

reference	RTS field code	Mandatory/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980	
N0	ST553	C	STS notification identifier			The unique identifier as assigned by ESMA to the previously notified STS notification.	In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - STS54 - securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (STS54 - Securitisation unique identifier suffixed by a 2-digits classification code).  This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General Information		
N1		M	Securitisation type	Public	(LIST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information		
N2	ST550	M	Designated Entity LEI	9695005MSX10YEMGDF46	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format.  Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General Information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N3	ST551	C	Instrument ISIN	FR0014009P13	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available.  Where multiple ISIN codes are reported, "-" separator should be used without any space. The same ISIN should not be reported multiple times.  Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551-ISIN, ST554-Instrument code type and ST553-Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.				
N4	ST551	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available.  To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST551-instrument code and "INTERNAL" should be reported in the field.  Where multiple codes are reported, "-" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP,CUSIP).  Field codes are highlighted in amber where: - ST551-instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST554-Instrument code type and ST553-Instrument code are left blank; or - field has errors in format.						
N5	ST551	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available.  To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field.  Where multiple codes are reported, "-" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value,CUSIP_Value).  Field codes are highlighted in amber where: - ST551-instrument code type is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST554-Instrument code type and ST553-Instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.						
N6	ST552	C	Originator LEI	969500W88CNCN1D6443.969500Q143LJMB8Y84 9.969500VNC72N72X8171.969500RVNUWNPSCY28 4.969500WF27C2B89F880.969500N021CSHAFD98 8.969500V88AGNCE43.969500N8J7NWSRQ2 98.969500M7VGCQP20L49.969500W2M2GVV90K 8478.969500W7Y7W04V88943.969500T1J2ZMVB8 W9811.969500T78161616.969500G0V4548 C1D122.969500L38QMPK55414.969500A9S28P 183521.969500I8N76574712H43.969500V2RMA6A M7K2L2.969500L888R8918087.969500C0M8 M732VG75.969500VHN9Z121Y138.969500JW D4P2G0L1C8.969500GUTU8JH17.969500W34 56KZC7W147.969500D80NNA1110L21.969500JW ZUS0WBP423	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N7	ST558	C	Originator country		(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country.  Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N7	ST558	C	Originator country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N8	ST552	C	Sponsor LEI	9695005MSX10YEMGDF46	(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N9	ST558	C	Sponsor country	FRANCE	(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country.  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N9	ST558	C	Sponsor country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).  Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N10	ST552	O	Original Lender LEI		(LEI)	The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database.  Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N11	ST558	O	Original Lender Country		(COUNTRY_WORLD)	The country of the original lender(s) (where available)	When only one original lender is reported, please use this Box to complete to report the unique country.  Select the relevant country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original Lender country and Original Lender Country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N11	ST558	C	Original Lender Country (if multiple countries)		(COUNTRY_WORLD_LIST)	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries.  "-" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).  Field codes are highlighted in amber where: - the original lender country is not consistent with the Original Lender LEI; or - both Original Lender country and Original Lender Country (if multiple countries) are filled-in; or - the number of Original Lender LEIs is different from the number of Original Lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N12	ST558	O	SPSE Country	FRANCE	(COUNTRY_EU)	The country of establishment of the SPSE(s)	SPSE country should be reported in Box to complete where available.  When several SPSEs exist and they have the same country, please fill in the country only once.  Select the relevant EEA country in the drop-down list.  Field codes are highlighted in amber where the field has errors in format.		Where available, the country of				

N12	ST558	C	SPK Country (if multiple countries)		COUNTRY_EU_L1(7)	The country of establishment of the SPK(s) (if multiple SPKs from different countries)	When several SPKs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. "- separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZCCHA). Field codes are highlighted in amber where: - both SPK country and SPK Country (if multiple countries) are filled in; or - only one country is reported; or - field has errors in format.	Country of establishment	Article 18 and 27(3)	General information	N/A
N14	ST554	M	Non-ABCP securitisation unique identifier	96950040EQ258T1V87N02201	SECURITISATION(8)	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter "N" for non-ABCP securitisation; c) The four-digit year that the first securitisation was issued (e.g. 2020); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion.	Unique identifier		General information	N/A
N15	ST554	M	Multiple STS notifications flag	N	(Y/N)	Indicates whether several STS notifications may be issued for this securitisation identifier	Field codes are highlighted in amber if the field is left blank or has errors in format. Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity.	Unique identifier		General information	N/A
N16	ST554	C	Multiple STS notifications reason		(Master Trust/Other)	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other				
N17	ST554	C	Multiple STS notifications comment		(TEXT-5000)		Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.				
N18	ST555	C	Prospectus Country	FRANCE	COUNTRY_EU	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier		General information	N/A
N19	ST555	C	Prospectus identifier	Approval FCT no. 22-07	(TEXT-100)	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided.	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	General information	N/A
N20	ST555	C	Exemption on Prospectus		(TEXT-5000)	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled; or - field has errors in format.				
N21	ST551	M	Issue date	2022-07-18	(DATE_TEXT-YYYY-MM-DD)	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1234, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date		General information	N/A
N22	ST556	C	Securitisation Repository name	European DataWarehouse GmbH	(LIST)	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at <a href="https://www.esma.europa.eu/sites/default/files/library/esma_register_atlas">https://www.esma.europa.eu/sites/default/files/library/esma_register_atlas</a> . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	General information	N/A
N23	ST557	M	Securitisation name	BPCE Consumer Loans FCT 2022	(TEXT-100)	The securitisation name.	Box to complete should contain the name of the securitisation. The field should be filled in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	General information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N25	ST550	M	Underlying exposures classification	credit facilities provided to individuals for personal, family or household consumption purposes	(LIST)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the Administrator as commercial loans.	General information	N/A
N26	ST552	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification.	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations, meeting the STS requirements ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securing_notifications_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securing_notifications_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx</a> ). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.				
