

Citibank N.A.
GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Statement Summary:

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Deal Information:

Issuer:	Golden Bar (Securitisation) S.r.l.,	Closing Date:	24-Sep-2024
Seller:	Santander Consumer Bank S.p.A.	Payment Date:	22-Jun-2026
Servicer:	Santander Consumer Bank	Next Payment Date:	22-Sep-2026
Back-up Service Facilitator:	Santander Consumer Finance S.A.	Prior Payment Date:	23-Mar-2026
RSF Reserve Advance Provider:	Santander Consumer Finance	Days in the Interest Period	91
Representative of the Noteholders:	Banca Finint S.p.A.	Collection Period Start Date:	01-Mar-2026
Subordinated Loan Provider:	Santander Consumer Bank	Collection Period End Date:	31-May-2026
Collection Account Bank and Cash Reserve Account Bank:	Banco Santander, S.A.		
Transaction Account Bank:	Citibank N.A., Milan Branch		
Paying Agent:	Citibank, Milan Branch		
Listing and Luxembourg Paying Agent:	Banque Internationale à Luxembourg		
Computation Agent:	Citibank, London Branch		
Principal Paying Agent:	Citibank, London Branch		
Corporate Services Provider:	Bourlot Gilardi Romagnoli e Associati		
Quotaholders:	Stitching Turin		
Stichtingen Corporate Services Provider:	Wilmington Trust SP Services (London) L		
Interest Rate Swap Provider:	Banco Santander, S.A.		
Reporting Entity:	Santander Consumer Bank		
Arranger and Joint Lead Managers:	Banco Santander		
Joint Lead Managers:	Crédit Agricole Corporate & Investment Bank		
Joint Lead Managers:	Intesa Sanpaolo S.p.A.		
Junior Notes Subscriber:	Santander Consumer Bank		

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Ratings

Role	Name	Fitch					
		Current Rating		Required Rating		Trigger Breach	Consequences of Trigger Breach
		Short Term	Long Term	Short Term	Long Term		
Account Bank	Citibank N.A., Milan Branch	F1+	A+	F1	A-	N	Replace the Account Bank
Collection Account Bank and Cash Reserve Account Bank	Banco Santander S.A. - Milan Branch	F1	A	F1	A-	N	
Swap Counterparty	Banco Santander S.A.	F1	A	F1	A-	N	Replace the Swap counterparty

Role	Name	DBRS					
		Current Rating		Required Rating		Trigger Breach	Consequences of Trigger Breach
		Short Term	Long Term	Short Term	Long Term		
Account Bank	Citibank N.A., Milan Branch		AAL		A	N	Replace the Account Bank
Collection Account Bank and Cash Reserve Account Bank	Banco Santander S.A. - Milan Branch		AH		A	N	
Swap Counterparty	Banco Santander S.A.		AH		A	N	Replace the Swap counterparty

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Note Details:

Note Description	ISIN Code	Ending Balance	Currency	Rate	Maturity Date
Class A Notes	IT0005611378	393,041,609.32	EUR	EURIBOR	22-Sep-2043
Class B Notes	IT0005611386	35,948,927.68	EUR	EURIBOR	22-Sep-2043
Class C Notes	IT0005611394	50,328,498.76	EUR	EURIBOR	22-Sep-2043
Class D Notes	IT0005611402	0.00	EUR	EURIBOR	22-Sep-2043
Class Z Notes	IT0005611576	1,000.00	EUR	N/A	22-Sep-2043
Subordinated Loan	N/A	0.00	EUR	EURIBOR	22-Sep-2043

Payment Distributions - Interest:

Note Description	Days Accrual (1)	Method (2)	Base Rate (%) (3)	Margin (%) (4)	Interest Rate (%) (5) = (3 + 4)	Accrued Interest Current Period (6)	Prior Unpaid Interest (7)	Total Interest Due (8) = (6 + 7)	Interest Paid (9)	Current Unpaid Interest (10) = (8 - 9)
Class A Notes	91	A/360	2.10800	0.83000	2.93800	3,312,800.00	0.00	3,312,800.00	3,312,800.00	0.00
Class B Notes	91	A/360	2.10800	1.50000	3.60800	372,000.00	0.00	372,000.00	372,000.00	0.00
Class C Notes	91	A/360	2.10800	2.15000	4.25800	614,250.00	0.00	614,250.00	614,250.00	0.00
Class D Notes	91	A/360	2.10800	3.40000	5.50800	0.00	0.00	0.00	0.00	0.00
Class Z Notes	91	A/360	0.00000	0.00000	0.00000	0.00	0.00	0.00	4,050,884.72	0.00
Subordinated Loan	91	A/360	2.10800	3.25000	5.35800	0.00	0.00	0.00	0.00	0.00

