

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
SST50	DG3RU1DBUFHT4ZF9WN62 - Dutch Central Bank	First contact point	N/A (General Information)	(LEI)	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST551	Class A Notes NL0015000I06 Class B Notes NL0015000I08 Class C Notes NL0015000I00	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 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
ST552	DG3RU1DBUFHT4ZF9WN62	Legal Entity Identifier (LEI)	N/A (General Information)	(LEI)	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
ST553		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
ST554	DG3RU1DBUFHT4ZF9WN62N202101	Unique identifier	N/A (General Information)	(ALPHANUM-100)	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
ST555	CZ106-00397	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST556	European Datawarehouse GmbH	Securitisation Repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST557	BEST SME 2021	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
ST558	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
ST559	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
ST5510	Credit facilities, including loans and leases, provided to any type of enterprise or corporation	Underlying exposures classification	N/A (General Information)	(LIST)	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 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 I, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
ST5511		04-Oct-21 Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, 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.	N/A
ST5512		01-Oct-21 Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A
ST5513	Prime Collateralised Securities (PCS) EU sas has verified that the BEST SME 2021 securitisation complies with the STS criteria	Authorised Third party	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST5514	Prime Collateralised Securities (PCS) EU sas (France)	Authorised Third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
ST5515	French Autorité des Marchés Financiers	Authorised Third party (name of competent authority)	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
ST5516	N/A	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
ST5517	N	Originator (or original lender) not a credit institution	N/A (General Information)	(Y/N)	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
ST5518	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5517 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST5519	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5517 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST5520	Pursuant to the Receivables Purchase Agreement BEST SME 2021 B.V. (the Issuer) will purchase and accept from Coöperatieve Rabobank U.A. (the Seller) the assignment of the Receivables relating thereto by means of a registered Deed of Assignment and Pledge as a result of which legal title to the Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors as set forth in the legal opinion intended to be issued by Allen & Overy LLP, a reputable law firm with experience in the field of securitisations, on the Closing Date. This legal opinion confirms such enforceability and that any applicable laws under the Dutch Bankruptcy Act do not contain severe clawback provisions as referred to in the EU Securitisation Regulation. As a result thereof the requirement stemming from article 20(5) of the EU Securitisation Regulation is not applicable. For a further explanation, reference is made to section 4.4(a) of the Prospectus, in which reference is made to section 7.1 (Purchase, repurchase and sale) of the Prospectus. 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 BEST SME 2021 securitisation dated 30 September 2021 (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 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.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5521	The Dutch Bankruptcy Act (Faillissementswet) does not contain severe clawback provisions as referred to in article 20(1) and (2) of the EU Securitisation Regulation and such clawback provisions are therefore not applicable to this securitisation. The Seller will represent on the relevant purchase date to the Issuer in the Receivables Purchase Agreement that (a) it has its seat in the Netherlands and (b) it is not subject to any intervention, resolution or recovery measures described in Regulation (EU) No 806/2014 of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and Chapter 3a.2 of the Wft and Chapter 6 of the Wft respectively and has not been dissolved (ontbonden) or declared bankrupt (failliet verklaard). For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (b)) of the Prospectus.	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 19 of Commission Delegated Regulation (EU) 2019/981
ST5522	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST5521, 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 19 of Commission Delegated Regulation (EU) 2019/982
ST5523	The Seller is the Original Lender	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 19 of Commission Delegated Regulation (EU) 2019/983
ST5524	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	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
