

STS Notification Template files

Version 1.0 FINAL

The worksheets in the enclosed templates shall be used for the purposes of the notification requirements to the FCA as set out in Article 27 of the European Securitisation Regulation as amended by The Securitisation (Amendment) (EU Exit) Regulations 2019 (UK Securitisation Regulation)

Detailed instructions for submitting the STS notification template for a private securitisation to the FCA:

1. If you are providing an STS notification for a private securitisation, then you must follow all of the instructions below. NB: 'Private securitisations' are defined as those securitisations that are falling under the scope of Article 7(1)(c) of the UK Securitisation Regulation (where section 85 of the 2000 Act (prohibition of dealing etc in transferable securities without approved prospectus) and rules made by the FCA for the purposes of Part 6 of the 2000 Act (official listing) do not require a prospectus to be drawn up). Please note that failure to comply with these instructions may lead to either a rejection of the STS notification submission or delays in making it available on the List of UK STS Securitisations.

2. Using the worksheets in the Private Full securitisations STS notification template file (ANNEX_I, ANNEX_II, and/or ANNEX_III), select the appropriate template(s) to be completed, as per the draft technical standards proposed in STS notification RTS and ITS. Additional columns have been provided for background information.

3. Complete the STS notification template(s) in the manner specified in the templates.

For ease of reference, fields that must always be completed have been highlighted in blue.

Similarly, conditional fields (i.e. those that must sometimes be completed depending on the type of instrument) have been highlighted in beige.

Please note that this colour coding is for ease of reference only, and that the obligations as set out in the regulatory technical standards, take precedence in the event of any conflict.

Note that, in relation to private securitisations, the information in the Private Full STS notification template file will not be published on the List of UK STS Securitisations.

In addition to this template you will need to complete a 'PRIVATE ANONYMISED Securitisations' template and submit both these files together.

4. Please note that any reference in the STS notification template file:

- to Regulation (EU) 2017/2402 is a reference to Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, as amended by The Securitisation (Amendment) (EU Exit) Regulations 2019 (SI 2019/660);
- to Regulation (EU) No 600/2014 is a reference to Regulation (EU) No 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012, as amended by The Markets in Financial Instruments (Amendment) (EU Exit) Regulations 2018 (SI 2018/1403);
- to Regulation (EU) No 575/2013 is a reference to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, as amended by The Capital Requirements (Amendment) (EU Exit) Regulations 2018; unless the contrary intention appears.

Where a term in the STS notification template file is defined in Regulation (EU) 2017/2402, that definition shall apply for the purposes of these instructions unless the contrary intention appears.

5. Once the STS notification template(s) has been completed, save this file, submit using the File Upload Form for Submission of STS Notifications to the FCA (“STS Notification File Upload Form”), in adherence with the following modalities. Note: The STS Notification File Upload Form will be available for a firm user registered onto Connect only if their Principal user has enabled them access to the form.

- Please submit both files per securitisation. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please submit one notification per securitisation.
- Where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme in compliance with the STS criteria, then Annex I in the private securitisations STS notification template file should be deleted and Annexes II and III should be completed, and this single saved file should be submitted in one notification. Each Annex will be treated as a separate notification with its own corresponding Notification ID generated.
- Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted, and this completed file should be submitted in one notification.
- Where a notification is being made for an ABCP transaction only, then Annexes I and III should be deleted and Annex II should be completed, and this file saved and should be submitted in one notification.
- Where a notification is being made for an ABCP programme only, then Annexes I and II should be deleted and Annex III should be completed, and this file saved and should be submitted in one notification.
- Initial and any further STS notification files such as Updates or Loss of STS can be submitted only by a firm user registered onto Connect whose email domain matches that of the firm and the previous notification submitters. Failure to do so may lead to us being unable to recognise your email domain and the STS notification file being rejected.
- If you are providing an updated STS notification or a Loss of STS notification, then you must specify the reasons for revision or reasons the securitisation no longer meets the STS criteria, in either field STSS16 (Annex I), STSAT16 (Annex II) or STSAP15 (Annex III).

6. The template file must be saved in following filename format:

[SECU]: LEI - UNIQUE_IDENTIFIER - STATUS_TYPE

UNIQUE_IDENTIFIER is as set out in Annex below

Example filenames:

If the template is for a new securitisation notification for a Private Full STS

5493000IBP32UQZOKL24N201801 - NEW - PRIF

If the template is for an updated securitisation notification for a Private Full STS

5493000IBP32UQZOKL24N201802 - UPDATE - PRIF

If the template is for a Loss of STS securitisation notification for a Private Full STS

5493000IBP32UQZOKL24N201802 - LOSS OF STS - PRIF

7. The notification must be submitted via Connect

In case of questions:

Please send an email to your Firm Supervisor or contact FCA's Supervision Hub at Firm.Queries@fca.org.uk

Annex: Unique identifier

1. The reporting entity shall assign to the securitisation a unique identifier composed of the following elements, in sequential order:

(a) The Legal Entity Identifier of the reporting entity;

(b) The letter 'A' if the securitisation is an ABCP securitisation or the letter 'N' if the securitisation is a non-ABCP securitisation;

(c) The four-digit year corresponding to:

i. The four-digit year that the first securities of the securitisation were issued, where the securitisation is a non-ABCP securitisation;

ii. The four-digit year that the first securities within the ABCP programme were issued, where the securitisation is an ABCP securitisation;

(d) The number 01 or, where there is more than one securitisation with the same identifier created according to points (a) to (c) of this sub-paragraph, a two-digit sequential number corresponding to the order in which the reporting entity made available information on each securitisation according to this Regulation. In the event of multiple simultaneous securitisations, the reporting entity shall define the order of each such securitisation at its discretion.

