

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	XS2190945746	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	724500QYXPV5D6I0UA56	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	724500QYXPV5D6I0UA56N202001	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
STSS5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse GmbH	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Aurorus 2020	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	NL	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	consumer loans	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
STSS11		Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12		Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS has verified compliance with the STS Criteria	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	Autorite des Marches Financiers (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	Yes	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A

STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	Pursuant to the Loan Receivables Purchase Agreement Aurorus 2020 B.V. (the Issuer) will purchase the Loan Receivables on the Signing Date and will under the Deed of Assignment and Pledge and registration thereof with the Dutch tax authorities on the Closing Date accept assignment of the Loan Receivables from Qander Consumer Finance B.V. (the Seller) as a result of which legal title to the Loan Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and/or any third party of the Seller. For a further explanation, reference is made to section 4.4a of the Prospectus and section 7.1 of the Prospectus (Purchase, repurchase and sale). As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the Aurorus 2020 securitisation dated [14] August 2020 (the Prospectus).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
STSS21	Neither the Dutch Bankruptcy Act (Faillissementswet) nor the Recast Insolvency Regulation contain severe clawback provisions as referred to in article 20(2) of the Securitisation Regulation or re-characterisation provisions and such provisions are therefore not applicable to this securitisation. In addition, the Seller will represent on the Closing Date and, as applicable, the relevant Purchase Date to the Issuer in the Loan Receivables Purchase Agreement that it has its centre of main interests within the meaning of the EU Insolvency Regulation in the Netherlands and it has not been dissolved (<i>ontbonden</i>), granted a suspension of payments (<i>surseance van betaling</i>), or declared bankrupt (<i>failliet verklaard</i>). For further details, reference is made to section 4.4 (b) of the Prospectus, in which reference is made to section 3.4 of the Prospectus (Seller).	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	N/A	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPE from enforcing its rights.	Item 3.3 of Annex VIII.
STSS25	On the Closing Date and, in respect of any Additional Loan Receivables transferred after the Closing Date, on the relevant Notes Calculation Date, the Seller will represent and warrant in clause 7.1(b) and (c) of the Loan Receivables Purchase Agreement that the Loan Receivables are free and clear of any encumbrances and attachments (<i>beslagen</i>) and no option to acquire the Loan Receivables has been granted by it in favour of any third party with regard to the Loan Receivables other than provided for in the Transaction Documents and, to the best of its knowledge, the Loan Receivables are not in a condition that can be foreseen to adversely affect the enforceability of the assignment. For further details, reference is made to section 4.4(d) of the Prospectus, in which reference is made to, inter alia, section 7.2 of the Prospectus (Representations and warranties).	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.

STSS26	<p>Only Loan Receivables resulting from Loans which satisfy the Loan Criteria and, if applicable, the Additional Purchase Conditions and the representations and warranties made by the Seller in the Loan Receivables Purchase Agreement will be purchased by the Issuer. Reference is made to clause 7.1(o), clause 6.4 and schedule 5 (Loan Criteria) of the Loan Receivables Purchase Agreement. The Loan Receivables have been selected by the Seller from a larger pool by applying the Loan Criteria and Additional Purchase Conditions and applying either a random selection method or selecting all eligible loans (see also section 6.1 (Stratification tables) of the Prospectus).</p> <p>A retransfer of Loan Receivables by the Issuer shall only occur: (i) in the circumstances pre-defined in the Loan Receivables Purchase Agreement and not at the sole discretion of the Seller, (ii) upon (w) the exercise of the Clean-Up Call Option by the Seller, (x) the exercise of the Seller Call Option by the Seller, (y) the exercise of the Defaulted Loan Repurchase Option by the Seller, and (z) the exercise of the Concentration Limits Repurchase Option by the Seller, (iii) if the Seller agrees to an amendment or gives a waiver in respect of the Loan from which such Loan Receivables results which constitutes a Non-Permitted Loan Amendment, unless the Issuer and the Security Trustee have consented thereto, (iv) if the Seller grants a Further Advance under the Loan from which such Loan Receivable results and the relevant Further Advance Receivable is not purchased by the Issuer on the Notes Payment Date following the Notes Calculation Period during which such Further Advance is granted and (v) if such Loan Receivable results from a Loan in respect of which a physical contract is missing in case (a) such Loan Receivable is in default, (b) such Loan Receivable is subject to annulment or nullification (<i>vernietiging</i>), (c) the relevant Borrower does not have the obligation to pay the full amount of outstanding principal</p>	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM10000}	Article 20(7)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. 	