

reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980	
N0	STSS3	C	STS notification identifier		(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in STS54 - Securitisation unique identifier.  In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - STS54 - Securitisation unique identifier (in it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (STSS4 - Securitisation unique identifier suffixed by a 2-digits classification 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 STS notification.	N/A	General Information		
N1		M	Securitisation type	Public	(LIST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private"  Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information		
N2	STSS0	M	Designated Entity LEI	95980020140005879929	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database.  The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final.  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 requested during the registration process of that Designated Entity into the STS register system.	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 19 of Commission Delegated Regulation (EU) 2019/980	
N3	STSS1	C	Instrument ISIN	ES0305652002;ES0305652010;ES0305652028;ES0305652036;ES0305652044;ES0305652052;ES0305652069	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) 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 STSS1-ISIN, STSS1-Instrument code type and STSS1-Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.				
N4	STSS1	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available.  To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field STSS1-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 (CUSIP;CUSIP).  Field codes are highlighted in amber where: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1-Instrument code are left blank; or - field has errors in format.						
N5	STSS1	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available.  To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field.  Where multiple codes are reported, "-" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value;CUSIP_Value).  Field codes are highlighted in amber where: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1-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	STSS2	C	Originator LEI	95980020140005879929	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. 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  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 9 of Commission Delegated Regulation (EU) 2019/980	
N7	STSS8	C	Originator country	SPAIN	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country.  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), SPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N7	STSS8	C	Originator country (if multiple countries)		(COUNTRY_EU_US IT)	The country of establishment of the originator(s) (if multiple originators from different countries)	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;TALY;IRELAND;CZECHIA).  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), SPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N8	STSS2	C	Sponsor LEI		(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. 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  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 9 of Commission Delegated Regulation (EU) 2019/980	
N9	STSS8	C	Sponsor country		(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country.  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.						
N9	STSS8	C	Sponsor country (if multiple countries)		(COUNTRY_EU_US IT)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	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;TALY;IRELAND;CZECHIA).  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), SPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N10	STSS2	O	Original Lender LEI	95980020140005879929	(LEI)	The LEI of the original lender(s) (where available)	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  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 9 of Commission Delegated Regulation (EU) 2019/980	
N11	STSS8	O	Original Lender Country	SPAIN	(COUNTRY_WORLD)	The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available  When 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.						
N11	STSS8	C	Original Lender Country (if multiple countries)		(COUNTRY_WORLD_LIST)	The country of the original lender(s) (where available)	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;TALY;IRELAND;CZECHIA).  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), SPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	

N12	ST558	O	SSPE Country	SPAIN	(COUNTRY_EU)	SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once.	Select the relevant EEA country in the drop-down list.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	ST558	C	SSPE Country (if multiple countries)		(COUNTRY_EU_US_*)	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	Field codes are highlighted in amber where the field has errors in format. When several SSPEs 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 repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if 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), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N14	ST554	M	Non-ABCP securitisation unique identifier		(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-ABCP 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 letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); 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, 03 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 if the field is left blank or 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.	N/A	General Information	N/A
N15	ST554	M	Multiple STS notifications flag	N	(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 if the field is left blank or 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.	N/A	General Information	N/A
N16	ST554	C	Multiple STS notifications reason		(Master 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: - Master 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.	N/A	General Information	N/A
N17	ST554	C	Multiple STS notifications comment		(TEXT-5000)		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.	N/A	General Information	N/A
N18	ST555	C	Prospectus Country	SPAIN	(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: - ST555-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.	N/A	General Information	N/A
N19	ST555	C	Prospectus identifier	1 / Register no. 165,399	(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: - ST555-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.	N/A	General Information	N/A
N20	ST555	C	Exemption on Prospectus		(TEXT-5000)	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making 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. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus Identifier are filled. Field codes are highlighted in amber for public securitisations where: - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus Identifier are left blank; or - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus Identifier are filled; or - field has errors in format.	Prospectus Identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N21	ST551	M	Issue date	2022-09-22	(DATE_TEXT-YYYY-MM-DD)	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1226, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	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 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1226, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A
N22	ST556	C	Securitisation Repository name	European 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.	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/sites/default/files/library/esma_register_sec_r.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma_register_sec_r.xlsx</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.	N/A	General Information	N/A
N23	ST557	M	Securitisation name	AUTONORIA SPAIN 2022, FONDO DE TITULIZACION	(TEXT-100)	The securitisation name.	Box to complete should contain the name of the securitisation. 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 if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N25	ST5510	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.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - 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 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the	N/A	General Information	N/A
N26	ST5512	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/sites/default/files/library/esma33-128782_sec_notifications_designated_as_sts_from_01_01_2019_regulation_2402_2017_2.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma33-128782_sec_notifications_designated_as_sts_from_01_01_2019_regulation_2402_2017_2.xlsx</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.	Notification date	The date of notification to ESMA.	N/A	General Information	N/A
N27	ST5512	M	Last notification date		(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as 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. 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 (text 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.	N/A	General Information	N/A

N28	STSS13	M	Authorised third party flag	Y	(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by the authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A
N29	STSS13	C	Authorised Third party statement	Prime Collateralised Securities (PCS) EU SAS	(TEXT-5000)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party Flag for STSS13 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format					
N30	STSS14	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS, France.	(TEXT-100)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party.	Field is mandatory in box to complete when Authorised Third Party Flag for STSS13 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A
N31	STSS14	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party.	Field is mandatory in box to complete when Authorised Third Party Flag for STSS13 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.					