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Payment Distributions - Principal:

Note Description	Original Balance (1)	Beginning Balance (2)	Principal Paid (3)	Ending Balance (4) = (2 - 3)	Ending Pool Factor (5) = (4 / 1)
Class A Notes	820,000,000.00	446,401,981.70	53,360,372.38	393,041,609.32	0.479319
Class B Notes	75,000,000.00	40,829,449.54	4,880,521.86	35,948,927.68	0.479319
Class C Notes	105,000,000.00	57,161,229.37	6,832,730.61	50,328,498.76	0.479319
Class D Notes	10,000,000.00	0.00	0.00	0.00	0.000000
Class Z Notes	30,000.00	1,000.00	0.00	1,000.00	0.033333
Subordinated Loan	750,000.00	0.00	0.00	0.00	0.000000

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Interest Available Funds

	Amount
(a) the Interest Components received by the Issuer in respect of the Receivables (other than Defaulted Receivables) comprised in the Aggregate Portfolio during the immediately preceding Collection Period, net of any amount allocated pursuant to item (m) of the Principal Available Funds in respect of such Payment Date;	11,638,832.10
(b) the available Revenue Eligible Investments Amount deriving from the Eligible Investments (if any) made using funds standing to the credit of the Collection Account, the Cash Reserve Account, the Set-Off Reserve Account (if any) and the Commingling Reserve Account (if any), following liquidation thereof on the immediately preceding Eligible Investments Maturity Date;	0.00
(c) the Cash Reserve as at the immediately preceding Payment Date after making payments due under the Pre-Acceleration Interest Priority of Payments on that date (or, in respect of the First Payment Date, the Cash Reserve as at the Issue Date), with the exception of (i) the Cancellation Date, (ii) the Payment Date on which there will be sufficient Issuer Available Funds (including the Cash Reserve) to redeem in full the Class A Notes, Class B Notes and Class C Notes, and (iii) the Payment Date following the delivery of a Trigger Notice;	10,000,000.00
(d) the available proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made using funds of the Cash Reserve Account, following liquidation thereof on the immediately preceding Eligible Investments Maturity Date;	0.00
(e) all amounts of positive interest accrued and paid on the Accounts, other than the Expenses Account and the Collateral Account, during the immediately preceding Collection Period, net of any applicable withholding or expenses;	231,626.93
(f) payments made to the Issuer by any Transaction Party during the immediately preceding Collection Period, excluding those amounts constituting Principal Available Funds and excluding any RSF Reserve Funding Advances;	0.00



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Interest Available Funds

	Amount
(g) any amounts received by the Issuer under the Interest Rate Swap Agreement and, only to the extent that an Interest Rate Swap Provider Default occurs, or when the early termination has been designated as a consequence of a "Termination Event" (as this term is defined in the Interest Rate Swap Agreement) in which the Interest Rate Swap Provider is the "Affected Party" (as this term is defined in the Interest Rate Swap Agreement) and the Interest Rate Swap Agreement is early terminated, the following amounts: (i) any amounts held by the Issuer as collateral; or (ii) if the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination is payable by the Issuer to the Interest Rate Swap Provider and the amounts held by the Issuer as collateral are higher than such amount, the amount of collateral held which exceeds the amount payable to the Interest Rate Swap Provider. For the avoidance of doubt, the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination shall be paid by the Issuer to the Interest Rate Swap Provider using the Collateral Amounts held by the Issuer. In the event that such Collateral Amounts are not sufficient, the amount determined pursuant to Section 6 (e) of the ISDA Master Agreement in case of early termination (or the part of that amount not covered by the collateral held by the Issuer) shall be paid according to the Pre-Acceleration Interest Priority of Payments or the Post-Acceleration Priority of Payments, as applicable;	0.00
(h) the interest component of the purchase price received by the Issuer in relation to the sale and/or repurchase of any Receivables (other than Defaulted Receivables) made during the immediately preceding Collection Period;	87.39
(i) any Recoveries, including any purchase price received in relation to the sale of any Defaulted Receivables, received by the Issuer in respect of any Defaulted Receivables during the Collection Period immediately preceding such Calculation Date;	640,224.60
(j) any Principal Available Funds to be allocated in or towards provision of the Interest Available Funds on such Payment Date in accordance with the Pre-Acceleration Principal Priority of Payments and the Transaction Documents;	0.00
(k) on the Regulatory Call Early Redemption Date only, the Seller Loan Interest Redemption Amount;	0.00
(l) the Principal Components described under item (a) of the Principal Available Funds, in the amount needed and available so as to recover any funds erroneously allocated in or towards provision of the Principal Available Funds on any preceding Payment Date and not yet recovered pursuant to this item; and	0.00
(m) 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, but excluding those amounts constituting Principal Available Funds.	0.00
Total	22,510,771.02