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	<p>The pool of Loan Receivables purported to be sold and assigned on the Closing Date satisfies the homogeneous conditions of article 20(8) of the Securitisation Regulation and the regulatory technical standards as contained in article 1(a), (b), (c) and (d) of the RTS Homogeneity. The Loans from which the Loan Receivables result (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Loans and without prejudice to article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Loan Receivables from the Loans and (iii) fall within the same asset category of credit facilities provided to individuals for personal, family or household consumption purposes. The criteria set out in (i) up to and including (iii) are derived from article 20(8) Securitisation Regulation and the RTS Homogeneity, the latter being the final draft adopted by the EBA and adopted by the European Commission, but subject to final review by the European Parliament and the Council; the homogeneity criteria are based on the mandate set out in article 20(14) of the Securitisation Regulation and other or amended criteria may be included in the final binding regulation text deviating from the RTS Homogeneity.</p> <p>For further details, reference is made to section 4.4(f) of the Prospectus, where reference is made to section 6.1 (Stratification Tables) of the Prospectus, and clause 7.1 (g) and (t) of the Loan Receivables Purchase Agreement and the Loan Criteria set forth in schedule 5 (Loan Criteria) to the Loan Receivables Purchase Agreement, subparagraphs (i) and (xvii).</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM }	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...]), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.</p>	Item 2.2.7 of Annex VIII.
STSS28	<p>The underlying exposures (i.e. the Loan Receivables) do not include any securitisation positions and the notified securitisation is therefore not a re-securitisation. Such confirmation can also be found in section 4.4(d) of the Prospectus, in which reference is made to section 7.2 (Representations and warranties) of the Prospectus.</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM1000}	Article 20(9)	<p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p>	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS29	<p>Ordinary course of business: The Seller will represent to the Issuer in clause 7.1(h) of the Loan Receivables Purchase Agreement that each of the Loans has been granted in the ordinary course of the Seller's business pursuant to the Seller's standard underwriting criteria and procedures prevailing at that time, which are not less stringent than those applied by the Seller at the time of origination to similar consumer loans that are not securitised, and these underwriting criteria and procedures are in a form as may reasonably be expected from a lender of Dutch consumer loans and (b) in accordance with all applicable legal and regulatory requirements and do not contravene any applicable law, rule or regulation prevailing at the time of origination in all material respects, including without limitation, to the extent applicable at the time of origination, the Dutch consumer credit legislation as implemented in the Dutch Civil Code and the Wft (including borrower income requirements and the assessment of the relevant Borrower's creditworthiness, which assessment meets the requirements set out in article 8 of Directive 2008/48/EC as at the date these requirements were implemented in the Netherlands) and its duty of care (<i>zorgplicht</i>) (including as regards any applicable pre-contractual requirements) vis-à-vis the Borrowers applicable under Dutch law prevailing at the time of origination. Reference is also made to section 4.4(i) of the Prospectus and section 6.3 (Origination and servicing) of the Prospectus.</p> <p>Underwriting standards: the Seller has undertaken in clause 9.1, subparagraph (d) and (v) of the Loan Receivables Purchase Agreement to fully disclose to, amongst others, the Issuer and potential investors any material change to the underwriting standards pursuant to which the Loans are originated without undue delay and the Issuer has undertaken in the Trust Deed to instruct the Issuer Administrator to fully</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM }	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex VIII.
STSS30	<p>The Seller confirms that it has the required expertise in originating consumer loans which are of a similar nature as the Loans within the meaning of article 20(10) of the Securitisation Regulation (taking the EBA STS Guidelines Non-ABCP Securitisations into account) and a minimum of 5 years' experience in originating Loans. Reference is also made to sections 3.4 (Seller) and 6.3 (Origination and servicing) of the Prospectus.</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM }	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex VIII.

