FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	*BACKGROUND INFORMATION: FIELD NAME*	*BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD*	*BACKGROUND INFORMATION: FIELD FORMAT*	*BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402*	*BACKGROUND INFORMATION: FIELD DESCRIPTION*	*BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION*
STSS1	IT0005388746; IT0005388753; IT0005388761; IT0005388779; IT0005388787; IT0005388795	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	549300V1VN70Q7PQ7234	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3	Not applicable	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification	N/A
STSS4	549300V1VN70Q7PQ7234N201901	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE	N/A
STSS5	Not applicable	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority	N/A
STSS6	European Data Warehouse	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Asset-Backed European Securitisation Transaction Seventeen S.r.l. Securitisation	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	IT	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s)	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme	N/A
STSS10	Auto loans	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others	N/A
STSS11	27/11/2019	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction	Item 4 of Annex VII.
STSS12	25/11/2019	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS established in France.	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment	N/A
STSS15	Autorité des Marchés Financiers	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it	N/A
STSS16	Not applicable	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union	N/A
STSS18	Not applicable	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402	N/A
STSS19	Not applicable	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision	N/A
STSS20	Pursuant to the Master Receivables Purchase Agreement the Originator (i) has assigned and transferred without recourse (*pro soluto*) to the Issuer, which has purchased without recourse (*pro soluto*) from the Originator, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the articles of the Factoring Law referred to therein, the Initial Pool, and (ii) during the Revolving Period, may assign and transfer without recourse (*pro soluto*) to the Issuer, which shall purchase without recourse (*pro soluto*) from the Originator, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the articles of the Factoring Law referred to therein, Additional Pools. The transfer of the Receivables included in the Initial Pool has been rendered 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. 122 Part II of 17 October 2019, and (ii) the registration of the transfer in the companies register of Treviso-Belluno on 16 October 2019, while the transfer of the Receivables included in each Additional Pool will be rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through the annotation of the monies received from the Issuer as Advance Purchase Price for the relevant Additional Pool on the Originator's account into which they have been paid, in order for the relevant payment to bear date certain at law (*data certa*) in accordance with the provisions of article 2, paragraph 1, letter b), of Legislative Decree no. 170 of 21 May 2004 (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - the Master Receivables Purchase Agreement"). 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 Arrangers, the Joint Bookrunners and the Joint Lead Managers, which has been made available to the PCS and any of its affiliates and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus relating to the securitisation of Asset-Backed European Securitisation Transaction Seventeen S.r.l. dated 25 November 2019 (the Prospectus).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
STSS21	The Originator would be subject to Italian insolvency laws that do not contain severe claw back provisions. Indeed, under the Subscription Agreement the Originator has represented that is a credit institution (as defined in article 1.1 of Directive 2000/12/EC) with its "home Member State" (as that term is defined in article 2 of Directive 2001/24/EC on the re-organisation and winding up of credit institutions by reference to article 1.6 of Directive 2000/12/EC) in the Republic of Italy (see also the section of the Prospectus headed "Subscription, Sale and Selling Restrictions").	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	Not applicable	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	The Receivables arise from Loans entered into and fully advanced by FCAB (for further details, see the section headed "The Portfolio - Characteristics of the Portfolio - Eligibility Criteria"); therefore, the requirements of article 20(4) of the EU Securitisation Regulation are not applicable.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402	Item 3.3 of Annex VIII.
STSS24	The transfer of the Receivables of the Initial Pool has been rendered 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. 122 Part II of 17 October 2019, and (ii) the registration of the transfer in the companies register of Treviso-Belluno on 16 October 2019, while the transfer of the Receivables included in each Additional Pool will be rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through the annotation of the monies received from the Issuer as Advance Purchase Price for the relevant Additional Pool on the Originator's account into which they have been paid, in order for the relevant payment to bear date certain at law (data certa) in accordance with the provisions of article 2, paragraph 1, letter b), of Legislative Decree no. 170 of 21 May 2004 (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - the Master Receivables Purchase Agreement"); therefore, the requirements of article 20(5) of the EU Securitisation Regulation are not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex VIII.
STSS25	under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the relevant Pool Transfer Effective Date and as at the relevant Completion Date, the Receivables comprised in the Initial Pool are not, and the Receivables comprised in each Additional Pool will not be, encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale to the Issuer pursuant to article 20(6) of the EU Securitisation Regulation (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").	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.