N27	ST552	M	Last notification date	2022-07-21	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format.	Notification date	The date of notification to ESMA.	General information	N/A
N28	ST553	M	Authorised Third party flag	Y	(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third party	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	General information	N/A
N29	ST553	C	Authorised Third party statement	Preliminary compliance with STS criteria provided for in Articles 19 to 22 of the STS Regulation was confirmed by Prime Collateralised Securities (PCS) EU SAs acting as third party verification agent pursuant to Articles 27(2) and 28 on 19 July 2022.	(TEXT-5000)	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party Flag for ST553 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.		Article 27(2)	General information	N/A
N30	ST554	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAs	(TEXT-100)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party	Field is mandatory in box to complete when Authorised Third Party Flag for ST553 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.				Where an authorised third party has provided STS verification services in

N31	ST5514	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for ST5513 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A	
N32	ST5515	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/2018-03/28-sec-reg-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	Field is mandatory in box to complete when Authorised Third Party for ST5513 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/2018-03/28-sec-reg-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	Authorised Third party	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A	
N33	ST5517	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete when Authorised Third Party for ST5513 is reported with "Y". Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A	
N34	ST5518	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator's or original lender's credit granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5517 check-box is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and ST5517 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field ST517 is "Yes", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(3)	Confirmation	0	
N35	ST5518	O	Credit granting criteria compliance comment	(TEXT-5000)			Box to complete may contain additional explanation. Field should be left blank where ST5518-Credit granting criteria compliance confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.						
N36	ST5519	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5517 field is "Y"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and ST5517 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field ST517 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A	
N37	ST5519	O	Credit granting criteria supervision comment	(TEXT-5000)			Box to complete may contain additional explanation. Field should be left blank where ST5519-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.						
N38	ST5520	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposure is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N39	ST5520	M	True sale or assignment transfer explanation	(TEXT-10000)		The sale of the Consumer Loans under the Consumer Loans Purchase and Servicing Agreement and each Transfer Document has been structured to qualify as a true sale under French law. Please refer to the Clause 5.1 "Assignment of Consumer Loan Receivables" of the Consumer Loan Receivables Purchase and Servicing Agreement: "5.1.1 True assignment of the Consumer Loan Receivables subject to any Consumer Loan Receivables Purchase Offer shall take effect between the issuer and the relevant seller and be enforceable against third parties (for the avoidance of doubt, including, without limitation, the Borrowers) at the date affixed by the Management Company on the relevant Transfer Document upon its delivery by the Seller (or the Transaction Agent, acting on behalf of such Seller), irrespective of the date on which the said Consumer Loan Receivables came into existence or their maturity or due date, without any further formalities being required, and irrespective of the law governing the said Consumer Loan Receivables or the debtor's place of residence (quelle que soit la date de naissance, d'échance ou d'exigibilité des créances, sans qu'il soit besoin d'autre formalité, et ce quelle que soit la loi applicable aux créances et la loi du pays de résidence des débiteurs) in accordance with the provisions of Articles L. 214-169 and D. 214-227 of the French Monetary and Financial Code."	Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposure is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N40	ST5521	M	Subject to severe clawback	N	(Y/N)	A check box as to whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe clawback	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N41	ST5521	C	Subject to severe clawback explanation	(TEXT-10000)		A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.						
N42	ST5522	M	Clawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(5) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(5) of Regulation (EU) 2017/2402 apply.	Article 20(5)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N43	ST5522	O	Clawback provisions exemption comment	(TEXT-5000)			Box to complete may contain additional explanation. Field should be left blank where ST5522-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N44	ST5523	M	The seller is not the original lender flag	Y	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N45	ST5523	M	Transfer where the seller is not the original lender confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and ST5523 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5523 check-box is "N"; or - "N/A" is reported and ST5523 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N46	ST5523	C	Transfer where the seller is not the original lender explanation	Pursuant to Consumer Loan Receivable Eligibility Criteria (i)(v), the Consumer Loan has been originated by the relevant Seller or any other entity of the BPCF Group which has transferred the Consumer Loan Receivable to such Seller through merger. Under French law, a transfer of any Consumer Loan Receivable from any entity of the BPCF Group to a Seller through a merger enables a true sale of such Consumer Loan Receivable.	(TEXT-10000)		Box to complete should contain the concise explanation where ST5523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5523-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N47	ST5524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Transfer performed by means of an assignment and perfected at later stage	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, 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.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N48	ST5524	C	Transfer at a later stage explanation	(TEXT-10000)			Box to complete should contain the concise explanation where ST5524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N49	ST5524	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						

N50	ST5524	O	Alternative mechanism comment	Confirmed	(TEXT-5000)	of the originator would not prejudice or prevent the SPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation where ST5524-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5524-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.							
