

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE/ REGULATION
ST50	96950DCEVPV6UIYK20; Orange Bank SA, French Financial Markets Authority (Autorité des Marchés Financiers)	First contact point	N/A (General Information)	(LEI)	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST51	Class A - FR0013521457 Class B - FR0013521465	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
ST52	549300VCCRQBIKJBTN91	Legal Entity Identifier (LEI)	N/A (General Information)	(LEI)	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
ST53	Not applicable	Notification identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
ST54	549300VCCRQBIKJBTN91N202001	Unique identifier	N/A (General Information)	(ALPHANUM-100)	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A
ST55	AMF Visa FCT N°20-13	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST56	No securitisation repository registered yet but data is provided to European Data Warehouse GmbH	Securitisation Repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST57	PCT ORANGE BANK PERSONAL LOANS 2020	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
ST58	FR	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Article 18 and 27(b)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
ST59	Non-ABCP securitisation	Securitisation classification	N/A (General Information)	(LIST)	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
ST5S10	Credit facilities provided to individuals : Consumer loans	Underlying exposures classification	N/A (General Information)	(LIST)	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
ST5S11	29/10/2020	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
ST5S12	04/11/2020	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A
ST5S13	Compliance with STS criteria was confirmed by Prime Collateralised Securities (PCS) EU SAS on 29 october 2020.	Authorised Third party	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST5S14	Prime Collateralised Securities (PCS) EU SAS, France	Authorised Third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
ST5S15	French Financial Markets Authority (Autorité des Marchés Financiers)	Authorised Third party (name of competent authority)	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
ST5S16	Not applicable	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
ST5S17	Yes	Originator (or original lender) not a credit institution	N/A (General Information)	(Y/N)	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
ST5S18	Not applicable	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5S17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST5S19	Not applicable	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5S17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST5S20	Insofar as regards Article 20(1) of the Securitisation Regulation, reference is made to the fact that the sale and assignment of the Receivables by the Seller to the Issuer constitutes a "cession" in accordance with Article L. 214-169 V 2° and Article D. 214-227 of the French Monetary and Financial Code and therefore does not constitute (and cannot be deemed as) the contracting of a debt by the Seller or the granting of a security interest by the Seller over the Purchased Receivables. This is also confirmed in a legal opinion.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-10000)	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5S21	Insofar as regards Article 20(2) of the Securitisation Regulation, reference is made to the fact that pursuant to Article L. 214-169 V 4° of the French Monetary and Financial Code "the assignment of the receivables and of their ancillary rights shall remain valid (la cession conserve ses effets après le jugement d'ouverture) notwithstanding that the seller is in a state of cessation of payments (cessation des paiements) on the relevant purchase date (au moment de cette cession) and notwithstanding the opening of any proceeding governed by Book VI of the French Commercial Code (dispositions du Livre VI du Code de Commerce) or any equivalent proceeding governed by any foreign law (procédure équivalente sur le fondement d'un droit étranger) against the seller after such purchase (postérieurement à cette cession)" (see, in the Prospectus, "SALE AND PURCHASE OF THE RECEIVABLES - Assignment and Transfer of the Receivables"). This is also confirmed in a legal opinion.	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
ST5S22	Not applicable	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST5S21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
ST5S23	It is confirmed that pursuant to the Master Receivables Sale and Purchase Agreement, the Seller will represent and warrant on the relevant Purchase Date in the Master Receivables Sale and Purchase Agreement that each Receivable was originated by the Seller and, as a result, the requirement stemming from Article 20(4) of the Securitisation Regulation is not applicable (see item (c)(ii) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Receivables Warranties").	