STSS26	The disposal of Receivables is permitted solely in the following circumstances: (A) from the Originator to the Issuer, in the context of the transfer of Additional Pools during the Revolving Period, (B) from the Issuer to the Originator, in the context of the repurchase of the Portfolio following the occurrence of the Clean-up Call Event, a Tax Call Event, or a Regulatory Call Event or in the context of the repurchase of individual Receivables provided that the repurchase (i) in case of the Defaulted Receivables, is aimed at facilitating the recovery and liquidation process with respect to such Defaulted Receivables, (iii) in case of Receivables other than the Defaulted Receivables, is made only in extraordinary circumstances and without prejudice to the interests of the Noteholders, 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 Master Receivables Purchase Agreement and not for speculative purposes aimed at achieving a better performance for the Securitisation, (C) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties, in the context of the disposal of the Portfolio following the delivery of a Trigger Notice, and (D) 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 the Transaction Documents provides for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any investor in the Notes from modelling the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit. In addition, the exposures that may be transferred to the Issuer after the Issue Date shall meet the Eligibility Criteria applied to the initial underlying exposures included in the Initial Portfolio (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - the Master Receivables Purchase Agreement", "Description of the Transaction Documents - the Servicing Agreement", "Description of the Transaction Documents - the Intercreditor Agreement" and "The Portfolio - Characteristics of the Portfolio - Eligibility Criteria").	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	The Initial Pool satisfies and the Additional Pools are expected to satisfy the homogeneous conditions of article 20(8) of the Securitisation Regulation and the final draft EBA regulatory technical standards dated 28 May 2019. In particular, pursuant to the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the relevant Pool Transfer Effective Date and as at the relevant Completion Date, the Receivables comprised in the Initial Pool are, and the Receivables comprised in each Additional Pool will be, 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 prepayment characteristics, pursuant to article 20(8), first paragraph, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, given that: (i) all Receivables have been or will be, as the case may be, originated by the Originator based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables have been or will be, as the case may be, serviced by FCAB according to similar servicing procedures; (iii) all Receivables fall or will fall, as the case may be, within the same asset category of "auto loans"; and (iv) all Receivables reflect or will reflect, as the case may be, at least the homogeneity factor of the "jurisdiction of the obligors", being all Borrowers resident in Italy as at the relevant Pool Transfer Effective Date. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) as at the relevant Pool Transfer Effective Date and as at the relevant Completion Date, the Receivables comprised in the Initial Pool contain, and the Receivables comprised in each Additional Pool will contain, obligations that are contractually binding and enforceable, with full recourse to Borrowers and, where applicable, Guarantors; (ii) the Receivables comprised in the Initial Pool have, and the Receivables comprised in each Additional Pool will have, defined periodic payment streams consisting of Instalments payable on a monthly basis under the relevant amortisation plan as determined in the relevant Loan Agreement; and (iii) the Initial Pool does not include, and each Additional Pool will not include, any transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU (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").	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...], and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.	Item 2.2.7 of Annex VIII.
STSS28	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, the Initial Pool does not include, and each Additional Pool will not include, any securitisation position (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").	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS29	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the Receivables comprised in the Initial Pool have been, and the Receivables comprised in each Additional Pool will be, originated by the Originator in the ordinary course of its business pursuant to underwriting standards that are no less stringent than those applied by FCAB at the time of origination to similar exposures that are not or will not, as the case may be, be securitised; and (ii) it has expertise in originating exposures of a similar nature to those securitised pursuant to article 20(10), last paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. In addition, under the Master Receivables Purchase Agreement the Originator has undertaken to disclose to potential investors, without undue delay, any material change from prior underwriting standards occurred during the Revolving Period, together with an explanation of such change and an assessment of the possible consequences on the new Loans pursuant to article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. Finally, under the Warranty and Indemnity Agreement, FCAB 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 20(10), third paragraph, of the EU Securitisation Regulation and the EBA 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 Master Receivables Purchase Agreement" and "Description of the Transaction Documents - the Warranty and Indemnity Agreement").	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide 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 that those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. -as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex VIII.
STSS30	FCA Bank S.p.A. (FCAB) is a bank organised as a joint stock company, incorporated under the laws of Italy and licenced to carry out lending activity according to the Consolidated Banking Act. FCAB (formerly, FGA Capital S.p.A.) is an established originator and servicer active in the auto loan market since 2002. Moreover, 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 20(10), last paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex VIII.