N51	ST5525	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N52	ST5525	M	Representations and warranties explanation	Confirmed	(TEXT-10000)	As indicated in section "CONSUMER LOAN RECEIVABLES WARRANTIES" of the Prospectus: Pursuant to the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller represents and warrants on each Purchase Date (and it is determining condition (condition essentielle et déterminante) of the purchase of each Consumer Loan Receivable by the Issuer) in respect of any Consumer Loan Receivable which is to be assigned by that Seller to the issuer on such date that: "(c) Ownership of the Purchased Consumer Loan Receivables: the relevant Seller has full title to the Consumer Loan Receivable and the related Ancillary Rights immediately prior to their assignment and the status and enforceability of neither the Purchased Consumer Loan Receivable nor the related Ancillary Rights are subject to, either in whole or in part, any assignment, delegation or pledge, attachment, warranty claims, set-off or encumbrance of whatever type, in particular any rights of third parties, or otherwise in a condition, that can be foreseen to adversely affect the enforceability of the assignment of the Consumer Loan Receivable or any related Ancillary Right to the issuer;" "(d) Consumer Loan Agreements: each Consumer Loan Agreement [...] (does not require the relevant Borrower's consent to be obtained before assignment)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N53	ST5526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N54	ST5526	M	Underlying exposures eligibility criteria explanation	Confirmed	(TEXT-10000)	The Consumer Loan Receivables transferred by the Seller to the SPE have to fulfil several selection criteria in relation to which each Seller provides representations and warranties. As indicated in section "CONSUMER LOAN RECEIVABLES WARRANTIES" of the Prospectus: Pursuant to the provisions of the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller represents and warrants (and it is determining condition (condition essentielle et déterminante) of the purchase of each Consumer Loan Receivable by the Issuer) that the Consumer Loan Receivables such Seller assigns to the issuer satisfy the Consumer Loan Receivables Warranties. The Consumer Loan Receivables Warranties include the representation made by each Seller that: "(a) each Consumer Loan Receivable offered for purchase on any Purchase Date by the relevant Seller to the issuer under the Consumer Loan Receivables Purchase and Servicing Agreement meets the Consumer Loan Receivable Eligibility Criteria, as of the relevant Selection Date immediately preceding such Purchase Date or as, the case may be, the relevant date specified therein;" As indicated in section "REPURCHASE OF THE PURCHASED CONSUMER LOAN RECEIVABLES" of the Prospectus: For the avoidance of doubt, re-transfers of Purchased Consumer Loan Receivables and on the	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	A concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPE 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.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N55	ST5526	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N56	ST5526	M	Underlying exposures selection processes explanation	Confirmed	(TEXT-10000)	As indicated in section "Procedure" of the Prospectus: "The procedure for the purchase of Consumer Loan Receivables from the Seller on any Purchase Date is as follows: [...] 2. at the latest on the relevant Purchase Date, each Seller (or the Transaction Agent acting on its behalf) shall, on the first Purchase Date, and may, on any subsequent Purchase Date may offer Consumer Loan Receivables and only select on the previous Selection Date, which satisfy individually the Consumer Loan Receivable Eligibility Criteria as at the Selection Date or, as applicable, on the relevant date specified under the Consumer Loan Receivable Eligibility Criteria." As indicated in section "REPURCHASE OF THE PURCHASED CONSUMER LOAN RECEIVABLES" of the Prospectus: For the avoidance of doubt, re-transfers of Purchased Consumer Loan Receivables by the issuer shall only occur in the circumstances pre-defined above or in case of liquidation of the issuer, and in any such case of re-transfer, the Management Company shall not carry out any active management of the portfolio of Purchased Consumer Loan Receivables on a discretionary basis (meaning, (a) a management that would make the performance of the securitisation dependent both on the performance of the	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N57	ST5527	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N58	ST5527	M	Homogeneity of assets explanation	Confirmed	(TEXT-32767)	As indicated in section "Other Representations and Warranties of the Seller relating to the Consumer Loan Receivables" of the Prospectus: "Under the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller will also represent and warrant on each Purchase Date that: (e) Homogeneity of the Purchased Consumer Loan Receivables: the portfolio of Purchased Consumer Loan Receivables transferred to the issuer on each Purchase Date satisfies the homogeneity conditions of Article 1(a), (b) and (c) of the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation (the Homogeneity Commission Delegated Regulation). The Consumer Loan Receivables (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Consumer Loan Receivables (as described in the Consumer Loan Receivables Purchase and Servicing Agreement) and without prejudice to Article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, and the administration of consumer loans.	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851) and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851) and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N59	ST5528	M	No re-securitisation confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N60	ST5528	O	No re-securitisation comment	Confirmed	(TEXT-5000)	Please refer to the Consumer Loan Receivable Eligibility Criteria (point (iv)) of the Securitisation Regulation, no Consumer Loan Receivable shall include transferable securities, as defined in point (44) of Article 4(1) of Directive 2014/49/EU nor any securitisation position not any derivatives"	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Underlying Exposure Obligations, no re-securitisation	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	Confirmed	(TEXT-32767)	As indicated in section "CONSUMER LOAN RECEIVABLES WARRANTIES" of the Prospectus: Pursuant to the provisions of the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller represents and warrants (and it is determining condition (condition essentielle et déterminante) of the purchase of each Consumer Loan Receivable by the Issuer) that the Consumer Loan Receivables such Seller assigns to the issuer satisfy the Consumer Loan Receivables Warranties. The Consumer Loan Receivables Warranties include the representation made by each Seller that: (b) Lending procedures: in compliance with Article 20(10) of the Securitisation Regulation, prior to the date on which the Consumer Loan Receivable had been made available to the Borrower, all lending criteria and preconditions as applied by the relevant originator of the Consumer Loan Receivable in its ordinary course of its business, pursuant to the Credit Guidelines were satisfied and the lending procedures applied to the Consumer Loan Receivable were not less stringent than the lending procedures applied to its consumer loans which are not securitised."	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N63	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.							

N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	Each Seller covenants in the Consumer Loan Receivables Purchase and Servicing Agreement (see Schedule 1) "COVENANTS OF EACH SELLER - (i) Credit Guidelines": "(i) to comply with its Credit Guidelines with respect to each Borrower, Consumer Loan Agreement, Purchased Consumer Loan Receivable and Ancillary Rights as if interests in such purchased Consumer Loan Receivables would not be sold and assigned and had not been sold and assigned hereunder; (ii) not to materially amend the Credit Guidelines without a prior written notice to the Rating Agencies and the Management Company (provided that the Management Company shall, in turn, notify the Class A Noteholders of the same); (iii) to provide the Management Company with any explanation accounting for any material amendment to the Credit Guidelines (provided that the Management Company shall, in turn, make available through the Securitization Repository the information about such modification and the related explanation received on a monthly basis and within one (1) month of each Payment falling provided that such information shall be reported prior to such date, if necessary to make sure that such information is reported in a timely manner."	(TEXT-32767)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underwriting standard	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 requirements 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.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	ST5529	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirements of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans.  Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5510 field is not "residential mortgages"; or - "N/A" is reported and ST5510 field is "residential mortgages"; or - field has errors in format.					