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST5S24	Insofar as regards Article 20(1) of the Securitisation Regulation, reference is made to the fact that the sale and transfer of the Receivables by the Seller to the Issuer shall be made in accordance with Article L. 214-169 V of the French Monetary and Financial Code (see "SALE AND PURCHASE OF THE RECEIVABLES - Assignment and Transfer of the Receivables" of the Prospectus). Pursuant to Article L. 214-169 V 2° of the French Monetary and Financial Code "the assignment of receivables shall take effect between the parties (i.e. the assignor and the fund in its capacity as transferee) and shall be enforceable vis-à-vis third parties as of the date specified in the deed of transfer (acte de cession de créances), irrespective of the origination date, the maturity date or the due date of such receivables with no further formalities regardless of the law governing the transferred receivables and the law of the domicile of the assigned debtor." This is also confirmed in a legal opinion. As a result thereof, Article 20(5) of the Securitisation Regulation is not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-10000)	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
ST5S25	Insofar as regards Article 20(6) of the Securitisation Regulation, the Seller will represent and warrant, in respect of the Receivables selected on a given Selection Date for transfer to the Issuer on the immediately following Purchase Date, in the Master Receivables Sale and Purchase Agreement that each Receivable is free and clear of any security interest and any other right that could be exercised by third parties against the Seller or the Issuer and, to the best of its knowledge, is not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the assignment to the Issuer (see item (e) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Receivables Warranties").	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS26	<p>Issuer as regards the requirements stemming from Article 20(7) of the Securitisation Regulation:</p> <p>(i) pursuant to the Master Receivables Sale and Purchase Agreement, the Seller will represent and warrant that, in respect of the Receivables selected for the Selection Date or for the transfer to the Issuer on the immediately following Purchase Date each Receivable shall comply with the Eligibility Criteria set out in sub-section "Eligibility Criteria of the Receivables" as at the Selection Date preceding the relevant Purchase Date or, as the case may be, the relevant date specified in the Eligibility Criteria themselves (see "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Receivables Warranties"); and</p> <p>(ii) under the Issuer Regulations, the Issuer will undertake to never engage in any active portfolio management of the Purchased Receivables on a discretionary basis.</p>	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	(ALPHANUM-10000)	Article 20(7)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> -the underlying exposures transferred from, or assigned by, the seller to the SPSE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; -the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. 	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS27	<p>Issuer as regards the requirements stemming from Article 20(8) of the Securitisation Regulation:</p> <p>(i) with respect to the requirement that the Purchased Receivables be homogeneous in terms of asset type, taking into account the cash flows, credit risk and prepayment characteristics of the Eligible Receivables, reference is made to the representations and warranties to be made by the Seller on the relevant Purchase Date in respect of the Receivables to be assigned to the Issuer and the related Loan Agreements pursuant to the Master Receivables Sale and Purchase Agreement, as set out in section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Receivables Warranties" and the representations, warranties and undertakings of the Servicer under the Servicing Agreement as set out in section "SERVICING OF THE PURCHASED RECEIVABLES - Service's representations, warranties and undertakings", based on which the Purchased Receivables satisfy the homogeneity conditions of Article 1(a) of the RTS Homogeneity (as the Seller will represent that each such Purchased Receivables has been originated in France in the ordinary course of the Seller's business pursuant to underlying, credit and management standards that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised and has been managed in accordance with the customary servicing procedures of Orange Bank); Article 1(b) of the RTS Homogeneity (as the Servicer will represent, warrant and undertake to service and administer the Purchased Receivables pursuant to (A) the provisions of the Servicing Agreement and (B) to the Servicing Procedures) and Articles 1(c) and 2 of the RTS Homogeneity (as the Seller will represent that each Loan Agreement is a Personal Loan Agreement);</p> <p>(ii) with respect to the requirement that the Purchased Receivables contain obligations that are contractually binding and enforceable, with full recourse to debtors and, where applicable, guarantors, reference is made to item (c)(iv) of "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Receivables Warranties";</p> <p>(iii) with respect to the defined periodic payment streams of the Purchased Receivables, reference is made to item (iv) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES";</p> <p>(iv) with respect to the absence, within the pool of Purchased Receivables, of transferable security, as defined in point (44) of Article 4(1) of Directive 2014/65/EU of the European Parliament and of the Council reference is made to item (j) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES";</p>	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBARTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	<p>Issuer as regards the requirements stemming from Article 20(9) of the Securitisation Regulation, with respect to the absence, within the pool of Purchased Receivables, of securitisation positions as defined in the Securitisation Regulation; reference is made to item (j) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES", whereby this point is confirmed.