N32	STSS15	C	Authorised Third Party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-177_list_of_designated_competent_authorities_under_securitisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-177_list_of_designated_competent_authorities_under_securitisation_regulation.pdf</a> )	Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-177_list_of_designated_competent_authorities_under_securitisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-177_list_of_designated_competent_authorities_under_securitisation_regulation.pdf</a> ) Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A
N33	STSS17	M	Originator (or 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 "N" where 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" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A
N34	STSS18	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 executed 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 (STSS17 check-box is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "Y"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field STSS17 is "Yes", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(3)	Confirmation	0
N35	STSS18	O	Credit granting criteria compliance comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N36	STSS19	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit granting as referred to in Article 27(3)(a) 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 (STSS17 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "Y"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field STSS17 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A
N37	STSS19	O	Credit granting criteria supervision comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N38	STSS20	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	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 the seller or any third party pursuant to Article 20(3) of Regulation (EU) 2017/2402.	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.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N39	STSS20	M	True sale or assignment transfer explanation	The legal Option confirms that (i) the assignment of the Initial Receivables to the Fund on the Date of Incorporation and (ii) the assignment of the Additional Receivables to the Fund during the Revolving Period has been or will be carried out (in the latter case according to the provisions of the Deed of Incorporation and the Master Receivables Sale and Purchase Agreement) legally, validly, unconditionally for the remaining term until maturity and enforceable vis-à-vis third parties with full recourse to Borrowers and, where applicable, guarantors, by means of a true sale or assignment or transfer with the same legal effect of being enforceable against the seller or any other third party.	(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.					
N40	STSS21	M	Subject to severe clawback	N	(Y/N)	A check box as to 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.	Check box in Box to complete should contain "Y" where any of the severe clawback 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 clawback	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.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N41	STSS21	C	Subject to severe clawback explanation		(TEXT-10000)	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.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.					
N42	STSS22	M	Clawback provisions exemption confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(3) 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 clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	STSS22	O	Clawback provisions exemption comment	The assignment of the Receivables to the FT is not subject to any severe clawback provision. In the event of bankruptcy of the Seller, (i) the FT will enjoy a right of separation (arts. 239 and 240 Bankruptcy Law), save for moneys in possession of the Seller, and (ii) the assignment of the Receivables may be subject to recovery only in case that fraudulent intention is evidenced in the assignment.	(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS22-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N44	STSS23	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" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or 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(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N45	STSS23	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(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and STSS23 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS23 check-box is "N"; or - "N/A" is reported and STSS23 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(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	STSS23	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS23-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STSS23-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.					

N47	STSS24	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	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, 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(5) 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 the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) 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.					
N48	STSS24	C	Transfer at a later stage explanation		(TEXT-1000)		Box to complete should contain the concise explanation where STSS24-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STSS24-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	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N49	STSS24	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights pursuant to Article 20(5) 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.					
N50	STSS24	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-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.					
N51	STSS25	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	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(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N52	STSS25	M	Representations and warranties explanation		(TEXT-1000)	Section 2.2.8.2 (4) of the Additional Information of the Prospectus. The Seller represents that "BANCO CTELEM is, without limitation, the owner of the loans, which are free of any liens and encumbrances, and to the best of its knowledge there is no clause that could adversely affect the enforceability of their assignment to the issuer".	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.					
N53	STSS26	M	Underlying exposures eligibility criteria 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.					
N54	STSS26	M	Underlying exposures eligibility criteria explanation		(TEXT-1000)	Section 2.2.2.3 of the Additional Information of the Prospectus states that "in order to be assigned to and transferred to the issuer, all Receivables (both the Initial Receivables and the Additional Receivables) must meet both the Individual Eligibility Criteria, the Incremental Portfolio Criteria and the Aggregate Securitised Portfolio Criteria on the respective Purchase Date (for clarification purposes either it being the Initial Purchase Date or any Subsequent Purchase Date). As per the Initial Receivables, the verification of the Initial Receivables' compliance with the Eligibility Criteria will be performed on the Initial Purchase Date. As per the Additional Receivables, this process is developed in section 2.2.2.2 of the Additional Information." See description of the "Incremental Portfolio Criteria" and "Aggregate Securitised Portfolio Criteria" in Section 2.2.2.3 of the Additional Information of the Prospectus. The Individual Eligibility Criteria: "Each Receivable shall individually satisfy on their respective Purchase Date with all the representations and warranties established in section 2.2.8.2 and 2.2.8.3 below (Representations of the Seller in relation to the Loan Agreements and Representations of the Seller in relation to the Receivables)". See Representations of the Seller in relation to the Loan Agreements (Items 1) to (16) in section 2.2.8.2 of the Additional Information of the Prospectus and Representations of the Seller in relation to the Receivables (Items 1) to (22) in section 2.2.8.3 of the Additional Information of the Prospectus. Receivables non-conforming with either the Individual Eligibility Criteria, the Incremental Portfolio Criteria or the Aggregate Securitised Portfolio Criteria are subject to a process of replacement described in Section 2.2.8.4 of the Additional Information of the Prospectus.	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPSE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N55	STSS26	M	Underlying exposures selection processes 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.					
N56	STSS26	M	Underlying exposures selection processes explanation		(TEXT-1000)	Section 2.2.2.3 of the Additional Information of the Prospectus states that "in order to be assigned to and transferred to the issuer, all Receivables (both the Initial Receivables and the Additional Receivables) must meet both the Individual Eligibility Criteria, the Incremental Portfolio Criteria and the Aggregate Securitised Portfolio Criteria on the respective Purchase Date (for clarification purposes either it being the Initial Purchase Date or any Subsequent Purchase Date). As per the Initial Receivables, the verification of the Initial Receivables' compliance with the Eligibility Criteria will be performed on the Initial Purchase Date. As per the Additional Receivables, this process is developed in section 2.2.2.2 of the Additional Information." See description of the "Incremental Portfolio Criteria" and "Aggregate Securitised Portfolio Criteria" in Section 2.2.2.3 of the Additional Information of the Prospectus. The Individual Eligibility Criteria: "Each Receivable shall individually satisfy on their respective Purchase Date with all the representations and warranties established in section 2.2.8.2 and 2.2.8.3 below (Representations of the Seller in relation to the Loan Agreements and Representations of the Seller in relation to the Receivables)". See Representations of the Seller in relation to the Loan Agreements (Items 1) to (16) in section 2.2.8.2 of the Additional Information of the Prospectus and Representations of the Seller in relation to the Receivables (Items 1) to (22) in section 2.2.8.3 of the Additional Information of the Prospectus. Receivables non-conforming with either the Individual Eligibility Criteria, the Incremental Portfolio Criteria or the Aggregate Securitised Portfolio Criteria are subject to a process of replacement described in Section 2.2.8.4 of the Additional Information of the Prospectus.	Confirmation and concise explanation on how 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 pursuant to Article 20(7) of Regulation (EU) 2017/2402.					
