accumulated Defaulted Loans as of the Valuation Date or east accumulated Defaulted Receivables since issue date unusualtwic Loanse uses on Defaulted Receivables since issue date unusualtwic Loanse unusualtwic Loanse enfoato CDR remainder Constant Default Ratie spurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year loadified Loans during the reference period codified Loans during the reference period codified Loans incompliance to date to the control of the date of the Constant	880,772.17 2:133,375.20 6:616,733.00 6:616,733.00 6:6465,800.40 2:1151,733.00 2:1151,7	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
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Life Insurer

Insurer	No.	Current Balance	Pct (%)
AXA FRANCE VIE	19,087	165,616,844	25.49%
CF LIFE COMP. ASS. VITA SPA	13,242	165,328,958	25.45%
NET INSURANCE LIFE SPA	9,103	102,365,652	15.75%
METLIFE EUROPE D.A.C.	4,770	88,289,087	13.59%
CNP VITA ASSICURAZIONE SPA	5,053	76,229,327	11.73%
ELIPS LIFE LTD	3,056	42,427,258	6.53%
CARDIF ASSICURAZIONI SPA	1,996	4,851,619	0.75%
ERGO ASSICURAZIONI SPA	604	21,485	0.00%
CARDIF - ASSURANCE VIE SA	70	3,545	0.00%
Other	191	4,615,864	0.71%
Total:	57,172	649,749,639	100.00%

Job Insurer

Insurer	No.	Current Balance	Pct (%)
CF ASSICURAZIONI SPA	14,521	161,731,137	24.89%
AXA FRANCE IARD/ INTER PARTNER	10,228	85,595,597	13.17%
GREAT AMERICAN INTERNATIONAL	4,257	77,663,466	11.95%
NET INSURANCE SPA	5,448	63,061,218	9.71%
Not Applicable (Pensioners)	22,718	261,698,221	40.28%
Other		-	0.00%
Total:	57,172	649,749,639	100.00%

Top Employers (other than Public)

ID	Employer	Current Balance	Pct (%)	Cumulated pct (%)	
1	Employer 1	2,473,206	0.38%	0.38%	Тор
2	Employer 2	1,953,907	0.30%	0.68%	
3	Employer 3	1,142,630	0.18%	0.86%	
4	Employer 4	1,002,571	0.15%	1.01%	
5	Employer 5	914,994	0.14%	1.15%	Top 5
6	Employer 6	909,712	0.14%	1.29%	
7	Employer 7	798,094	0.12%	1.42%	
8	Employer 8	796,327	0.12%	1.54%	
9	Employer 9	747,749	0.12%	1.65%	
10	Employer 10	652,893	0.10%	1.75%	Top 10
	Other	109,947,152	16.92%	18.67%	
	Total:	121,339,235	18.67%		

GOLDEN BAR 2022-1

SUMMARY REPORT Subsequent Valuation Date July 10th, 2023

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	649.749.638,87
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	18.087.743,72
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	667.837.382,59
Number of Loans included in the Subsequent Portfolio	1.097
accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio	40.294,22

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

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	6,0%	>= 5%	N
South	49,4%	< 60%	N
Private Employers	15,3%	< 25%	N
Pension Assignment (CQP)	41,1%	< 50%	N
Payment Delegation (DP)	11,0%	< 20%	N
Top Employer (other than Public)	0,4%	< 2%	N
Top 5 Employers (other than Public)	1,2%	< 5%	N
Top 10 Employers (other than Public)	1,8%	< 8%	N
CF LIFE COMP. ASS. VITA SPA - Insurance Company	25,2%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	24,6%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	15,6%	< 30%	N
NET INSURANCE SPA - Insurance Company	9,5%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	0,98%	< 3%	N
oans that have 2 unpaid installments	0,3%	< 3%	N

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	320.084.104,56	47,9%
Pension Assignment	274.237.176,79	41,1%
Payment Delegation	73.516.101,24	11,0%
TOTAL	667.837.382,59	100,0%
Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	189.031.190,80	28,3%
Centre	148.893.892,78	22,3%
South + Islands	329.912.299,01	49,4%
TOTAL	667.837.382,59	100,0%
Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	543.566.712,97	81,4%
Para-Public	22.036.992,57	3,3%
Private	102.233.677,05	15,3%
TOTAL	667.837.382,59	100,0%