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Principal Available Funds

	Amount
(a) the Principal Components received by the Issuer in respect of the Receivables (other than Defaulted Receivables) comprised in the Aggregate Portfolio during the immediately preceding Collection Period and net of any amount allocated pursuant to item (I) of the Interest Available Funds in respect of such Payment Date;	61,621,776.02
(b) the available proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made using funds of the Collection Account, the Set-Off Reserve Account (if any) and the Commingling Reserve Account (if any), following liquidation thereof on the immediately preceding Eligible Investments Maturity Date;	0.00
(c) the amounts allocated under item (Tenth) of the Pre-Acceleration Interest Priority of Payments out of the Interest Available Funds;	3,418,796.26
(d) the amounts actually credited to and/or retained in, on the immediately preceding Payment Date, the Collection Account under items (Second) and (Third), of the Pre-Acceleration Principal Priority of Payments, if any;	0.00
(e) payments made to the Issuer by the Seller pursuant to the Warranty and Indemnity Agreement during the immediately preceding Collection Period in respect of indemnities or damages for breach of representations or warranties;	8,887.26
(f) the principal component of the purchase price received by the Issuer in relation to the sale and/or repurchase of any Receivables (other than Defaulted Receivables) made in accordance with the Master Transfer Agreement and the Warranty and Indemnity Agreement during the immediately preceding Collection Period;	24,165.31
(g) the proceeds deriving from the sale of the Aggregate Portfolio following the delivery of a Trigger Notice or in case of early redemption of the Notes pursuant to Condition 8.3 (Redemption, purchase and cancelation - Optional redemption for clean-up call) or Condition 8.4 (Redemption, purchase and cancelation - Optional redemption for taxation reasons);	0.00
(h) on the Calculation Date immediately preceding the Cancellation Date, the balance standing to the credit of the Expenses Account at such date net of any amount as calculated by the Corporate Servicer needed to pay Expenses falling due after the Cancellation Date;	0.00
(i) the Set-Off Reserve Required Amount (if any) in respect of such Payment Date;	0.00
(j) the Commingling Reserve Required Amount (if any) in respect of such Payment Date;	0.00

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Principal Available Funds

	Amount
(k) in respect of the earlier of (i) the Cancellation Date, (ii) the Payment Date on which there will be sufficient Issuer Available Funds (including the Cash Reserve) to redeem in full the Class A Notes, Class B Notes and Class C Notes, and (iii) the Payment Date following the delivery of a Trigger Notice, all amounts standing to the credit of the Cash Reserve Account;	0.00
(l) on the Regulatory Call Early Redemption Date only, the Seller Loan Principal Redemption Amount, which will be applied solely in accordance with item (Fifth) of the Pre-Acceleration Principal Priority of Payments on such Regulatory Call Early Redemption Date; and	0.00
(m) the Interest Components described under item (a) of the Interest Available Funds, in the amount needed and available so as to recover any funds erroneously allocated in or towards provision of the Interest Available Funds on any preceding Payment Date and not yet recovered pursuant to this item.	0.00
Total	65,073,624.85



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Pre-Acceleration Interest Priority of Payments