N57	STSS27	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	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(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N58	STSS27	M	Homogeneity of assets explanation		(TEXT-32767)	The underlying exposures fall into the following asset category according to article 1 (a) (v) of the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019, supplementing Regulation (EU) 2017/2402 on the homogeneity of the underlying exposures (auto loans and leases). Additionally, into the Section 2.2.8.2 (15) of the Additional Information of the Prospectus, the Seller represents that the homogeneity criteria are met: "Regarding the homogeneity factor to be met: (i) all borrowers are individuals with residence in the same jurisdiction (Spain) only, (ii) Loans have been underwritten according with standards that apply similar approaches for assessing associated credit risk; and (iii) are serviced in accordance with similar procedures for monitoring, collecting and administering."	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.					
N59	STSS28	M	No re-securitisation 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.					
N60	STSS28	O	No re-securitisation comment		(TEXT-5000)	Into the Section 2.2.8.2 (13) of the Additional Information of the Prospectus, the Seller represents: "No Loan includes transferable securities as defined in point (44) of Article (4) (1) of MiFID II, any securitisation position within the meaning of the EU Securitisation Regulation or any derivative". It is specified in Section 2.2.13 and 2.2.14 of the Additional Information of the Prospectus states that the Receivables do not include transferable securities, as defined in point (44) of article (4) of Directive 2014/65/EU nor any securitisation position, whether traded or not. Additionally, the Seller represents that the each Loan Agreement consists of a Loan granted by Banco Cetelem to individuals which, at the corresponding origination date, were shown to be resident in Spain, for the purpose of financing the purchase of New Vehicles, Used Vehicles or Recreational Vehicles, and if applicable, any related insurance premia (Section 2.2.8.2 (7) of the Additional Information of the Prospectus).	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402.	Underlying Exposure Obligations: no re-securitisation	Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N61	STSS29	M	Soundness of the underwriting standards (ordinary course of business) 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.					

N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	<p>Into the section 2.2.8.2 (1) of the Additional Information of the Prospectus, the Seller represents: "Each Loan Agreement has been executed between the Seller and an Eligible Borrower within the framework of an offer of credit pursuant to the applicable provisions of Royal Legislative Decree 1/2007, of November 16, approving the consolidated text of the General Law for the Defence of Consumers and Users, Law 16/2011 and other complementary laws and all other applicable legal and regulatory provisions, for personal, family or household consumption purposes."</p> <p>Into the section 2.2.8.2 (2) of the Additional Information of the Prospectus, the Seller represents "Each Loan Agreement has been originated in the ordinary course of the Seller's business, pursuant to underwriting standards in respect of the acceptance of auto loans contained in section 2.2.7 of the Additional Information, that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised."</p> <p>Into the section 2.2.8.2 (14) of the Additional Information of the Prospectus, the Seller represents "That as from the time of their granting, the Loans have been and are being administered by BANCO CETELEM in accordance with the usual procedures that it has established."</p> <p>Into the section 2.2.8.3 (20) of the Additional Information of the Prospectus, the Seller represents that "As of the date of the origination of each Receivable, the assessment of the Borrower's creditworthiness of the Loans meets the requirements as set out in article 8 of Directive 2008/48/EC."</p>	(TEXT-32767)	<p>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 20(10) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>					
N63	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>						
N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	<p>Into the section 2.2.8.2 (1) of the Additional Information of the Prospectus, the Seller represents: "Each Loan Agreement has been executed between the seller and an Eligible Borrower within the framework of an offer of credit pursuant to the applicable provisions of Royal Legislative Decree 1/2007, of November 16, approving the consolidated text of the General Law for the Defence of Consumers and Users, Law 16/2011 and other complementary laws and all other applicable legal and regulatory provisions, for personal, family or household consumption purposes."</p> <p>Into the section 2.2.8.2 (2) of the Additional Information of the Prospectus, the Seller represents "Each Loan Agreement has been originated in the ordinary course of the Seller's business, pursuant to underwriting standards in respect of the acceptance of auto loans contained in section 2.2.7 of the Additional Information, that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised."</p> <p>Into the section 2.2.8.2 (14) of the Additional Information of the Prospectus, the Seller represents "That as from the time of their granting, the Loans have been and are being administered by BANCO CETELEM in accordance with the usual procedures that it has established."</p> <p>Into the section 2.2.8.3 (20) of the Additional Information of the Prospectus, the Seller represents that "As of the date of the origination of each Receivable, the assessment of the Borrower's creditworthiness of the Loans meets the requirements as set out in article 8 of Directive 2008/48/EC."</p>	(TEXT-32767)	<p>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.</p> <p>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 pursuant to Article 20(10) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Soundness of the underwriting standard	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N65	ST5529	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non residential loans.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5530 field is not " residential mortgages"; or - "N/A" is reported and ST5530 field is " residential mortgages"; or - field has errors in format.</p>	<p>Confirmation and detailed explanation on how securitizations 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.</p>	<p>Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is not "N/A".</p> <p>Field should be left blank where ST5529-Residential Loan requirement confirmation is equal to N/A.</p> <p>Field codes are highlighted in amber where it is not the case or field has errors in format.</p>				
N66	ST5529	C	Residential Loan requirement explanation		(TEXT-32767)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>						
N67	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>						
N68	ST5529	M	Borrower's creditworthiness assessment explanation	<p>Into the section 2.2.8.2 (1) of the Additional Information of the Prospectus, the Seller represents: "Each Loan Agreement has been executed between the Seller and an Eligible Borrower within the framework of an offer of credit pursuant to the applicable provisions of Royal Legislative Decree 1/2007, of November 16, approving the consolidated text of the General Law for the Defence of Consumers and Users, Law 16/2011 and other complementary laws and all other applicable legal and regulatory provisions, for personal, family or household consumption purposes."</p> <p>Into the section 2.2.8.2 (2) of the Additional Information of the Prospectus, the Seller represents "Each Loan Agreement has been originated in the ordinary course of the Seller's business, pursuant to underwriting standards in respect of the acceptance of auto loans contained in section 2.2.7 of the Additional Information, that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised."</p> <p>Into the section 2.2.8.2 (14) of the Additional Information of the Prospectus, the Seller represents "That as from the time of their granting, the Loans have been and are being administered by BANCO CETELEM in accordance with the usual procedures that it has established."</p> <p>Into the section 2.2.8.3 (20) of the Additional Information of the Prospectus, the Seller represents that "As of the date of the origination of each Receivable, the assessment of the Borrower's creditworthiness of the Loans meets the requirements as set out in article 8 of Directive 2008/48/EC."</p>	(TEXT-32767)	<p>Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC (3) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU (4) or, where applicable, equivalent requirements in third countries.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>					