N66	ST5529	C	Residential Loan requirement explanation	N/A	(TEXT-32767)	Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is equal to N/A.  Field should be left blank where ST5529-Residential Loan requirement confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.						
N67	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC 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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N68	ST5529	M	Borrower's creditworthiness assessment explanation	As indicated in section "Other Representations and Warranties of the Sellers relating to the Consumer Loan Receivables" of the Prospectus:  "Under the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller will also represent and warrant on each Purchase Date that: "(c) Credit granting criteria: in compliance with Articles 8(1) and 20(10) of the Securitization Regulation; [...] (ii) In French licensed credit institutions, each Seller has applied the requirements set out in Article 8 of Directive 2008/48/EC when assessing the credit worthiness of the relevant borrower."	(TEXT-32767)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC 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.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N70	ST5530	M	Originator/Lender Expertise explanation	As indicated in section "Other Representations and Warranties of the Sellers relating to the Consumer Loan Receivables" of the Prospectus:  "Under the Consumer Loan Receivables Purchase and Servicing Agreement, each Seller will also represent and warrant on each Purchase Date that: "(b) Professional expertise: in compliance with Article 20(10) of the Securitization Regulation, its business, or the business of its consolidated group, for accounting and prudential purposes, has included the origination of receivables of a similar nature as the Consumer Loan Receivables transferred by it to the issuer, for at least five (5) years prior to the issuer Establishment Date, where the expression "of a similar nature" refers to any credit facilities provided to individuals for personal, family or household consumption purposes."	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11)(a) and (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(c) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N72	ST5531	M	Defaulted or restructured exposures explanation	Each Seller represents and warrants that (Consumer Loan Eligibility Criteria (b)(ii)) each Consumer Loan Receivable such Seller assigns to the issuer has been granted to a Main Borrower that is an Eligible Borrower and the definition of Eligible Borrower refers to someone who complies with the following as of the Selection Date immediately preceding such Purchase Date or, as the case may be, the relevant date specified below:  (h) it is not a credit-impaired obligor, where a credit-impaired obligor is any obligor that, to the best of the Seller's knowledge (i) it has been declared insolvent (meaning for the purpose of this Consumer Loan Receivable Eligibility Criteria, being subject to a judicial liquidation proceeding (procédure de liquidation judiciaire) pursuant to the provisions of Title IV of Livre VII of the French Commercial Code (or, before the 1st of July 2016, Title III of Livre III of the French Commercial Code), to any insolvency proceeding pursuant to the provisions of articles L. 620-1 et seq. of the French Commercial Code or to a review by a jurisdiction pursuant to article 1343-5 of the French Civil Code (or, before the 1st of October 2016, article 1344-5 of the French Civil Code) before a court), or (2) had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment, as applicable to each of	(TEXT-32767)	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11)(a) and (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(c) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Transferred underlying exposures without exposures in default	A detailed explanation as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11)(a) and (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(c) of Regulation (EU) 2017/2402 are met.	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below.  Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.					
N74	ST5532	O	At least one payment at the time of transfer comment	Please refer to Consumer Loan Eligibility Criteria (c)(iii): "(iii) the Borrower has made at least one (1) payment under the Consumer Loan Receivable, in accordance with article 20(12) of the EU Securitization Regulation."	(TEXT-5000)	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.						
N75	ST5532	C	Payment exemption	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	(EIST)	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits  The payment exemption should be consistent with the confirmation indicator populated for ST5532 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.  Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5532 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N76	ST5532	O	Payment exemption explanation	Box to complete may contain additional explanation.  Field should be left blank where "At least one payment at the time of transfer" for ST5532 is Confirmed.	(TEXT-5000)	Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5532; or - field has errors in format.						
N77	ST5533	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the degree of dependence on repayments 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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N78	ST5533	M	Degree of dependence on requirements explanation	<p>Please refer to the definitions of "Available Distribution Amount" and "Final Legal Maturity Date" in Section "GLOSSARY" of the Prospectus and to the Cash Flow Model made available by the Transaction Agent to the Noteholders on an ongoing basis.</p> <p>Please also refer to Section "SERVICING OF THE CONSUMER LOAN RECEIVABLES - Information" of the Prospectus:</p> <p>"Before pricing, BPCE, as sponsor and in its capacity as Transaction Agent, on behalf of the Sellers, as originator, has made available:</p> <p>(i) a liability cash flow model through Bloomberg and/or Moody's Analytics and/or any other relevant modelling platform, which precisely represents the contractual relationship between the Purchased Consumer Loan Receivables and the payments flowing between the Sellers, the Central Servicing Entity, the Transaction Agent, the Noteholders, other third parties and the Issuer (the Cash Flow Model);</p> <p>(ii) in relation to exposures substantially similar to the pool of Consumer Loan Receivables to be transferred to the Issuer on any Purchase Date, data on static and dynamic historical default and loss performance, such as delinquency and delinquency rate."</p> <p>Confirmed</p>	(TEXT-32767)	<p>Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(1) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	<p>Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.</p> <p>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>	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N79	ST5534	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- field is equal to "Unconfirmed"; or</li> <li>- field has errors in format.</li> </ul>					