</p>	Underlying Exposure Obligations: no re-securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	<p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p>	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<p>Issuer as regards the requirements stemming from Article 20(10) of the Securitisation Regulation:</p> <p>(i) the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on the relevant Purchase Date that the Receivables have been originated in France in the ordinary course of Orange Bank's originator business pursuant to underlying, credit and management standards that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised by means of the securitisation transaction described in the Prospectus and have been managed in accordance with the customary servicing procedures of Orange Bank (see item (c)(iii) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES");</p> <p>(ii) the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that it has not selected and shall not select Receivables to be transferred to the Issuer with the aim of realising losses on the Purchased Receivables transferred to the Issuer, measured over four (4) years, higher than the losses over the same period on comparable receivables held on its balance sheet (see item (a) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties");</p> <p>(iii) as a summary of the underwriting standards disclosed in the Prospectus and the Seller has undertaken in the Master Receivables Sale and Purchase Agreement to fully disclose to potential investors any material change to such underwriting standards, in so far as those changes apply to the origination of Receivables to be transferred by the Seller to the Issuer after the Issuer Establishment Date without undue delay (see item (f) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties");</p> <p>(iv) the Seller will represent and warrant on the relevant Purchase Date in the Master Receivables Sale and Purchase Agreement that in respect of each Receivable, the assessment of the Borrower's creditworthiness was done in accordance with Article 8 of Directive 2008/48/EC (see item (e) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties"); and</p> <p>(v) with respect to the expertise of the Seller, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that its business has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Issuer Establishment Date and reference is made to item (c) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES".</p>	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> -as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; -as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; -on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; -as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	<p>Issuer as regards the requirements stemming from Article 20(10) of the Securitisation Regulation, with respect to the expertise of the Seller, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that its business has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Issuer Establishment Date and reference is made to item (c) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES".</p>	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	<p>Issuer as regards the relevant requirements stemming from Article 20(11) of the Securitisation Regulation,</p> <p>(i) the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on each relevant Purchase Date that (a) no Receivable is a write-off receivable or a defaulted receivable within the meaning of Article 178(1) of Regulation (EU) No 575/2013, a Defaulted Receivable nor generally is a doubtful receivable (crédit douteux) or subject to litigation (litigieuses) and (b) to the best of the Seller's knowledge, on the basis of information obtained (a) from the relevant Borrowers, (b) in the course of the servicing of the Purchased Receivables or the Seller's risk management procedures or (c) from any third party, at least one of the Borrowers to which the Receivable relates is not a credit-impaired Borrower, meaning a person who on the Selection Date preceding such Purchase Date:</p> <p>(i) has been declared insolvent or had a court grant his creditors a final non-applicable right of enforcement or material damages as a result of a total payment, in each case, within three (3) years prior to the date of origination of the relevant Receivable, or has undergone a debt restructuring process with regard to his non-performing exposures within three (3) years prior to the Purchase Date except if:</p> <p>(i) no restructured underlying exposure has presented any new arrears since the date of the restructuring which must have taken place at least one year prior to the Purchase Date; and</p> <p>(ii) the information provided by the Seller or the Servicer under the Transaction reporting (including the Servicer Report) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(i) yes, at the time of origination of the Purchased Receivable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the Seller; or</p> <p>(ii) as a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable receivables held by the Seller and which are not assigned to the Issuer; (see items (vii) and (xvi) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES"); and</p> <p>(ii) pursuant to the Master Receivables Sale and Purchase Agreement, the Receivables forming part of the initial pool and any Additional Receivables which will be sold and assigned by the Seller to the Issuer will be selected on the applicable Selection Date prior to any Purchase Date and such assignments therefore occur or will occur without undue delay.</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable; -the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402; -the requirements referred to in Article 20(11) (b) of Regulation (EU) 2017/2402 are met; -the requirements referred to in Article 20(11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	<p>Issuer as regards the requirements stemming from Article 20(12) of the Securitisation Regulation, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on each relevant Purchase Date that each relevant Receivable has given rise to the effective and full payment of at least one (1) Instalment by the Borrower (see to item (x) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES" of the Prospectus)</p>	At least one payment at the time of transfer	Confirmation	(ALPHANUM-1000)	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	<p>Issuer as regards the requirements stemming from Article 20(13) of the Securitisation Regulation, that the repayments to be made to the Noteholders by the Issuer have not been structured to depend predominantly on the sale of the Ancillary Rights attached to the Purchased Receivables, reference is made to the section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" and to the fact that the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that the repayments to the Noteholders by the Issuer in each Receivable instalment in the Master Receivables Sale and Purchase Agreement that each relevant Receivable is payable in arrears in monthly instalments (see item (iv) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES")</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS34	<p>Pursuant to the Listed Notes Subscription Agreement, the Seller, as "originator" for the purposes of Article 6(1) of the Securitisation Regulation has undertaken that, for so long as any Listed Note remains outstanding, it will (i) retain on an ongoing basis a material net economic interest in the securitisation of not less than five (5) per cent., (ii) at all relevant times comply with the requirements of Article 70(k)(ii) of the Securitisation Regulation, by confirming in the investor reports the risk retention of the Seller as contemplated by Article 6(1) of the Securitisation Regulation, (iii) not change the manner in which it retains such material net economic interest, except to the extent permitted by the Securitisation Regulation or any related regulatory technical standards or implementing technical standards and (iv) not sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to its retained material net economic interest, except to the extent permitted by the Securitisation Regulation or any related regulatory technical standards or implementing technical standards.</p> <p>As at the Issuer Establishment Date the Seller intends to retain a material net economic interest of not less than five (5) per cent. in the securitisation through the subscription of the Class C Notes as contemplated pursuant to paragraph (d) of Article 6(3) of the Securitisation Regulation.</p> <p>Any change to the manner in which such interest is held will be notified to Noteholders by the Management Company.</p>	Compliance with risk retention requirements	Concise Explanation	[LIST]	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <p>(1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402;</p> <p>(2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;</p> <p>(3) randomly selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402;</p> <p>(4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;</p> <p>(5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402;</p> <p>(6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ;</p> <p>(7) other options are used.</p>	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	Insofar as regards the requirements stemming from Article 21(2) of the Securitisation Regulation, the Notes and the Receivables are both denominated in euro and bear interest at a fixed rate (see Conditions 3 (Form, Denomination and Title) and 4 (Interest) of the Notes and items (ii) and (iii) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables") and as such no currency or interest rate risk applies to the securitisation described in the Prospectus.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	[ALPHANUM-10000]	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	Insofar as regards the requirements stemming from Article 21(2) of the Securitisation Regulation, no derivative contracts are entered into by the Issuer (see item (i) of "Restrictions on Activities" of section "THE ISSUER") and derivatives will not meet the Eligibility Criteria and as a result thereof the underlying exposures to be sold and assigned to the Issuer shall not include derivatives (see also item (j) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES").	