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>						
N70	ST5530	M	Originator/Lender Expertise explanation	<p>The business of BANCO CETELEM as Seller has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Issuer Incorporation Date (section 3.5 of the Additional Information of the Prospectus).</p> <p>BANCO CETELEM is a bank incorporated in Spain and entered in the Bank of Spain's Special Register of Banks and Bankers under number 3, its code number being 0225.</p> <p>Additionally, the Seller has well documented and adequate policies, procedures and risk-management controls relating to the origination of consumer finance loans, such as the Receivables. The members of its management body and the senior staff of the Seller have adequate knowledge and skills in originating and underwriting consumer finance loans, similar to the consumer finance loans included in the portfolio, gained through years of practice and continuing education.</p> <p>The members of the management body and the Seller's senior staff have been appropriately involved within the governance structure of the functions of originating and underwriting of the portfolio.</p> <p>Please see also (i) Prospectus sections 2.2.7 (The method of origination or creation of assets, and for loans and credit agreements, the principal lending criteria and an indication of any loans which do not meet these criteria and any rights or obligations to make further advances) of Additional Information; and (ii) Prospectus section 3.5 (Name, address and significant business activities of the Seller) of the securitised assets) of Additional Information.</p>	(TEXT-32767)	<p>Confirmation and 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 20(10) of Regulation (EU) 2017/2402</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Originator/Lender Expertise	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>						
N72	ST5531	M	Defaulted or restructured exposures explanation	<p>The Seller represents in the Additional Information of the Prospectus the following:</p> <p><b>Section 2.2.8.2 (8):</b> "That no loan is derived from debt refinancing or restructuring (at the moment of assignment to the issuer)."</p> <p><b>Section 2.2.8.2 (9):</b> "That on the date of assignment to the Fund, none of the Borrowers under any of the Loans have been declared insolvent."</p> <p><b>Section 2.2.8.3 (18):</b> "This Receivable is on the date of assignment to the Fund a Written-Off Purchased Receivable, nor a Defaulted Purchased Receivable, nor a defaulted Receivable within the meaning of Article 17(1) of Regulation (EU) No 575/2013 nor generally is a doubtful, subject to litigation, nor is a Frozen Receivable. A Frozen Receivable means a receivable subject to any proceeding listed in Annex A to Regulation (EU) 2015/848 of the European Parliament and of the Council of 20 May 2015 on insolvency proceedings, including, but not limited to, insolvency proceedings and out-of-court payment agreements regulated in Articles 231 et seq. of the Insolvency Law."</p> <p><b>Section 2.2.8.3 (14):</b> "No Receivable is on the date of assignment to the Fund subject to any delinquency or delay in the payment of any amount thereon."</p> <p><b>Section 2.2.8.3 (20):</b> "As at the date of origination of each Receivable, the assessment of the Borrower's creditworthiness of the Loans meets the requirements as set out in article 8 of Directive 2008/48/EC."</p> <p><b>Section 2.2.8.3 (22):</b> "To the best of the Seller's knowledge, on the basis of information obtained (i) from the Borrower on the origination of the Receivables, (ii) in the course of BANCO CETELEM's servicing of the Receivables or BANCO CETELEM's risk management procedures or (iii) from a third party, the Borrower is a credit-impaired borrower under</p>	(TEXT-32767)	<p>A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20 (11) (a) and (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Transferred underlying exposures without exposures in default	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	

N73	STSS32	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.								
N74	STSS32	O	At least one payment at the time of transfer comment		(TEXT-5000)	The exemption under article 20(12) of the Securitisation Regulation shall not apply: it is specified into the section 2.2.8.3 (16) of the Additional Information - the Seller represents that "each Receivable has already given rise to the payment of at least one (1) instalment by the corresponding Borrower(s) before the applicable Purchase Date."	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.								
N75	STSS32	C	Payment exemption		(LUST)	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	At least one payment at the time of transfer Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for STSS32 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for STSS32 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for STSS32 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer of the exposures, the debtors have made at least one payment.	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980				
N76	STSS32	O	Payment exemption explanation		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for STSS32 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 STSS32; or - field has errors in format.								
N77	STSS33	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and 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 pursuant to Article 20(13) of Regulation (EU) 2017/2402.	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.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980				
N78	STSS33	M	Degree of dependence on repayments explanation		(TEXT-32767)	Section 4.9.1 (Redemption Price) of the Prospectus states that "for the purpose of compliance with the requirements stemming from Article 20(13) of the EU Securitisation Regulation, the repayments to be made to the Noteholders have not been structured to depend predominantly on the sale of the Ancillary Rights attached to the Purchased 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.								
N79	STSS34	M	Compliance with risk retention requirements 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.								
N80	STSS34	M	Compliance with risk retention requirements explanation		(TEXT-10000)	Section 3.4.3 (Risk retention requirement) of Additional Information of the Prospectus, states the following: "In accordance with (i) paragraph 3(b) of Article 6 (Risk retention) of EU Securitisation Regulation and Article 5 of the Delegated Regulation (EU) 2019/980, applicable until the new regulatory technical standards to be adopted by the Commission apply pursuant to article 49(7) of the EU Securitisation Regulation and (ii) paragraph 3(a) of Article 6 (Risk retention) of the UK Securitisation Regulation (as in effect on the Issuer Incorporation Date) and Article 5 of Delegated Regulation (EU) 2019/980, as it forms part of UK domestic law by virtue of the EUWA (and as in effect on the Issuer Incorporation Date), as at the Issuer Incorporation Date each interest will take the form of the holding by the Seller of no less than five (5) per cent. of the nominal value of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes".	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirements as provided for in Article 6 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.								