STSS31	under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the relevant Pool Transfer Effective Date and as at the relevant Completion Date, the Initial Pool does not, and each Additional Pool will not, include Receivables qualified as exposures in default within the meaning of article 178, 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-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within 3 (three) years prior to the relevant Completion Date; or (b) was, at the time of origination, where applicable, on a public credit registry 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 ones of comparable exposures held by the Originator which have not been assigned under the Securitisation, in each case pursuant to article 20(11) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria (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").	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	The STS notification shall provide a detailed manner as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017 2402as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; - the requirements referred to in Article 20 (11) (c) are met.	Item 2.2.8 of Annex VIII.

STSS32	Pursuant to the Eligibility Criteria set out in the Master Receivables Purchase Agreement, the Receivables comprised in the Initial Pool arise, and the Receivables comprised in each Additional Pool will arise, from Loans having 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 headed "The Portfolio - Characteristics of the Portfolio - Eligibility Criteria").	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex VIII.
STSS33	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables comprised in the Initial Pool have, and the Receivables comprised in each Additional Pool will have, defined periodic payment streams consisting of Instalments payable on a monthly basis under the relevant amortisation plan as determined in the relevant Loan Agreement. In addition, the Receivables are not guaranteed by any mortgage or privilege registered on any Car (for further details, see the sections of the Portfolio headed "The Portfolio - Other features of the Portfolio" and "Description of the Transaction Documents - the Warranty and Indemnity Agreement").	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex VIII.
STSS34	Under the Subscription Agreement the Originator has undertaken to retain, 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 (a) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards.	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordanc with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used.	Item 3.1of Annex VII& Item 3.4.1 of Annex VIII
STSS35	in order to mitigate any interest rate risk connected with the Rated Notes, the Issuer has entered into on or about the Issue Date the Swap Agreements with the Swap Counterparties, in the form of the 1992 Master Agreement, together with the relevant 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 Rated Notes. Pursuant to the Swap Agreements the Issuer will pay to the Swap Counterparties fixed amounts and the Swap Counterparties will pay to the Issuer floating amounts (for further details see Condition 7.5 (Rates of Interest) and section of the Prospectus headed "Description of the Transction Documents - The Swap Agreements"). In addition, (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, the Initial Pool does not include, and each Additional Pool will 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 save as expressly permitted by article 21(2) of the EU Securitisation Regulation (for further details, see the sections of the Prospectus headed "The Portfolio - Other features of the Portfolio", "Description of Transaction Documents - the Warranty and Indemnity Agreement" and Condition 5 (Covenants)). Finally, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that all Loans and Receivables exist and are expressed in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro (for further details, see the sections headed "Description of the Transaction Documents - the Warranty and Indemnity Agreement", "Transaction Overview" and "Terms and Conditions of the Notes").	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	Other than the Swap Agreements, no derivative contracts are entered or will be entered into by the Issuer. In this respect, 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 save as expressly permitted by article 21(2) of the EU Securitisation Regulation. For further details, see Condition 5 (*Covenants*) in the section of the Prospectus headed "Terms and Conditions of the Notes"	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402	Items 3.4.2 and 3.8 of Annex VIII.
STSS37	The Swap Agreements entered into on or about the Issue Date between the Issuer and the Swap Counterparties and relating to the Rated Notes have been documented under 1992 ISDA Master Agreements, together with the relevant Schedules, Credit Support Annexes and confirmations thereto. Reference is also made to section of the Prospectus "Description of the Swap Agreements".	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the interest rates applicable on the Loans are fixed interest rates. In addition, the rate of interest applicable in respect of the Rated Notes is calculated by reference to EURIBOR (for 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 7.5 (Rates of Interest)); therefore, any referenced interest payments under the Receivables and the Rated Notes are based on generally used market interest rates and do not reference complex formulae or derivatives	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise mannerwhether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds	Items 2.2.2 and 2.2.13 of Annex VIII.
STSS39	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 to repayment of principal, the Senior Notes will continue to rank in priority to the Mezzanine Notes and the Unrated Notes and the Mezzanine Notes will continue to rank in priority to the Unrated Notes but subordinated to the Senior Notes, as before the delivery of a Trigger Notice; and (iii) the Issuer may, or the Representative of the Noteholders may (or shall if so requested by an Extraordinary Resolution of the Noteholders) 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 6.4 (Post-Acceleration Priority of Payments), Condition 12.4 (Consequences of delivery of Trigger Notice) and Condition 14.3 (Sale of Portfolio)). See further STSS 40, 41, 42 and 43.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
STSS40	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. Reference is also made to Condition 6.3 (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes"	(a)No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Acceleration Priority of Payments. Reference is also made to Condition 6.4 (Post-Acceleration Priority of Payments).	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position	Item 3.4.5 of Annex VIII.