	Amount Paid	Amount Remaining
(i) First, pari passu and pro rata according to the respective amounts thereof, in or towards (A) satisfaction of any Expenses (to the extent that amounts standing to the credit of the Expenses Account have been insufficient to pay such Expenses during the immediately preceding Interest Period), (B) payment into the Expenses Account of an amount necessary to bring the balance thereof up to (but not exceeding) the Retention Amount, and (C) returning to the Seller any Repurchase Undue Amount;	10,116.09	22,500,654.93
(ii) Second, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all fees, costs and expenses of, and all other amounts due and payable to, the Representative of the Noteholders;	1,636.65	22,499,018.28
(iii) Third, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof: (A) of all fees, costs and expenses of, and all other amounts due and payable to, the Paying Agents, the Computation Agent, the Corporate Services Provider, the Stichtingen Corporate Services Provider, the Account Banks, the Investment Account Bank(s) (if any) 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 Pre-Acceleration Interest Priority of Payments); and	4,500.00	22,494,518.28
(B) solely to the extent that the funds standing to the credit of the RSF Reserve Account are insufficient to settle the fees to be paid to the Substitute Servicer and any costs, expenses, amounts in respect of taxes (excluding, for the avoidance of doubt, any income taxes or other general taxes due in the ordinary course of business) and other amounts due and payable to any Substitute Servicer (including any expenses, costs and fees incurred in the course of replacement) (collectively, the Replacement Servicing Costs) which are due and payable on such date, to pay such amounts to the Substitute Servicer;	0.00	22,494,518.28
(iv) Fourth, to pay, pari passu and pro rata according to the respective amounts thereof, all amounts (if any) due and payable to the Interest Rate Swap Provider under the Interest Rate Swap Agreement (including termination payments but excluding any Subordinated Swap Amounts);	513,286.67	21,981,231.61
(v) Fifth, in or towards satisfaction, pari passu and pro rata, of all amounts of interest due and payable on the Class A Notes;	3,312,800.00	18,668,431.61
(vi) Sixth, pari passu and pro rata, to the extent that (i) the Class B Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class B Principal Deficiency Sub-Ledger on the previous Payment Date (after making all payments due on that date) is less than 25 per cent of the Principal Amount Outstanding of the Class B Notes, in or towards satisfaction of all amounts of interest due and payable on the Class B Notes;	372,000.00	18,296,431.61

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Pre-Acceleration Interest Priority of Payments

	Amount Paid	Amount Remaining
(vii) Seventh, pari passu and pro rata, to the extent that (i) the Class C Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class C Principal Deficiency Sub-Ledger on the previous Payment Date (after making all payments due on that date) is less than 25 per cent. of the Principal Amount Outstanding of the Class C Notes, in or towards satisfaction of all amounts of interest due and payable on the Class C Notes;	614,250.00	17,682,181.61
(viii) Eighth, if a Servicer Report Delivery Failure Event has occurred and is not remedied within 3 (three) Business Days from the Servicer Report Date (or such longer period as may be agreed between the Servicer and the Computation Agent), in or towards payment or retention, as the case may be, of all remaining Interest Available Funds into the Collection Account;	0.00	17,682,181.61
(ix) Ninth, in or towards payment into the Cash Reserve Account of an amount necessary to bring the balance thereof up to (but not exceeding) the Target Cash Reserve Amount;	10,000,000.00	7,682,181.61
(x) Tenth, in or towards reduction, in sequential order, of the debit balance of (i) the Class A Principal Deficiency Sub-Ledger, (ii) the Class B Principal Deficiency Sub-Ledger, and (iii) the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Principal Available Funds);	3,418,796.26	4,263,385.35
(xi) Eleventh, in or towards satisfaction, pari passu and pro rata, of all amounts of interest due and payable on the Class B Notes (to the extent not paid under item Sixth above);	0.00	4,263,385.35
(xii) Twelfth, in or towards satisfaction, pari passu and pro rata, of all amounts of interest due and payable on the Class C Notes (to the extent not paid under item Seventh above);	0.00	4,263,385.35
(xiii) Thirteenth, in or towards satisfaction, pari passu and pro rata, of all amounts of interest due and payable on the Class D Notes;	0.00	4,263,385.35
(xiv) Fourteenth, in or towards satisfaction, pari passu and pro rata, of all amounts of principal due and payable on the Class D Notes;	0.00	4,263,385.35
(xv) Fifteenth, to pay any, pari passu and pro rata according to the respective amounts thereof, any Subordinated Swap Amounts due and payable to the Interest Rate Swap Provider;	0.00	4,263,385.35
(xvi) Sixteenth, following the delivery of a Set-Off Reserve Trigger Notice, in or towards payment into the Set-Off Reserve Account of an amount necessary to bring the balance thereof up to (but not exceeding) the Target Set-Off Reserve Amount;	0.00	4,263,385.35

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Pre-Acceleration Interest Priority of Payments