N81	STSS34	C	Retaining entity LEI	95980020140005879929	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF 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.								
N82	STSS34	C	Retaining entity name	Banco Cetelem, S.A.U.	(TEXT-100)	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Entity name should be reported in Box to complete where LEI is not available for STSS34- Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.								
N83	STSS34	M	Vertical slice	Y	(Y/N)	is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N84	STSS34	M	Seller's share	N	(Y/N)	is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.	Compliance with risk retention requirements	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				
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	N	(Y/N)	is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N86	STSS34	M	First loss tranche	N	(Y/N)	is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N87	STSS34	M	First loss exposure in each asset indicator	N	(Y/N)	is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N88	STSS34	M	No compliance with risk retention requirements	N	(Y/N)	is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format.								
N89	STSS34	M	Other option indicator	N	(Y/N)		Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.								
N90	STSS34	C	Other options used comment		(TEXT-5000)	is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If Yes please provide the used option.	Value should be reported in Box to complete when Other option indicator" is reported with "Y" for STSS34. Field codes are highlighted in amber where it is not the case or field has errors in format.								
N91	STSS35	M	Mitigation of interest rates and currency risks 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: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.								

N92	ST5535	M	Mitigation of interest rates and currency risks explanation	In order to mitigate any interest rate risk connected with the Class A Notes, the Class B Notes and the Class C/D/E/F/G Notes, the issuer has entered into the Swap Agreements with the Swap Counterparty, in the form of ISDA (French Law) 2002 Master Agreement, together with the relevant Schedule, Credit Support Annex 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, respectively, the Class A Notes, the Class B Notes and the Class C/D/E/F/G Notes. Pursuant to the Swap Agreements, the issuer will pay to the Swap Counterparty fixed amounts and the Swap Counterparty will pay to the issuer floating amounts. For further details see (i) section 1.2.4 (Interest Rate Risk) of the Risk Factors of the Prospectus; (ii) section 4.3 (Nominal Interest rate and provisions relating to interest payable) of the Securities Note of the Prospectus; and (iii) section 3.4.2.6 (Interest Rate Swap Agreements) of the Additional Information of the Prospectus. E.g. N/A, there is no currency risk since (i) Receivables are expressed in Euro, and (ii) the Notes are denominated in Euro.	(TEXT-10000)	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 under 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.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	A concise explanation is 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	ST5536	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	(No derivatives/Exemption on derivatives/Unconfirmed)	Confirmation and concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives Purchased/Sold by SSPE	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N94	ST5536	M	Derivatives not purchased/sold by SSPE explanation	Other than the Swap Agreements referred to above in ST5535, no derivative contracts are entered or will be entered into by the Fund, in accordance with article 21(2) of Regulation (EU) 2017/2402.	(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	ST5537	M	Common standards underwriting 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: - field is left blank; or - field is equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors 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	ST5537	C	Common standards underwriting derivatives explanation	The Swap Agreements have been underwritten and documented according to commonly accepted standards, in the form of the ISDA (French Law) 2002 Master Agreement, together with the relevant Schedule, Credit Support Annex and confirmations thereto, as referred to above in ST5535.	(TEXT-10000)	Box to complete should contain the concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5537-Common standards underwriting 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	ST5538	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	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 sectoral rates reflective of the cost of funds pursuant to Article 21(3) of Regulation (EU) 2017/2402.	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.	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 sectoral rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N98	ST5538	M	Referenced interest payments explanation	Into the section 2.2.8.3 (7) of the Additional Information of the Prospectus, the Seller represents "Each Receivable bears a fixed rate of interest strictly greater than four point ninety-five (4.95) per cent per annum (excluding insurance premia)." Into the section 4.8 of the Securities Note of the Prospectus it is specified that the rate of interest applicable in respect of the Class A, Class B, Class C, Class D, Class E, Class F and Class G Notes is calculated by reference to EURIBOR. Therefore, any referenced interest under the Class A, Class B, Class C, Class D, Class E, Class F and Class G Notes are based on generally used market interest rates and do not reference complex formulae or derivatives.	(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.							
N99	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	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.	No trapping of cash following enforcement or an acceleration notice	A declaration 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	
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	Each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. In case of early liquidation, the Fund shall be wound-up according to section 4.4.3 (Early Liquidation of the Fund) of the Registration Document of the Prospectus, i.e. by applying the Available Distribution Amount, in accordance with the Accelerated Priority of Payments described in Prospectus section 3.4.7.5 of the Additional Information. There is no cash trapping.	(TEXT-10000)	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.							
N101	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	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.	(i) No amount of cash shall be trapped	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	
N102	ST5540	O	No trapping of cash comment	Each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. In case of early liquidation, the Fund shall be wound-up according to section 4.4.3 (Early Liquidation of the Fund) of the Registration Document of the Prospectus, i.e. by applying the Available Distribution Amount, in accordance with the Accelerated Priority of Payments described in Prospectus section 3.4.7.5 of the Additional Information. There is no cash trapping.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment 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 pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	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.	(b) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N104	ST5541	O	Sequential amortisation comment	Into the Section 3.4.7.4 (b) (Priority of Payments during the Revolving Period and the Normal Redemption Period - Principal Priority of Payment) of the Additional Information of the Prospectus, it is mentioned that during the Revolving Period and the Normal Redemption Period and prior to the occurrence of an Accelerated Redemption Event, the Available Principal Proceeds will be applied by the Management Company towards the following payments or provisions of higher priority to be paid or provided according to the Principal Priority of Payment on each Payment Date. Into the Section 3.4.7.5 (Priority of Payments during the Accelerated Redemption Period) of the Additional Information of the Prospectus, it is mentioned that following the occurrence of an Accelerated Redemption Event, or on the issuer Liquidation Date or on the Final Maturity Date, the Available Distribution Amount will be applied by the Management Company towards the following payments according to the Accelerated Priority of Payment on each Payment Date. The Available Distribution Amount includes principal receipts.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402.	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.	(c) repayment shall not be reversed 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	
N106	ST5542	O	Reversed repayment on seniority comment	Prospectus section 4.4.5 (Actions for the liquidation and termination of the Fund) of the Registration Document: amounts shall be applied in the form, amount and order of priority established in the Accelerated Priority of Payments described in section 3.4.7.5 of the Additional Information. Prospectus section 3.4.7.5. (Accelerated Priority of Payments) of the Additional Information: provides for a repayment of the Notes in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402.	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.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N108	ST5543	O	No automatic liquidation comment	There is no provision in the Prospectus requiring automatic liquidation of the Receivables at market value, as stated in section 4.4.3.3 of the Registration Document.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that transaction featuring non-	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 21(5) 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.						