STSS42	Following the service of a Trigger Notice, the Senior Notes will rank in priority to the Mezzanine Notes and the Unrated Notes and the Mezzanine Notes will rank in priority to the Unrated Notes but subordinated to the Senior Notes. Therefore, the Post-Acceleration Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Reference is also made to Condition 6.4 (Post-Acceleration Priority of Payments)	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	Following the service of a Trigger Notice, no automatic liquidation of the Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Issuer may, or the Representative of the Noteholders may (or shall if so requested by an Extraordinary Resolution of the Noteholders) 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 6.4 (Post-Acceleration Priority of Payments), Condition 12.4 (Consequences of delivery of Trigger Notice) and Condition 14.3 (Sale of Portfolio))	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	As to repayment of principal, during the Pro-Rata Amortisation Period the Notes will amortise on a pro-rata basis, whilst during the Sequential Redemption Period the Notes will amortise sequentially. Sequential Redemption Events include, inter alia, the following circumstances: (i) on any Monthly Report Date, the Three-Month Rolling-Average Delinquency Rate exceeds the relevant Three-Month Rolling-Average Delinquency Rate Threshold, as indicated in the relevant Monthly Report; (ii) on any Monthly Report Date, the Amortisation Gross Cumulative Default Ratio exceeds the relevant Gross Cumulative Default Threshold, as indicated in the relevant Monthly Report; and (iii) as indicated in the Payments Report related to the immediately preceding Payment Date, the Amortisation Uncleared Principal Shortfall Limit has been reached (for further details, see Condition 8.8 (Sequential Redemption Events)).	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold	Item 3.4.5 of Annex VIII.
STSS45	Pursuant to the Master Transfer Agreement, there are appropriate Purchase Termination Events which may cause the end of the Revolving Period. For a concise explanation how the provisions of article 21(6)(a), (b) and (d) are met, reference is made to the fields STSS46, STSS47 and STSS49 below. Reference is also made to the sections of the Prospectus headed "Description of the Master Receivables Purchase Agreement" and Condition 15 (Purchase Termination Events)	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	Purchase Termination Events include, *inter alia*, the following circumstances: (i) on any Monthly Report Date, the Revolving Gross Cumulative Default Ratio exceeds the relevant Gross Cumulative Default Threshold, as indicated in the relevant Monthly Report; (ii) on any Monthly Report Date, the Three-Month Rolling-Average Delinquency Rate exceeds the relevant Three-Month Rolling-Average Delinquency Rate Threshold, as indicated in the relevant Monthly Report	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	Purchase Termination Events include, *inter alia*, the circumstance that an Insolvency Event occurs in relation to FCAB or any third party Servicer.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	Purchase Termination Events include, *inter alia*, the circumstance that, as indicated in the Payments Report related to the immediately preceding Payment Date, the Revolving Uncleared Principal Shortfall Limit has been reached.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	Purchase Termination Events include, *inter alia*, the following circumstances: (i) the Class A Notes are redeemed 2 (two) times during the Revolving Period pursuant to Condition 8.3 (Notes Pre-Amortisation Event), in each case following the occurrence of a Notes Pre-Amortisation Event; (ii) the Originator does not transfer Additional Pools to the Issuer for 3 (three) consecutive Interest Periods.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders 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 Services Agreeent", "Description of the Transaction Documents - The Corporate Administration Agreement"; "Description of the Transaction Documents - The Mandate Agreement"; "Description of the Transaction Documents - The Stichting Corporate Services Agreement" and "Terms and Conditions of the Notes").	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS51	The Servicing Agreement contain 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 defaulted 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").	(b)Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS52	The Swap Agreements contain provisions aimed at ensuring the replacement of the Swap Counterparties 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").	(c)Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	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 headed "Description of the Transaction Documents - the Cash Allocation, Management and Payment Agreement").	(c)Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7 (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS54	FCAB is a bank organised as a joint stock company, incorporated under the laws of Italy and licenced to carry out lending activity according to the Consolidated Banking Act. FCAB (formerly, FGA Capital S.p.A.) is an established originator and servicer active in the auto loan market since 2002. under the Servicing Agreement the Servicer has represented and warranted that it has expertise in servicing exposures of a similar nature to those securitised and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures in accordance with EBA Guidelines on STS Criteria. In addition, pursuant to the Servicing Agreement, the Back-up Servicer (if appointed) and any Successor Servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures in accordance with EBA Guidelines on STS Criteria (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - the Servicing Agreement").	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
