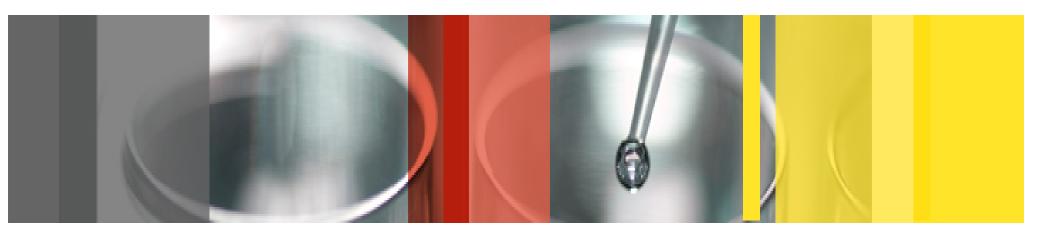


Deal Code: GOLDBAR221
Distribution Date: 08/25/2023

Pay Date: 08/25/2023

Investor Report



Primary Contacts:

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

BNY MELLON

Deal Code: GOLDBAR221
Distribution Date: 08/25/2023

Pay Date: 08/25/2023

IPD and Deal Details

Currency	Euro
Payment Date	August 25, 2023
Interest Period Begin Date (inclusive)	July 25, 2023
Interest Period End Date (exclusive)	August 25, 2023
Days in current interest period	31
Interest Basis	ACT/360
Legal Maturity Date	December 26, 2044
Listing	Luxembourg
Clearing	Monte Titoli



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Distribution Date: 08/25/2023
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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	1,029,600.00
Interest Accrued this Period per Note	143.00
Total Interest Due	1,029,600.00
Total Interest Distributions	1,029,600.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	1,029,600.00

BNY MELLON

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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	86,000.00
Interest Accrued this Period per Note	215.00
Total Interest Due	86,000.00
Total Interest Distributions	86,000.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	86,000.00



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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	28,400.00
Interest Accrued this Period per Note	71.00
Total Interest Due	28,400.00
Total Interest Distributions	28,400.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	28,400.00

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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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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:	32,036,598.62
(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;	21,064,576.30
(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;	85,910.79
(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;	98,939.92
(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: 08/25/2023

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);	8,451.72
(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	468.28
(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;	68,528.69
(v) fifth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class A Notes;	1,029,600.00
(vi) sixth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class B Notes;	86,000.00
(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	17,900,926.46			
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	172,067.94			
(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;	40,294.22			
(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;	28,400.00			
(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.	1,912,496.05			

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

BNY MELLON

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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	9,641,653.88
Outstanding Principal of all Claims	888,092,444.92
Cumulative Default Ratio	1.0857%
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	232,827.61
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	649,749,638.87
Arrear Ratio t	0.0358%
Arrear Ratio t-1	0.0373%
Arrear Ratio t-2	0.0424%
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
Issuer Available Funds after Item IX	1,981,190.27
Payment under item X(Class B redemption)	0.00



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Triggers the Uncleared Principal Event, means the circumstance that there are insufficient Issuer Available Funds to meet in full, NO on the immediately following Payment Date, the payment under item (x) of the Pre-Trigger Priority of Payments. 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 NO Seller Insolvency **Purchase Termination Notice** NO Set-Off Reserve Trigger Events NO the Target Set-Off Reserve Amount is higher than zero; 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 June to 27th July 2023