2. The reporting entity shall assign to each ABCP transaction in an ABCP programme a unique identifier composed of the following elements, in sequential order:

(a) The identifier produced according to in paragraph 1;

(b) The letter 'T';

(c) The four-digit year corresponding to the first closing date of the ABCP transaction;

(d) The number 01 or, where there is more than one ABCP transaction with the same identifier created according to points (a)-(c) of this sub-paragraph, a two-digit sequential number corresponding to the order of the first closing date of each ABCP transaction. In the event of multiple simultaneous ABCP transactions, the reporting entity shall define the order of each such ABCP transaction at its discretion.

3. The reporting entity shall not amend unique identifiers.

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 (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	213800CAT8TP3LFRF81	First contact point	N/A (General Information)	(ALPHANUM-1000)	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 .
STSS1	X52821805707, X52821806341, X52821806697, X52821806770, X52821806853, X52821806937, X52821807075	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	213800CAT8TP3LFRF81 549300DL9XJVF21UAF27	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 of Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSS4	635400APDLIU9NCOQ72N202301	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 Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSS5	N/A	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	SecRep B.V. as repository for the purposes of compliance with the EU Securitisation Regulation. The website of EuroABS will be used to make available the documentation required under Article 7 of the UK Securitisation Regulation.	Securitisation repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Small Business Origination Loan Trust 2024-1 DAC	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
STSS8	Funding Circle Ltd as originator - United Kingdom Glencar Investments 40 DAC as direct original lender - Ireland Waterfall Eden Master Fund, Ltd. as indirect original lender - Cayman Islands Small Business Origination Loan Trust 2024-1 DAC - Ireland	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	N/A
STSS9	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
STSS10	Others	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 201(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
STSS11	2024-06-18	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
STSS12	2024-06-18	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited confirmed compliance with STS Criteria	Authorised third party	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, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised third party (name)	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.	N/A
STSS15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSS16	N/A	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, or that a STS notification should be revised.	N/A
STSS17	N	Originator (or original lender) not a UK credit institution or a UK investment firm	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 UK.	N/A
STSS18	Credit-granting by Funding Circle Limited, as originator, is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that they have effective systems in place to apply such process in accordance with Article 9 of Regulation (EU) 2017/2402 (the "EU Securitisation Regulation") and Article 9 of the UK Securitisation Regulation.	Confirmation of credit-granting criteria	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field STSS17 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
STSS19	The Purchased Loan Receivables were originated through the lending platform operated by Funding Circle Ltd. Funding Circle Ltd is and has been authorised by the FCA since May 2017.	Declaration that the credit-granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A

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STSS20	Pursuant to the terms of the Receivables Sale and Assignment Agreement, and in accordance with the terms of the related Loan Agreements, the Seller will sell its right, title, benefit and interest in, to and under a portfolio of Loan Receivables held by it (collectively referred to herein as the "Loan Portfolio") to the Issuer on the Closing Date. The sale by the Seller to the Issuer of the Loan Receivables in the Loan Portfolio will be given effect to by sale and assignment. The Seller shall, or shall procure that the Servicing and Collection Agent shall, notify each Funding Circle Borrower in respect of each Purchased Loan Receivable which it has sold to the Issuer of the sale and assignment of such Purchased Loan Receivables pursuant to the Receivables Sale and Assignment Agreement and of the Issuer's ownership of such Purchased Loan Receivable (identifying the Issuer as the Funding Circle Investor in respect of such Purchased Loan Receivable of such Funding Circle Borrower), on the Closing Date, by e-mail to the Funding Circle Borrower's registered e-mail address in accordance with the relevant Loan Agreements or by such other method as the Issuer, Funding Circle and the Trustee may agree. The Purchase Price in respect of the Loan Portfolio will be due to the Seller on the Closing Date. It is the intention of the parties that the purchase of the Purchased Loan Receivables will take economic effect as of the Loan Portfolio Cut-Off Date. The Seller will irrevocably undertake to hold on trust the Loan Receivable Proceeds received in respect of each Purchased Loan Receivable which it has sold from (but excluding) the Loan Portfolio Cut-Off Date up to and including the Closing Date for and to the order of the Issuer and transfer such Loan Receivable Proceeds to the Issuer after the Closing Date within 2 Business Days of identification.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-10000)	Article 20(1)	A concise explanation of 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
STSS21	Under applicable insolvency laws in England and Wales, the legal transfer and assignment of the loans by Glencar (in its capacity as the Seller) to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as English insolvency laws do not include severe clawback provisions. The Latham & Watkins legal opinion analyses the applicable English law clawback provisions, none of which constitute severe clawback provisions. Under applicable insolvency laws in Ireland, the legal transfer and assignment of the loans by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as Irish insolvency laws do not include severe clawback provisions. The legal opinion of Maples and Calder (Ireland) LLP analyses the applicable Irish law clawback provisions, none of which constitute severe clawback provisions.	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	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) 2019/980
STSS22	Under applicable insolvency laws in England and Wales, the legal transfer and assignment of the loans by Glencar (in its capacity as the Seller) to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as English insolvency laws do not include severe clawback provisions. The Latham & Watkins legal opinion analyses the applicable English law clawback provisions, none of which constitute severe clawback provisions. Under applicable insolvency laws in Ireland, the legal transfer and assignment of the loans by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as Irish insolvency laws do not include severe clawback provisions. The legal opinion of Maples and Calder (Ireland) LLP analyses the applicable Irish law clawback provisions, none of which constitute severe clawback provisions.	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation 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) 2019/980
STSS23	In the case of the Third Party Portfolio, the relevant Loan Receivables were entered into or purchased by the Third Party Sellers. The Third Party Sellers onsold the Loan Receivables which are comprised in the Third Party Portfolio to Glencar pursuant to (i) the Loan Receivables Sale Agreement dated 30 August 2022 (as amended from time to time) with an economic effective date as of 31 May 2022 and (ii) the loan receivable sale agreement dated 14 February 2024 with the sale taking an economic effective date as of 31 January 2024. The legal opinion of Maples and Calder (Ireland) LLP confirms the true sale acquisition of such Loan Receivables pursuant to the Loan Receivable Sale Agreement from an Irish law perspective.	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	Where the seller is not the original lender, 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) 2019/980
STSS24	N/A	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, 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, a confirmation 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) 2019/980
STSS25	Pursuant to the Receivables Sale and Assignment Agreement, Glencar (in its capacity as the Seller) will give a representation that immediately prior to the sale of its right, title, benefit and interest to, in and under the Loan Receivables to the Issuer, the Seller was the owner of the Loan Receivables, free and clear of any security interest and to the best of its knowledge such Purchased Loan Receivables were not encumbered or otherwise in a condition that could be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	A concise explanation on how and 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