	Amount Paid	Amount Remaining
(xvii) Seventeenth, following the delivery of a Commingling Reserve Trigger Notice, in or towards payment into the Commingling Reserve Account of an amount necessary to bring the balance thereof up to (but not exceeding) the Target Commingling Reserve Amount;	0.00	4,263,385.35
(xviii) Eighteenth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Arranger and the Joint Lead Managers under the terms of the Senior and Mezzanine Notes Subscription Agreement;	0.00	4,263,385.35
(xix) Nineteenth, in or towards satisfaction of all amounts of interest due and payable to the Seller under the Seller Loan (if any);	0.00	4,263,385.35
(xx) Twentieth, 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	4,263,385.35
(xxi) Twenty-first, 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	4,263,385.35
(xxii) Twenty-second, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all fees, costs and expenses of, and all other amounts due and payable to, the Servicer, other than the amounts due to the Servicer in respect of the insurance premia, if any, advanced by the Servicer under the terms of the Servicing Agreement;	212,500.63	4,050,884.72
(xxiii) Twenty-third, in or towards satisfaction, pari passu and pro rata, of all amounts due and payable to Santander Consumer Bank in respect of the Seller's Claims (if any);	0.00	4,050,884.72
(xxiv) Twenty-fourth, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Servicer in respect of the insurance premia, if any, advanced by the Servicer under the terms of the Servicing Agreement;	0.00	4,050,884.72
(xxv) Twenty-fifth, in or towards satisfaction, pari passu and pro rata 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 the Securitisation (other than amounts already provided for in this Pre-Acceleration Interest Priority of Payments);	0.00	4,050,884.72



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Pre-Acceleration Interest Priority of Payments

	Amount Paid	Amount Remaining
(xxvi) Twenty-sixth, if a RSF Reserve Funding Failure has occurred which has not been remedied prior to such Payment Date, to credit the RSF Reserve Account with the amount necessary to cause the balance of such account to be at least equal to the Replacement Servicer Fee Reserve Required Amount;	0.00	4,050,884.72
(xxvii) Twenty-seventh, to pay any interest due and payable to the RSF Reserve Advance Provider pursuant to the terms of the Intercreditor Agreement;	0.00	4,050,884.72
(xxviii) Twenty-eighth, to pay any principal due and payable to the RSF Reserve Advance Provider pursuant to the terms of the Intercreditor Agreement;	0.00	4,050,884.72
(xxix) Twenty-ninth, in or towards repayment, pro rata and pari passu, of the Principal Amount Outstanding of the Class Z Notes until the Class Z Notes are redeemed in full (in the case of all Payment Dates other than the Cancellation Date, up to an amount that makes the aggregate Principal Amount Outstanding of all the Class Z Notes not lower than Euro 1,000); and	0.00	4,050,884.72
(xxx) Thirtieth, in or towards satisfaction of the Variable Return (if any) on the Class Z Notes.	4,050,884.72	0.00

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Pre-Acceleration Principal Priority of Payments

	Amount Paid	Amount Remaining
(i) First, in or towards application of any Principal Addition Amounts to meet any Senior Expenses Deficit;	0.00	65,073,624.85
(ii) Second, if a Servicer Report Delivery Failure Event has occurred and is not remedied within 3 (three) Business Days from the Servicer Report Date (or such longer period as may be agreed between the Servicer and the Computation Agent), in or towards payment or retention, as the case may be, of all the Principal Available Funds into the Collection Account;	0.00	65,073,624.85
(iii) Third, during the Revolving Period: (A) in or towards payment to the Seller of the amount due as Purchase Price in respect of any Subsequent Portfolio purchased under the Master Transfer Agreement; and	0.00	65,073,624.85
(B) thereafter, in or towards payment or retention, as the case may be, of all remaining Principal Available Funds into the Collection Account;	0.00	65,073,624.85
(iv) Fourth: (A) during the Pro-Rata Amortisation Period, (i) prior to the Regulatory Call Early Redemption Date, in or towards repayment, pari passu and pro rata among themselves according to the respective amounts thereof, of any Pro Rata Principal Payment Amount to be paid on the Class A Notes, on the Class B Notes and on the Class C Notes; or (ii) starting from the Regulatory Call Early Redemption Date, in or towards repayment, pari passu and pro rata according to the respective amounts thereof, of any Pro Rata Principal Payment Amount to be paid on the Class A Notes and any amount to be paid as principal to the Seller under the Seller Loan; or	65,073,624.85	0.00
(B) during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class A Notes until the Class A Notes are redeemed in full;	0.00	0.00
(v) Fifth, on the Regulatory Call Early Redemption Date, to pay any amounts comprising the Regulatory Call Allocated Principal Amount in accordance with the Regulatory Call Priority of Payments;	0.00	0.00
(vi) Sixth, during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class B Notes until the Class B Notes are redeemed in full;	0.00	0.00
(vii) Seventh, during the Sequential Redemption Period, in or towards repayment, pari passu and pro rata, of the Principal Amount Outstanding of the Class C Notes until the Class C Notes are redeemed in full;	0.00	0.00
(viii) Eighth, during the Sequential Redemption Period, in or towards repayment, of any amount to be paid as principal to the Seller under the Seller Loan;	0.00	0.00