N110	ST5544	O	Non-sequential priority of payments triggers comment	Into the Section 3.4.7.4 (b) (Priority of Payments during the Revolving Period and the Normal Redemption Period - Principal Priority of Payment) of the Additional Information of the Prospectus, it is mentioned that during the Revolving Period and the Normal Redemption Period and prior to the occurrence of an Accelerated Redemption Event, the Available Principal Proceeds will be applied by the Management Company towards the following payments or provisions of a higher priority to be paid or provided according to the Principal Priority of Payment on each Payment Date. Into the Section 3.4.7.5 (Priority of Payments during the Accelerated Redemption Period) of the Additional Information of the Prospectus, it is mentioned that following the occurrence of an Accelerated Redemption Event, or on the Issuer Liquidation Date or on the Final Maturity Date, the Available Distribution Amount will be applied by the Management Company towards the following payments according to the Accelerated Priority of Payment on each Payment Date. The Available Distribution Amount includes principal receipts.	(TEXT-5000)	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 pursuant to Article 21(5) of Regulation (EU) 2017/2402.  Box to complete may contain the concise explanation where ST5544-Non sequential priority of payments triggers confirmation is not "N/A".  Field should be left blank where ST5544-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.	securitisations featuring non-sequential priority of payments	Confirmation 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.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5544	M	Credit quality deterioration trigger confirmation	Confirmed	(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 reverting to sequential payments in order of seniority pursuant to Article 21(5) 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 ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	ST5544	O	Credit quality deterioration trigger comment	Into the Section 3.4.7.4 (b) (Priority of Payments during the Revolving Period and the Normal Redemption Period - Principal Priority of Payment) of the Additional Information of the Prospectus, it is mentioned that during the Revolving Period and the Normal Redemption Period and prior to the occurrence of an Accelerated Redemption Event, the Available Principal Proceeds will be applied by the Management Company towards the following payments or provisions of a higher priority to be paid or provided according to the Principal Priority of Payment on each Payment Date. Into the Section 3.4.7.5 (Priority of Payments during the Accelerated Redemption Period) of the Additional Information of the Prospectus, it is mentioned that following the occurrence of an Accelerated Redemption Event, or on the Issuer Liquidation Date or on the Final Maturity Date, the Available Distribution Amount will be applied by the Management Company towards the following payments according to the Accelerated Priority of Payment on each Payment Date. The Available Distribution Amount includes principal receipts.	(TEXT-5000)	Box to complete may contain the concise explanation.  Field codes are highlighted in amber where the field has errors in format.					
N113	ST5544	M	Service 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.					
N114	ST5544	M	Service expertise explanation	Section 3.7.2.3 (Specific Representations and Undertakings of the Servicer) of the Additional Information of the Prospectus: "The Servicer has agreed to provide the Management Company with the same level of care and diligence for the servicing, recovery and collection of the Purchased Receivables as the level of diligence it usually provides for its other similar auto loan receivables and to use procedures at least equivalent to those it usually uses. The Servicer has undertaken to establish, maintain and implement all necessary accounting, management and administrative systems and procedures, electronic or otherwise, to establish and maintain accurate, complete, reliable and up to date information regarding the Purchased Receivables including, but not limited to, all information contained in the reports that it is required to prepare and the records relating to the Purchased Receivables". According with section 3.7.2 (Servicing and custody of the securitised assets) of the Additional Information of the Prospectus, BANCO CETELEM or any other entity that may substitute in the future will service and administer the Purchased Receivables and collect payments due in respect of such Purchased Receivables and its Ancillary Rights in accordance with its customary and usual BANCO CETELEM Policies for servicing auto loan receivables comparable to the Purchased Receivables. BANCO CETELEM confirms it has relevant expertise as servicer from at least 5 years.	(TEXT-32767)	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.	Confirmation and detailed explanation on how the requirements of Article 21(8) are met, as part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) of Regulation (EU) 2017/2402.	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	ST5545	M	Early termination confirmation	Confirmed	(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 securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation	The transaction features a Revolving Period. Please see above (ST5541). There are appropriate triggers which may cause the end of the Revolving Period: (i) of a Revolving Period Termination Event; or (ii) Issuer Event of Default 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 ST5546, ST5547 and ST5549 below.	(TEXT-10000)	Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A".  Field should be left blank where ST5545-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.					
N117	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed	(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 securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	(a) deterioration in the credit quality of the underlying exposures	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	ST5546	C	Credit quality deterioration trigger explanation	See definition "Revolving Period Termination Event" in section 2.2.2.2.1 of the Additional Information of the Prospectus. Item (a): "The Cumulative Defaulted Purchased Receivables Ratio is greater than one (1) per cent. on the relevant Settlement Date on which such ratio will be calculated by the Management Company, from the issuer Incorporation Date to the Revolving Period End Date."	(TEXT-10000)	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A".  Field should be left blank where ST5546-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.					