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STSS26	Pursuant to the Receivables Sale and Assignment Agreement, each Purchased Loan Receivable is required to have satisfied (i) the Funding Circle Warranties as of the applicable Determination Date (or other date specified in the relevant Funding Circle Warranty); and (ii) the Eden Asset Warranty as at the Loan Portfolio Cut-Off Date or the Closing Date, as applicable. Glencar (in its capacity as the Seller) rights and obligations in relation to the Purchased Loan Receivables under the Receivables Sale and Assignment Agreement do not constitute active portfolio management for the purposes of article 20(7). The Retention Holder will represent and warrant that the Loans sold to the Issuer pursuant to the Receivables Sale and Assignment Agreement have not been selected with the aim of rendering losses on such Loans, over the greater of (A) the life of the Transaction, and (B) the period of four (4) years from the date of their sale, higher than the losses over the same period on comparable Loans held on the Retention Holder's balance sheet.	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)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE 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	The Purchased Loan Receivables comprised in the Loan Portfolio as at the Loan Portfolio Cut-Off Date are homogeneous for the purposes of Article 20(8) of the UK Securitisation Regulation, on the basis that all such Purchased Loan Receivables: (i) have been underwritten by Funding Circle in accordance with similar underwriting standards applying similar approaches with respect to the assessment of a potential borrower's credit risk; (ii) are loans entered into substantially on the terms of similar standard documentation for SME loans; (iii) are serviced by the Servicing and Collection Agent pursuant to the Servicing Agreement in accordance with the same servicing procedures; and (iv) form one asset category and have the same homogeneity factor, namely SME loans to micro-, small- and medium-sized enterprises.	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The underlying exposures do not include any securitisation positions and the notified securitisation is therefore not a re-securitisation.	Underlying exposure obligations: no securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	The Purchased Loan Receivables were originated in the ordinary course of Funding Circle's business (in the sole opinion of Funding Circle) pursuant to underwriting standards which are no less stringent than those applied to Loan Receivables which will not be securitised. The second explanation is not required as the loan portfolio is not revolving with no possibility of further loan sales. The third explanation is not required as the assets are SME Loans. Funding Circle's credit assessment processes comprise a combination of proprietary and automated, data-driven assessment, as well as manual assessment. Funding Circle's credit models draw data from a range of different external sources covering tens of thousands of consumer and corporate raw and hybrid factors that cover areas such as firmographics, company credit history, company financials and directors' and/or personal guarantors' credit history. Some of this data is pulled automatically from credit bureau providers.	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	A detailed explanation: - 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	Funding Circle operates a lending platform focused on small- and medium-sized businesses, which allows investors to lend directly to such businesses. Funding Circle also manages the ongoing loan monitoring and servicing for all loans originated through the Funding Circle Platform. Established in the UK in 2010, and now the leading lending platform to SMEs, the Funding Circle group also has a material and growing presence in the US. Globally, Funding Circle has extended more than €16.9bn in credit to approximately 150,000 businesses. Funding Circle has regulatory permission, among other things, to operate an electronic system in relation to lending.	Originator/Lender expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	As of the Loan Portfolio Cut-Off Date, to the best of the knowledge of Eden (in its capacity as the original lender (for the purposes of Article 2(20) of the Securitisation Regulations): (a) no Purchased Loan Receivable should be considered to be an exposure in default within the meaning of Article 17(1) of the UK CRR; and (b) at least one of the Obligors in relation to a Purchased Loan Receivable should not be regarded as credit-impaired within the meaning of Article 20(11)(a), (b) or (c) of the UK Securitisation Regulation, in each case, as such requirements are interpreted in the published guidelines of the European Banking Authority of 12 December 2018 on the STS criteria for non-ABCP securitisation.	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(11)	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - 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	Pursuant to the Receivables Sale and Assignment Agreement, Eden has represented and warranted that as of the Closing Date, the related Funding Circle Borrower has made at least one scheduled monthly payment under the Loan. The exemption in Article 20(12) does not apply as this is not a revolving securitization.	At least one payment at the time of transfer	Confirmation	(ALPHANUM-1000)	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS33	This requirement is not applicable as the loans are unsecured and fully amortising. One of the Funding Circle Warranties requires that the Purchased Loan Receivable is a fixed rate, interest bearing loan and amortises fully over its contractual term (and is not a "bullet payment loan" or an "interest only loan" (that is, the original principal amount of such Purchased Loan Receivable at origination is not repaid in one payment at the end of the term of such Purchased Loan Receivable with only interest being paid by the relevant Funding Circle Borrower during the term of the Loan Agreement.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	(ALPHANUM)	Article 20(13)	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.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	Waterfall Eden Master Fund, Ltd. (the "Retention Holder"), acting as "original lender" for the purposes of Article 2(20) of the EU Securitisation Regulation and Article 2(20) of the UK Securitisation Regulation will, for the life of the Transaction, retain a material net economic interest of not less than five (5) per cent. in the securitisation in accordance with Article 6 of the EU Securitisation Regulation and Article 6 of the UK Securitisation Regulation. As at the Closing Date, such interest will comprise the Retention Holder holding no less than five (5) per cent. of the nominal value of each class of Notes (other than the Class R Notes) sold or transferred to investors on the Closing Date (the "Minimum Retained Amount") in accordance with Article 6(3)(a) of the EU Securitisation Regulation and Article 6(3)(a) of the UK Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the Noteholders in the Investor Reports and in accordance with the provisions of Article 7 of the EU Securitisation Regulation and Article 7 of the UK Securitisation Regulation.	Compliance with the risk retention requirements	Concise Explanation	(LIST)	Article 21(1)	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. An indication which entity retains the material net economic interest and which option is used for retaining the risk: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402 ; (7) other options used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	Payments from the SME loans represent fixed rate payments, while the some of the Notes are floating rate. A Swap Agreement is used in the transaction to mitigate fixed-to-floating interest rate risk. The assets and liabilities of the Issuer are GBP denominated. One of the Funding Circle Warranties requires that the Purchased Loan Receivable was denominated in Sterling and is not convertible into any other currency.	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	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.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	Except for the Swap Agreement, the Issuer will not enter into derivative contracts for the purposes of article 21(2) of the UK Securitisation Regulation.	Derivatives purchased/sold by SSPE	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Issuer has entered into the Swap Agreement which is defined as the 1992 ISDA Master Agreement, including the schedule, the Credit Support Annex and the confirmation related thereto each between the Issuer and the Interest Rate Cap Provider dated on or before the Closing Date, or any replacement thereof.	