SERVICER I Reference period from	1 28th June to 27th July 2023			
ortfolio Outstanding	EUR			
ortfolio Outstanding Principal Balance at the end of the previous Collection Period urchase Price of the Portfolio transferred during the Collection Period	649,749,638.87 18,087,743.72			
ortfolio Outstanding Principal Balance at the end of this Collection Period	649,863,328.11			
utstanding Notes Balance (prior to Payment Date) verage Nominal Interest Rate (T.A.N.)	667,936,322.51 5.98%			
umulative Purchase Price of transferred portfolios eriodic Constant Prepayment Rate nnualised Constant Prepayment Rate	888,092,444.92 1.3%			
nnualised Constant Prepayment Rate	14.6%			
ollection for the Reference Period	Theoretical	Current		
rincipal Instalments terests Instalments	8,304,653.54 3,116,548.42	8,388,969.64 3,225,823.31		
ollection Fees terest on late payments		:		
repayments repayments Fees		8,509,504.93		
ollection from Delinquent loans		42,172.96 79,463.94		
of which Principal components of which Interest components		48,479.40 30,984.54		
ecoveries on Defaulted Loans enurchases for breach of W&I		818,641.52		
epurchases for breach of W&I of which Principal components of which Interest components				
epurchases for Servicing				
of which Principal components of which Interest components		-		
ther Principal Inflow				
ther Collection not due				
DTAL COLLECTIONS DTAL AVAILABLE COLLECTIONS		21,064,576.30 21,064,576.30		
DTAL PRINCIPAL COMPONENTS DTAL INTEREST COMPONENTS		16,946,953.97 4,117,622.33		
	EUR			
eplenishment Available Amount	18,072,994.40			
mounts retained to Collection Account	98,939.92			
or Junior Notes Interest Amount determination purposes evenues from interests Instalments by competence (Aggregate of all interest amounts accrued	EUR			
evenues from interests instatments by competence (Aggregate of all interest amounts accrued though not yet paid, in respect of consumer loans during the collection period immediately eceding such Calcutation Date)	3,210,417.41			
rrears Loans	Dring'	Interest	Total	
ast due & Unpaid	Principal		Total	
0-60 0-90	73,262.76 34,806.61	28,290.89 11,716.16	101,553.65 46,522.77	
0-120 20-150	28,690.14 24,781.20	9,773.54 8.140.54	38,463.68 32,921,74	
50-180	25,544.96	9,234.32 5,860.77	34,779.28	
80-210 10-240	14,399.13 31,342.81	5,860.77 6,759.93	20,259.90 38,102.74	
utstanding not past due	Principal			
D-60 D-90	3,056,622.30 1,075,263.92			
0-120 20-150	826,875.71 791 339 69			
50-180	791,339.69 534,953.21 301.116.96			
30-210 10-240	364,541.46			
efaulted Loans	EUR			
efaulted Loans in the reference period ecoveries on Defaulted Loans in the reference period	1,024,890.80 818,641.52			
efaulted Loans as of the Valuation Date	2,343,727.63			
efaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date	2,343,727.63 9,641,653.88 7,315,611.01			
efaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date umulative Losses	2,343,727.63 9,641,653.88 7,315,611.01 2,326,042.87			
efaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date umulative Losses	2,343,727.63 9,641,653.88 7,315,611.01			
effaulted Lanna so file Valuation Date ross accumulated Destaulted Losns comunitated Recoveries on Defaulted Receivables since issue date erfolds CDR. revolution of the Comunitation of t	2,343,727.63 9,641,653.88 7,315,611.01 2,326,042.87 0.00 1.88%	rformance (% of Initial Portfolio)	Limit	Breach
effaulted Loans as of the Valuation Date consumer to the Consu	2,343,727.63 9,641,653.88 7,315,611.01 2,326,042.87 0.00 1.88%	Portfolio) 0.00%	15%	Breach N
Infaulted Loans as of the Yalastico Date cas accumulated Evaluated Loans consultated Recoveries on Defaulted Receivables since issue date consultated Recoveries on Defaulted Receivables since issue date consultated Constant Default Rate superchases for Servicing dividual Receivables Recurshases inception to date	2,343,727.63 9,641,653.88 7,315,611.01 2,326,042.87 0.00 1.88%	Portfolio)		
effaulted Loans as of the Valuation Date consumulated Recoveries on Defaulted Receivables since issue date ministret Losses ministret Losses ministret Losses purchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year odified Loans	2,343,727.63 9,641,653.88 7,315,611.01 2,326,042.87 0.00 1.88%	Portfolio) 0.00%	15%	
refusited Loans as of the Valuation Date can accumulated Petabulet Loans can accumulated Petabulet Loans can accumulated Petabulet Loans can accumulate Loans can accumulate Loans control CDR routiles Contact Dehauft Rate epurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year control CDR	2,343,727,63 9,641,655,88 7,315,611,01 2,326,042,87 0.00 1,88% Outstanding Amount (A)	Portfolio) 0.00%	15%	
refusited Loans as of the Valuation Date can accumulated Petabulet Loans can accumulated Petabulet Loans can accumulated Petabulet Loans can accumulate Loans can accumulate Loans control CDR routiles Contact Dehauft Rate epurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year control CDR	2,343,727,63 9,641,655,88 7,315,611,01 2,326,042,87 0.00 1,88% Outstanding Amount (A)	Portfolio) 0.00%	15%	
refusited Loans as of the Valuation Date consultating Recoveries on Defaulted Receivables since issue date consultating Recoveries on Defaulted Receivables since issue date retroid CDR revulsies Constant Default Rate experiesses for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchases current year odified Loans receivables Repurchases current year	2,343,72 RS 9,641,653,86 7,31,611,01 2,326,641,01 1,88% Outstanding Amount (A) Per	Portfolio) 0.00% 0.00%	15% 10%	
Infanted Loans as of the Valuation Date on accumulated Recoveries on Defaulted Receivables since issue date mutables Loses mutables Recoveries on Defaulted Receivables since issue date mutables Constant Default Rate purchases for Servicing dividual Receivables Repurchases inception to date lividual Receivables Repurchase current year odified Loans odified Loans odified Loans divided Loans	2,343,72 RS 0,641,853,86 7,315,811,01 2,326,042,02 1,88% Outstanding Amount (A) Per EUR -	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
Infanted Loans as of the Valuation Date on accumulated Recoveries on Defaulted Receivables since issue date mutables Loses mutables Recoveries on Defaulted Receivables since issue date mutables Constant Default Rate purchases for Servicing dividual Receivables Repurchases inception to date lividual Receivables Repurchase current year odified Loans odified Loans odified Loans divided Loans	2,343,72 FS	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
effaulted Loans as of the Valuation Date consumitated Recoveries on Defaulted Receivables since issue date ministret Losses diffed Loans ministret Losses	2,343,72 FS	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
Infanted Loans as of the Valuation Date consumitated Recoveries on Defaulted Receivables since issue date minimitient Consumitation (Consumer Consumer Consu	2,343,72 RS 0,641,653,86 7,31,691,91 2,326,640,91 1,88% Outstanding Amount (A) EUR Performance 0,04% 0,05% 1,09%	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
Infanted Loans as of the Valuation Date consumitated Recoveries on Defaulted Receivables since issue date minimitient Consumitation (Consumer Consumer Consu	2,343,72 FS	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach N	
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refusited Loans as of the Valuation Date consultated Recoveries on Defaulted Receivables since issue date consultated Recoveries on Defaulted Receivables since issue date consultated Receivables since issue date record CDR routiles Constant Default Rate spurchases for Servicing spurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchases unception to date dividual Receivables Repurchases unrenty ear codified Loans didied	2,343,72 RS 0,641,653,86 7,316,910,77 2,326,910,77 1,88% Outstanding Amount (A) EUR Performance 0,04% 0,04% 1,09% 24,208,356,99 Current Valuation Date Current Valuation Date	Portfolio) 0.00% 0.00% 0.00% Limit	15% 10% Breach N N N N N	
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Life Insurer