N119	ST5547	M	Insolvency-related event confirmation	Confirmed	(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 securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	(b) occurrence of an insolvency-related event of the originator or servicer	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	ST5547	C	Insolvency-related event explanation	See definition "Revolving Period Termination Event" in section 2.2.2.2.1 of the Additional Information of the Prospectus, items (b) and (c): (b) "a Seller Event of Default has occurred and is continuing." (c) "a Servicer Termination Event has occurred and is continuing."	(TEXT-10000)	Box to complete should contain the concise explanation where ST5547-insolvency-related event confirmation is not "N/A".  Field should be left blank where ST5547-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.					
N121	ST5548	M	Pre-determined threshold value confirmation	Confirmed	(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 securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	(c) value of the underlying exposures held by the SPE falls below a pre-determined threshold	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation	See definition "Revolving Period Termination Event" in section 2.2.2.2.1 of the Additional Information of the Prospectus. Item (d): "on any Payment Date the debit balance of the Principal Deficiency Sub-Ledger corresponding to the Most Junior Class of Notes taking into account amounts which have been credited to such Principal Deficiency Sub-Ledger on such Payment Date exceeds zero point fifty (0.50) per cent. of the Outstanding Principal Balance of the Aggregate Securitised Portfolio as of the immediately preceding Calculation Date."	(TEXT-10000)	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A".  Field should be left blank where ST5548-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.		A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found			
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(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 securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period under Article 21(6) (d) of Regulation (EU) 2017/2402	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	ST5549	C	New underlying exposures failure generation explanation	See definition "Revolving Period Termination Event" in section 2.2.2.2.1 of the Additional Information of the Prospectus. Item (f): "on any two consecutive Payment Dates the Issuer Available Cash has exceeded twenty (20) per cent. of the Principal Amount Outstanding of the Notes".	(TEXT-10000)	Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A".  Field should be left blank where ST5549-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.					



N125	ST5550	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.						
N126	ST5550	O	Participant duties comment	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. The obligations of the Servicer are set forth in section 3.7.2. of the Additional Information of the Prospectus. The obligations of the Management Company (trustee) are set forth in section 3.7.1. of the Additional Information of the Prospectus. See also section 3.4.5. of the Additional Information of the Prospectus (Specification of any investment parameter for the investment of temporary liquidity surpluses and description of the parties responsible for the said investment) for the Account Bank Agreement and further servicing duties.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N127	ST5551	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.						
N128	ST5551	O	Servicing Continuity comment	The term and substitution of the Servicer shall be done in accordance with the procedure established in section 3.7.2.11. of the Additional Information of the Prospectus.	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities 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.	(b)Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(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 when the transaction does not have derivatives.						
N130	ST5552	O	Derivative Counterparty Continuity comment	The Swap Agreement contains provisions aimed at ensuring the replacement of the Swap Counterparty in case of its default, insolvency, rating downgrade or other specified events (see a comprehensive list of events that trigger an early termination of the Swap Agreements in sections 3.4.2.4.8 and 3.4.2.6.9 of the Additional Information of the Prospectus. See also Risk Factors 1.2.e) and section 3.4.5.2 (Rating Agencies Criteria for the Account Bank) of the Additional Information of the Prospectus.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable.						
N132	ST5553	O	Liquidity Provider Continuity comment		(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (d) 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(d)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (d) of Regulation (EU) 2017/2402.	Article 21(7)(d)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N133	ST5553	M	Account Bank 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.						
N134	ST5553	O	Account Bank Continuity comment	According to section 3.4.5.2 of the Additional Information of the Prospectus, in case of downgrade in the Account Bank, the Management Company shall either obtain an unconditional, irrevocable and first demand guarantee securing performance of the Account Bank or substitute the Account Bank. According to section 3.4.8.2. of the Additional Information of the Prospectus, in case of downgrade in the Paying Agent, the Management Company shall either obtain an unconditional, irrevocable and first demand guarantee securing performance of the Paying Agent or substitute the Paying Agent.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (e) 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N135	ST5555	M	Debt situation 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.						
N136	ST5555	O	Debt situation documentation comment	Section 2.2.7.1. of the Additional Information of the Prospectus contains the Criteria and procedures to grant loans and the risk management and monitoring. Section 2.2.7.2 of the Additional Information of the Prospectus contains the procedure of action to be followed by the Servicer depending on the status of each loan. In any case, the collection management and recovery procedure shall comply with the criteria described in section 3.7.2.8 of the Additional Information of the Prospectus.	(TEXT-5000)	Confirmation and optional comment 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N137	ST5556	M	Priorities of payment and triggered events 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.						
N138	ST5556	O	Priorities of payment and triggered events comment	The Prospectus complies with the Article 21(9) of Regulation (EU) 2017/2402. Section 3.4.7.4 of the Additional Information of the Prospectus provides for the Interest Priority of Payments and Principal Priority of Payments. Section 3.4.7.5 of the Additional Information of the Prospectus provides for the Priority of Payments during the Accelerated Redemption Period.	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) 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.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts 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.						
N140	ST5557	O	Timely resolution of conflicts comment	As per Prospectus section 4.11 of the Securities Note: the Meeting of Creditors shall be established upon and by virtue of the Deed of Incorporation and shall remain in force and in effect until repayment of the Notes in full or cancellation of the Issue.	(TEXT-5000)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand.						
N142	ST5558	O	Historical Default and Loss Performance Data comment	It is confirmed that in accordance with Article 22(1) of the Securitisation Regulation, the Seller has undertaken to make available the Static and Dynamic Historical Data to potential investors. The Seller has made available in section 2.2.7.3 of the Additional Information of the Prospectus delinquency and default data, for substantially similar exposures to those being securitised for a period no shorter than 5 years. Data is available on the website of the European Data Warehouse (for registered users) via the following link <a href="https://edtar.euroedw.eu/">https://edtar.euroedw.eu/</a>	(TEXT-5000)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static 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.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N143	ST5558	C	Historical Default and Loss Performance Data location	Data is available on the website of the European Data Warehouse (for registered users) via the following link <a href="https://edtar.euroedw.eu/">https://edtar.euroedw.eu/</a>	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) 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.					
N144	ST5559	M	Sample external verification 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.						