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Pre-Acceleration Principal Priority of Payments

	Amount Paid	Amount Remaining
(ix) Ninth, during the Amortisation Period, in or towards satisfaction, pari passu and pro rata according to the respective amounts thereof, of all amounts due and payable to the Arranger and the Joint Lead Managers under the terms of the Senior and Mezzanine Notes Subscription Agreement, to the extent not paid under (Eighteenth) of the Pre-Acceleration Interest Priority of Payments;	0.00	0.00
(x) Tenth, during the Amortisation Period, in or towards satisfaction of all amounts of principal due and payable to the Subordinated Loan Provider under the Subordinated Loan Agreement, to the extent not paid under item (Twenty-first) of the Pre-Acceleration Interest Priority of Payments; and	0.00	0.00
(xi) Eleventh, pari passu and pro rata, in or towards satisfaction of the Variable Return (if any) on the Class Z Notes.	0.00	0.00



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Principal Deficiency Ledgers

Class A Principal Deficiency Ledger

	Amount (EUR)
Starting balance of the PDL	0.00
Defaulted Amounts debited to the PDL	0.00
Principal Addition Amount debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Ending balance of the PDL	0.00

Class B Principal Deficiency Ledger

	Amount (EUR)
Starting balance of the PDL	0.00
Defaulted Amounts debited to the PDL	0.00
Principal Addition Amount debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Priority of Payments	0.00
Ending balance of the PDL	0.00

Class C Principal Deficiency Ledger

	Amount (EUR)
Starting balance of the PDL	0.00
Defaulted Amounts debited to the PDL	3,418,796.26
Principal Addition Amount debited to the PDL	0.00
Amount credited to the PDL through the Pre-Enforcement Revenue Priority of Payments	3,418,796.26
Ending balance of the PDL	0.00

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Cash Reserve Account:

	Total
Starting Balance	10,000,000.00
Amount debited during the period	10,000,000.00
Amount credited during the period	10,000,000.00
Ending Balance	10,000,000.00

Collateral Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Collection Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

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GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Comingling Reserve Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Eligible Investments Securities Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Expense Account:

	Total
Starting Balance	162,065.99
Amount debited during the period	0.00
Amount credited during the period	469.74
Ending Balance	162,535.73

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Interest Payment Date: 22-Jun-2026

Investment Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Payments Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Quota Capital Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

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Interest Payment Date: 22-Jun-2026

RSF Reserve Fund Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

Set-Off Reserve Account:

	Total
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited during the period	0.00
Ending Balance	0.00

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Delinquent Loans

Past Due & Unpaid (Days past due)

	Principal	Interest	Total
0-30	97,102.68	36,153.98	133,256.66
0-60	36,993.86	18,086.69	55,080.55
60-90	11,186.25	6,665.66	17,851.91
90-120	0.00	0.00	0.00
120-150	0.00	0.00	0.00
150-180	0.00	0.00	0.00

Outstanding not past due (Days past due)

	Principal	Interest	Total
0-30	4,864,950.00	0.00	0.00
30-60	1,101,383.70	0.00	0.00
60-90	264,795.39	0.00	0.00
90-120	0.00	0.00	0.00
120-150	0.00	0.00	0.00
150-180	0.00	0.00	0.00

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Interest Payment Date: 22-Jun-2026

Portfolio:

Stratification Tables		
Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
New Vehicles	182,206,806.13	38.0%
Used Vehicles	73,172,860.84	15.3%
Personal Loans	223,846,930.68	46.7%
TOTAL	479,226,597.65	100%
Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	203,924,840.86	42.6%
Centre	113,873,350.82	23.8%
South + Islands	161,428,405.97	33.7%
TOTAL	479,226,597.65	100%
Aggregate Portfolio Breakdown for Payment Method	Aggregate Portfolio	%
Direct Debit	456,417,910.65	95.2%
Postal Slip	22,808,687.00	4.8%
TOTAL	479,226,597.65	100%
Aggregate Portfolio Breakdown for Counterparty	Aggregate Portfolio	%
Individuals (persone fisiche)	469,119,350.59	97.9%
Individual entrepreneurs (ditte individuali)	10,107,247.06	2.1%