Insurer	No.	Current Balance	Pct (%)
CF LIFE COMP. ASS. VITA SPA	13,373	163,439,427	25.15%
AXA FRANCE VIE	19,265	162,399,423	24.99%
NET INSURANCE LIFE SPA	9,198	100,714,384	15.50%
METLIFE EUROPE D.A.C.	4,851	88,482,530	13.62%
CNP VITA ASSICURAZIONE SPA	5,161	77,314,996	11.90%
ELIPS LIFE LTD	3,372	46,503,288	7.16%
CARDIF ASSICURAZIONI SPA	2,005	4,506,624	0.69%
ERGO ASSICURAZIONI SPA	604	18,634	0.00%
CARDIF - ASSURANCE VIE SA	70	3,545	0.00%
Other	275	6,480,476	1.00%
Total:	58,174	649,863,328	100.00%

Job Insurer

Insurer	No.	Current Balance	Pct (%)
CF ASSICURAZIONI SPA	14,633	159,434,759	24.53%
AXA FRANCE IARD/ INTER PARTNER	10,268	83,298,162	12.82%
GREAT AMERICAN INTERNATIONAL	4,321	77,761,479	11.97%
NET INSURANCE SPA	5,481	61,746,192	9.50%
Not Applicable (Pensioners)	23,471	267,622,736	41.18%
Other	-	-	0.00%
Total:	58,174	649,863,328	100.00%

Top Employers (other than Public)

ID	Employer	Current Balance	Pct (%)	Cumulated pct (%)	
1	Employer 1	2,525,051	0.39%	0.39%	Тор
2	Employer 2	1,944,678	0.30%	0.69%	
3	Employer 3	1,106,935	0.17%	0.86%	
4	Employer 4	993,486	0.15%	1.01%	
5	Employer 5	943,330	0.15%	1.16%	Top 5
6	Employer 6	925,685	0.14%	1.30%	
7	Employer 7	793,163	0.12%	1.42%	
8	Employer 8	763,636	0.12%	1.54%	
9	Employer 9	755,874	0.12%	1.65%	
10	Employer 10	669,406	0.10%	1.76%	Top 10
	Other	108,969,800	16.77%	18.53%	
	Total:	120,391,044	18.53%		

GOLDEN BAR 2022-1

SUMMARY REPORT Subsequent Valuation Date August 8th, 2023

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	649.863.328,11
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	17.900.926,46
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	667.764.254,57
Number of Loans included in the Subsequent Portfolio	1.004

accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio 35.331,68

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	6,0%	>= 5%	N
South	49,3%	< 60%	N
Private Employers	15,2%	< 25%	N
Pension Assignment (CQP)	42,0%	< 50%	N
Payment Delegation (DP)	10,8%	< 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)	1,7%	< 8%	N
CF LIFE COMP. ASS. VITA SPA - Insurance Company	24,8%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	24,2%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	15,2%	< 30%	N
NET INSURANCE SPA - Insurance Company	9,3%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	1,34%	< 3%	N
Loans that have 2 unpaid installments	0,1%	< 3%	N

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	315.341.181,28	47,2%
Pension Assignment	280.167.711,25	42,0%
Payment Delegation	72.255.362,04	10,8%
TOTAL	667.764.254,57	100,0%

Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	188.913.349,09	28,3%
Centre	149.609.076,66	22,4%
South + Islands	329.241.828,82	49,3%
TOTAL	667 764 254 57	100.0%

Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	544.933.182,85	81,6%
Para-Public	21.496.754,70	3,2%
Private	101.334.317,02	15,2%
TOTAL	667 764 254 57	100.0%