GOLDEN BAR (SECURITISATION) S.R.L. (incorporated with limited liability under the laws of the Republic of Italy)

Deal Code: GOLDBAR221
Distribution Date: 07/25/2022
Pay Date: 07/25/2022

Investor Report



Primary Contacts:

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

GOLDEN BAR (SECURITISATION) S.R.L. (incorporated with limited liability under the laws of the Republic of Italy)

Deal Code: GOLDBAR221
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IPD and Deal Details

Currency	Euro
Payment Date	July 25, 2022
Interest Period Begin Date (inclusive)	May 30, 2022
Interest Period End Date (exclusive)	July 25, 2022
Days in current interest period	56
Interest Basis	ACT/360
Legal Maturity Date	December 26, 2044
Listing	Luxembourg
Clearing	Monte Titoli

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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	222,003,884.29
Additional Subscription	318,550,933.84
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	540,554,818.13
Current Note Balance Per Note	75,077.06
Rate of Interest	2.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	1,173,600.00
Interest Accrued this Period per Note	163.00
Total Interest Due	1,173,600.00
Total Interest Distributions	1,173,600.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	1,173,600.00

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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	12,333,549.13
Additional Subscription	17,697,274.10
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	30,030,823.23
Current Note Balance Per Note	75,077.06
Rate of Interest	3.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	98,400.00
Interest Accrued this Period per Note	246.00
Total Interest Due	98,400.00
Total Interest Distributions	98,400.00
Interest Arrears Carried Forward Total	0.00
Interest and Principal Distributions	98,400.00

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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	12,333,549.13
Additional Subscription	17,697,274.10
Principal Repayment	0.00
Principal Repayment Per Note	0.00
Current Note Balance	30,030,823.23
Current Note Balance Per Note	75,077.06
Rate of Interest	1.00%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	32,400.00
Interest Accrued this Period per Note	81.00
Total Interest Due	32,400.00
Total Interest Distributions	0.00
Interest Arrears Carried Forward Total	32,400.00
Interest and Principal Distributions	0.00

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Subordinated Loan	
Currency	Euro
Total Original Balance	4,013,736.37
Beginning Balance	4,013,736.37
Additional Subscription	5,716,219.53
Principal Repayment	0.00
Current Balance	9,729,955.90
Euribor	0.00%
Margin	2.70%
Previous Period Interest Arrears	0.00
Interest Accrued this Period	28,861.75
Total Interest Due	28,861.75
Total Interest Distributions	0.00
Interest Arrears Carried Forward Total	28,861.75
Interest and Principal Distributions	0.00

GOLDEN BAR (SECURITISATION) S.R.L. (incorporated with limited liability under the laws of the Republic of Italy)

Deal Code: GOLDBAR221
Distribution Date: 07/25/2022
Pay Date: 07/25/2022

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:	23,795,177.23
(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;	14,095,225.33
(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;	9,699,951.90
(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;	0.00
(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;	0.00
(xiii) on the Calculation Date immediately preceding the Cancellation Date, the balance standing to the credit of the Expenses Account at such date.	0.00
(xiv) Monte Titoli amounts carried forward from previous Payment Date	0.00

GOLDEN BAR (SECURITISATION) S.R.L. (incorporated with limited liability under the laws of the Republic of Italy)

Deal Code: GOLDBAR221
Distribution Date: 07/25/2022
Pay Date: 07/25/2022

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);	2,120.01
(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);	0.00
(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	1,669.22
(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);	14,987.30
(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;	75,668.82
(v) fifth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class A Notes;	1,173,600.00
(vi) sixth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class B Notes;	98,400.00
(vii) seventh, to credit the Cash Reserve Account with the amount required such that the Cash Reserve equals the Target Cash Reserve Amount;	9,699,955.90
(viii) eighth, during the Programme Period	

GOLDEN BAR (SECURITISATION) S.R.L. (incorporated with limited liability under the laws of the Republic of Italy)

Deal Code: GOLDBAR221 Distribution Date: 07/25/2022

Pay Date: 07/25/2022

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	11,369,478.17
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	0.00
(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;	1,359,297.80
***accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Initial Portfolio + Subsequent Portfolio is 1,990,099.92, due to the shortfall of funds	
We are paying only 1,359,297.8 and remaining 630,802.12 will be paid on August Payment date with July accrued interest of 52,109.04	
(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;	0.00
(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	
t.	

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Pre-Trigger Priority of Payments

on the Junior Notes.

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Account Information

Account Information		
Cash Reserve		
Target Cash Reserve Amount	9,699,955.90	
Beginning Balance	3,983,736.37	
withdrawals	9,699,955.90	
credits through waterfall	9,699,955.90	
credits through Subordinated Loan	5,716,219.53	
Ending balance	9,699,955.90	
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	38,565.28
Outstanding Principal of all Claims	600,616,464.58
Cumulative Default Ratio	0.01
Relevant Default Trigger	1.50
the Cumalative Default Ratio, calculated as at the relevant Calculation Date, is higher than the Relevant Default Trigger;	NO
Arrear Claims	94,054.25
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	246,670,982.54
Arrear Ratio	0.04
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
the Uncleared Principal Event, calculated as at the relevant Calculation Date, has been reached;	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



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

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NO

Triggers Servicer Termination Event NO NO Seller Insolvency **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

GOLDEN BAR 2022-1

SERVICER REPORT (monthly)
Reference period from 6th May to 27th June 2022

### PROPERTY OF THE PROPERTY O		EUD			
Control Cont		EON			
March Marc	urchase Price of the Portfolio transferred during the Collection Period ortfolio Outstanding Principal Balance at the end of this Collection Period	589.246.986.40			
SERIOR OF THE PROPERTY OF THE	utstanding Notes Balance (prior to Payment Date)				
Institution for the property free section of	umulative Purchase Price of transferred portfolios	600,616,464.58			
1,500,000 1,50					
1	rincipal Instalments	5,938,293.96	6,062,829.29		
1.00 1.10 1.00	ollection Fees	2,431,637.42	2,676,369.83		
Section Sect			5.043.118.16		
1	repayments Fees		21,521.36		
Second S	of which Principal components of which Interest components		180,100.76 58,981.58		
1	ecoveries on Defaulted Loans epurchases for breach of W&I		52,304.35		
March Marc	of which Principal components of which Interest components		-		
The Proposal State	of which Principal components		-		
THE CAMPAGES CASCINCTOMS 1400 25 28 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ther Principal Inflow		-		
THE CALL SECTIONS 1	ther Collection not due		-		
Total Content Content Total Content Content Total Content Conten	OTAL COLLECTIONS OTAL AVAILABLE COLLECTIONS		14,095,225.33		
11.256.01	OTAL PRINCIPAL COMPONENTS OTAL INTEREST COMPONENTS		11,286,048.21 2,809,177.12		
1,	rincipal Amount available for replenishment	EUR			
1175/1276 11	DL Amount				
### Transport of consumer town during the colection period immobiliship proceeding. ### Transport Listing ### Listing #### Listing ### Listing ### Listing ### Listing ### List	rincipal available funds	11,376,917.84			
### Transport of consumer town during the colection period immobiliship proceeding. ### Transport Listing ### Listing #### Listing ### Listing ### Listing ### Listing ### List	or Junior Notes Interest Amount determination purposes evenues from interests Instalments by competence (Angrenate of all interest amounts account	EUR			
Process	though not yet paid, in respect of consumer loans during the collection period immediately preceding	5,686,156.57			
Principal Prin					
1.00 1.00 1.2 2.25 2.50 2		Principal	Interest	Total	
1948 1948	0-60 n.on	87,444.36	33,658.18		
1.00 1.00	0-120 20-150	66.63	68.37	135.00	
Management of past due	50-180	6.50	-	6.50	
	10-240	154.00	30.51	220.51	
	utstanding not past due	Principal			
1997 1997					
1.507.50	0-90 0-120	321,224.84 6.290.37			
## Windows Committed Control of the Committed Control of the Committed Control of the Control of Co	50-180	3,507.30			
Mailed Loans 1	80-210 10-240	9,771.09			
Performance in a control of the period of		52,304.35			
Custainding Amount (A) Perticion Limit Breach	efaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ccumulated Recoveries on Defaulted Receivables since issue date umulative Losses erriodic CDR	38,565.28 90,869.63 52,304.35 38,565.28 0.02%			
Comment Comm	efaulted Lanna as of the Valsation Date ross accumulated Defaulted Lanns ross accumulated Defaulted Lanns defaulted Defaulted Receivables since issue date unutable Lands accumulated Receivables since issue date enriched CDR noualised Constant Default Rate	38,565.28 90,669.63 52,204.35 38,565.28 0.02% 0.18%	orformance /9/ of Initial		
Content to such during the reference period content of the conte	efaulted Lanna as of the Valuation Date ross accumulated Pealized Lanns communited Recoveries on Defaulted Receivables since issue date munitative Losses errodic CDR munitative Losses errodic CDR er	38,565.28 90,669.63 52,204.35 38,565.28 0.02% 0.18%	Portfolio)		
Content to transport to date Content to the con	efaulted Loans as of the Valuation Date ross accumulated Defaulted Loans ross accumulated Defaulted Loans ross accumulated Defaulted Receivables since issue date unutative Loans roids CDR roudised Constant Default Rate purchases for Servicing dividual Receivables Repurchases inception to date	38,565.28 90,669.63 52,204.35 38,565.28 0.02% 0.18%	Portfolio) 0.00%	15%	TRUE
urchase Termination Event Ration Performance Limit Breach NA	efaulted Lanna as of the Valuation Date ross accumulated Defaulted Lanna communitied Recoveries on Defaulted Receivables since issue date munitative Losses munitative munitative Losses munitative m	38,565.28 90,888.63 52,304.35 38,565.28 0,12% Cutstanding Amount (A)	Portfolio) 0.00%	15%	TRUE
TRUE Control	efaulted Lanna as of the Valuation Date ross accumulated Defaulted Lanna communitient Recoveries on Defaulted Receivables since issue date munitables Losses sincate CDA munitables Losses did CDA did Receivables Repurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchases current year lodified Lonna uniting during the reference period	38,565.28 90,888.63 52,304.35 38,565.28 0,12% Cutstanding Amount (A)	Portfolio) 0.00%	15%	TRUE
NA	efaulted Lanna as of the Valuation Date ross accumulated Defaulted Lanna communitient Recoveries on Defaulted Receivables since issue date munitables Losses sincate CDA munitables Losses did CDA did Receivables Repurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchases current year lodified Lonna uniting during the reference period	38,565.28 90,888.63 52,304.35 38,565.28 0,12% Cutstanding Amount (A)	Portfolio) 0.00%	15%	TRUE
Separation Exposure EUR Separation	efaulted Loans as of the Valuation Date ross accumulated Delated Loans ross accumulated Delated Loans ross accumulated Delated to Care delated Loans rotated Delated Loans rotated CoR rotated CoR rotated CoR rotated CoR rotated CoR rotated CoR rotated Corstant Detaulf Rate repurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year rotated Loans coffied Loans coffied Loans rotated CoR r	38,565.28 90,989.63 52,394.35 38,943.53 0,025, 0,18% Outstanding Amount (A) EUR Performance	Portfolio) 0.00% 0.00%	15% 10% Breach	TRUE
Page	efaulted Laans as of the Valuation Date ross accumulated Defaulted Laans consumer of Defaulted Laans consumer of Defaulted Laans consumer of Defaulted Receivables since issue date entire of the Defaulted Receivables since issue date entire of Defaulted Receivables Sepurchases of Defaulted Receivables dividual Receivables Repurchases inception to date dividual Receivables Repurchases current year odified Loans during the reference period codified Loans during the reference period codified Loans purpose to date uurchase Termination Event Ratios receivables Termination Event Ratios receivables Termination Event Ratios receivables Termination Event Ratios	38,565.28 90,989.63 52,204.35 38,0025 0,025 0,025 Cutstanding Amount (A) Performance 0,005 NA	Portfolio) 0.00% 0.00% 0.00%	15% 10% Breach NA NA	TRUE
16.95.996.87	efaulted Lanna as of the Valuation Date ross accumulated Defaulted Lanna communities Recoveries on Defaulted Lanna communities Recoveries on Defaulted Receivables since issue date enroide CDR numilated Constant Default Rate epurchases for Servicing dididual Receivables Repurchases inception to date dividual Receivables Repurchase current year lodified Loans during the reference period codified Loans inception to date urchase Termination Event Ratios rever Ratio 1 rever Ratio 2 rever Ratio 3 rever Ra	38,565.28 90,586.63 52,204.35 0.856.24 0.18% Outstanding Amount (A) Performance 0.02% NA 0.02%	Portfolio) 0.00% 0.00% 0.00%	15% 10% 10% Breach NA NA NA TRUE	TRUE
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Page	efaulted Loans as of the Valuation Date researchundler Defaulted Loans researchundler Defaulted Loans researchundler Defaulted Receivables since issue date unutubre Loanse rende CDR numilated Constant Default Rate epurchases for Servicing dividual Receivables Repurchases inception to date dividual Receivables Repurchase current year lodflied Loans confided Loans inception to date dividual receivables repurchase current year lodflied Loans inception to date urchase Termination Event Ratios rene Ratio 1 rener Ratio 2	38,565.28 90,868.63 52,364.55 38,004.55 0.18% Outstanding Amount (A) Performance 0.02% 0.02% 0.02% FEIR	Portfolio) 0.00% 0.00% 0.00%	15% 10% 10% Breach NA NA NA TRUE	TRUE
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GOLDEN BAR 2022-1

SUMMARY REPORT Subsequent Valuation Date June 9th, 2022

Portfolio	EUR
Initial Portfolio Outstanding Principal	246.670.982,54
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	353.945.482,04
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	600.616.464,58
Number of Loans included in the Subsequent Portfolio	27.695
accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Initial Portfolio	666.065,95
accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio	1.324.033,97

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	5,9%	>= 5%	TRUE
South	51,0%	< 60%	TRUE
Private Employers	16,3%	< 25%	TRUE
Pension Assignment (CQP)	30,7%	< 50%	TRUE
Payment Delegation (DP)	14,4%	< 20%	TRUE
Top Employer (other than Public)	0,3%	< 2%	TRUE
Top 5 Employers (other than Public)	1,1%	< 5%	TRUE
Top 10 Employers (other than Public)	1,8%	< 8%	TRUE
CF LIFE COMP. ASS. VITA SPA - Insurance Company	28,8%	< 40%	TRUE
CF ASSICURAZIONI SPA - Insurance Company	29,4%	< 40%	TRUE
NET INSURANCE LIFE SPA - Insurance Company	18,1%	< 30%	TRUE
NET INSURANCE SPA - Insurance Company	12,4%	< 30%	TRUE
Not Approved Insurance Companies or Rated Insurance Companies	0,0%	< 3%	TRUE
Loans that have 2 uppaid installments	1.5%	- 20/	TDITE

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	329.887.695,39	54,9%
Pension Assignment	184.186.347,02	30,7%
Payment Delegation	86.542.422,17	14,4%
TOTAL	600 616 464 58	100.0%

Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	164.207.617,53	27,3%
Centre	130.278.892,40	21,7%
South + Islands	306.129.954,65	51,0%
TOTAL	600.616.464,58	100,0%

Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	478.029.501,49	79,6%
Para-Public	24.472.361,92	4,1%
Private	98.114.601,17	16,3%
TOTAL	600.616.464,58	100,0%

GOLDEN BAR 2022-1

SUMMARY REPORT Subsequent Valuation Date July 7th, 2022

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	589.246.986,40
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	17.322.606,17
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	606.569.592,57
Number of Loans included in the Subsequent Portfolio	960
accrued interest to be paid back to Santander Consumer Bank (rateo interessi) - Subsequent Portfolio	52.109,04

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	5,9%	>= 5%	TRUE
South	51,0%	< 60%	TRUE
Private Employers	16,4%	< 25%	TRUE
Pension Assignment (CQP)	30,9%	< 50%	TRUE
Payment Delegation (DP)	14,2%	< 20%	TRUE
Top Employer (other than Public)	0,3%	< 2%	TRUE
Top 5 Employers (other than Public)	1,1%	< 5%	TRUE
Top 10 Employers (other than Public)	1,9%	< 8%	TRUE
OF LIFE COMP. ASS. VITA SPA - Insurance Company	28,7%	< 40%	TRUE
CF ASSICURAZIONI SPA - Insurance Company	29,2%	< 40%	TRUE
NET INSURANCE LIFE SPA - Insurance Company	18,1%	< 30%	TRUE
NET INSURANCE SPA - Insurance Company	12,3%	< 30%	TRUE
Not Approved Insurance Companies or Rated Insurance Companies	0,0%	< 3%	TRUE
Loans that have 2 unpaid installments	1,9%	< 3%	TRUE

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%	
Salary Assignment	332.511.137,63	54,8%	
Pension Assignment	187.663.599,32	30,9%	
Payment Delegation	86.394.855,62	14,2%	
TOTAL	606.569.592,57	100,0%	

Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	165.850.042,58	27,3%
Centre	131.583.631,82	21,7%
South + Islands	309.135.918,17	51,0%
TOTAL	606.569.592,57	100,0%

Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	482.000.709,48	79,5%
Para-Public	25.205.740,55	4,2%
Private	99.363.142,54	16,4%
TOTAL	606 569 592 57	100.0%