Citibank N.A.
GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Portfolio:

TOTAL	479,226,597.65	100%
Aggregate Portfolio Breakdown for Admission Rating	Aggregate Portfolio	%
AAA	186,379,048.68	38.9%
AA	132,983,157.89	27.7%
A	74,198,613.27	15.5%
B	52,241,903.36	10.9%
BB	33,423,874.45	7.0%
TOTAL	479,226,597.65	100%

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GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Asset performance:

	Amount	Limit	Breach			
Defaulted Loans (Quarterly report)	EUR					
Defaulted Loans in the reference period	3,418,796.26					
Recoveries on Defaulted Loans in the reference period	640,224.60					
Defaulted Loans as of the Valuation Date	22,387,813.80					
Gross accumulated Defaulted Loans	23,362,798.41					
Accumulated Recoveries	2,240,839.04					
Cumulative Losses	21,121,959.37					
Periodic Constant Default Rate (CDR)	0.63%					
Annualised CDR	2.49%					
Repurchases for Servicing	Outstanding Amount (A)	Less higher of IFRS9 Provisions and Average Recovery Rate (B)	Final Determined Amount (A-B)	Performance (% of Aggregate Portfolio)	Limit	Breach
Aggregate Outstanding Principal of the Receivables repurchased from inception as at the relevant economic effective dates	83,542.70	23,970.71	59,571.99	0.01%	<=1,5%	N
PURCHASE TERMINATION EVENTS and TRANSFER LIMITS (Quarterly report)						
Purchase Termination Event	Performance	Limit	Breach			
a) Sequential Redemption Event	N		N			
b) Breach of Representations and Warranties by Santander Consumer Bank	N		N			
c) Breach of Ratios			N			
(i) Default Ratio	0.63%	<=1,5%	N			
(ii) Delinquency Ratio	0.30%	<=2%	N			
d) Principal Deficiency outstanding debit balance	0.34%	<=5%	N			
e) Cash Reserve deficit vs Target Cash Reserve	N		N			
f) Set-Off Reserve deficit vs Target Set-Off Reserve or Set-Off Reserve Advance failure	N		N			

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Investor Report



Interest Payment Date: 22-Jun-2026

Asset performance:

	Amount	Limit	Breach			
g) Commingling Reserve deficit vs Target Commingling Reserve Amount or Commingling Reserve Advance failure	N		N			
h) Failure to transfer Collections	N		N			
i) Failure to deliver Servicer Report	N		N			
j) Subsequent Portfolios: Principal Available Funds not applied towards purchase of Subsequent Portfolios over Outstanding Principal of the Initial Portfolio as of the Initial Valuation Date	N		N			
k) Trigger Notice	N		N			
l) Tax Redemption Notice	N		N			
Purchase Termination Event Ratios	Performance	Limit	Breach			
Delinquency Ratio Rolling Average	0.33%	<=5%	N			
Delinquency Ratio t	0.30%	<=2%	N			
Delinquency Ratio t-1	0.38%	<=2%	N			
Delinquency Ratio t-2	0.31%	<=2%	N			
Default Ratio t	0.63%	<=1,5%	N			
Transfer Limits (Aggregate Portfolio taking into account the Subsequent Portfolio offered for sale)	Portfolio Composition	Limit	Breach			
North + Centre	66.31%	>=65%	N/A			
Direct Debit	95.24%	>=90%	N/A			
New Vehicles over the Vehicles Portfolio		N/A	N/A			
Individuals (persone fisiche)	97.89%	>=90%	N/A			
Average Nominal Interest Rate (T.A.N.)	8.59%	N/A	N/A			

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GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Asset performance:

	Amount	Limit	Breach			
Top Borrower	0.01%	<=0,02%	N/A			
Top 10 Borrowers	0.12%	<=0,2%	N/A			
Borrowers in an amount exceeding EUR 60,000	0.01%	<=0,5%	N/A			
Loans with a "BB" Seller admission rating		N/A	N/A			
Balloon Loans		N/A	N/A			
Personal Loans	46.71%	<=50%	N/A			
Sequential Redemption Event Ratios	Current Valuation Date	Limit	Breach			
Cumulative Loss Ratio	1.94%	<=4,9%	N			
Delinquency Ratio Rolling Average	0.33%	<=5%	N			
Default Receivables	2.14%	<=5,2%	N			
Principal Deficiency Ledger	0.34%	<=5%	N			
Initial Portfolio as at the Issue Date	999,898,456.42					