Derivatives using common standards	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	One of the Funding Circle Warranties requires that the Purchased Loan Receivable is a fixed rate, interest bearing loan. The Class A to E Notes and Class 2 Notes are floating rate notes and the Class R Notes give rise to the Class R Payment.	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	A concise explanation on 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 sectoral rates reflective of the cost of funds.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	Each of the requirements of Article 21(4) of the UK Securitisation Regulation are met. The only amounts retained in the Issuer following service of an Enforcement Notice is an amount in respect of issuer profit, which is a de minimis amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the Issuer.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-10000)	Article 21(4)	A declaration 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	The only amounts retained in the Issuer following service of an Enforcement Notice is an amount in respect of issuer profit, which is a de minimis amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the Issuer.	No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Under the Terms and Conditions, principal is paid sequentially under Post-Acceleration Priority of Payments and payment of principal is maintained in line with seniority.	Principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation 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	Under the Terms and Conditions, principal is paid sequentially under Post-Acceleration Priority of Payments and payment of principal is maintained in line with seniority.	Repayment shall not be reversed with regard to seniority	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that the repayment of the securitisation positions 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	No provision of the Charge and Assignment require automatic liquidation upon default of the Issuer.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no 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	The Notes pay pro-rata until a Sequential Amortisation Switch whereupon the Notes pay down sequentially. Limb (b) of the Sequential Amortisation Switch refers to the date on which the Aggregate Collateral Principal Balance of all Purchased Loan Receivables which have become Defaulted Loans since the Loan Portfolio Cut-Off Date (such Aggregate Collateral Principal Balance determined as at the dates on which any such Purchased Loan Receivable first became a Defaulted Loan) divided by the Aggregate Collateral Principal Balance of the Purchased Loan Receivables as of the Loan Portfolio Cut-Off Date exceeds the trigger level set out in the table set out in the definition.	Securitisations featuring nonsequential priority of payments	Confirmation	(ALPHANUM-1000)	Article 21(5)	Confirmation that transaction featuring nonsequential 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. Confirmation 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	Not applicable as this is not a revolving securitisation.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	(ALPHANUM-10000)	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Not applicable as this is not a revolving securitisation.	Deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Not applicable as this is not a revolving securitisation.	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	Not applicable as this is not a revolving securitisation.	Value of the underlying exposures held by the SSPE falls below a predetermined threshold	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected 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	Not applicable as this is not a revolving securitisation.	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)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS50	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (a) of the UK Securitisation Regulation. Please refer to the sections 'Transaction Parties on the Closing Date', 'Certain Transaction Documents' and 'The Terms and Conditions of the Notes' in the Prospectus.	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (b) of the UK Securitisation Regulation. The Transaction Documents specify the processes and responsibilities that enable the replacement of the Servicing and Collection Agent in an Event of Default or insolvency of the Servicing and Collection Agent and invocation of the Back-Up Servicing and Collection Agent	Servicing continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (c) of the UK Securitisation Regulation. Please refer to the sections 'Certain Transaction Documents - Swap Agreement' and 'Triggers Tables' in the Prospectus.	Derivative counterparties continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (c) of the UK Securitisation Regulation. Please refer to the sections 'Certain Transaction Documents - Account Bank Agreement' and 'Triggers Tables' in the Prospectus.	Liquidity providers and account bank continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	Funding Circle has been facilitating the origination of loans of a similar nature to those securitised under this transaction since 2010, and servicing loans since February 2014. Since its founding in 2010, Funding Circle has extended £12.5bn in credit to 95,000 SMEs in the UK. This Transaction will be the seventh public securitisation of loans originated through the Funding Circle Platform in the UK.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Funding Circle has well documented and adequate policies, procedures and risk management controls pursuant to which it manages the ongoing loan monitoring and servicing for loans originated on the Funding Circle Platform, subject to and in accordance with the Master Framework Agreement, the Servicing Transaction Documents and the Collection Policy, which contain the relevant definitions, remedies and actions relating to the procedures and policies of Funding Circle for addressing delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation 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	Confirmed. The Priorities of Payments are specified under Condition 9 of the Notes.	Priorities of payment and trigger events	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation 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	Confirmed. The provisions for meetings of Noteholders are set out in Condition 15 of the Notes and in the Trust Deed.	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	(ALPHANUM-1000)	Article 21(10)	Confirmation that 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	Confirmed. Data on historical defaults and loss performance has been made available under the section 'Historical Data' in the Prospectus.	Historical default and loss performance data	Confirmation	(ALPHANUM-1000)	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS59	A sample of underlying exposures has been reviewed by PriceWaterhouseCoopers LLP which have provided an AUP report.	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22(2)	Confirmation 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	Funding Circle (as originator) has (prior to pricing) made available to the holders of the Notes (on the relevant Reporting Medium) a cash flow model (which has been prepared by a third party provider) as required pursuant to Article 22(3) of the UK Securitisation Regulation. Funding Circle shall procure that such cashflow model is made available (on a relevant Reporting Medium) to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request.	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
STSS61	Not applicable, the assets are SME Loans.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	(ALPHANUM-10000)	Article 22(4)	A concise explanation on 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 a statement where that information is to be found.	N/A
STSS62	Funding Circle (in its capacity as "originator" for the purposes of Article 2(3) of the UK Securitisation Regulation and Article 2(3) of the EU Securitisation Regulation) and the Issuer agree, in accordance with Article 7(2) of the EU Securitisation Regulation and Article 7(2) of the UK Securitisation Regulation, that the issuer shall be designated as the entity responsible for fulfilling the information requirements pursuant to and in accordance with Article 7 of the EU Securitisation Regulation and Article 7 of the UK Securitisation Regulation, as applicable. Pursuant to the Reporting Agency Agreement, Funding Circle shall confirm that the information required by Article 7(1)(a) and Article 7(1)(b) to (d) of the UK Securitisation Regulation has been made available before pricing to potential investors upon request at least in draft or initial form.	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22(5)	Confirmation 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