STSS31	<p>The Seller will represent to the Issuer in the Loan Receivables Purchase Agreement that the relevant Borrower is not a credit-impaired obligor or guarantor who, to the best of the Seller's knowledge, (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the Closing Date or, in respect of a Relevant Additional Loan Receivables, the relevant Notes Calculation Date, or (ii) was, at the time of origination, registered on BKR, being on a public credit registry of persons with adverse credit history, or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not be made is significantly higher than for comparable consumer loan receivables originated by the Seller which are not sold and assigned to the Issuer under the Loan Receivables Purchase Agreement, within the meaning of article 20(11) of the Securitisation Regulation.</p> <p>Hence, the underlying exposures do not include defaulted exposures as referred to in article 20(11) of the Securitisation Regulation and the Loan Receivables Purchase Agreement includes provisions in order to comply with article 20(11) of the Securitisation Regulation.</p> <p>In general, reference is also made to sections 4.4(d) and (i), 6.1 and 6.3 of the Prospectus.</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM }	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017 2402as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; - the requirements referred to in Article 20 (11) (c) are met. 	Item 2.2.8 of Annex VIII.
STSS32	<p>The debtors of the underlying exposures have made at least one payment at the time of transfer of the exposures. The exemption set forth in section 20(12) of Regulation EU 2017/2402 is not applicable. Reference is made to schedule 5 (Loan Criteria) to the Loan Receivables Purchase Agreement, subparagraph (xi) and section 4.4(d) of the Prospectus.</p>	At least one payment at the time of transfer	Confirmation	{ALPHANUM 1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex VIII.
STSS33	<p>Not applicable, as all of the Loans are unsecured loans, the repayment of the Noteholders shall not depend on the sale of any assets securing the Loans. Reference is also made to section 4.4(l) of the Prospectus, in which reference is made to section 6.2 (Description of the Loans) of the Prospectus.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM }	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex VIII.
STSS34	<p>Qander Consumer Finance B.V., as originator within the meaning of article 6(1) of the Securitisation Regulation, has undertaken in the Notes Purchase Agreement to retain, on an ongoing basis, a material net economic interest of not less than five (5) per cent. in the securitisation transaction described in this Prospectus in accordance with article 6 of the Securitisation Regulation. As at the Closing Date, such material net economic interest will be held by Qander Consumer Finance B.V. in accordance with article 6(3)(a) of the Securitisation Regulation by the retention of 5 % of the nominal value of each of the Classes of Asset-Backed Notes.</p> <p>See further section 4.4 (Regulatory and Industry Compliance) of the Prospectus.</p>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ol style="list-style-type: none"> (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used. 	Item 3.1of Annex VII & Item 3.4.1 of Annex VIII
STSS35	<p>It is confirmed that the interest-rate risk arising from the transaction described in this Prospectus is appropriately mitigated given the Swap Agreement is entered into to reduce the potential interest rate mismatch between the fixed interest rate payable by Borrowers on the Loan Receivables resulting from (i) Fixed Rate Amortising Loans, (ii) Credit Card Loans and (iii) Fixed Rate Revolving Loans (in each case excluding any Defaulted Loan Receivables) and the Euribor-based floating interest rate payable on the Asset-Backed Notes. No currency risk applies to the securitisation transaction. Reference is also made to section 4.4(m) of the Prospectus, in which reference is made to section 5.4 (Hedging) of the Prospectus.</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM 10000}	Article 21(2)	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	<p>Other than the Swap Agreement, no derivative contracts are entered into by the Issuer and no derivative contracts are included in the pool of underlying exposures within the meaning of Article 21(2) of the Securitisation Regulation. Reference is also made to section 4.4(m) of the Prospectus.</p>	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM 10000}		<p>The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS37	<p>See section 5.4 of Prospectus (Hedging). The Swap Agreement is drafted in accordance with ISDA standards.</p>	Derivatives using common standards	Concise Explanation	{ALPHANUM 10000}		<p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	<p>The Loan Receivables result from Loans having either a fixed rate of interest or a floating rate of interest and therefore any referenced interest payments under the Loans and the Notes are based on generally used market interest rates (i.e. Euribor), or generally used sectoral rates reflective of the cost of funds, credit risk compensation, operational costs and a profit margin and do not reference complex formulae or derivatives. Reference is also made to section 4.4(n) of the Prospectus, in which reference is made to section 6.2 (Description of Loans).</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM 10000}	Article 21(3)	<p>The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.</p>	Items 2.2.2 and 2.2.13 of Annex VIII.

STSS39	At any time after an Enforcement Notice has been given and the Notes of any Class become due and payable, the Security Trustee may, at its discretion and without further notice, take such steps and/or institute such proceedings as it may think fit to enforce the terms of the Parallel Debt, including the making of a demand for payment thereunder, the Trust Deed, the Pledge Agreements and the Notes and any of the other Transaction Documents, but it need not take any such proceedings unless (i) it shall have been directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes and (ii) it shall have been indemnified to its satisfaction. Delivery of an Enforcement Notice by the Security Trustee will trigger a change from the Revenue Priority of Payments and the Redemption Priority of Payments into the Post-Enforcement Priority of Payments. Reference is also made to Conditions 6 (Redemption), 10 (Events of Default) and 11 (Enforcement) of the Notes and section 5.2 (Priorities of Payment) of the Prospectus. See further STSS 40, 41, 42 and 43.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
STSS40	After the Enforcement Date, no amount of cash is trapped in the Issuer. Reference is also made to section 4.4(o) of the Prospectus.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	Upon the issuance of an Enforcement Notice, any amounts to be distributed by the Security Trustee under the Trust Deed will be paid to the Secured Creditors (including the Noteholders) in accordance with the Post-Enforcement Priority of Payments. Reference is also made to section 5.2 (Priorities of Payments) of the Prospectus. The Post-Enforcement Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
STSS42	Upon the issuance of an Enforcement Notice, any amounts to be distributed by the Security Trustee under the Trust Deed will be paid to the Secured Creditors (including the Noteholders) in accordance with the Post-Enforcement Priority of Payments. The Post-Enforcement Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Reference is also made to section 5.2 (Priorities of Payments) of the Prospectus.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	After the Enforcement Date, no automatic liquidation for market value of the Loan Receivables is required under the Transaction Documents. Reference is also made to section 4.4(o) of the Prospectus.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	This is not a transaction featuring a non-sequential priority of payments. Reference is also made to section 5.2 (Priorities of Payments) of the Prospectus	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex VIII.
STSS45	Pursuant to clause 6.1 of the Loan Receivables Purchase Agreement the Issuer shall not purchase any Additional Loan Receivables upon the occurrence of any Early Amortisation Event. Reference is also made to section 4.4(p) of the Prospectus. For a concise explanation how the provisions of article 21(6)(a), (b), (c) and (d) are met, reference is made to the fields STSS46, STSS47, STSS48 and STSS49 below.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	Pursuant to clause 6.1 of the Loan Receivables Purchase Agreement the issuer may only purchase any Additional Loan Receivables during the Revolving Period, i.e. not after the occurrence of an Early Amortisation Event. Reference is also made to section 4.4(p) of the Prospectus. Early Amortisation Events include, but are not limited to, the following events: (i) the occurrence of an Event of Default; (ii) the occurrence of an Assignment Notification Event on or before such Notes Payment Date; (iii) the occurrence of a Back-up Servicer Termination Event (as defined in the Back-up Servicing Agreement); (iv) any of the Concentration Limits has not been met since the immediately preceding Notes Payment Date; (v) there is a balance on the Principal Deficiency Ledger; (vi) the aggregate Outstanding Amount of the Healthy Loan Receivables on the immediately preceding Cut-Off Date is lower than [85] per cent. of the aggregate Outstanding Amount of all Loan Receivables; (vii) the expiry of the Revolving Period; (viii) the balance standing on the Replenishment Account exceeds the Replenishment Account Maximum Amount; and (ix) the balance of the Reserve Account is lower than the Reserve Account Target Level. Reference is made particularly to items (v) and (vi) of the definition of Early Amortisation Events, which provide for triggers in relation to a deterioration in the credit quality of the Loan Receivables to or below	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	Pursuant to clause 6.1 of the Loan Receivables Purchase Agreement the Issuer may only purchase any Additional Loan Receivables during the Revolving Period, i.e. not after the occurrence of an Early Amortisation Event. Reference is also made to section 4.4(p) of the Prospectus. See item STSS46, Early Amortisation Events (ii) and (iii).	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.