N80	ST5534	M	Compliance with risk retention requirements explanation	<p>During the life of the transaction, the Sellers will comply with Article 6 of Regulation (EU) 2017/2402 and retain on an ongoing basis a material net economic interest in the transaction (by way of option 4 which, in any event, shall not be less than 5 per cent pursuant to option (6) of such Article 6, through the subscription of the Class A Notes in relation to the proportion of the total securitised exposures for which it is the originator.</p> <p>For further details, please refer to Section "REGULATORY ASPECTS - Securitisation Regulations" of the Prospectus.</p>	(TEXT-10000)	<p>Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation complies with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>				
N81	ST5534	C	Retaining entity LEI		(LEI)	<p>LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.</p> <p>Only one LEI should be reported.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- neither entity name nor entity LEI is reported</li> <li>- field has errors in format.</li> </ul>	<p>LEI field should be reported in Box to complete where available. Where reported, this LEI should exist in the GLEIF database.</p> <p>Only one LEI should be reported.</p>				
N82	ST5534	C	Retaining entity name	Each of the Sellers	(TEXT-100)	<p>Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- neither entity name nor entity LEI is reported</li> <li>- field has errors in format.</li> </ul>	<p>Entity name should be reported in Box to complete where LEI is not available for ST5534.</p> <p>Retaining entity LEI.</p>				
N83	ST5534	M	Vertical slice		(Y/N)	<p>Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise.</p>	<p>A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation complies with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>An indication which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <p>(1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402;</p> <p>(2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;</p> <p>(3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (1) of Regulation (EU) 2017/2402;</p> <p>(4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;</p> <p>(5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402;</p> <p>(6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402;</p> <p>(7) other options used.</p>	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N84	ST5534	M	Seller's share		(Y/N)	<p>Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise.</p>	<p>Compliance with risk retention requirements</p>			
N85	ST5534	M	Randomly-selected exposures kept on balance sheet		(Y/N)	<p>Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (1) of Regulation (EU) 2017/2402 used for retaining the risk?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise.</p>				
N86	ST5534	M	First loss tranche		(Y/N)	<p>Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise.</p>				
N87	ST5534	M	First loss exposure in each asset indicator		(Y/N)	<p>Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise.</p>				
N88	ST5534	M	No compliance with risk retention requirements		(Y/N)	<p>Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- field is filled in with "Y"; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise.</p>				
N89	ST5534	M	Other option indicator		(Y/N)	<p>Are other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If Yes please provide the used option.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- all options are filled in with "N"; or</li> <li>- field has errors in format.</li> </ul>	<p>Only possible values in Box to complete are "Y" or "N".</p> <p>Box to complete should contain "Y" where other options are used for retaining the risk and "N" otherwise.</p>				
N90	ST5534	C	Other options used comment		(TEXT-5000)	<p>Value should be reported in Box to complete when Other option indicator" is reported with "Y" for ST5534.</p> <p>Field codes are highlighted in amber where it is not the case or field has errors in format.</p>					
N91	ST5535	M	Mitigation of interest rates and currency risks confirmation	N/A	(Confirmed/Unconfirmed/N/A)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- field is equal to "Unconfirmed"; or</li> <li>- field has errors in format.</li> </ul>					
N92	ST5535	M	Mitigation of interest rates and currency risks explanation	<p>The hedging strategy of the issuer is to enter into the Interest Rate Swap Agreement to hedge the mismatch between interest rates payable under the Purchased Home Loans and the floating rate payable on the Class A Notes.</p> <p>There is no currency risk since both the Consumer Loan Receivables and the Notes are denominated in Euros.</p> <p>Please refer to sub-section "Hedging Strategy" in Section "GENERAL DESCRIPTION OF THE ISSUER" of the Prospectus. "In accordance with articles R. 214-217-2" and R. 214-224 of the French Monetary and Financial Code and pursuant to the terms of the Issuer Regulations, the hedging strategy (stratégie de couverture) of the issuer is to enter into the Interest Rate Swap Agreement to hedge the mismatch between interest rates payable under the Purchased Consumer Loan Receivables and the floating rate payable on the Class A Notes (see the Section entitled "DESCRIPTION OF THE INTEREST RATE SWAP AGREEMENT"). Aside from the Interest Rate Swap Agreement, the Issuer shall not enter into derivative contracts."</p>	(TEXT-10000)	<p>Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	<p>Mitigation of interest rates (IR) and currency risks (FX) Risks</p> <p>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>	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N93	ST5536	M	Derivatives not purchased/sold by ISPE confirmation	Exemption on derivatives	(No derivatives/Exemption on derivatives/Unconfirmed)	<p>Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- field is equal to "Unconfirmed"; or</li> <li>- field has errors in format.</li> </ul>					
N94	ST5536	M	Derivatives not purchased/sold by ISPE explanation	<p>Please refer to sub-section "Hedging Strategy" in Section "GENERAL DESCRIPTION OF THE ISSUER" of the Prospectus. "In accordance with articles R. 214-217-2" and R. 214-224 of the French Monetary and Financial Code and pursuant to the terms of the Issuer Regulations, the hedging strategy (stratégie de couverture) of the issuer is to enter into the Interest Rate Swap Agreement to hedge the mismatch between interest rates payable under the Purchased Consumer Loan Receivables and the floating rate payable on the Class A Notes (see the Section entitled "DESCRIPTION OF THE INTEREST RATE SWAP AGREEMENT"). Aside from the Interest Rate Swap Agreement, the Issuer shall not enter into derivative contracts."</p>	(TEXT-10000)	<p>Confirmation and concise declaration that the ISPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	<p>Derivatives Purchased/Sold by ISPE</p> <p>A concise declaration that the ISPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p>	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N95	ST5537	M	Common standards underwriting derivatives confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> <li>- field is left blank; or</li> <li>- field is equal to "N/A" and ST5536-Derivatives not purchased/sold by ISPE confirmation is not equal to "No derivatives"; or</li> <li>- field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by ISPE confirmation is equal to "No derivatives"; or</li> <li>- field is equal to "Unconfirmed"; or</li> <li>- field has errors in format.</li> </ul>	<p>Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.</p>	<p>Derivatives using common standards</p> <p>A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N96	ST5537	C	Common standards underwriting derivatives explanation	The Interest Rate Swap Agreement is governed by the 2013 Federation Bancaire Française (FBF) master agreement relating to transactions on forward financial instruments (Convention-cadre FBF relative aux opérations sur instruments financiers a terme or the "FBF Master Agreement").	(TEXT-10000)	<p>Box to complete should contain the concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A".</p> <p>Field should be left blank where ST5537-Common standards underwriting derivatives confirmation is equal to N/A.</p> <p>Field codes are highlighted in amber where it is not the case or field has errors in format.</p>					