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STSAT0		First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSAT1		Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification (ISIN) code or codes, or if no ISIN code is available, then any other unique securities code or codes assigned to the ABCP transaction.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT2		Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	Where available, the LEI of the originator(s) and/or sponsor(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSAT3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSAT4		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 Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSAT5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSAT6		Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSAT7		Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the securitisation name or in the absence thereof, the code name and used name.	Section 4 of Annex 9 Commission Delegated Regulation (EU) 2019/980.
STSAT8		Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) and SSPE(s).	N/A
STSAT9		Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation (non-ABCP securitisation; ABCP transaction; or ABCP programme).	N/A
STSAT10		Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 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
STSAT11		Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the issuance date of the ABCP securitisation.	N/A
STSAT12		Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSAT13		Authorised third party	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, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSAT14		Authorised third party (name)	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.	N/A
STSAT15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSAT16		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, or that a STS notification should be revised.	N/A
STSAT17		Originator (or original lender) not a UK credit institution or a UK investment firm	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 UK.	N/A
STSAT18		Confirmation of credit-granting criteria	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STS17 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
STSAT19		Declaration that credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSAT20		Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 24(1)	A concise explanation of 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
STSAT21		No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 24(2)	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) 2019/980
STSAT22		Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 24(3)	In conjunction with STS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 24(1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT23		Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 24(4)	Where the seller is not the original lender, 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) 2019/980