Derivatives Purchased/Sold by SSPE	Concise Explanation	[ALPHANUM-10000]		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	It is clearly stated in the documentation applicable to the Issuer that the Issuer will not enter into any derivative agreement, see section "Restrictions on Activities" of section "THE ISSUER".	Derivatives using common standards	Concise Explanation	[ALPHANUM-10000]		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	Insofar as regards the requirements stemming from Article 21(3) of the Securitisation Regulation:	Referenced interest payments based on generally used interest rates	Concise Explanation	[ALPHANUM-10000]	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sector rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	The requirements of Article 21(4) of Regulation (EU) 2017/2402 are met as detailed below (STSS40 to STSS43).	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	[ALPHANUM-10000]	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	It is confirmed, insofar as regards the requirements stemming from Article 21(4) of the Securitisation Regulation, that pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event:	(a) No amount of cash shall be trapped in the Issuer Accounts;	Confirmation	[ALPHANUM-1000]	Article 21(4)(a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	(i) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments (see "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS - Priority of Payments - Priority of Payments during the Accelerated Amortisation Period");	(b) principal receipts shall be passed to investors	Confirmation	[ALPHANUM-1000]	Article 21(4)(b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	(ii) the repayment of the Notes shall not be reversed with regard to their seniority; and	(c) repayment shall not be reversed with regard to their seniority	Confirmation	[ALPHANUM-1000]	Article 21(4)(c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	(iii) no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents. Please refer also to section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS";	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	[ALPHANUM-1000]	Article 21(4)(d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	It is confirmed, insofar as regards the requirements stemming from Article 21(5) of the Securitisation Regulation, the Issuer Regulations provides that on each Payment Date during the Amortisation Period payments of principal in respect of the Notes will be made in sequential order at all times in accordance with the Principal Priority of Payments and therefore the Class B Notes will not be further redeemed for so long as the Class A Notes have not been redeemed in full and the Class C Notes will not be further redeemed for so long as the Class B Notes have not been redeemed in full (see Condition 4(b)(iii) and Condition 7(c) of the Notes).	Securitisations featuring non-sequential priority of payments	Confirmation	[ALPHANUM-1000]	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	Insofar as regards the requirements stemming from Article 21(6) of the Securitisation Regulation, the Issuer Regulations provides that the Issuer shall not purchase any Additional Receivables upon the occurrence of a Revolving Period Termination Event (see "SALE AND PURCHASE OF RECEIVABLES - Assignment and Transfer of the Receivables - Sale and Purchase of Additional Receivables - Conditions Precedent to the Purchase of Additional Receivables - (a) no Revolving Period Termination Event has occurred or will occur on the relevant Purchase Date.");	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	[ALPHANUM-10000]	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Please refer to the definition of "Revolving Period Termination Events" which includes the occurrence of:	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	(b) Delinquency Ratio: the Delinquency Ratio exceeds 6.0 per cent. on any Calculation Date	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	(c) Gross Loss Ratio: the Gross Loss Ratio exceeds 4.0 per cent. on any Calculation Date until the Calculation Date falling in April 2022 (including) and 5.5 per cent. thereafter.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	Please refer to the definition of "Revolving Period Termination Events" which includes the following:	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS50	It is confirmed, that: (a) the contractual obligations, duties and responsibilities of the Management Company are documented in the Issuer Regulations and described in the sub-section "The Management Company" of section "THE TRANSACTION PARTIES" of the Prospectus; (b) the contractual obligations, duties and responsibilities of the Custodian are documented in the Issuer Regulations and described in the sub-section "The Custodian" of section "THE TRANSACTION PARTIES" of the Prospectus; (c) the contractual obligations, duties and responsibilities of the Servicer are documented in the Servicing Agreement and described in the sub-section "The Servicing Agreement" of section "SERVICING OF THE PURCHASED RECEIVABLES" of the Prospectus; (d) the contractual obligations, duties and responsibilities of the Seller are documented in the Master Receivables Sale and Purchase Agreement and described in the section "SALE AND PURCHASE OF THE RECEIVABLES" of the Prospectus; (e) the contractual obligations, duties and responsibilities of the Account Bank are documented in the Account Bank Agreement and described in the section "ISSUER ACCOUNTS" of the Prospectus; (f) the contractual obligations, duties and responsibilities of the Data Protection Agent are documented in the Data Protection Agreement and described in the sub-section "The Data Protection Agent" of the section "THE TRANSACTION PARTIES" of the Prospectus; and (g) the contractual obligations, duties and responsibilities of the Statutory Auditor are documented in the Issuer Regulations and described in the sub-section "The Statutory Auditor to the Issuer" of the section "THE TRANSACTION PARTIES" of the Prospectus.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM-1000)	Article 21(f)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(f)(a) of Regulation (EU) 2017/2402.	Item 3.2. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	It is confirmed, insofar as regards the requirements stemming from Article 21(7) of the Securitisation Regulation, that the contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a Replacement Servicer may be appointed upon the occurrence of a Servicer Termination Event under the Servicing Agreement), a summary of which is included in section "SERVICING OF THE PURCHASED RECEIVABLES - The Servicing Agreement"	(b)Servicing Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(f)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(f)(b) of Regulation (EU) 2017/2402.	Item 3.2. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Not applicable	(c)Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(f)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(f)(c) of Regulation (EU) 2017/2402.	Item 3.8. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	It is confirmed, insofar as regards the requirements stemming from Article 21(7) of the Securitisation Regulation, the provisions that ensure the replacement of the Account Bank upon the occurrence of a breach, an insolvency event or a downgrade are set forth in the FCT Account Bank Agreement (see "ISSUER ACCOUNTS - Termination of the FCT Account Bank Agreement"). The relevant rating triggers for potential replacement of the Account Bank are set forth in the definition of "Account Bank Required Rating" with respect to the Account Bank.	(c)Account Bank Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(f)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(f)(c) of Regulation (EU) 2017/2402.	Item 3.8. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	Insofar as regards the requirements stemming from Article 21(8) of the Securitisation Regulation Orange Bank (acting as Servicer) will represent and warrant in the Servicing Agreement that: (i) its business has included the servicing of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Issuer Establishment Date and reference is made to item (v)(x) of "Servicer's representations, warranties and undertakings" in "SERVICING OF THE PURCHASED RECEIVABLES" and (ii) it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Purchased Receivables (see item (v)(y) of "Servicer's representations, warranties and undertakings" in "SERVICING OF THE PURCHASED RECEIVABLES").	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	It is confirmed, insofar as regards the requirements stemming from Article 21(9) of the Securitisation Regulation, that definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge-offs, recoveries and other asset performance remedies are set out in section "ORIGINATION, UNDERWRITING, SERVICING AND COLLECTION PROCEDURES" of the Prospectus.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	It is confirmed, insofar as regards the requirements stemming from Article 21(9) of the Securitisation Regulation, that: (i) the Issuer Regulations clearly specify the Priority of Payments; (ii) pursuant to the Issuer Regulations the occurrence of an Accelerated Amortisation Event will trigger a change from the Interest Priority of Payments and the Principal Priority of Payments into the Accelerated Priority of Payments and such change will be reported to Noteholders without undue delay (see Condition 10 of the Notes); (iii) any amendment to the Priority of Payments following an Extraordinary Resolution passed at a General Meeting of or a Written Resolution which will materially adversely affect the repayment of the Notes shall be reported to the Noteholders and investors without undue delay (see Condition 11(c)(D)(vi) of the Notes).	Priorities of payment and triggers events	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	It is confirmed, insofar as regards the requirements stemming from Article 21(10) of the Securitisation Regulation, that the Issuer Regulations and Condition 11(i) of the Notes contain provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Management Company in this respect.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	(ALPHANUM-1000)	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	It is confirmed, insofar as regards the requirements stemming from Article 22(1) of the Securitisation Regulation, that the Seller has made available through the EDW Website to potential investors the information regarding the Purchased Receivables over the past five years as set out in section "HISTORICAL INFORMATION DATA" of the Prospectus, prior to the pricing of the Notes.	