N07	ST5538	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Referenced interest payments based on generally used interest rates	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N08	ST5538	M	Referenced interest payments explanation	As for assets, according to Consumer Loan Eligibility Criteria (ELV) in Section "CONSUMER LOANS ELIGIBILITY CRITERIA" of the Prospectus, each Consumer Loan Receivable bears a fixed nominal interest rate strictly greater than one (1) per cent. per annum (including insurance premium) and in any case, capped at the then applicable usury rate published by the Banque de France. As for liabilities - the rate of interest applicable to the Class A Notes will be equal to the aggregate of EURIBOR plus the Class A Margin provided that, if EURIBOR plus the Class A Margin is less than zero (0), such rate of interest will be deemed to be zero (0); and - the rate of interest applicable to the Class B Notes is a fixed rate.	(TEXT-10000)	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N09	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	Each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met as detailed below in ST5540 to ST5543.	(TEXT-10000)	Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N101	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a) No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N102	ST5540	O	No trapping of cash comment	Post the occurrence of an Accelerated Amortisation Event, the structure exhibits a full cash sweep mechanism in favor of the most senior tranche of Notes, without any replenishment of the General Reserve. Please refer to the Accelerated Priority of Payments in Section "OPERATION OF THE ISSUER" of the Prospectus. The Commingling Reserve is also available but not fully debited during the Accelerated Amortisation Period. An amount will be trapped to cover any loss resulting from a default of the Servicer to perform their payment obligations.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N104	ST5541	O	Sequential amortisation comment	BPCE Consumer Loans FCT 2022 is a pure sequential pass-through structure where the Class B Notes are fully subordinated to all the Notes during the Revolving Period, the Amortisation Period and the Accelerated Amortisation Period. Please refer to Section "OPERATION OF THE ISSUER - Main Operations of the Issuer during the Accelerated Amortisation Period" of the Prospectus: "During the Accelerated Amortisation Period, the Issuer will operate rotably as follows: [...] (b) on each Payment Date, the Class A Noteholders and the Class B Noteholders will receive, according to the Priority of Payments applicable during the Accelerated Amortisation Period, payments of Class A Notes Interest Amounts and of Class B Notes Interest Amounts, of the Class A Principal Amount Outstanding and of the Class B Principal Amount Outstanding respectively as calculated by the Management Company (see Section "TERMS AND CONDITIONS OF THE NOTES - Interest and Redemption"), provided that no payment of interest or principal in respect of the Class B Notes shall take place before the redemption in full of the Class A Notes."	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N106	ST5542	O	Reversed repayment on seniority comment	During the Accelerated Amortisation Period, interest and principal on the Class A Notes will be paid prior to interest and principal on the Class B Notes. Please refer to Section "OPERATION OF THE ISSUER - Main Operations of the Issuer during the Accelerated Amortisation Period" of the Prospectus: "During the Accelerated Amortisation Period, the Issuer will operate rotably as follows: [...] (b) on each Payment Date, the Class A Noteholders and the Class B Noteholders will receive, according to the Priority of Payments applicable during the Accelerated Amortisation Period, payments of Class A Notes Interest Amounts and of Class B Notes Interest Amounts, of the Class A Principal Amount Outstanding and of the Class B Principal Amount Outstanding respectively as calculated by the Management Company (see Section "TERMS AND CONDITIONS OF THE NOTES - Interest and Redemption"), provided that no payment of interest or principal in respect of the Class B Notes shall take place before the redemption in full of the Class A Notes."	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	ST5543	O	No automatic liquidation comment	Please refer to Section "LIQUIDATION OF THE ISSUER, CLEAN-UP OFFER AND RE-PURCHASE OF THE CONSUMER LOAN RECEIVABLES" of the Prospectus, the Management Company is entitled to declare the dissolution of the Issuer and liquidate the Issuer in one single transaction in case of the occurrence of any Issuer Liquidation Event, but has no obligation to do so.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Securitizations featuring non-sequential priority of payments	Confirmation that transaction featuring non-sequential priority of payments includes triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N110	ST5544	O	Non-sequential priority of payments triggers comment	N/A	(TEXT-5000)	Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N111	ST5544	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.		Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	ST5544	O	Credit quality deterioration trigger comment	N/A	(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST5544	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Required expertise from the servicer and policies and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	ST5544	M	Servicer expertise explanation	"Pursuant to the provisions of the Consumer Loan Receivables Purchase and Servicing Agreement, each Servicer has represented and warranted that its business or the business of the consolidated group to which it belongs for accounting or prudential purposes has included the servicing of receivables of a nature similar to the Purchased Consumer Loan Receivables transferred by to the Issuer in its capacity as Seller, for at least five (5) years prior to the Issuer Establishment Date."	(TEXT-32767)	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					

N115	ST5545	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(8) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(8)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation	Each of the requirements of Article 21(6) of Regulation (EU) 2017/2402 are met as detailed below (in ST5546 to ST5549).	(TEXT-10000)	Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N117	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.					