N145	ST5559	O	Sample external verification comment	Deloitte, S.L., as audit firm, has issued the special securitisation report on certain features and attributes of a sample of all BANCO CELEM's selected loans from which the Initial Receivables will be taken to be assigned to the issuer upon being established for the purposes of complying with the provisions of EU Securitisation Regulation. In addition, Deloitte has verified the fulfillment of the Eligibility Criteria, the data disclosed in the stratification tables included in section 2.2.2 of the Additional Information, and the CPR tables included in section 4.10 of the Securities Notes of the Prospectus.	(TEXT-5000)	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 22(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 22(2)	Confirmation	N/A
N146	ST5560	M	Liability cash flow model confirmation (prior 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.						

N147	ST5560	C	Location of Liability cash flow model	In accordance with Article 22(3) of the Securitisation Regulation, the Seller has undertaken to make available to potential investors the liability cash flow model. The liability cash flow model will be available to potential investors through Bloomberg and Intex. (TEXT-10000)	where this information is available pursuant to Article 22(3) 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 securitisations; 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 22(3)	Confirmation	N/A
N148	ST5560	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.					
N149	ST5560	O	Liability cash flow model comment (after pricing)	BANCO CETELEM shall be responsible for compliance with articles 19 to 22 of the EU Securitisation Regulation and the applicable legislation. In addition, Banco Cetelem will remain responsible for making the liability cash flow model available to potential investors (through Bloomberg and Intex or any other provider) in compliance with Article 22.3 of the EU Securitisation Regulation (TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N150	ST5561	M	Environmental performance availability	Available	(N/A/Available/Not available)	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STS5D-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STS5D-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 STS5D-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or "residential mortgages" or "auto loans/leases" or "residential mortgages" or "auto loans/leases" is available pursuant to Article 7.13(a) of Regulation (EU) 2017/2402 and a statement where the information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402. 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 7.13(a) of Regulation (EU) 2017/2402 and a statement where the information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7.13(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation	N/A
N151	ST5561	C	Environmental performance explanation	For the purpose of compliance with the requirements stemming from article 22(4) of the EU Securitisation Regulation, the records of the Seller do not contain any information related to environmental performance of the Vehicles related to the Purchased Receivables and as a result the Seller is unable to report on such environmental performance. However, the Seller will use its best efforts to prepare itself so that it is technically able to source such information on the environmental performance of the Vehicles related to Purchased Receivables as soon as possible in accordance with Article 22(4) of the EU Securitisation Regulation. (Section 2.2.2.1 (g) of the Additional Information of the Prospectus).	(TEXT-10000)	When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 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.					
N152	ST5562	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.					
N153	ST5562	O	Article 7 compliance comment	BANCO CETELEM as Originator confirms being compliant with article 7 of the EU Securitisation Regulation and also confirms being responsible for the compliance of the transaction with article 7 of the EU Securitisation Regulation. The Seller or the Management Company, who will be designated as Reporting Entity (see section 4.3.1. of the Additional Information of the Prospectus), has made available to potential investors before pricing, the following information: (i) information on the underlying exposures as required by and in accordance with Article 7.1(a) of the EU Securitisation Regulation on a quarterly basis; (ii) an investor report as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation (the "Investor Report"); (iii) all underlying documentation that is essential for the understanding of the Prospectus as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation; (iv) any information required to be reported pursuant to Articles 7.1(f) or 7.1(g) (as applicable) of the EU Securitisation Regulation; and (v) any other information that may be required from time to time under Article 7 of the EU Securitisation Regulation or any developing regulations. The reports described in items (i), (ii) and (iv) shall be available simultaneously, at the latest one (1) month after the relevant Payment Date, or earlier and without delay upon the update of any information that needs to be reported pursuant to Articles 7.1(f) or 7.1(g).	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N154	ST5562	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.					
N155	ST5562	O	Underlying information comment	BANCO CETELEM as Originator confirms being compliant with article 7 of the EU Securitisation Regulation and also confirms being responsible for the compliance of the transaction with article 7 of the EU Securitisation Regulation. The Seller or the Management Company, who will be designated as Reporting Entity (see section 4.3.1. of the Additional Information of the Prospectus), has made available to potential investors before pricing, the following information: (i) information on the underlying exposures as required by and in accordance with Article 7.1(a) of the EU Securitisation Regulation on a quarterly basis; (ii) an investor report as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation (the "Investor Report"); (iii) all underlying documentation that is essential for the understanding of the Prospectus as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation; (iv) any information required to be reported pursuant to Articles 7.1(f) or 7.1(g) (as applicable) of the EU Securitisation Regulation; and (v) any other information that may be required from time to time under Article 7 of the EU Securitisation Regulation or any developing regulations. The reports described in items (i), (ii) and (iv) shall be available simultaneously, at the latest one (1) month after the relevant Payment Date, or earlier and without delay upon the update of any information that needs to be reported pursuant to Articles 7.1(f) or 7.1(g).	(TEXT-5000)	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 (f) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N156	ST5562	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.					
N157	ST5562	O	Before pricing documentation comment	BANCO CETELEM as Originator confirms being compliant with article 7 of the EU Securitisation Regulation and also confirms being responsible for the compliance of the transaction with article 7 of the EU Securitisation Regulation. The Seller or the Management Company, who will be designated as Reporting Entity (see section 4.3.1. of the Additional Information of the Prospectus), has made available to potential investors before pricing, the following information: (i) information on the underlying exposures as required by and in accordance with Article 7.1(a) of the EU Securitisation Regulation on a quarterly basis; (ii) an investor report as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation (the "Investor Report"); (iii) all underlying documentation that is essential for the understanding of the Prospectus as required by and in accordance with Article 7.1(b) of the EU Securitisation Regulation; (iv) any information required to be reported pursuant to Articles 7.1(f) or 7.1(g) (as applicable) of the EU Securitisation Regulation; and (v) any other information that may be required from time to time under Article 7 of the EU Securitisation Regulation or any developing regulations. The reports described in items (i), (ii) and (iv) shall be available simultaneously, at the latest one (1) month after the relevant Payment Date, or earlier and without delay upon the update of any information that needs to be reported pursuant to Articles 7.1(f) or 7.1(g).	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					