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM-1000)	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	It is confirmed, insofar as regards the requirements stemming from Article 22(2) of the Securitisation Regulation, that, pursuant to the Master Receivables Sale and Purchase Agreement, the Seller (a) has represented and warranted that a representative sample of the Receivables has been subject to an external verification, applying a confidence level of at least 99 per cent, by an appropriate and independent party prior to the issuance of the Notes, and in particular (i) verification of the compliance of the sample with the Eligibility Criteria that were able to be tested prior to issuance of the Notes and (ii) verification that the information outlined in sections "WEIGHTED AVERAGE LIFE OF THE NOTES AND ASSUMPTIONS" and "HISTORICAL INFORMATION DATA" is accurate and (b) has confirmed that no significant adverse findings have been found (see item (g) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES").	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	It is confirmed, insofar as regards the requirements stemming from Article 22(3) of the Securitisation Regulation, that (i) the Seller has made available through the EDW Website to potential investors the Liability Cash Flow Model (as defined in "Information and Disclosure Requirements in accordance with the Securitisation Regulation - Definitions" published by Moody's Analytics prior to the pricing of the Notes and (ii) pursuant to the Master Receivables Sale and Purchase Agreement, the Seller has undertaken to make, after the pricing of the Notes, the Liability Cash Flow Model published by Moody's Analytics available to the Noteholders on an ongoing basis and to potential investors upon request, through the EDW Website.	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	Insofar as regards the requirements stemming from Article 22(4) of the Securitisation Regulation, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on each relevant Purchase Date that the Loan Agreement from which the Receivables arise is a Personal Loan Agreement. As a result, Article 22(4) of the Securitisation Regulation is not applicable to the securitisation described in the Prospectus.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	(ALPHANUM-10000)	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	It is confirmed, insofar as regards the requirements stemming from Article 22(5) of the Securitisation Regulation, that: pursuant to the terms of the Master Receivables Sale and Purchase Agreement, the Seller and the Management Company have designated amongst themselves the Management Company, acting as Reporting Entity, to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first sub-paragraph of Article 7(1) of the Securitisation Regulation, provided that in accordance with Article 22(5) of the Securitisation Regulation the Seller shall be responsible for the information provided in accordance with Article 7 (Transparency requirements for originators, sponsors and SSPs) of the Securitisation Regulation; (i) the Underlying Exposure Report has been made available by the Seller to potential investors on the EDW Website before the pricing of the Notes; (ii) the information required pursuant to Article 7 (Transparency requirements for originators, sponsors and SSPs) of the Securitisation Regulation (including the draft STS notification within the meaning of Article 27 (STS notification requirements) of the Securitisation Regulation) has been made available to potential investors prior to the pricing of the Notes on the EDW Website; (iii) copies of the final Transaction Documents (excluding the Listed Notes Subscription Agreement) and the Prospectus shall be published by the Reporting Entity on the EDW Website at the latest fifteen days after the Issuer Establishment Date; (iv) for the purposes of Article 7 (Transparency requirements for originators, sponsors and SSPs) of the Securitisation Regulation, the Reporting Entity will publish a quarterly investor report in respect of each Interest Period, as required by and in accordance with Article 7(1)(e) of the Securitisation Regulation, which shall be provided substantially in the form of the Investor Report by no later than the Payment Date and publish on a quarterly basis certain loan-by-loan information in relation to the Purchased Receivables in respect of each Interest Period, as required by and in accordance with Article 7(1)(a) of the Securitisation Regulation by no later than the Payment Date; (v) the Reporting Entity shall make the information described in sub-paragraphs (f) and (g) of Article 7(1) of the Securitisation Regulation available without delay (see "Inside Information Report" and "Significant Event Report" above); and (vi) the Reporting Entity will publish or make otherwise available the reports and information referred to above as required under Article 7 (Transparency requirements for originators, sponsors and SSPs) and Article 22 (Requirements relating to transparency) of the Securitisation Regulation by means of, once there is a Securitisation Repository registered under Article 10 (Registration of a securitisation repository) of the Securitisation Regulation and appointed by the Reporting Entity, for the securitisation transaction described in the Prospectus, the Securitisation Repository or while no	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A