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STSAT24		Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 24(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, 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, a confirmation 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) 2019/980
STSAT25		Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 24(6)	A concise explanation on how and 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
STSAT26		Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 24(7)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE 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
STSAT27		No securitisation	Confirmation	{ALPHANUM-1000}	Article 24(8)	Confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT28		Transferred underlying exposures without defaulted exposures	Detailed Explanation	{ALPHANUM}	Article 24(9)	A detailed explanation how the transferred underlying exposures do not include, at the time of selection, defaulted exposures or restructured exposures as set out in Article 24(9) of the Regulation (EU) 2017/2402, as applicable. Where appropriate, a clear statement whether the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 24(9) (a)(i) of Regulation EU 2017/2402. Confirmation that: - at the time of origination, the requirements referred to in Article 24(9) (b) of Regulation (EU) 2017/2402 are met; - at the time of selection, the requirements referred to in Article 24(9) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT29		At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 24(10)	Confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. Where no payment has been made, an explanation why this is the case, including a statement as to whether the reason is one of the exceptions permitted under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT30		Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 24(11)	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. Where appropriate, a detailed explanation as to whether repayments of the investors are not considered to depend on the sale of assets, as specified under the second sub-paragraph of Article 24(11) of Regulation (EU) 2017/2402.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT31		Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 24(12)	A concise explanation whether and how the interest rates and currency risks are appropriately mitigated and confirm that the measures to that effect are disclosed. A concise explanation whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT32		Derivatives purchased/sold by SSPE	Concise Explanation	{ALPHANUM-10000}	Article 24(12)	Except for the purpose of hedging interest rate or currency risk, a concise explanation whether the SSPE has not entered into derivative contracts.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT33		Derivatives in underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 24(12)	A concise explanation on the presence of any derivatives in the pool of underlying exposures.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT34		Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 24(12)	A concise explanation whether any derivatives permissible under Article 24(12) are underwritten and documented according to common standards in international finance.	Items 3.4.7 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT35		Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 24(13)	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 24(13) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT36		Priorities of payment and trigger events	Confirmation	{ALPHANUM-1000}	Article 24(13)	Confirmation that the transaction documentation sets out the priorities of payment and triggers events pursuant to Article 24(13) of Regulation (EU) 2017/2402.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT37		Historical default and loss performance data	Confirmation	{ALPHANUM-1000}	Article 24(14)	Confirmation that the data required to be made available under Article 24(14) of Regulation (EU) 2017/2402 is available and a clear statement where the information is available to potential investors before pricing. Where the sponsor does not have access to such data, confirmation that the seller has provided access to data as specified under Article 24(14) of Regulation (EU) 2017/2402. Confirmation that the data are available and state clearly, where the information is available and that the data cover a period no shorter than five years except for trade receivables and other short-term receivables for which the historical period is no shorter than three years.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT38		Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 24(15)	A detailed explanation how the securitisation is backed by a pool of underlying exposures that are homogenous, taking into account the characteristics relating to the cash flows of different asset types including their contractual, credit-risk and prepayment characteristics.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSAT39		Underlying exposure obligations	Confirmation	{ALPHANUM-1000}	Article 24(15)	Confirmation that the pool of underlying exposures has a remaining weighted average life of no more than one year and that none of the underlying exposures has a residual maturity of more than three years. Confirmation whether the derogation regarding pools of auto loans, auto leases or equipment lease transactions applies, in accordance with the third paragraph of Article 24(15) of Regulation (EU) 2017/2402.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT40		Underlying exposure obligations	Confirmation	{ALPHANUM-1000}	Article 24(15)	Confirmation, where appropriate, that the underlying exposures: - do not include loans secured by residential or commercial mortgages or fully guaranteed residential loans, as referred to in point (e) of the first subparagraph of Article 129(1) of Regulation (EU) No 575/2013 ; - contain obligations that are contractually binding and enforceable, with full recourse to debtors with defined payment streams relating to rental, principal, interest, or related to any other right to receive income from assets warranting such payments; - does not include transferable securities as defined in point (24) of article 2(1) of Regulation (EU) No 600/2014 other than corporate bonds, that are not listed on a trading venue.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT41		Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 24(16)	A concise explanation whether and how any referenced interest payments under the ABCP securitisation's 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 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT42		No trapping of cash following enforcement or acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 24(17)	A concise explanation on whether each of the requirements of Article 24(17) of Regulation (EU) 2017/2402 are met, including a concise explanation of cases where cash may be trapped.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT43		No trapping of cash following enforcement or acceleration	Confirmation	{ALPHANUM-1000}	Article 24(17)	Confirmation that no cash would be trapped following an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT44		Principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 24(17)	Confirmation that principal receipts from the underlying exposures are passed to 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
STSAT45		No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 24(17)	Confirmation 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
STSAT46		Soundness of the underwriting standards	Detailed Explanation	{ALPHANUM}	Article 24(18)	A detailed explanation as to whether the underlying exposures were originated in the seller's ordinary course of business, specifying whether the underwriting standard are no less stringent than those applied to exposures that were not securitised. A detailed explanation as to whether any material changes from prior underwriting standards have been disclosed to the sponsor and others parties directly exposed to the ABCP securitisation.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT47		Seller expertise	Detailed Explanation	{ALPHANUM}	Article 24(18)	A detailed explanation as to whether the seller has the required expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT48		Revolving ABCP securitisation/credit quality trigger	Detailed Explanation	{ALPHANUM}	Article 24(19)	A detailed explanation how the provisions or triggers in Art 24(19) of Regulation (EU) 2017/2402 are included in the securitisation documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT49		Securitisation participant duties	Confirmation	{ALPHANUM-1000}	Article 24(20)	Confirmation that the securitisation documentation includes the contractual obligations, duties and responsibilities of the sponsor, the servicer and the trustee, if any, and other ancillary service provider.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT50		Servicing continuity provisions	Confirmation	{ALPHANUM-1000}	Article 24(20)	Confirmation that the securitisation documentation includes the processes and responsibilities necessary to ensure that a default or insolvency of the servicer does not result in a termination of servicing.	Item 3.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT51		Derivative counterparties and account bank continuity provisions	Confirmation	{ALPHANUM-1000}	Article 24(20)	Confirmation that the securitisation documentation includes provisions that ensure the replacement of derivative counterparties and the account bank upon their default, insolvency and other specified events, where applicable.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAT52		Sponsor robustness	Confirmation	{ALPHANUM-1000}	Article 24(20)	Confirmation that the securitisation documentation includes provisions on how the sponsor meets the requirements Article 25(3) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSAP0		First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSAP1		Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where applicable, the international security identification (ISIN) codes assigned to the ABCP programmes.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSAP2		Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	Where available, the LEI of the sponsor(s) and/or ABCP programme(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSAP3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSAP4		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 Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSAP5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSAP6		Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSAP7		Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The name of the ABCP programme.	Section 4 of Annex 9 Commission Delegated Regulation (EU) 2019/980.
STSAP8		Country of establishment	N/A (General Information)	{Y/N}	Article 18 and 27(3)	Confirmation that the sponsor is established in the United Kingdom.	Item 4.3 of Annex 9 of Commission Delegated
STSAP9		Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation (non-ABCP securitisation; ABCP transaction; or ABCP programme).	N/A
STSAP10		Issuance date	N/A (General Information)	{DATEFORMAT}	N/A	The date of the first issuance of the ABCP programme.	Section 4 of Annex 9 Commission Delegated Regulation (EU) 2019/980.
STSAP11		Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSAP12		Authorised third party	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, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSAP13		Authorised third party (name)	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.	N/A
STSAP14		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSAP15		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, or that a STS notification should be revised.	N/A
STSAP16		Sponsor to be supervised UK credit institution	Confirmation	{ALPHANUM-1000}	Article 25(1)	Confirmation that the sponsor of the programme is a CRR firm as defined by Article 4(1)(2A) of Regulation (EU) No 575/2013, but is not an investment firm as defined by Article 4(1)(2) of that Regulation and link to a document attesting to such status.	N/A
STSAP17		Sponsor support as liquidity facility provider	Confirmation	{ALPHANUM-1000}	Article 25(2)	Confirmation that the sponsor of the ABCP programme provides a liquidity facility and that it supports all securitisation positions on the ABCP programme, including a description of the liquidity facility and a link to any document evidencing such provision.	N/A
STSAP18		Demonstration to the PRA	Confirmation	{ALPHANUM-1000}	Article 25(3)	Confirmation that in respect of its role as sponsor, the credit institution does not endanger its solvency and liquidity, and a link, where available, to the document supporting it has demonstrated this position to the PRA.	N/A
STSAP19		Compliance with sponsor's due diligence requirements	Confirmation	{ALPHANUM-1000}	Article 25(4)	Confirmation the sponsor's compliance with the due diligence requirements set out in Article 5(1) and (3) of Regulation 2017/2402, as applicable. Confirmation that the sponsor has verified that the seller has in place the required servicing capabilities and collection processes that meet the requirements specified in points (i) to (g) of Article 265(2) of Regulation (EU) 575/2013 or equivalent requirements in third countries.	N/A
STSAP20		The seller (at transaction level) or the sponsor (at the ABCP programme level) shall satisfy the risk retention requirements as provided under Article 6	Concise Explanation	{LIST}	Article 25(5)	A concise explanation on how the seller (ABCP securitisation) and the sponsor (ABCP programme) comply with the risk retention requirements as specified under Article 6 of Regulation (EU) 2017/2402 specifying the option used for retaining the risk including: (1) vertical slice - i.e. Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share - i.e. Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet - i.e. Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche - i.e. Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset - i.e. Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements of Regulation (EU) 2017/2402; (7) other.	Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSAP21		Compliance at ABCP programme level with Article 7 (transparency requirements)	Confirmation	{ALPHANUM-1000}	Article 25(6)	Confirmation that: - the sponsor is responsible for compliance with Article 7 of Regulation (EU) 2017/2402; - the sponsor is complying with Article 7 at the ABCP programme level; - the sponsor has made available to potential investors before pricing and upon their request: the aggregate information required by point (a) of the first subparagraph of Article 7(1) of Regulation (EU) 2017/2402, and the information required by points (b) to (e) of the first subparagraph of Article 7(1) of Regulation (EU) 2017/2402, at least in draft or initial form.	N/A
STSAP22		Drawdown of liquidity facility, where funding commitments of the liquidity facility are not renewed by the sponsor	Concise Explanation	{ALPHANUM-10000}	Article 25(7)	A concise explanation from the sponsor as to whether the liquidity facility will be drawn down and the maturing securities are repaid in the event that the sponsor does not renew the funding commitment of the liquidity facility before its expiry.	N/A