N118	ST5546	C	Credit quality deterioration trigger explanation	Please refer to the definition of Amortisation Event which includes the following events: (i) on any Calculation Date, the Management Company has determined that the debt balance on the Class B PDI (taking into account amounts to be credited to the Class B PDI as per item (B) of the Interest Priority of Payments on the next Payment Date) is greater than 1.80% of the Principal Outstanding Amount of the Notes on the immediately following Payment Date; (ii) the Management Company has determined that the Cumulative Gross Loss Ratio is greater than 2.50% on any Calculation Date until the Calculation Date falling on (July 2024) (including) and/or thereafter, 1.50% on any Calculation Date until the Scheduled Revolving Period End Date; (iii) on any Calculation Date, the Management Company has determined that the 3M Rolling Average Delinquency Ratio exceeds 1.50%.	(TEXT-10000)	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N119	ST5547	M	Insolvency-related event confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	ST5547	C	Insolvency-related event explanation	Please refer to the definition of Amortisation Event which includes the following event: (i) the occurrence of an Insolvency Event in respect of any Servicer or any Seller;	(TEXT-10000)	Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N121	ST5548	M	Pre-determined threshold value confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SPPE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-reference to the relevant sections of the underlying documentation where the information can be found	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation	Please refer to the definition of Amortisation Event which includes the following events: (i) the occurrence of a General Reserve Shortfall Event; (ii) on any Calculation Date, the Management Company has determined that the debt balance on the Class B PDI (taking into account amounts to be credited to the Class B PDI as per item (B) of the Interest Priority of Payments on the next Payment Date) is greater than 1.80% of the Principal Outstanding Amount of the Notes on the immediately following Payment Date;	(TEXT-10000)	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6) (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	ST5549	C	New underlying exposures failure generation explanation	Please refer to the definition of Amortisation Event which includes the following events: (i) the occurrence of a Purchase Shortfall Event;	(TEXT-10000)	Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; - field is equal to "Unconfirmed"; or - field has errors in format.	(a) information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N126	ST5550	O	Participant duties comment	The contractual obligations, duties and responsibilities of the Management Company are documented in Clause 7 of the Issuer Regulations. The contractual obligations, duties and responsibilities of the Custodian are documented in Clause 8 of the Issuer Regulations. The contractual obligations, duties and responsibilities of the Servicers are documented in Section 4 of the Consumer Loan Receivables Purchase and Servicing Agreement. The contractual obligations, duties and responsibilities of the Sellers are documented in the Consumer Loans Purchase and Servicing Agreement. The contractual obligations, duties and responsibilities of the Account Bank are documented in the Account Bank Cash Management Agreement.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; - field is equal to "Unconfirmed"; or - field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N128	ST5551	O	Servicing Continuity comment	Please refer to Section "SERVICING OF THE CONSUMER LOAN RECEIVABLES - Termination of the servicing mandate" of the Prospectus: "Each Servicer has undertaken not to request the termination of its mandate under the Consumer Loan Receivables Purchase and Servicing Agreement, so that the administration, the recovery and the collection of the Consumer Loan Receivables will be carried out and continued by the same servicers until the Issuer Liquidation Date. Following the occurrence of a Servicer Termination Event (except for any Servicer Termination Event which would also constitute a Central Servicing Entity Termination Event, in which case the provisions set out under "Central Servicing Entity" below shall apply): (i) the Management Company shall, within a period of thirty (30) calendar days, replace the Servicer with any entity fit for that purpose, and duly authorized to carry out such activity in France (such replacement servicer being appointed with respect to the Purchased Consumer Loan Receivables whose servicing is the responsibility of such Servicer only), in accordance with article L.714-172 of the French Monetary and Financial Code, it being provided that any other Servicer in respect of which no Servicer Termination Event and no event which could, through the passage of time or the expiry of a notice	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; - field is equal to "Unconfirmed"; or - field has errors in format.					



N130	ST5552	O	Derivative Counterparty Continuity comment	The transaction documentation includes provisions relating to the replacement of the derivatives counterparty (including in case of downgrade of such counterparty, insolvency and some other events).  Please refer to the section "Description of the Interest Rate Swap Agreement" of the Prospectus for more details and please also refer to item (c) sub-section "Role of the Management Company" of the Prospectus, pursuant to which the Management Company is in charge of "replacing (and for this purpose endeavouring to find a replacement entity within ninety (90) calendar days for), if applicable, the Interest Rate Swap Counterparty in accordance with the terms of the Interest Rate Swap Agreement and under the terms and conditions provided by applicable laws at the time of such replacement and in particular if the Interest Rate Swap Counterparty becomes insolvent, or fails to make a payment under the Interest Rate Swap Agreement when due and such failure is not remedied after the notice of such failure being given".	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7)(c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7)(c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		"N/A" should only be reported where not applicable.			
N132	ST5553	O	Liquidity Provider Continuity comment	There is no liquidity provider in the contemplated transaction as the cash deposit of the General Reserve is paid upfront.	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.					
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N134	ST5553	O	Account Bank Continuity comment	The transaction documentation includes provisions relating to the replacement of the Account Bank (including in case of downgrade of such Account Bank, insolvency, failure to make any payment and some other events) pursuant to the Account Bank and Cash Management Agreement, at any time during the lifetime of the Issuer: (i) the Custodian shall (i) as soon as possible if an Account Bank Termination Event occurs or (ii) within sixty (60) calendar days, if the Account Bank ceases to have the Account Bank Required Ratings, terminate the appointment of the Account Bank; and (ii) the Account Bank may resign on giving 30-day prior written notice to the Management Company and the Custodian, provided that the conditions precedent set out therein are satisfied (and in particular but without limitation that a new account bank with the Account Bank Required Ratings has been effectively appointed).  Pursuant to Clause 8.2(13) of the Issuer Regulations, the Custodian shall endeavour to find a replacement entity for, if applicable, the Account Bank under the terms and conditions provided by applicable laws at the time of such replacement and by the Account Bank and Cash Management Agreement.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(c)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N136	ST5555	O	Debt situation documentation comment	The transaction documentation sets out in clear and consistent terms the treatment of problem loans. A full description of the procedures is given in Schedule 17 "SERVICING PROCEDURES" of the Consumer Loan Receivables Purchase and Servicing Agreement.	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.					
N137	ST5556	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	ST5556	O	Priorities of payment and triggered events comment	The priorities of payments are set out in clause 5.7 (Priorities of Payments) of the Issuer Regulations. There are three priorities of payments: the Interest Priority of Payments, the Principal Priority of Payments and the Priority of Payments applicable following the occurrence of an Accelerated Amortisation Event.  Pursuant to the provisions of the Issuer Regulations, the Management Company is specifically in charge of, among others, determining, and giving effect to, the occurrence of an Amortisation Event, an Accelerated Amortisation Event, an Issuer Liquidation Event, a Seller Event of Default, a Servicer Termination Event or a Central Servicing Entity Termination Event and informing the Noteholders of the same without undue delay.  As regards any amendment to the Priorities of Payments, please refer to Clause 56.2 (Amendments to the Issuer Regulations and to any other Transaction Documents) of the Issuer Regulations.	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.			