ST5525	The Seller shall represent on the Signing Date, the Closing Date and on each Notes Payment Date in respect of the relevant New Receivables to be sold and assigned by it to the Issuer on such date, in clause 5.1 subparagraph (c) of the Receivables Purchase Agreement that subject to any security created pursuant to the relevant Transaction Documents, at the time of assignment thereof to the Issuer, the Receivables are free and clear of any encumbrances and attachments and no option rights to acquire the Receivables have been granted in favour of any third party with regard to the Receivables and, to the best of its knowledge, no Receivable is in a condition that can be foreseen to adversely affect the enforceability of the assignment of that Receivable to the Issuer pursuant to the Receivables Purchase Agreement. For further details, reference is made to section 4.4 (STS-securitisation – paragraph (d)) of the Prospectus.	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5526	Only 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 Receivables Purchase Agreement and as set out in section 7.2 (Representations and warranties) of the Prospectus will be purchased by the Issuer. A repurchase and reassignment by the Seller of underlying exposures from the Issuer shall only occur in the circumstances set out in Section 7.1 of the Prospectus. In addition, the Transaction Documents do not allow for the active selection of the Loans or Receivables on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield. Accordingly, in confirmation of compliance with article 20(7) of the EU Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the Issuer and the Seller are of the view that the Transaction Documents do not allow for active portfolio management of the Receivables on a discretionary basis. For further details, reference is made to section 4.4 (STS-securitisation – paragraph (c) and (e)) of the Prospectus.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	(ALPHANUM-10000)	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS27	The Receivables are homogeneous in terms of asset type, taking into account the cash flows, credit risk and prepayment characteristics of the Receivables within the meaning of article 20(8) of the EU Securitisation Regulation and the Loans satisfy the homogeneity conditions of Article 1(a), (b), (c) and (d) of the RTS Homogeneity as all Loans (a) are loans provided to any type of enterprise or corporation (art 1(iii) RTS Homogeneity); (b) have been underwritten according to similar approaches to the assessment of credit risk associated with the Loans (and in accordance with the requirements of Article 9(1) of the EU Securitisation Regulation), (c) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Receivables from the Loans, (d) fall within the same asset category of credit facilities, including loans and leases, provided to any type of enterprise or corporation, and (e) meet at least one of the relevant homogeneity factors in accordance with article 2(3)(a) of the RTS Homogeneity as all Borrowers are small- and medium-sized enterprises in accordance with the Rabobank criteria for SME. The criteria set out in (a) up to and including (e) are derived from Article 20(8) of the EU Securitisation Regulation and the RTS Homogeneity. For further details, reference is made to section 4.4 (STS-securitisation – paragraph (f)) of the Prospectus, where reference is made to section 6.1 (Stratification tables) of the Prospectus, the representations set forth in Section 7.2 (Representations and Warranties), subparagraph (e) and the Loan Criteria set forth in section 7.3 (Loan Criteria), subparagraphs (a) and (d).	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The underlying exposures (i.e. the 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 (STS-securitisation – paragraph (g)) of the Prospectus. See also section 7.3 (Loan Criteria) of the Prospectus.	Underlying Exposure Obligations: no re securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	The Loans have been originated in accordance with the ordinary course of the Seller's origination business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar Receivables that are not securitised by means of the securitisation transaction described in this Prospectus (see also section 7.2 (Representations and Warranties), subparagraph (g)). In addition, for the purpose of compliance with the relevant requirements stemming from article 20(10) of the EU Securitisation Regulation, (i) the Receivables have been selected by the Seller from a larger pool of Loans that meet the Loan Criteria applying a random selection method (see also section 6.1 (Stratification Tables)), (ii) a summary of the underwriting standards is disclosed in this Prospectus and the Seller has undertaken in the Receivables Purchase Agreement to fully disclose to the issuer any material change to such underwriting standards pursuant to which the Loans are originated without undue delay and the Issuer has undertaken in the Trust Deed to fully disclose such information to potential investors without undue delay upon having received such information from the Seller (see also Section 6.3 (Origination and Servicing)), (iii) the Seller will represent on the relevant purchase data in the Receivables Purchase Agreement that in respect of each Loan, the assessment of the Borrower's creditworthiness was done in accordance with the Seller's underwriting criteria (see also section 7.2 (Representations and Warranties), subparagraph (f) and (iv) the Seller confirms that the assessment of each Borrower's creditworthiness was carried out taking into account the following principles (a) will be performed on the basis of sufficient and current information obtained from the applicant and relevant databases, (b) a new authorisation will take place in the event of any request for a significant increase of a Loan, in which amongst other things a re-assessment of the Borrower's creditworthiness and financial information will be performed (c) a thorough assessment of the Borrower's creditworthiness was made before concluding the relevant Loan Agreement, taking appropriate account of factors relevant to verifying the prospect of the Borrower meeting its obligations under the relevant Loan Agreement, (d) the procedures and information on which the assessment is based are documented and maintained, (e) any application for a Loan will only be approved where the result of the creditworthiness assessment indicates that the obligations resulting from the Loan Agreement are likely to be met in the manner required under that Loan Agreement and (f) the Seller is not able to cancel or alter the relevant Loan Agreement once concluded to the detriment of the Borrower on the grounds that the assessment of creditworthiness was incorrectly conducted. For further details, reference is made to section 4.4 (STS-securitisation – paragraph (h)) of the Prospectus.	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	The Seller is of the opinion that the Seller has the required expertise in originating Loans which are of a similar nature as the Loans within the meaning of article 20(10) of the EU Securitisation Regulation, as the Seller is a licenced credit institution under the CR and a minimum of five years' experience in originating Loans (see also sections 3.4 (Seller) and 6.3 (Origination and Servicing)). For further details, reference is made to section 4.4 (STS-securitisation – paragraph (h)) of the Prospectus.	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	No inclusion defaulted exposures: The Seller will represent on (i) the Signing Date and the Closing Date with respect to the Loans and the Receivables and (ii) on the relevant date of completion of the sale and assignment of New Receivables to be sold and assigned by it to the Issuer in clause 5.1, subparagraphs (i) and (j) of the Receivables Purchase Agreement that (i) on the relevant Cut-Off Date no amounts due and payable under any of the Loans, were in arrears and (j) at the relevant Cut-Off Date, the Receivable is not in default within the meaning of article 178(1) of the CR and 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, has been subjected to a suspension of payments (sursance van betaling) 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, (ii) has a negative BKR registration upon origination, (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 receivables originated by the Seller which are not sold and assigned to the Issuer under the Receivables Purchase Agreement and/or (iv) is classified pursuant to and in accordance with its internal policies as a borrower that is unlikely to pay its credit obligations to the Seller. Hence, the underlying exposures do not include defaulted exposures as referred to in article 20(11) of the EU Securitisation Regulation. No credit-impaired debtors as set forth in article 20(11)(a) of the EU Securitisation Regulation: The Receivables forming part of the pool purported to be sold and assigned on the Closing Date do not include any exposures to Restructured Borrowers. To the extent any exposures to Restructured Borrowers are sold and assigned on a purchase date after the Closing Date, the Seller undertakes in the Receivables Purchase Agreement that it shall comply with the disclosure requirement set forth in article 20(11)(a)(ii) of the EU Securitisation Regulation in respect of such exposures and loan criterion (p) stipulates that no amounts due under any Receivables were unpaid by a Restructured Borrower since one year prior to the relevant Cut-Off Date. In addition, for the purpose of compliance with the relevant requirements stemming from article 20(11) of the EU Securitisation Regulation, (i) the Receivables forming part of the pool have been selected on the Cut-Off Date and shall be assigned by the Seller to the issuer no later than on the Closing Date and (ii) any New Receivables that will be assigned to the Issuer on any Notes Payment Date during the Revolving Period will have been selected on the relevant Cut-Off Date and each such assignment therefore occurs in the Seller's view without undue delay (see also section 6.1 (Stratification tables) of the Prospectus) and section 7.1 (Purchase, Repurchase and Sale). No credit-impaired debtors as set forth in article 20(11)(b) of the EU Securitisation Regulation: In accordance with clause 5.1, subparagraphs (o) of the Receivables Purchase Agreement the Seller represents that at the relevant Cut-Off Date, the Receivable is not in default within the meaning of article 178(1) of the CR and 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, has been subjected to a suspension of payments (sursance van betaling) 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, (ii) has a negative BKR registration upon origination, (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 receivables originated by the Seller which are not sold and assigned to the Issuer under the Receivables Purchase Agreement and/or (iv) is classified pursuant to and in accordance with its internal policies as a borrower that is unlikely to pay its credit obligations to the Seller. Hence, the Receivables Purchase Agreement includes a provision in order to comply with article 20(11)(b) of the EU Securitisation Regulation. In general, reference is also made to sections 4.4 (STS-securitisation – paragraph (i)) of the Prospectus.	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(11)	The STS notification shall provide a detailed manner as to whether: - the 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) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	In respect of each Receivable, a minimum of at least one payment has been made prior to the relevant Cut-off Date. Reference is made to schedule 1 (Loan Criteria) to the Receivables Purchase Agreement, subparagraph (b) and section 4.4 (STS-securitisation – paragraph (j)) of the Prospectus.	At least one payment at the time of transfer	Confirmation	(ALPHANUM-1000)	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Not applicable, as the repayments to be made to the Noteholders have not been structured to depend predominantly on the sale of any collateral securing the Loans. Reference is also made to section 4.4 (STS-securitisation – paragraph (k)) of the Prospectus, in which reference is made to section 6.2 (Description of the Loans) of the Prospectus.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	The Seller, in its capacity as the 'originator' within the meaning of article 2(3)(a) of the EU Securitisation Regulation, has (i) undertaken to the Issuer, the Security Trustee and the Arranger to retain, on an ongoing basis, an interest that qualifies as a material net economic interest of not less than 5 per cent. in the securitisation transaction in accordance with Article 6(1) of the EU Securitisation Regulation (which does not take into account any relevant national measures) and determined in accordance with Article 6 of the UK Securitisation Regulation as required for the purposes of Article 5(1)(d) of the UK Securitisation Regulation and, (ii) represented and agreed inter alia, that (a) it is and, for so long as it is required to hold a material net economic interest in the securitisation transaction, it, shall continue to be an "originator" within the meaning of article 2(3)(a) of the EU Securitisation Regulation and will continue to retain a material net economic interest in the securitisation transaction in such capacity, (b) it will not transfer its material net economic interest in the securitisation transaction except to the extent permitted or required under the EU Securitisation Regulation and (c) the material net economic interest in the securitisation transaction will not be subjected to any credit risk mitigation or hedging and that it will not sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from such material net economic interest, except, in each case, to the extent permitted under the EU Securitisation Regulation.	Compliance with risk retention requirements	Concise Explanation	(LIST)	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in 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 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	For the purpose of compliance with the requirements stemming from article 21(2) of the EU Securitisation Regulation, it is confirmed that the interest-rate or currency risk arising from the transaction is appropriately mitigated by means of the Swap Agreement (see section 6.1 (Stratification)). In addition, for the purpose of compliance with the relevant requirements stemming from article 21(2) of the EU Securitisation Regulation, other than the Swap Agreement, no derivative contracts are entered into by the Issuer and the underlying exposures to be sold and assigned to the Issuer shall not include derivatives (see also Section 5.4 (Hedging) and section 7.3 (Loan Criteria)). Furthermore, there is no currency risk as the Notes and the Receivables are both denominated in euro (reference is made to the Loan Criterion set forth in section 7.3 (Loan Criteria), subparagraph 7.3(e) and Condition 4(b)(Interest Periods and Notes Payment Dates). For further details, reference is made to section 4.4 (STS-securitisation – paragraph (m)) of the Prospectus.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	See above STSS35.	Derivatives Purchased/Sold by SSPE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	See above STSS35.	Derivatives using common standards	Concise Explanation	(ALPHANUM-10000)		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5538	Although the Portfolio comprises for 81.4 per cent. of fixed rate Loans (see section 6.1 (Stratification Tables)), it is confirmed that any referenced interest payments under the Loans are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and do not reference complex formulae or derivatives. For further details, reference is made to section 4.4 (STS-securitisation – paragraph (n)) of the Prospectus.	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	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.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5539	The Seller and the Issuer confirm that upon the issuance of an Enforcement Notice, (i) no amount of cash shall be trapped in the Issuer Accounts and (ii) no automatic liquidation for market value of the Receivables is required under the Transaction Documents (see also Conditions 6 (Redemption), 10 (Events of Default) and 11 (Enforcement) and section 5.2 (Priority of Payments)). In addition, for the purpose of compliance with article 21(4) and article 21(9) of the EU Securitisation Regulation, (j) the delivery of an Enforcement Notice by the Security Trustee, which will trigger a change from the Pre-Enforcement Revenue Priority of Payments and the Pre-Enforcement Principal Priority of Payments into the Post-Enforcement Priority of Payments and (ii) any change in the priorities of payment which will materially adversely affect the repayment of the Notes will be reported to the Noteholders without undue delay (see also Condition 10 (Events of Default) and section 5.2 (Priority of Payment)). For further details, reference is made to section 4.4 (STS-securitisation – paragraph (o)) of the Prospectus.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-10000)	Article 21(4)	The STS notification shall explain in a concise manner 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 19 of Commission Delegated Regulation (EU) 2019/980
ST5540	See above ST5539.	(a) No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)	Article 21(4) (a)	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5541	See above ST5539.	(b) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)	Article 21(4) (b)	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5542	See above ST5539.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-1000)	Article 21(4) (c)	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5543	See above ST5539.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)	Article 21(4) (d)	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5544	This is not a transaction featuring a non-sequential priority of payments. Reference is also made to section 4.4 (STS-securitisation – paragraph (p)) of the Prospectus and to section 5.2 (Priority of Payments) of the Prospectus.	Securitisations featuring non-sequential priority of payments	Confirmation	(ALPHANUM-10000)	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 according to sequential payments in order of seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5545	The Seller and the Issuer confirm that the Revolving Period ends automatically upon the occurrence of an Early Amortisation Event (see section 7.1 Purchase, Repurchase and Sale) of the Prospectus. Reference is also made to section 4.4 (STS-securitisation – paragraph (q)) of the Prospectus.	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5546	The Realised Loss Ratio exceeding 1.0 per cent. or the Delinquency Ratio calculated in relation to a Notes Payment Date exceeding 10 per cent is one of the Early Amortisation Events. An Early Amortisation Event triggers the end of the Revolving Period. Reference is also made to section 4.4 (STS-securitisation – paragraph (q)) of the Prospectus.	(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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5547	The event that the Seller has taken any corporate action or any steps have been taken or legal proceedings have been instituted against it for bankruptcy (faillissement) or for any analogous insolvency proceedings under applicable law or for the appointment of a receiver or a similar officer of it or of any or all of its assets and the termination of the appointment of Rabobank as Servicer (other than a voluntary termination by Rabobank as Servicer in accordance with the terms and conditions of the Servicing Agreement) are Early Amortisation Events. An Early Amortisation Event triggers the end of the Revolving Period. Reference is also made to section 4.4 (STS-securitisation – paragraph (q)) of the Prospectus.	(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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5548	The Realised Loss Ratio exceeding 1.0 per cent. or the Delinquency Ratio calculated in relation to a Notes Payment Date exceeding 10 per cent is one of the Early Amortisation Events. An Early Amortisation Event triggers the end of the Revolving Period. Reference is also made to section 4.4 (STS-securitisation – paragraph (q)) of the Prospectus.	(c) value of the underlying exposures held by the SPE 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	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5549	The event that on three successive Notes Payment Dates the Reserved Amount is higher than EUR 5,000,000 signals an inability to generate new exposures meeting the relevant criteria and constitutes an Early Amortisation Event. An Early Amortisation Event triggers the end of the Revolving Period. Reference is also made to section 4.4 (STS-securitisation – paragraph (q)) of the Prospectus.	(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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5550	The contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement), a summary of which is included in section 7.4 (Servicing Agreement), the contractual obligations, duties and responsibilities of the Issuer Administrator are set forth in the Administration Agreement, a summary of which is included in section 7.5 (Administration Agreement), the contractual obligations, duties and responsibilities of the Security Trustee are set forth in the Trust Deed, a summary of which is included in section 3.3 (Security Trustee) and section 4.1 (Terms and Conditions). Reference is also made to section 4.4 (STS-securitisation – paragraph (r)) 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 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5551	The contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement), a summary of which is included in section 7.4 (Servicing Agreement), the contractual obligations, duties and responsibilities of the Issuer Administrator are set forth in the Administration Agreement, a summary of which is included in section 7.5 (Administration Agreement) and 5.6 (Administration Agreement), the contractual obligations, duties and responsibilities of the Security Trustee are set forth in the Trust Deed, a summary of which is included in section 3.3 (Security Trustee) and section 4.1 (Terms and Conditions). Reference is also made to section 4.4 (STS-securitisation – paragraph (r)) 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 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5552	The provisions that ensure the replacement of the Swap Counterparty are set forth in the Swap Agreement (see also 5.4 Hedging) and the relevant rating triggers for potential replacements are set forth in the definitions of Required Ratings. Reference is also made to section 4.4 (STS-securitisation – paragraph (r)) of the Prospectus.	(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 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5553	The provisions that ensure the replacement of the Issuer Account Bank are set forth in the Issuer Account Agreement (see also section 5.5 (Issuer Accounts)) and the relevant rating triggers for potential replacements are set forth in the definitions of Account Provider Requisite Credit Rating and Seller Collection Account Provider Requisite Credit Rating. Reference is also made to section 4.4 (STS-securitisation – paragraph (r)) 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 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5554	The Servicer is of the opinion that it has the required expertise in servicing Loans which are of a similar nature as the Loans within the meaning of article 21(8) of the EU Securitisation Regulation, as it has a credit institution licence under the CRR and a minimum of five years' experience in servicing loans similar to the Loans. The Servicer is of the opinion that it has well documented and adequate policies, procedures and risk management controls relating to the servicing of Receivables since the Servicer is subject to capital and prudential regulations pursuant to the CRR (see also section 6.3 Origination and Servicing). Reference is also made to section 4.4 (STS-securitisation – paragraph (s)) 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 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5555	Pursuant to clause 2.3 of the Servicing Agreement the Servicer in providing the Loan Services, the Servicer shall at all times act in relation to the Receivables and the Loans in such a manner as it would be reasonable to expect from a reasonably prudent servicer of SME loans in the Netherlands to act in servicing its SME loans and that the Servicer acts in accordance with its internal policies, which include amongst others, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies as referred to in article 21(9) of the EU Securitisation Regulation. A summary of these policies is included in Section 6.3 (Origination and Servicing) of the Prospectus. As set out in this summary, various forbearance measures can be taken, including (i) interest only, (ii) reduced payments, (iii) grace period/payment moratorium, (iv) arrears/interest capitalization, (v) interest rate reduction, (vi) extension of maturity/term, (vii) additional collateral, (viii) sale by agreement/assisted sale, (ix) rescheduled payments, (x) conversion of currency, (xi) other alteration of contract, (xii) refinancing/new credit facilities, (xiii) debt consolidation and (xiv) partial/total debt forgiveness, whereby the aim is to either address the remediation of the identified root causes and lead to rehabilitation of the client and hand-over back to regular commercial credit management or to exit of the credit relationship in a respectful manner. In addition thereto, any strategy also contains an alternative scenario to cater for the situation that reality does not work out according to plan. Hence, the Prospectus sets out in clear and consistent terms definitions, remedies and actions as referred to in article 21(9) of the EU Securitisation Regulation. Reference is also made to section 4.4 (STS-securitisation – paragraph (t)) of the Prospectus.	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5556	The Pre-Enforcement Revenue Priority of Payments is set forth in clause 7 of the Trust Deed, the Pre-Enforcement Principal Priority of Payments is set forth in clause 8 of the Trust Deed and the Post-Enforcement Priority of Payments is set forth in clause 10 of the Trust Deed. Condition 10 (Events of Default) of the Notes specifies the events triggering delivery of an Enforcement Notice. The delivery of an Enforcement Notice by the Security Trustee, which will trigger a change from the Pre-Enforcement Revenue Priority of Payments and the Pre-Enforcement Principal Priority of Payments into the Post-Enforcement Priority of Payments and (ii) any change in the priorities of payment which will materially adversely affect the repayment of the Notes will be reported to the Noteholders without undue delay. Reference is also made to section 4.4 (STS-securitisation – paragraph (o)) of the Prospectus.	