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STSAP23		Compliance of ABCP transactions within an ABCP programme with Article 24(1) to (8) and (12) to (20)	Confirmation	{ALPHANUM-1000}	Article 26(1)	Confirmation whether all ABCP securitisations within the programme meet the following requirements: - Article 24(1) to (8) of Regulation (EU) 2017/2402. - Article 24(12) to (20) of Regulation (EU) 2017/2402.	N/A
STSAP24		Maximum of 5% of the aggregate amount of the underlying exposures may temporarily be non-compliant with certain requirements	Detailed Explanation	{ALPHANUM}	Article 26(1) second and third paragraphs	A detailed explanation as to which, if any, of the requirements of Articles 24(9), (10) or (11) of Regulation (EU) 2017/2402 are temporarily not in compliance with and the percentage of the aggregate amount of the exposures underlying the ABCP securitisations it represents and why the programme has temporarily breached those requirements. Confirmation that a sample of the underlying exposures is subject to regular external verification of compliance by an appropriate independent party.	N/A
STSAP25		Remaining weighted of the average life (WAL) in the underlying exposures of an ABCP programme shall not be more than two years	Confirmation	{ALPHANUM-1000}	Article 26(2)	Confirmation that the remaining weighted average life of the underlying exposures of an ABCP programme are not more than two years.	N/A
STSAP26		Fully supported ABCP programme (sponsor support)	Concise Explanation	{ALPHANUM-10000}	Article 26(3)	A concise explanation whether or not the ABCP programme is fully supported by a sponsor in accordance with Article 25(2) of Regulation (EU) 2017/2402.	N/A
STSAP27		No re-securitisation and no credit enhancement establishing a second layer of tranching at the ABCP programme level	Confirmation	{ALPHANUM-1000}	Article 26(4)	Confirmation that the ABCP programme does not contain any re-securitisation and that the credit enhancement does not establish a second layer of tranching at the programme level.	N/A
STSAP28		No call options	Confirmation	{ALPHANUM-1000}	Article 26(5)	Confirmation that the ABCP programme does not include call option or clauses with an effect of the securities' final maturity at the discretion of the seller, sponsor or SSPE.	N/A
STSAP29		Interest rate and currency risks at ABCP programme appropriately mitigated and documented	Detailed Explanation	{ALPHANUM}	Article 26(6)	A detailed explanation whether and how the interest rates and currency risks arising at ABCP programme level are appropriately mitigated as well as the measures used to mitigate such risks, including whether the SSPE enters into derivative contracts other than for the reasons set out by Article 26(6) of Regulation (EU) 2017/2402 and a description how those derivatives are underwritten and documented, in particular whether it is done according to on common standards in international finance.	N/A
STSAP30		Requirements for the ABCP programme documentation (responsibilities of the trustee to investors)	Confirmation	{ALPHANUM-1000}	Article 26(7)(a)	Confirmation that the responsibilities of the trustee and other entities with fiduciary duties, if any to investors are specified in the ABCP programme's documentation.	N/A
STSAP31		Requirements for the ABCP programme documentation (contractual obligations of the sponsor)	Confirmation	{ALPHANUM-1000}	Article 26(7)(b)	Confirmation that the contractual obligations, duties and responsibilities of the sponsor, the trustee and other ancillary services providers, if any, are specified in the ABCP programme's documentation.	N/A
STSAP32		Requirements for the ABCP programme documentation (process and responsibilities in case of defaulted servicer)	Confirmation	{ALPHANUM-1000}	Article 26(7)(c)	Confirmation that the ABCP programme's documentation contains processes and responsibilities covering servicer default or insolvency to ensure servicing continuity.	N/A
STSAP33		Requirements for the ABCP programme documentation (provisions for replacement of derivatives counterparties and the account bank)	Confirmation	{ALPHANUM-1000}	Article 26(7)(d)	Confirmation that the requirements under Article 26(7) (d) of the Regulation (EU) 2017/2402 are met regarding provisions for replacement of derivatives counterparties, and the account bank at ABCP programme level upon their default, insolvency and other specified events, where the liquidity facility does not cover such events.	N/A
STSAP34		Requirements for the ABCP programme documentation (procedures to ensure collateralisation of the funding commitment)	Confirmation	{ALPHANUM-1000}	Article 26(7)(e)	Confirmation that the ABCP programme's documentation contains procedures ensuring that upon specified events, defaults or insolvency of the sponsor, remedial step shall be provided for to achieve, as appropriate, collateralisation of the funding commitment or replacement of the liquidity facility provider. A statement indicating the relevant pages of the prospectus or other underlying documentation that contain the information relevant to the requirements set out in Article 26(7)(e) of Regulation (EU) 2017/2402.	N/A
STSAP35		Requirements for the ABCP programme documentation (liquidity facility and maturing securities to be repaid where the sponsor does not renew the funding commitment of the liquidity facility before its expiry)	Confirmation	{ALPHANUM-1000}	Article 26(7)(f)	Confirmation that the ABCP programme's documentation contains provisions ensuring that the liquidity facility shall be drawn down and the maturing securities shall be repaid in the event that the sponsor does not renew the funding commitment of the liquidity facility before its expiry. A statement indicating the relevant pages of the prospectus or other underlying documentation that contain the information relevant to the requirements set out in Article 26(7)(f) of Regulation (EU) 2017/2402.	N/A
STSAP36		Servicer expertise	Detailed Explanation	{ALPHANUM}	Article 26(8)	A detailed explanation of how the requirements of Article 26(8) of Regulation (EU) 2017/2402 are met, including the policies and procedures ensuring compliance with these requirements A statement indicating the relevant pages of the prospectus or other underlying documentation that contain the applicable explanations to meet the requirements set out in Article 26(8) of Regulation (EU) 2017/2402 (as applicable) ('servicer expertise, policies, procedures, and risk management').	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.