Golden Bar 2024-1 - Swap Class A, B, C:

		Notional	Start Date	End Date	days	Rate Index	Rate	Spread	Full Rate	Count Fraction	Amount Due
Serie 1	GB rec	544,392,660.61	23/03/2026	22/06/2026	91	eur3m	0.0211	0.00%	0.0211	act/360	2,900,826.54
Serie 1	GB pay	-544,392,660.61	23/03/2026	22/06/2026	91	Fix	0.0248		0.0248	act/360	-3,414,113.20

Citibank N.A.
GOLDEN BAR (SECURITISATION) S.R.L 2024-1
Investor Report



Interest Payment Date: 22-Jun-2026

Portfolio:

Portfolio Outstanding Principal Balance at the end of the previous Collection Period	544,278,895.04
Purchase Price of the Portfolio transferred during the Collection Period	-
Portfolio Outstanding Principal Balance at the end of current Collection Period	479,226,597.65
Outstanding Notes Balance at the end of current Collection Period (prior to Payment Date)	544,393,660.61
Average Nominal Interest Rate (T.A.N.)	8.59%
Periodic Constant Prepayment Rate (CPR)	5.73%
Annualised CPR	21.01%
Cumulative Purchase Price of transferred portfolios	1,089,915,052.98
Principal Available Funds	EUR
Total Principal Components	61,654,828.59
PDL Amount	3,418,796.26
Amounts credited to and/or retained in the Collection Account	-
TOTAL Principal available	65,073,624.85
For Junior Notes Interest Amount determination purposes	EUR
Revenues from interests Instalments by competence (Aggregate of all interest amounts accrued, although not yet paid, in respect of consumer loans during the collection period immediately preceding such Calculation Date)	11,656,604.80

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GOLDEN BAR (SECURITISATION) S.R.L 2024-1
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Interest Payment Date: 22-Jun-2026

Portfolio:

Collection for the Reference Period	Theoretical	Current
Principal Instalments	32,646,847.42	30,278,926.35
Interests Instalments	11,782,491.89	11,096,719.48
Collection Fees	461,657.00	434,918.03
Principal Prepayments		31,169,252.39
Prepayments Fees		68,940.59
Collection from Delinquent loans		207,919.98
-of which Principal components		173,597.28
-of which Interest components		34,322.70
Recoveries on Defaulted Loans		640,224.60
Interest on late payments		3,931.30
Repurchases for breach of W&I		8,974.65
-of which Principal components		8,887.26
-of which Interest components		87.39
Other Repurchases		24,165.31
-of which Principal components		24,165.31
-of which Interest components		-
Other Principal Inflow		-
Other Interest Inflow		-
Other Collection not due		-
TOTAL COLLECTIONS		73,933,972.68
TOTAL AVAILABLE COLLECTIONS		73,933,972.68
of which TOTAL PRINCIPAL COMPONENTS		61,654,828.59
of which TOTAL INTEREST COMPONENTS		12,279,144.09

Interest Payment Date: 22-Jun-2026

Key Terms:

Defaulted Receivables means any Receivables arising from the Loans in respect of which (i) there are one or more instalments that are 90 (ninety) days overdue or, following the relevant final maturity date, there is at least one instalment which is 90 (ninety) days overdue or more, except that if and so long as the relevant Loan is subject to a Moratoria, the relevant Receivables will not be deemed Defaulted Receivables; or (ii) the relevant Borrower has been subject to acceleration (decadenza dal beneficio del termine); or (iii) the Servicer, in accordance with the Credit and Collection Policies, considers that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due and Defaulted Receivable means each of them.

Delinquent Receivables means the Receivables which have not yet become Defaulted Receivables and which arise from Loans under which there are one or more consecutive or non-consecutive Unpaid Instalments, and Delinquent Receivable means any of such Delinquent Receivables, except that, if and so long as the relevant Loan is subject to Moratoria, the relevant Receivables will not be deemed Delinquent Receivables.

Prepayment means the prepayment of a Loan made by the relevant Debtor pursuant to the contractual provisions of the relevant Loan Agreement and the Consolidated Banking Act .



Interest Payment Date: 22-Jun-2026

Risk Retention:

Santander Consumer Bank s.p.a (Originator) is retaining a net economic interest not less than 5% in accordance with option (c) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards.