

STIS reference	STIS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	STIS field name	STIS content to be reported	Background information:		
										Article of regulation (EU) 2017/2402	Article of regulation (EU) 2019/980	
N0	ST553	C	STIS notification identifier			NOTIFICATION ID	The unique identifier assigned by ESMA to the previously notified STIS notification.  In the exceptional case of STIS notifications on securitizations for which multiple STIS notifications were submitted by different reporting entities on the same securitization identifier - ST554 - Securitization unique identifier (as it may be the case for master trust securitizations or ASCF transactions with multiple sponsors), this field should contain the unique identifier of the STIS notification assigned by ESMA (ST554 - Securitization unique identifier) followed by a 2-digit notification code.  This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STIS notification.	N/A	General information	
N1		M	Securitization type	Public	[BT]		Securitization type may be 'Public' or 'Private'.  Only possible values in Box to complete are "Public" and "Private".  Field codes are highlighted in amber where the field is left blank or has errors in format.	Securitization type		N/A	General information	
N2	ST550	M	Designated Entity LEI	549320V1W30C7Q234	[LEI]		The LEI of the Designated Entity in accordance with Annex 2(1) of Regulation (EU) 2017/2402.  The NRE code assigned to the STIS notification reporting entity should be authorized for this Designated Entity LEI for the date at which the notification was submitted as filed.  Field codes are highlighted in amber if the field is left blank or has errors in format.  Note: The relevant competent authority of the Designated entity is required during the registration process of this Designated Entity data via the NRE system access.  Only LEI character alphabets codes should be reported in Box to complete where available.  Where multiple ISIN codes are reported, "-" separator should be used without any space.  The same ISIN should not be reported multiple times.  Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551- ISIN, ST552- instrument code type and ST553- instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority.	Article 27(1)	General information	Item 3.2 of Annex 39 of Commission Delegated Regulation (EU) 2019/980
N3	ST551	C	Instrument ISIN	FR0005678621FR0005678610FR0005678628FR0005678631FR0005678644FR0005678611	[ISIN]		Where available, the international security identification code(s) (ISIN).  The same ISIN should not be reported multiple times.  Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551- ISIN, ST552- instrument code type and ST553- instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique security code assigned to this securitization.			
N4	ST551	C	Instrument code type		[ALPHANUM_32]		If no ISIN is available, the name of the unique security code assigned to the securitization.  Where multiple codes are reported, "-" separator should be used without any space between each code type. That may lead to repetition of the same code type (CDSFP/CDSFP).  Field codes are highlighted in amber where: - ST551- instrument code type is left blank whereas ST553- instrument code is reported; or - the fields ST551- ISIN, ST552- instrument code type and ST553- instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.					
N5	ST551	C	Instrument code		[TEXT_100]		To be used to define the instrument code type (such as CDSFP). Where no international code is assigned to this securitization, at least one internal code should be reported in field ST553- instrument code and "INTERNAL" should be reported in this field.  Where multiple codes are reported, "-" separator should be used without any space between each code type. That may lead to repetition of the same code type (CDSFP-Value/CDSFP-Value).  Field codes are highlighted in amber where: - ST551- instrument code type is left blank whereas ST553- instrument code type is reported; or - the fields ST551- ISIN, ST552- instrument code type and ST553- instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.					
N6	ST552	C	Originator LEI	549320V1W30C7Q234	[LEI]		The LEI of the originator(s).  Where multiple LEI are reported, "-" separator should be used without any space between each code type.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 3 of Commission Delegated Regulation (EU) 2019/980
N7	ST558	C	Originator country	ITALY	[COUNTRY_1U]		Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A
N7	ST558	C	Originator country (if multiple countries)		[COUNTRY_EU_1U*]		When several originators are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CYC/CYRUS).  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A
N8	ST552	C	Sponsor LEI		[LEI]		Sponsor LEI should be reported in Box to complete for each sponsor in that securitization. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Where multiple LEI are reported, "-" separator should be used without any space between each code type.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 3 of Commission Delegated Regulation (EU) 2019/980
N9	ST558	C	Sponsor country		[COUNTRY_1U]		Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A
N9	ST558	C	Sponsor country (if multiple countries)		[COUNTRY_EU_1U*]		When several sponsors are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CYC/CYRUS).  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A
N10	ST552	D	Original Lender LEI	549320V1W30C7Q234	[LEI]		Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database.  Where multiple LEI are reported, "-" separator should be used without any space between each code type.  Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 3 of Commission Delegated Regulation (EU) 2019/980
N11	ST558	D	Original Lender Country	ITALY	[COUNTRY_WORLD]		Original lender country should be reported in Box to complete where available.  Where only one original lender is reported, please use this Box to complete to report the unique country.  Select the relevant country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled in; or - both Original Lender Country and Original Lender Country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A
N11	ST558	C	Original Lender Country (if multiple countries)		[COUNTRY_WORLD_1U*]		When several original lenders are reported, please use this Box to complete to report the full list of countries.  "-" separator should be used between each country (in the same order used for the original Lender LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CYC/CYRUS).  Field codes are highlighted in amber where: - the original Lender country is not consistent with the Original Lender LEI; or - both Original Lender Country and Original Lender Country (if multiple countries) are filled in; or - the number of Original Lender LEIs is different from the number of Original Lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), ISPE(s) and original lender(s).	Article 18 and 27(1)	General information	N/A

N12	ST558	D	SPE Country	ITALY	(COUNTRY_EU)	The country of establishment of the SPE(s)	SPE country should be reported in Box to complete where available. When several SPEs exist and they have the same country, please fill in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format. When several SPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. " / " separator should be used between each country. That may lead to the registration of the same country (IRELAND/ITALY/IRELAND/CZECHIA). Field codes are highlighted in amber where: - both SPE country and SPE Country of multiple countries are filled in; or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPE(s) and original lender(s). Article 18 and 27(1)	General Information	N/A	
N12	ST558	C	SPE Country (if multiple countries)		(COUNTRY_EU_list)	The country of establishment of the SPE(s) (if multiple SPEs from different countries)	The unique non-ABC securitisation identifier which remains unchanged throughout the entire securitisation life cycle - consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the Disclosure reports which submitted the initial information; b) The issuer "X" for non-ABC securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2008) d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c), for example 01 if this is the first securitisation in that year, 02 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber where: - both SPE country and SPE Country of multiple countries are filled in; or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPE(s) and original lender(s). Article 18 and 27(1)	General Information	N/A	
N14	ST564	M	Non-ABC securitisation unique identifier	5493020VW70Q70Z3AN202304	(SECURITISATION_ID)	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABC securitisation identifier which remains unchanged throughout the entire securitisation life cycle - consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the Disclosure reports which submitted the initial information; b) The issuer "X" for non-ABC securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2008) d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c), for example 01 if this is the first securitisation in that year, 02 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber where: - both SPE country and SPE Country of multiple countries are filled in; or - only one country is reported; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	General Information	N/A	
N15	ST564	M	Multiple STS notifications flag		(Y/N)	Indicates whether several STS notifications may be issued for this securitisation identifier	Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	General Information	N/A	
N16	ST564	C	Multiple STS notifications reason		(Minor/Trust/Other)	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Minor - Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	General Information	N/A	
N17	ST564	C	Multiple STS notifications comment		(TEXT_5000)	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	General Information	N/A	
N18	ST565	C	Prospectus Country		(COUNTRY_EU)	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Field codes are highlighted in amber for public securitisations where: - ST565-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	General Information	N/A	
N19	ST565	C	Prospectus identifier		(TEXT_100)	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - ST565-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	General Information	N/A	
N20	ST565	C	Exemption on Prospectus		(TEXT_5000)	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case including reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Field codes are highlighted in amber where public securitisations where: - ST565-Exemption on prospectus, ST565-Prospectus Country and ST565-Prospectus identifier are left blank; or - ST565-Exemption on prospectus, ST565-Prospectus Country and ST565-Prospectus identifier are filled; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	General Information	N/A	
N21	ST611	M	Issue date	2023-10-19	(DATE_TEXT YYYY-MM-DD)	When a prospectus is drawn up in compliance with Regulation (EU) 2017/1230, the date on which the prospectus was approved. If not, the closing date of the most recent subscription	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (date format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	When a prospectus is drawn up in compliance with Regulation (EU) 2017/1230, the date on which the prospectus was approved. If not, in all other cases, the closing date of the most recent subscription.	General Information	N/A	
N22	ST566	C	Securitisation Repository name	Europaea DataWarehouse GmbH	(LIST)	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at <a href="https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia">https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia</a>	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at <a href="https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia">https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia</a> . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	General Information	N/A	
N23	ST567	M	Securitisation name	Asset Backed European Securitisation Transaction Twenty two S.r.l.	(TEXT_100)	The securitisation name.	The field should be filled in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber where the field is left blank or has errors in format.	Securitisation name	The securitisation name.	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2020/980	
N25	ST610	M	Underlying exposures classification	auto loans/leases	(LIST)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 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) others. Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	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 2012/1683 and qualifying for the credit quality step-up or down as set out in that Regulation; 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	Underlying exposures classification	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 2012/1683 and qualifying for the credit quality step-up or down as set out in that Regulation; 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	General Information	N/A
N26	ST612	F	Initial Notification date		(DATE_TEXT YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification.	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements ( <a href="https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia">https://www.esma.europa.eu/infocentre/faq-library/esma_register_sec_alia</a> ). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification. The list notification date in this field should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date is published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final.	Notification date	The date of notification to ESMA.	General Information	N/A	
N27	ST612	M	Last notification date	2023-10-19	(DATE_TEXT YYYY-MM-DD)	The date the STS notification was submitted.	The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (date format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format.	Notification date	The date of notification to ESMA.	General Information	N/A	

N28	ST033	M	Authorized Third party flag		Y/N	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, indicate whether the compliance with the STS criteria was confirmed by that authorized third party firm. "Y" is reported where an authorized third party has provided STS verification services.	Box to complete should contain "Y" when an authorized third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field is filled in and "N" is reported for the authorized third party flag; or - field has errors in format.	Authorized Third party	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorized third party firm.	Article 2(12)	General Information	N/A
N29	ST033	C	Authorized Third party statement	Prime Collateralized Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	(TEXT:5000)	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorized third party.	Field is mandatory in box to complete when Authorized Third Party flag for ST033 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field is filled in and "N" is reported for the authorized third party flag; or - field has errors in format.	Authorized Third party	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorized third party firm.	Article 2(12)	General Information	N/A
N30	ST034	C	Authorized Third party name	Prime Collateralized Securities (PCS) EU SAS	(TEXT:100)	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, the name of the authorized third party.	Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field is filled in and "N" is reported for the authorized third party flag; or - field has errors in format.	Authorized Third party	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 2(12)	General Information	N/A
N31	ST034	C	Authorized Third party country	FRANCE	(COUNTRY:EU)	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, the country of establishment of the authorized third party.	Select the relevant ISA country in the drop-down list. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field is filled in and "N" is reported for the authorized third party flag; or - field has errors in format.	Authorized Third party	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 2(12)	General Information	N/A
N32	ST035	C	Authorized Third party Competent Authority	Francia - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on EMAS website under the list of Competent Authority supervising compliance of third parties with Article 2(5) of SecReg ( <a href="https://www.esma.europa.eu/intermediate/authorities/competent-authorities">https://www.esma.europa.eu/intermediate/authorities/competent-authorities</a> ), under "designated_competent_authorities_under_securesregulation" (https://www.esma.europa.eu/intermediate/authorities/competent-authorities/under-securesregulation). Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field has errors in format.	Authorized Third party	Where an authorized third party has provided STS verification services in accordance with Article 2(52) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 2(12)	General Information	N/A	
N33	ST037	M	Originator for original lender is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in box to complete should contain "Y" when the originator or original lender is a credit institution or investment firm established in the Union. Check box in box to complete should contain "N" when the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorized third party flag; or - field has errors in format.	Originator (or original lender) is a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Article 2(13)	Confirmation	N/A
N34	ST038	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator's or original lender's credit granting criteria, processes and systems in place are compliant in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST037 check box is "Y"). "Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit granting criteria does not apply with respect to trade receivables. Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is reported in Box to complete and ST037 field is "N"; or - "N/A" is reported in Box to complete and ST037 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field ST037 is "Yes", confirmation that the originator's or original lender's credit granting criteria, processes and systems in place are compliant in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 2(13)	Confirmation	0
N35	ST038	O	Credit granting criteria compliance comment		(TEXT:5000)	Field should be left blank where ST038 Credit granting criteria compliance confirmation is equal to N/A.	Box to complete may contain additional explanation. Field should explain the reasons for which credit granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field ST037 is "Yes", confirmation that the originator's or original lender's credit granting criteria, processes and systems in place are compliant in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 2(13)	Confirmation	0
N36	ST039	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit granting is referred to in Article 2(13)(c) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST037 field is "Y"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is reported in Box to complete and ST037 field is "N"; or - "N/A" is reported in Box to complete and ST037 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field ST037 is "Yes", confirmation that the credit granting is referred to in Article 2(13)(c) of Regulation (EU) 2017/2402 is subject to supervision.	Article 2(13)	Confirmation	N/A
N37	ST039	O	Credit granting criteria supervision comment		(TEXT:5000)	Field should be left blank where ST039 Credit granting criteria supervision confirmation is equal to N/A.	Box to complete may contain additional explanation. Field should explain the reasons for which credit granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field ST037 is "Yes", confirmation that the credit granting is referred to in Article 2(13)(c) of Regulation (EU) 2017/2402 is subject to supervision.	Article 2(13)	Confirmation	N/A
N38	ST030	M	True sale or assignment transfer explanation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the credit granting is referred to in Article 2(13)(c) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Confirmed"; or - field has errors in format.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposures is made by true sale or transfer with the same legal effect in a manner that is enforceable against the seller or third party.	Article 2(1)	Concise Explanation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790
N39	ST030	M	True sale or assignment transfer explanation	Pursuant to the terms of the Receivables Purchase Agreement, the Originator has assigned and transferred to the buyer, which has purchased, in accordance with the combined provisions of article 1 and 2 of the Securitisation Law and the article of the Law 52 referred to therein, all of its rights, titles and interests in and to the Portfolio. The transfer of the Portfolio has been confirmed enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 137 Part II of 5 October 2023, and (ii) the registration of the transfer in the companies' register of Troieci - Bulhara on 5 October 2023. The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation.	(TEXT:10000)	Confirmation and 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 any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 137 Part II of 5 October 2023, and (ii) the registration of the transfer in the companies' register of Troieci - Bulhara on 5 October 2023. The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposures is made by true sale or transfer with the same legal effect in a manner that is enforceable against the seller or third party.	Article 2(1)	Concise Explanation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790
N40	ST032	M	Subject to severe drawback	N	(Y/N)	A check box as to whether any of the severe drawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in box to complete should contain "Y" when any of the severe drawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe drawback	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790
N41	ST032	C	Subject to severe drawback explanation	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	(TEXT:10000)	The field should be left blank when "Subject to severe drawback" check box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe drawback" check box is "Y"; or - field is not left blank and "Subject to severe drawback" check box is "N"; or - field has errors in format.	No severe drawback	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790	
N42	ST032	M	Drawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(1) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for drawback provisions in national insolvency law	A confirmation whether the provisions in Article 20(1) of Regulation (EU) 2017/2402 apply.	Article 20(1)	Confirmation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790
N43	ST032	O	Drawback provisions exemption comment		(TEXT:5000)	Field should be left blank where ST032 Drawback provisions exemption confirmation is equal to N/A.	Box to complete may contain additional explanation. Field should explain the reasons for which credit granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.	Exemption for drawback provisions in national insolvency law	A confirmation whether the provisions in Article 20(1) of Regulation (EU) 2017/2402 apply.	Article 20(1)	Confirmation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790
N44	ST033	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender.	Check box in box to complete should contain: - "Y" when the seller is not the original lender. - "N" when the seller is the original lender.					
N45	ST033	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(2) of Regulation (EU) 2017/2402 where the	Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is reported and ST033 check box is "N"; or - "N/A" is reported and ST033 check box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(2) of Regulation (EU) 2017/2402.	Article 20(1)	Confirmation	Item 3.3 of Annex 29 of Commission Delegated Regulation (EU) 2019/790

846	ST023	C	Transfer where the seller is not the original lender	TEXT 10000	seller is not the original lender)	Box to complete should contain the concise explanation where ST023-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST023-Transfer where the seller is not the original lender confirmation is equal to N/A					
847	ST024	M	Transfer at a later stage confirmation	Confirmed/Unconfirmed/N/A	Where the transfer of the underlying exposure is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and 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(1) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation where ST024-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST024-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Where the transfer of the underlying exposure 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(1) of Regulation (EU) 2017/2402.	Article 20(1)	Concise Explanation	Ann 13.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/900	
848	ST024	C	Transfer at a later stage confirmation	TEXT 10000		Box to complete should contain the concise explanation where ST024-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST024-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage				
849	ST024	M	Alternative mechanism confirmation	Confirmed/Unconfirmed/N/A	Where alternative mechanisms of transfer are used, confirmation and optional comment that an mechanism of the originator would not prejudice or prevent the SPC from enforcing its rights pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are used. A confirmation that an involvement of the originator would not prejudice or prevent the SPC from enforcing its rights.				
850	ST024	O	Alternative mechanism comment	TEXT 10000		Box to complete may contain the concise explanation where ST024-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST024-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
851	ST025	M	Representations and warranties confirmation	Confirmed/Unconfirmed		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Representations and warranties	Article 20(1)	Concise Explanation	Ann 2.2.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/900	
852	ST025	M	Representations and warranties explanation	TEXT 10000	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the Transfer Effective Date and as at the Execution Date, the Receivables comprised in the Portfolio are not encumbered or otherwise in a condition that can be expected to adversely affect the enforceability of the true sale to the issuer pursuant to Article 20(1) of the EU Securitisation Regulation. For further details, see the sections in the Prospectus headed "The Portfolio - Other features of the Portfolio" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement".	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	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 expected to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Article 20(1)	Concise Explanation	Ann 2.2.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/900	
853	ST026	M	Underlying exposures eligibility criteria confirmation	Confirmed/Unconfirmed		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
854	ST026	M	Underlying exposures eligibility criteria explanation	TEXT 10000	The investment strategy with the regulatory criteria is as the Transfer Effective Date. The disposal of Receivables is permitted solely in the following circumstances: (A) from the issuer to the Originator, in the context of the repurchase of the Portfolio following the occurrence of the Clean-up Call Event or a Tax Call Event or in the context of the repurchase of individual Receivables provided that the repurchase (i) is in the context of the Defuncted Receivables, is aimed at facilitating the recovery and liquidation process with respect to such Defuncted Receivables, (ii) in case of Receivables other than the Defuncted Receivables, is made only in extraordinary circumstances and without prejudice to the interests of the beneficiaries, and (iii) in each case is made in accordance with prevailing market conditions and at arm's length, within the limits of the threshold set out in the Receivables Purchase Agreement and not for speculative purposes aimed at achieving a better performance for the Securitisation; (B) from the issuer (or the Representative of the beneficiaries on its behalf) to third parties, in the context of the disposal of the Portfolio following the delivery of a Trigger Notice, and (C) from the issuer (or the Servicer on its behalf) to third parties in the context of the sale of individual Defaulted Receivables within the limits set out in the Servicing Agreement. Therefore none of	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Confirmation and concise explanation on how the selection and transfer of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	A concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPC meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis.	Article 20(1)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/900
855	ST026	M	Underlying exposures selection process confirmation	Confirmed/Unconfirmed		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
856	ST026	M	Underlying exposures selection process explanation	TEXT 10000	The investment strategy with the regulatory criteria is as the Transfer Effective Date. The disposal of Receivables is permitted solely in the following circumstances: (A) from the issuer to the Originator, in the context of the repurchase of the Portfolio following the occurrence of the Clean-up Call Event or a Tax Call Event or in the context of the repurchase of individual Receivables provided that the repurchase (i) is in the context of the Defuncted Receivables, is aimed at facilitating the recovery and liquidation process with respect to such Defuncted Receivables, (ii) in case of Receivables other than the Defuncted Receivables, is made only in extraordinary circumstances and without prejudice to the interests of the beneficiaries, and (iii) in each case is made in accordance with prevailing market conditions and at arm's length, within the limits of the threshold set out in the Receivables Purchase Agreement and not for speculative purposes aimed at achieving a better performance for the Securitisation; (B) from the issuer (or the Representative of the beneficiaries on its behalf) to third parties, in the context of the disposal of the Portfolio following the delivery of a Trigger Notice, and (C) from the issuer (or the Servicer on its behalf) to third parties in the context of the sale of individual Defaulted Receivables within the limits set out in the Servicing Agreement. Therefore none of	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Confirmation and concise explanation on how the selection and transfer of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	A concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPC meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis.	Article 20(1)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/900
857	ST027	M	Homogeneity of assets confirmation	Confirmed/Unconfirmed		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Homogeneity of assets	Article 20(1)	Detailed Explanation	Ann 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/900	
858	ST027	M	Homogeneity of assets explanation	TEXT 12760	Under the warranty and indemnity agreement the Originator has represented that, as at the Transfer Effective Date and as at the Execution Date, the Receivables comprised in the Portfolio are homogeneous in terms of asset type taking into account the specific characteristics relating to the cash flows of the asset type including their contractual, credit-risk and payment characteristics, pursuant to Article 20(1), first paragraph, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, given that: (i) ICB Receivables have been originated by CAAB based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) ICB Receivables have been serviced by CAAB according to similar servicing procedures; (iii) ICB Receivables fall within the same asset category of "auto loans"; and (iv) ICB Receivables reflect at least the homogeneity factor of the "Domesticity of the obligor", being all Borrowers resident in Italy as at the Transfer Effective Date. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) as at the Transfer Effective Date and as at the Execution Date, the Receivables	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to the RITS on homogeneity (Commission Delegated Regulation (EU) 2019/900) and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(1)	Detailed Explanation	Ann 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/900	
859	ST028	M	No re-securitisation confirmation	Confirmed/Unconfirmed		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	A confirmation that the underlying exposures do not include any re-securitisation				

N60	ST0328	O	No re-securitisation comment	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, the Portfolio does not include any securitisation positions (for further details, see the sections of the Prospectus headed "The Portfolio - Other features of the Portfolio" and "Description of the Transaction Documents - the Warranty and Indemnity Agreement".	(TEXT/0000)	and that the notified securitisation is therefore not a securitisation pursuant to Article 2(1)(3) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Underlying Exposure Obligations are a securitisation	securitisation positions and that the notified securitisation is therefore not a securitisation	Article 2(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N61	ST0329	M	Soundness of the underlying standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N62	ST0329	M	Soundness of the underlying standards (ordinary course of business) explanation	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the beneficiaries comprised in the Portfolio have been originated by the Originator in the ordinary course of its business pursuant to underwriting standards that are no less stringent than those applied by CMB at the time of origination to similar exposures that are not or will not, in the case may be, be securitised; and (ii) this expertise in originating exposures of a similar nature to those included pursuant to article 2(1)(3), last paragraph of the EU Securitisation Regulation and the CRA Guidelines on STS Criteria. Finally, under the Warranty and Indemnity Agreement, CMB has represented that it has assessed the Borrower's creditworthiness in compliance with the requirements set out in article 8 of the Directive 2008/48/EC pursuant to article 2(1)(2), third paragraph, of the EU Securitisation Regulation and the CRA Guidelines on STS Criteria (for further details, see the sections of the Prospectus headed "The Portfolio - Other features of the Portfolio", "Description of the Transaction Documents - the Receivable Purchase Agreement" and "Description of the Transaction Documents - the Warranty and Indemnity Agreement").	(TEXT/3276)		Confirmation and 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 pursuant to Article 2(1)(3) of Regulation (EU) 2017/2402.					
N63	ST0329	M	Soundness of the underlying standards (disclosure) confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Soundness of the underlying standards	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 underlying standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay.	Article 2(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N64	ST0329	M	Soundness of the underlying standards (disclosure) explanation	The credit policies pursuant to which the Receivables comprised in the Portfolio have been originated by the Originator have been fully disclosed to the potential investor in the section "The Credit and Collection Policies" set out in the Prospectus made available on the Securitisation Regulation.	(TEXT/3276)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N65	ST0329	M	Residential loan requirement confirmation	Confirmed	(Confirmed/Unknown/NA)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/NA). "NA" should be reported only for non residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "NA" is not reported and ST0329 field is not "residential mortgage"; or - "NA" is reported and ST0329 field is "residential mortgage"; or - field has errors in format.	Residential loan	- 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 of Article 18 of Directive 2014/17/EU); or, where applicable, requirements in third countries.			
N66	ST0329	C	Residential loan requirement explanation	Confirmed	(TEXT/3276)		Box to complete should contain the concise explanation where ST0329 Residential Loan requirement confirmation is not "NA". Field should be left blank where ST0329 Residential Loan requirement confirmation is equal to "NA". Field codes are highlighted in amber where it is not the case or field has errors in format.					
N67	ST0329	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N68	ST0329	M	Borrower's creditworthiness assessment explanation	Under the Warranty and Indemnity Agreement, CMB has represented that it has assessed the Borrower's creditworthiness in compliance with the requirements set out in article 8 of the Directive 2008/48/EC pursuant to article 2(1)(2), third paragraph, of the EU Securitisation Regulation and the CRA Guidelines on STS Criteria.	(TEXT/3276)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N69	ST0330	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 2(1)(3) of Regulation (EU) 2017/2402.	Article 2(11)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N70	ST0330	M	Originator/Lender Expertise explanation	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that it has expertise in originating exposures of a similar nature to those securitised pursuant to article 2(1)(3), last paragraph, of the EU Securitisation Regulation and the CRA Guidelines on STS Criteria.	(TEXT/3276)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N71	ST0331	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N72	ST0331	M	Defaulted or restructured exposures explanation	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the Transfer Effective Date and as at the Receivable Date, the Portfolio does not include Receivables qualified as exposures in default within the meaning of article 17(1), paragraph 1, of Regulation (EU) No. 575/2013 or as exposures to a credit-impaired Borrower or Guarantor, who, to the best of the Originator's knowledge (a) has been declared insolvent or had a court grant his creditors a final non-spendable right of enforcement or material damages as a result of a missed payment within 30 days prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures which is shown more prior to the Receivable Date, or (b) was, at the time of origination, where applicable, on a public credit register of persons with adverse credit history; or (c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the one of comparable exposures held by the Originator which have not been assigned under the securitisation, in each case pursuant to article 2(1)(1) of the EU Securitisation Regulation and the CRA Guidelines on STS Criteria (for further details, see the sections of the Prospectus headed "The Portfolio - Characteristics of the Portfolio" and "Description of the Transaction Documents - the Receivable Purchase Agreement").	(TEXT/3276)		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 2(1)(1) of Regulation (EU) 2017/2402. The requirements referred to in Article 2(1)(1) (a) and (b) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 2(1)(1) (c) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 2(1)(1) (d) of Regulation (EU) 2017/2402 are met.	Transformed underlying exposures without exposures in default	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 2(1)(1) of Regulation (EU) 2017/2402. The requirements referred to in Article 2(1)(1) (a) and (b) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 2(1)(1) (c) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 2(1)(1) (d) of Regulation (EU) 2017/2402 are met.	Article 2(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N73	ST0332	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unknown format)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.					
N74	ST0332	O	At least one payment at the time of transfer comment	Pursuant to the Eligibility Criteria set out in the Receivable Purchase Agreement, the Receivables comprised in the Portfolio area from Loans have at least one instalment (including a principal component and an interest component) that has already fallen due and been paid (for further details, see the section of the Prospectus headed "The Portfolio - Characteristics of the Portfolio - Eligibility Criteria").	(TEXT/0000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N75	ST0332	C	Payment exemption	Confirmed	(TEXT/3276)		Only possible values in field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than 1 year, including without limitation monthly payments on revolving credits. The payment exemption should be consistent with the confirmation indicator populated for ST0332 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 2(1)(2) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - "No" has one payment at the time of transfer; "Unconfirmed" for ST0332 and field is left blank or equal to "No exemption"; "NA"; or - "At least one payment at the time of transfer" is "Confirmed" for ST0332 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer	A confirmation indicator, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation indicator or field populated for ST0332 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 2(1)(2) of Regulation (EU) 2017/2402.	Article 2(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

776	ST032	O	Payment exemption explanation	Confirmed	[TEXT:0000]	Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for ST032 is confirmed.  Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST032; or - field has errors in format.					
777	ST033	M	Degree of dependence on payments confirmation	Confirmed	[Confirmed/Unconf/Format]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
778	ST033	M	Degree of dependence on payments explanation	Confirmed	[TEXT:02707]	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables comprised in the Portfolio have defined periodic payment streams consisting of instalments payable on a monthly basis under the relevant amortisation plan as determined by the relevant loan agreement. In addition, the Receivables are not secured by any mortgage or privilege registered on any Car (for further details, see the sections of the Prospective Header "The Portfolio - Other Features of the Portfolio" and "Description of the Transaction Documents - The Warranty and Indemnity Assurances").  Confirmation and detailed explanation of the degree of dependence of the payments of the holders of the securitisation position on the value of assets securing the underlying exposures pursuant to Article 20(21) of Regulation (EU) 2017/2402.  Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Regulation of the holders and red have been structured to report predominantly on the value of assets.	A detailed explanation of the degree of dependence of the payments of the holders of the securitisation position on the value of assets covering the underlying exposures.	Article 20(21)	Detailed Explanation	Item 3.4.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
779	ST034	M	Compliance with risk retention requirements confirmation	Confirmed	[Confirmed/Unconf/Format]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
780	ST034	M	Compliance with risk retention requirements explanation	Confirmed	[TEXT:10000]	Under the subordination agreement, as the originator, the Originator, has undertaken that it will (b)ear, on an on-going basis, a material net economic interest of not less than 5 (five) per cent. in the securitisation, in accordance with option (b) of article 42(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, unless it changes the measure in which such retained interest is held in accordance with paragraph (5) above which will be notified to the Calculation Agent to be disclosed in the SR Investor Report and (b)bring with the disclosure obligations imposed on originators under article 7(1)(g)(ii) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, subject always to any requirement of law, provided that the Originator is only required to do so to the extent that the retention and disclosure requirements under the EU Securitisation Regulation and the applicable Regulatory Technical Standards are applicable to the securitisation. In addition, under the Subordination Agreement, the Originator has undertaken and warranted that:  Confirmation and 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 42 of Regulation (EU) 2017/2402.  Box to complete should contain the concise explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
781	ST034	C	Retaining entity LEI	LEI	[LEI]	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist in the LEI database. Only one LEI should be reported.  Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported; - field has errors in format.		A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirements as provided for in Article 42 of Regulation (EU) 2017/2402.			
782	ST034	C	Retaining entity name	Entity name	[TEXT:100]	Entity name should be reported in Box to complete where LEI is not available for ST034 for retaining entity LEI.  Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported; - field has errors in format.		An indication which entity retains the material net economic interest and which option is used for retaining the risk retaining.			
783	ST034	M	Vertical slice	Vertical slice	[7/0]	Is vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.	Compliance with risk retention requirements	(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
784	ST034	M	Seller's share	Seller's share	[7/0]	Is seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
785	ST034	M	Randomly selected exposures kept on balance sheet	Randomly selected exposures kept on balance sheet	[7/0]	Is randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
786	ST034	M	First loss tranche	First loss tranche	[7/0]	Is first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
787	ST034	M	First loss exposure in each asset indicator	First loss exposure in each asset indicator	[7/0]	Is first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
788	ST034	M	No compliance with risk retention requirements	No compliance with risk retention requirements	[7/0]	Is there no compliance with risk retention requirements set out in Article 42(3) of Regulation (EU) 2017/2402?  Field codes are highlighted in amber where: - field is left blank; or - field is filled with "7"; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
789	ST034	M	Other option indicator	Other option indicator	[7/0]	Are other options used for retaining the risk pursuant to Article 21(2) of Regulation (EU) 2017/2402? If Yes please provide the used option.  Field codes are highlighted in amber where: - field is left blank; or - all options are filled with "7"; or - field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
790	ST034	C	Other options used comment	Other options used comment	[TEXT:10000]	Field codes are highlighted in amber where it is not the case or field has errors in format.		(1) vertical slice in accordance with Article 42(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 42(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 42(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 42(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 42(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements and not in Article 42(3) of Regulation (EU) 2017/2402; (7) other options used.			
791	ST035	M	Mitigation of interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconf/Format]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
792	ST035	M	Mitigation of interest rates and currency risks explanation	Confirmed	[TEXT:10000]	In order to mitigate any currency risk for connection with the Senior Notes, the Issuer has entered into one or more Interest Rate Swap Agreements with the Swap Counterparties, in the form of the ISDA Master Agreement, together with the Interest Schedules, Credit Support Annexes and confirmations thereto. The Swap Agreements will hedge the potential interest rate exposure of the Issuer in relation to its floating rate interest obligations under the Senior Notes. Payment to the Swap Counterparties based amounts and the Swap Counterparties will pay to the Issuer floating amounts (for further details see Condition 7.5 (Interest and action headed "Description of the Transaction Documents - The Swap Agreements") in addition (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, the Portfolio does not include any derivative, pursuant to article 21(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, and (ii) under the Conditions, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts (other than the Swap Agreements) save as expressly permitted by article 21(2) of the EU Securitisation Regulation (for further details, see the sections headed "The  Confirmation and 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.  Box to complete should contain the concise explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Mitigation of interest rates (R) and currency risks (P) risks	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.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N93	ST036	M	Derivatives not purchased/hold by SPZ confirmation	Exemption on derivatives	(No derivatives/Confirmed/Unconfirmed)	Confirmation and concise declaration that the SPZ has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.	Derivatives Purchased/hold by SPZ	A concise declaration that the SPZ has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N94	ST036	M	Derivatives not purchased/hold by SPZ explanation	Under the Conditions, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts (other than the Swap Agreements) save as expressly permitted by article 21(2) of the IS Securities Transaction Document. Confirmed	(TEXT:10000)	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N95	ST037	M	Common standards underlying derivatives confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - held in left blank; or - held in equal to "N/A" and ST036-Derivatives not purchased/hold by SPZ confirmation is not equal to "No derivatives"; or - held in equal to "N/A" and ST036-Derivatives not purchased/hold by SPZ confirmation is equal to "No derivatives"; or - held in equal to "Unconfirmed"; or - held in error in format.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N96	ST037	C	Common standards underlying derivatives explanation	The Swap Transactions will be documented as confirmation under a 2002 ISDA Master Agreement (Multi-currency Cross-Buyer), the schedule and the credit support annex therewith with the CMB Swap Counterparty and governed by English law. Confirmed	(TEXT:10000)	Box to complete should contain the concise explanation where ST037-Common standards underlying derivatives confirmation is not "N/A". Field should be left blank where ST037-Common standards underlying derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N97	ST038	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N98	ST038	M	Referenced interest payments explanation	(i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the interest rates applicable on the loans are fixed interest rates. (ii) the rate of interest applicable in respect of the Senior Notes is calculated by reference to LIBOR and (iii) with respect to the Measure and Unrated Notes there are no reference rates of interest, being the rate of interest applicable to such Notes. A fixed interest rate (to further details, see sections of the Prospectus headed "The Portfolio - Other Features of the Portfolio" and "Description of the Transaction Documents - the Warranty and Indemnity Agreement" and Condition 7.2 (Rate of Interest)). Therefore, any referenced interest payments under the Receivables and the Notes are based on generally used market interest rates and do not reference the performance of any derivatives. Confirmed	(TEXT:10000)	Confirmation and 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 national rates reflective of the cost of funds pursuant to Article 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Referenced interest payments based on generally used interest rates	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 national rates reflective of the cost of funds.	Article 21(1)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N99	ST039	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N100	ST039	M	Acceleration notice / enforcement requirement explanation	Following the service of a Trigger Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents, (ii) as a requirement of Article 21(4) of Regulation (EU) 2017/2402, the Senior Notes will rank in priority to the Measure and the Unrated Notes and the Measure, Notes will rank in priority to the Unrated Notes but subordinated to the Senior Notes; and (iii) the Issuer may, or the Representative of the Holders may (or shall, if so requested by an Extraordinary Resolution of the Holders) direct the Issuer to, dispose of the Portfolio, subject to the terms and conditions of the Intercreditor Agreement and the Conditions, it being understood that no provisions shall require the automatic liquidation of the Portfolio (for further details, see Condition 6.3 (Post-Acceleration Priority of Payments), Condition 12.4 (Consequences of Delivery of Trigger Notice) and Condition 14.4 (Right of Revocation)). Confirmed	(TEXT:10000)	Confirmation and declaration in general terms of each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.	No trapping of cash following enforcement or an acceleration notice	A concise explanation in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N101	ST040	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N102	ST040	O	No trapping of cash explanation	Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents (for further details, see Condition 6.3 (Post-Acceleration Priority of Payments)). Confirmed	(TEXT:10000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.			Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N103	ST041	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors in sequential amortisation of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where the field has errors in format.			Confirmation that principal receipts from the underlying exposures are passed to the investors in sequential amortisation of the securitisation position, as determined by the priority of the securitisation position.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N104	ST041	O	Sequential amortisation explanation	Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Holders in accordance with the Post-Acceleration Priority of Payments. Reference is also made to Condition 6.3 (Post-Acceleration Priority of Payments) and the section of the Prospectus headed "Terms and Conditions of the Notes". Confirmed	(TEXT:10000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(b) principal receipts shall be passed to investors					
N105	ST042	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N106	ST042	O	Reversed repayment on seniority explanation	Following the service of a Trigger Notice, as a requirement of Article 21(4) of Regulation (EU) 2017/2402, the Senior Notes will continue to rank in priority to the Measure and the Unrated Notes and the Measure Notes will continue to rank in priority to the Unrated Notes but subordinated to the Senior Notes, until, before the delivery of a Trigger Notice. Therefore, the Post-Acceleration Priority of Payments provides for a requirement of the Holders to a sequential order, as determined by the conditions of their Notes. Confirmed	(TEXT:10000)	Box to complete may contain additional explanation where the field has errors in format.	(i) repayment shall not be received with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N107	ST043	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N108	ST043	O	No automatic liquidation explanation	Following the service of a Trigger Notice, the Issuer may, or the Representative of the Holders may (or shall, if so requested by an Extraordinary Resolution of the Holders) direct the Issuer to, dispose of the Portfolio, subject to the terms and conditions of the Intercreditor Agreement and the Conditions, it being understood that no provisions shall require the automatic liquidation of the Portfolio (for further details, see Condition 12.4 (Consequences of Delivery of Trigger Notice) and Condition 14.4 (Right of Revocation)). N/A	(TEXT:10000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(b) no provisions shall require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N109	ST044	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment resulting in sequential payments in order of seniority pursuant to Article 21(1) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - held in left blank; or - held in equal to "Unconfirmed"; or - held in error in format.						
N110	ST044	O	Non-sequential priority of payments triggers explanation	N/A	(TEXT:10000)	Box to complete may contain the concise explanation where ST044-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST044-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Confirmation that transaction featuring non-sequential priority of payments includes triggers relating to the performance of the underlying exposures resulting in the priority of payment resulting in sequential payments in order of seniority.	Article 21(1)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		

N11	ST564	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that such triggers include at least the determination on the credit quality of the underlying exposures below a pre-determined threshold pursuant to Article 215(1) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 215(1) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field is equal to "N/A" and "Confirmed" is reported for ST564 - Non-sequential priority of payments trigger confirmation, or - field has errors in format.	Confirmation that such triggers include at least the determination in the credit quality of the underlying exposures below a pre-determined threshold.				
N12	ST564	D	Credit quality deterioration trigger comment	Confirmed	(TEXT-1000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N13	ST564	M	Senior expertise confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.					
N14	ST564	M	Senior expertise explanation	Confirmed	(TEXT-32767)	Under the Servicing Agreement the Servicer has represented and warranted that it has expertise in servicing exposures of a similar nature to those securitized and has used documented and adequate policies, procedures and risk management controls relating to the servicing of exposures in accordance with EBA Guidelines on ITS Criteria. In addition, pursuant to the Servicing Agreement, the Servicer (or any of its affiliates) and any Successor Servicer shall have expertise in servicing exposures of a similar nature to those securitized and will document and adequate policies, procedures and risk management controls relating to the servicing of exposures in accordance with EBA Guidelines on ITS Criteria (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement").	Confirmation and detailed explanation on how the requirements of Article 218(a) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with the requirements pursuant to Article 218(b) of Regulation (EU) 2017/2402.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 218(a) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 218(e)	Related Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N15	ST565	M	Early termination confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitization is not a revolving securitization. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.					
N16	ST565	C	Early termination explanation	N/A	(TEXT-10000)		Box to complete should contain the concise explanation where ST565 Early termination confirmation is not "N/A". Field should be left blank where ST565 Early termination confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.	Revolving securitization with early amortization events for termination of revolving period based on prescribed triggers pursuant to Article 218(1) of Regulation (EU) 2017/2402	A concise explanation, where applicable, on how the provisions in Art 218(1)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 218(f)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N17	ST566	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitization is not a revolving securitization. Field codes are highlighted in amber where: - field is left blank - "unconfirmed" is reported, or - "N/A" is not reported and ST565 Early termination confirmation is not "N/A", or - "N/A" is reported and ST565 Early termination confirmation is not "N/A", or - field has errors in format.	(4) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 218(3) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 218(i)(4)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N18	ST566	C	Credit quality deterioration trigger explanation	N/A	(TEXT-10000)		Box to complete should contain the concise explanation where ST566 Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST566 Credit quality deterioration trigger confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.					
N19	ST567	M	Insolvency-related event confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitization is not a revolving securitization. Field codes are highlighted in amber where: - field is left blank - "unconfirmed" is reported, or - "N/A" is not reported and ST565 Early termination confirmation is not "N/A", or - "N/A" is reported and ST565 Early termination confirmation is not "N/A", or - field has errors in format.	(5) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions of triggers in Art 218(5) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 218(i)(5)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N20	ST567	C	Insolvency-related event explanation	N/A	(TEXT-10000)		Box to complete should contain the concise explanation where ST567 Insolvency-related event confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.					
N21	ST568	M	Pre-determined threshold value confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitization is not a revolving securitization. Field codes are highlighted in amber where: - field is left blank - "unconfirmed" is reported, or - "N/A" is not reported and ST565 Early termination confirmation is not "N/A", or - "N/A" is reported and ST565 Early termination confirmation is not "N/A", or - field has errors in format.	(1) value of the underlying exposures held in the SDF falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 218(1)(g) 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.	Article 218(j)(1)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N22	ST568	C	Pre-determined threshold value explanation	N/A	(TEXT-10000)		Box to complete should contain the concise explanation where ST568 Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST568 Pre-determined threshold value confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.					
N23	ST569	M	New underlying exposures failure generation confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitization is not a revolving securitization. Field codes are highlighted in amber where: - field is left blank - "unconfirmed" is reported, or - "N/A" is not reported and ST565 Early termination confirmation is not "N/A", or - "N/A" is reported and ST565 Early termination confirmation is not "N/A", or - field has errors in format.	(6) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period under Article 240(1) of Regulation (EU) 2017/2402	A concise explanation, where applicable, on how the provisions in Art 218(6) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 218(k)(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N24	ST569	C	New underlying exposures failure generation explanation	N/A	(TEXT-10000)		Box to complete should contain the concise explanation where ST569 New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST569 New underlying exposures failure generation confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.					
N25	ST569	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.					
N26	ST569	D	Participant duties comment	Confirmed	(TEXT-3006)	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Issuance and the other service providers are set out in the relevant Transaction Documents (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement", "Description of the Transaction Documents - The Cash Allocation, Management and Payment Agreement", "Description of the Transaction Documents - The Corporate Servicing Agreement", "Description of the Transaction Documents - The Master Agreement", "Description of the Transaction Documents - The Structuring Corporate Service Agreement" and "Terms and Conditions of the Notes").	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 217(1) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	Confirmation that the transaction documentation specifies all of the requirements under Article 217(1) of Regulation (EU) 2017/2402.	Article 217(1)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N27	ST569	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.					



N28	ST051	O	Sancting Continuity comment	The Sancting Agreement contains provisions aimed at ensuring a default by or an insolvency of the Servicer does not result in a termination of the servicing, including the replacement of the delinquent or insolvent Servicer with the Back-up Servicer (if appointed) or any other Successor Servicer (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Servicing Agreement".	[TEXT-5000]	Irregularities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Observing Continuity Provisions		Article 217(3)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N29	ST052	M	Derivative Counterparty Continuity confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 217 (3) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Derivative Counterparty Continuity Provisions		Article 217(5)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N30	ST053	O	Derivative Counterparty Continuity comment	The Swap Agreements contain provisions aimed at ensuring the replacement of the Swap Counterparty in case of its default, insolvency or other specified events (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Swap Agreements").	[TEXT-5000]	Irregularities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N31	ST053	M	Liquidity Provider Continuity confirmation	N/A	[Confirmed/Unconfirmed]	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 217 (3) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	N/A should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
N32	ST053	O	Liquidity Provider Continuity comment	Confirmed	[TEXT-5000]	Irregularities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Account Bank Continuity Provisions		Article 217(6)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N33	ST053	M	Account Bank Continuity confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 217 (3) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
N34	ST053	O	Account Bank Continuity comment	The Cash Allocation, Management and Payment Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of its default, insolvency or other specified events (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Cash Allocation, Management and Payment Agreement").	[TEXT-5000]	Irregularities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N35	ST055	M	Debt situation documentation confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situation set out in Article 219 of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans.		Article 219	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N36	ST055	O	Debt situation documentation comment	The Servicing Agreement and the Credit and Collection Policies attached thereto set out in clear and consistent terms, definitions, remedies and actions relating to delinquency and default of borrowers, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge-offs, recoveries and other asset performance correction. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Servicing Agreement" and "Credit and Collection Policies".	[TEXT-5000]	Irregularities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N37	ST056	M	Priorities of payment and triggered events confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 219 of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Priorities of payment and trigger events		Article 219	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N38	ST056	O	Priorities of payment and triggered events comment	The "Information concerning priority of the Priority of Payments, the events which trigger changes in such Priority of Payments, as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the requirements of the Notes. In this respect, pursuant to the Cash Allocation, Management and Payment Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to (A) prepare the 30 Investor Report setting out certain information with respect to the Portfolio and the Notes (including the information referred to in point (a), items (i), (ii) and (iii), of the last paragraph of Article 219 of Regulation (EU) 2017/2402 and (B) deliver it to the Reporting Entity to a timely manner in order for the Reporting Entity to make available, through the Securitisation Repository, the 30 Investor Report simultaneously with the Loan to Lose Report and the Inside Information and Significant Events Report to be made available on the relevant 30 Report Date to the holders of a securitisation position; the competent authorities referred to in article 20 of the EU Securitisation Regulation and, upon request, to potential investors in the Notes on each 30 Report Date (for further details, see the sections of the Prospectus headed "Terms and Conditions of the Notes" "Description of the Transaction Documents	[TEXT-5000]	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 219 of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N39	ST057	M	Timely resolution of conflicts confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the provisions under Article 215 (3) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustees		Article 215(3)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N40	ST057	O	Timely resolution of conflicts comment	The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representatives of the Noteholders (for further details, see the section of the Prospectus headed "Terms and Conditions of the Notes").	[TEXT-5000]	Confirmation and optional comment that the provisions under Article 215 (3) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Field codes are highlighted in amber where the field has errors in format.					
N41	ST058	M	Historical Default and Loss Performance Data confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the data required to be made available under Article 221 (3) of Regulation (EU) 2017/2402 is available on a timely and dynamic historical default and loss performance.	Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Historical Default and Loss Performance Data		Article 221	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N42	ST058	O	Historical Default and Loss Performance Data comment	Under the Intercreditor Agreement the Originator has confirmed that (i) it has made available to potential investors in its Notes before pricing through the section of the Prospectus headed "The Portfolio" and the section of European Central Bank being, as at the date of the Prospectus, www.ecb.europa.eu, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for clearing similarly, provided that such data cover a period of at least 5 (five) years, and (ii) an initial holder of a portion of the Senior Notes, the Mezzanine Notes and Limited Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for clearing similarly, provided that such data cover a period of at least 5 (five) years (for further details, see the section of the Prospectus headed "Description of the Transaction Documents – the Intercreditor Agreement").	[TEXT-5000]	Confirmation and optional comment that the data required to be made available under Article 221 (3) of Regulation (EU) 2017/2402 is available on a timely and dynamic historical default and loss performance.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N43	ST059	C	Historical Default and Loss Performance Data comment	As to pre-pricing information, the Originator has confirmed that, before pricing, it has been in holder of a portion of the Senior Notes, the Mezzanine Notes and the Limited Notes, its predecessors and it has made available to potential investors in the Notes, through the Securitisation Repository and the Prospectus, data on static and dynamic historical default and loss performance.	[TEXT-5000]	Statement where the data required to be made available under Article 221 (3) of Regulation (EU) 2017/2402 can be found.	Field codes are highlighted in amber where: - field is left blank for public securitisations, or - field has errors in format.					
N44	ST059	M	Sample external verification confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the accounts by an appropriate and independent party.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					

N045	ST0609	O	Sample external verification comment	For the purposes of compliance with article 2(2) of the EU Securitisation Regulation, an appropriate and independent party has verified prior to the Issue Date (i) on a statistical basis, the integrity and reliability of the information provided in the documentation and in the IT systems in respect of each national position or a representative sample of the pre-sent portfolio from which the Portfolio was extracted and which was a reasonably fair sample; (ii) the accuracy of the data disclosed in the prospectus (the "Verification Tables" of the section headed "The Portfolio") and (iii) the compliance of the data contained in the above-mentioned data base prepared by the Originator in relation to the Receivables – compared in the Portfolio with the Eligibility Criteria that are able to be tested prior to the Issue Date (for further details, see the sections of the Prospectus headed "The Portfolio – Pool Audit")	(TEXT-0000)	Confirmation and optional comment 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 pursuant to Article 2(2) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Sample of the underlying exposures subject to external verifications	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	Article 2(2)	Confirmation	N/A	
N046	ST0609	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.							
N047	ST0609	C	Location of liability cash flow model	Under the Intercreditor Agreement the Originator has confirmed that, before pricing, the information made available to potential investors in the Notes and in an initial holder of a portion of the Senior Notes, the Mortgage Notes and Unrated Notes, it has been in possession of, in each case through the website of Bloomberg Biring, as at the date of the Prospectus, www.bloomberg.com), a liability cash flow model which previously represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer. In addition, CARR has undertaken to make available to investors in the Notes on an ongoing basis or potential investors in the Notes upon request, through the website of Bloomberg Biring, as at the date of the Prospectus, www.bloomberg.com), a liability cash flow model (as updated from time to time) which previously represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Intercreditor Agreement").	(TEXT-10000)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where the information is available pursuant to Article 2(2) of Regulation (EU) 2017/2402.	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitizations, or - field has errors in format.	Availability of a liability cash flow model to potential investors	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.	Article 2(2)	Confirmation	N/A	
N048	ST0609	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.							
N049	ST0609	O	Liability cash flow model comment (after pricing)	The Originator has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through the website of Bloomberg Biring, as at the date of the Prospectus, www.bloomberg.com), a liability cash flow model (as updated from time to time) which previously represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Intercreditor Agreement").	(TEXT-0000)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 2(2) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N050	ST0601	M	Environmental performance availability		(N/A/Available/No format)	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and ST050-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where ST050-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases". Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Not available", or - "N/A" is reported and ST050-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST050-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases". Field has errors in format.							
N051	ST0601	C	Environmental performance explanation	Under the Servicing Agreement and the Intercreditor Agreement, the Servicer has undertaken to prepare the Green Report setting out information relating to each Loan in respect of the immediately preceding Calendar Period (including, inter alia, the information, if available, related to the environmental performance of the Car), in compliance with point (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, and deliver it to the Reporting Entity as a direct issuer in order for the Reporting Entity to make available, through the Securitisation Regulatory Report and the Issuer Information and Significant Event Report to be made available on the relevant SR Report Date to the holders of a securitisation position, the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, to potential investors in the Notes on each SR Report Date (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – The Servicing Agreement" and "Description of the Transaction Documents – the Intercreditor Agreement").	(TEXT-10000)	Confirmation and 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 pursuant to Article 22(4) of Regulation (EU) 2017/2402. When Environmental performance confirmation for ST0501 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environmental performance confirmation for ST0501 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.	Publication on 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.	A concise explanation of 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.	Article 2(4)	Concise Explanation	N/A		
N052	ST0602	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.							
N053	ST0602	O	Article 7 compliance comment	Under the Intercreditor Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the EU Securitisation Regulation. Under the Intercreditor Agreement, each of the Issuer and the Originator has agreed that CARR is designated as Reporting Entity, pursuant to article 7(1) of the EU Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or (if applicable) after the Issue Date the information requirements pursuant to points (a), (b), (c), (d), (e) and (g) of the first subparagraph of article 7(1) of the EU Securitisation Regulation by making available the relevant information through the Servicing Agreement.	(TEXT-0000)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 2(2) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N054	ST0602	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.							
N055	ST0602	O	Underlying information comment	As to pre-pricing information, the Originator has made available to potential investors in the Notes and, in an initial holder of a portion of the Senior Notes, the Mortgage Notes and the Unrated Notes, it has been in possession of the information under point (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – The Servicing Agreement" and "Description of the Transaction Documents – the Intercreditor Agreement").	(TEXT-0000)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Originator and sponsor responsible for compliance with article 7	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.	Article 2(5)	Confirmation	N/A	
N056	ST0602	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.							
N057	ST0602	O	Before pricing documentation comment	As to pre-pricing information, the Originator has made available to potential investors in the Notes and, in an initial holder of a portion of the Senior Notes, the Mortgage Notes and the Unrated Notes, it has been in possession of, in each case through the website of Bloomberg Biring, as at the date of the Prospectus, www.bloomberg.com), a liability cash flow model (as updated from time to time) which previously represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents – the Intercreditor Agreement").	(TEXT-0000)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						