STSS48	Pursuant to clause 6.1 of the Loan Receivables Purchase Agreement the Issuer may only purchase any Additional Loan Receivables during the Revolving Period, i.e. not after the occurrence of an Early Amortisation Event. Reference is also made to section 4.4(p) of the Prospectus. See item STS46, Early Amortisation Events (viii).	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	Pursuant to clause 6.1 of the Loan Receivables Purchase Agreement the Issuer may only purchase any Additional Loan Receivables during the Revolving Period, i.e. not after the occurrence of an Early Amortisation Event. Reference is also made to section 4.4(p) of the Prospectus. See item STS46, Early Amortisation Event (ix).	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	The Servicing Agreement sets out the contractual obligations, duties and responsibilities of the Servicer. The Trust Deed sets out the contractual obligations, duties and responsibilities of the Security Trustee. The Administration Agreement sets out the contractual obligations, duties and responsibilities of the Issuer Administrator. Reference is also made to section 4.4(q) of the Prospectus.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7)(a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS51	Clause 19 (Termination) of the Servicing Agreement stipulates the processes and responsibilities regarding the substitution of the Servicer. Reference is also made to section 4.4(q) of the Prospectus.	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7)(b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS52	Section 5.4 (Hedging) and the Swap Agreement provide for provisions in relation to the replacement of the Swap Counterparty in the case of its default, insolvency and other specified events.	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	Clause 6 (Term, termination and replacement) of the Issuer Account Agreement provides for provisions in relation to the replacement of the Issuer Account Bank in the case of its default, insolvency and other specified events. Reference is also made to section 4.4(q) and section 5.6 (Issuer Accounts) of the Prospectus.	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS54	The Servicer has the appropriate expertise in servicing the Loan Receivables (taking the EBA STS Guidelines Non-ABCP Securitisations into account) and has a minimum of 5 years' experience in servicing consumer loans and it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Loans. Reference is also made to sections 4.4(r), 3.5 (Servicer) and 6.3 (Origination and Servicing) of the Prospectus.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM-}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
STSS55	Remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge offs, recoveries and other asset performance remedies are set out in the Seller's administration manuals by reference to which the Loans, the Loan Receivables, including, without limitation, the enforcement procedures will be administered. See also Clause 7.1 of the Servicing Agreement.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	The Revenue Priority of Payments is set forth in clause 5.3 of the Trust Deed, the Redemption Priority of Payments is set forth in clause 5.4 of the Trust Deed and the Post-Enforcement Priority of Payments is set forth in clause 7 of the Trust Deed. Condition 10 (Events of Default) of the Notes specifies the events triggering delivery of an Enforcement Notice. Delivery of an Enforcement Notice by the Security Trustee will trigger a change from the Revenue Priority of Payments and the Redemption Priority of Payments into the Post-Enforcement Priority of Payments and such change will be reported to the Noteholders without undue delay.	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
STSS57	Condition [14] (Meetings of Noteholders; Modification; Consents; Waiver), Clause 19 of the Trust Deed and Schedule 1 to the Trust Deed contain clear provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Security Trustee in this respect and therefore the provisions of article 21(10) of the Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to section 4.4(u) of the Prospectus.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and item 3.4 of Annex VIII.
STSS58	The Seller confirms that it has made available and/or will make available, as applicable, the information as set out and in the manner described in the paragraphs under the header <i>Disclosure Requirements</i> of Section 4.4 (Regulatory and industry compliance) of the Prospectus. Reference is also made to section 4.4(x) of the Prospectus.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	A sample of Loan Receivables has been externally verified by an appropriate and independent party prior to the date of the Prospectus. The Seller confirms no significant adverse findings have been found. Reference is also made to section 4.4(v) of the Prospectus.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	The potential investors have been provided with a liability cash flow model as referred to in article 22(3) of the Securitisation Regulation which is published by Bloomberg and/or Intex and/or Moody's Analytics Structured Finance Portal, prior to the pricing of the Notes. Reference is also made to section 4.4(x) of the Prospectus.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	N/A	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A

STSS62	<p>The Seller confirms that it is complying with Article 7 of Regulation (EU) 2017/2402 by providing the information required by Article 7(1) (a) available to potential investors before pricing upon request and the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. The Seller confirms that it, or the Issuer Administrator or another party on its behalf, has made available and/or will make available, as applicable, the information as set out and in the manner described in the paragraphs under the header <i>Disclosure Requirements</i> of Section 4.4 (<i>Regulatory and industry compliance</i>) of the Prospectus. Reference is also made to section 4.4(x) of the Prospectus. All information will be made available on the website of European DataWarehouse which fulfils the requirement of Article 7 (2) of the Securitisation Regulation.</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM1000}	Article 22 (5)	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none"> - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. 	N/A
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