STSS55	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 debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - the Servicing Agreement" and "Credit and Collection Policies").	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	The Transaction Documents clearly specify 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 repayment of the Notes (including the occurrence of any Sequential Redemption Event). In this respect, pursuant to the Cash Allocation, Management and Payments Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to (A) prepare, on each Investor Report Date, the Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the Priorities of Payments), in compliance with the EU Securitisation Regulation and the applicable Regulatory Technical Standards and (B) deliver it to the Reporting Entity in a timely manner, and (ii) subject to receipt of the Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the holders of a securitisation position and, upon request, to potential investors in the Notes through the website of European DataWarehouse (or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation) by no later than one month after each Payment Date (for further details, see the sections of the Prospectus headed "Terms and Conditions of the Notes", "Description of the Transaction Documents - the Intercreditor Agreement" and "Description of the Transaction Documents - the Cash Allocation, Management and Payment Agreement")	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
STSS57	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 Representative of the Noteholders (for further details, see the section headed "Terms and Conditions of the Notes").	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and item 3.4 of Annex VIII.
STSS58	Under the Intercreditor Agreement the Originator has confirmed that (i) it has made available to potential investors in the Notes before pricing, through the section of the Prospectus headed "The Portfolio", 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 claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as retainer of a material net economic interest of not less than 5 (five) per cent. in the Securitisation in accordance with option (a) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, 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 claiming similarity, 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").	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	An appropriate and independent party has verified prior to the Issue Date (i) on a statistical basis, the integrity and referentiality of the information provided in the documentation and in the IT systems in respect of each selected position of a representative sample of the provisional portfolio from which the Initial Pool was extracted and which was in a reasonably final form; (ii) the accuracy of the data disclosed in the paragraph entitled "The Initial Pool - Stratification tables" of the section headed "The Portfolio"; and (iii) the compliance of the data contained in the loan-by-loan data tape prepared by the Originator in relation to the Receivables comprised in the Initial Pool with the Eligibility Criteria that are able to be tested prior to the Issue Date (for further details, see the section headed "The Portfolio - The Initial Pool - Pool Audit").	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Under the Intercreditor Agreement the Originator has confirmed that, before pricing, it has made available to potential investors in the Notes through the websites of Bloomberg and Intex and, as retainer of a material net economic interest of not less than 5 (five) per cent. in the Securitisation in accordance with option (a) of article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, it has been in possession of, a liability cash flow model which precisely 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, FCAB 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 websites of Bloomberg and Intex , a liability cash flow model (as updated from time to time) which precisely 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 section of the Prospectus headed "Description of the Transaction Documents - the Intercreditor Agreement").	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	Under the Servicing Agreement and the Intercreditor Agreement, the Servicer has undertaken to prepare the Loan by Loan Report setting out information relating to each Loan in respect of the immediately preceding Collection Period (including, inter alia, the information, if available, related to the environmental performance of the Cars), 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 in a timely manner in order for the Reporting Entity to make available the Loan by Loan Report (simultaneously with the Investor Report and the Inside Information and Significant Event Report delivered to the Reporting Entity by the Calculation Agent) to the holders of a securitisation position and, upon request, to potential investors in the Notes by no later than one month after each Payment Date through the website of European DataWarehouse (or any other securitisation repository registered pursuant to article 10 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" of the Prospectus).	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	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 FCAB is designated as Reporting Entity, pursuant to and for the purpose of article 7(2) of the EU Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the Issue Date the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first subparagraph of article 7(1) of the EU Securitisation Regulation by making available the relevant information through the website of European DataWarehouse (www.euroedw.eu) (or, in respect of post-closing information, any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation). As to pre-pricing information, the Originator has made available to the holders of a securitisation position and, upon request, to potential investors the information required under article 7(1)(a) of the EU Securitisation Regulation upon request and the information under 7(1)(b) and (d) of the EU Securitisation Regulation in draft form (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Intercreditor Agreement")	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - -the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A