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 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5557	Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver) of the Notes, Clause 21.4 of the Trust Deed and schedule 1 to the Trust Deed contain provisions for convening meetings of Noteholders, the maximum timeframe for setting up a meeting or conference call, 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 EU Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to section 4.4 (STS-securitisation – paragraph (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.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5558	The Seller has provided to potential investors (i) the information regarding the Receivables pursuant to article 22(1) of the EU Securitisation Regulation over the past five years as set out in section 6.3 (Origination and Servicing) of the Prospectus, a draft of which was made available to such potential investors prior to the pricing of the Notes and (ii) the liability cash flow model as referred to in article 22(3) of the EU Securitisation Regulation published by Bloomberg or Intex prior to the pricing of the Notes and will, after the date of the Prospectus, on an ongoing basis make the liability cash flow model published by Bloomberg or Intex available to Noteholders and, upon request, to potential investors in accordance with article 22(3) of the EU Securitisation Regulation. Reference is also made to section 4.4 (STS-securitisation – paragraph (v)) 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.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST5559	A sample of Receivables has been externally verified by an appropriate and independent party prior to the date of the Prospectus (see also section 6.1 (Stratification Tables) of the Prospectus). The Seller confirms no significant adverse findings have been found. Furthermore, a sample of the Loan Criteria against the entire loan-by-loan data tape has been verified by an appropriate and independent party and the Seller confirms that no adverse findings have been found. Reference is also made to section 4.4 (STS-securitisation – paragraph (w)) of the Prospectus, in which reference is made to section 6.1 (Stratification tables) 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

ST5560	See above ST5558.	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
ST5561	For the purpose of compliance with the requirements stemming from article 22(4) of the EU Securitisation Regulation, it is noted that this requirement does not apply to this transaction, since the underlying assets are SME loans.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	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
ST5562	Each of the Seller and the Issuer undertake to make the relevant information pursuant to article 7 of the EU Securitisation Regulation, to the extent applicable, available to the Noteholders, the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, potential investors. Copies of the final Transaction Documents and the Prospectus shall be published through the EU SR Repository ultimately no later than 15 days after the Closing Date. For the purpose of compliance with article 7(2) of the EU Securitisation Regulation, the Seller (as originator under the EU Securitisation Regulation) and the Issuer (as SSPE) have, in accordance with article 7(2) of the EU Securitisation Regulation, designated amongst themselves the Seller as the Reporting Entity to take responsibility for compliance with Article 7 of the EU Securitisation Regulation and to fulfil the information requirements pursuant to points (a), (b), (d), (f) and (g) of article 7(1) of the EU Securitisation Regulation (see also section 5.7 (Transparency Reporting Agreement)). As to the pre-pricing information, each of the Seller and the Issuer confirm that they have made available to potential investors before pricing the information under point (a) of article 7, paragraph 1, of the EU Securitisation Regulation upon request and the information under points (b) and (d) of article 7, paragraph 1, of the EU Securitisation Regulation in draft form. As to the post-closing information, the Seller as Reporting Entity will (or will procure that any agent will on its behalf) for the purposes of article 7 of the EU Securitisation Regulation publish on a simultaneous basis by no later than one month after the Notes Payment Date (a) a quarterly investor report in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(e) of the EU Securitisation Regulation and the Article 7 Technical Standards and (b) certain loan-by-loan information in relation to the Receivables in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(a) of the EU Securitisation Regulation, and the Article 7 Technical Standards. In addition, the Reporting Entity (or any agent on its behalf) will publish or make otherwise available the reports and information referred to above as required under article 7 and article 22 of the EU Securitisation Regulation through the EU SR Repository. Reference is also made to section 4.4 (STS-securitisation – paragraph (y)) of the Prospectus.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A