N140	ST5557	O	Timely resolution of conflicts comment	Pursuant to Article L.213-6-3 of the French Monetary and Financial Code, the Noteholders of each Class shall not be grouped in a masse having separate legal personality and acting in part through a representative (représentant de la masse) and through general meetings. Decisions may be taken by Noteholders by way of Ordinary Resolutions, Extraordinary Resolutions or Written Resolutions, by a class of Noteholders acting independently. Ordinary Resolutions and Extraordinary Resolutions can be effected either at a duly convened meeting of the applicable Noteholders or by the applicable Noteholders resolving in writing, in each case, in at least the minimum percentages specified in section 7 (Meetings of the Noteholders) of the Prospectus.  In the case of a conflict between the interests of the holders of one Class of Notes and the holder of any other Class(es) of Notes and/or between the decisions taken by the Classes of Notes and the Residual Noteholders, the Management Company will (other than as set out in the Issuer Regulations, in particular with regards to modifications, consents and waivers) be required to have regard only to the Noteholders of the Most Senior Class of Notes Outstanding unless such decision would result in a Basic Terms Modification in respect of another Class of Notes (including those of a junior rank) or of the Confirmed	(TEXT-5000)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)		Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand.  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.			
N142	ST5558	O	Historical Default and Loss Performance Data comment	Pursuant to Clause 20.8 of the Consumer Loan Receivables Purchase and Servicing Agreement, "before pricing, BPCE, as sponsor and in its capacity as Transaction Agent, on behalf of the Sellers, as originators, has made available: (A) a liability cash flow model through Bloomberg and/or Moody's Analytics and/or any other relevant modelling platform, which precisely represents the contractual relationship between the Purchased Consumer Loan Receivables and the payments flowing between the Sellers, the Central Servicing Entity, the Transaction Agent, the Noteholders, other third parties and the Issuer (the Cash Flow Model); and (B) in relation to exposures substantially similar to the pool of Consumer Loan Receivables to be transferred to the Issuer on any Purchase Date, data on static and dynamic historical default and loss performance, such as delinquency and default data, covering a period of at least five (5) years."	(TEXT-5000)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N143	ST5558	C	Historical Default and Loss Performance Data location	<a href="https://www.bpce.eu/products/securing-data/">https://www.bpce.eu/products/securing-data/</a>	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.  Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.					
N144	ST5559	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A
N145	ST5559	O	Sample external verification comment	Please refer to Clause 33.8 of the Consumer Loan Receivables Purchase and Servicing Agreement confirming the absence of any adverse finding to the external verification of the sample of underlying exposures.	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.		Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.			

N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N147	ST5560	C	Location of Liability cash flow model	As of the date of this notice, liability cash flow model is available on the modelling platforms of Bloomberg (Bloomberg 2022.1 & Mgr3), Intex (Intex 2022.1) and Moody's Analytics (BPCE CONSUMER LOANS FCT 2022). Please also refer to Clause 20.8 of the Consumer Loan Receivables Purchase and Servicing Agreement, "Before pricing, BPCE, as sponsor and in its capacity as Transaction Agent, on behalf of the Seller, as originator, has made available: (A) a liability cash flow model through Bloomberg and/or Moody's Analytics and/or any other relevant modelling platform, which precisely represents the contractual relationship between the Purchased Consumer Loan Receivables and the payments flowing between the Seller, the Central Servicing Entity, the Transaction Agent, the Noteholders, other third parties and the Issuer (the Cash Flow Model); and (B) in relation to exposures substantially similar to the pool of Consumer Loan Receivables to be transferred to the issuer on any Purchase Date, data on static and dynamic historical default and loss performance, such as delinquency and default data, covering a period of at least five (5) years."	[TEXT-10000]	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where the information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402. Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitizations; or - field has errors in format.	Availability of a liability cash flow model to potential investors	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation	N/A
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N149	ST5560	O	Liability cash flow model comment (after pricing)	Pursuant to Clause 20.9 of the Consumer Loans Purchase and Servicing Agreement, BPCE, as sponsor and in its capacity as Transaction Agent, on behalf of the Seller, as originator, undertakes to: "B) make available the Cash Flow Model through Bloomberg and/or Moody's Analytics and/or any other relevant modelling platform, to the relevant Noteholders on an ongoing basis and to potential investors upon request (which Cash Flow Model shall be updated, in case of significant changes in the cash flow structure of the transaction described in the Transaction Documents)"	[TEXT-5000]	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402. Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N150	ST5561	M	Environmental performance availability	N/A	[N/A/Available/Not available]	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Not available"; or - "N/A" is reported and STS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases"	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation	N/A
N151	ST5561	C	Environmental performance explanation	Confirmed	[TEXT-10000]	When Environment performance confirmation for ST5561 is "Available", box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from "Available", box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N153	ST5562	O	Article 7 compliance comment	Please refer to Section "INFORMATION RELATING TO THE ISSUER" - "EU Securitisation Regulation and UK Securitisation Regulation Transparency Requirements" of the Prospectus. Data is available on the internet website of European Data Warehouse ( <a href="https://edw.eurofww.eu/">https://edw.eurofww.eu/</a> ).	[TEXT-5000]	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (3) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N154	ST5562	M	Underlying information confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N155	ST5562	O	Underlying information comment	Please see section "EU Securitisation Regulation and UK Securitisation Regulation Transparency Requirements" of the Prospectus. "In each case, information shall be made available by the Management Company on behalf of the Issuer to the Noteholders, the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, to potential investors and shall be published by means of the Securitisation Repository, as follows: (1) Before pricing, the Management Company has made available to the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, potential investors: ... (2) Upon request, loan-level data with respect to the Purchased Consumer Loan Receivables, as required by and in accordance with Articles 7(1)(a) and 22(5) of the EU Securitisation Regulation using the then applicable template for disclosures"	[TEXT-5000]	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (3) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N156	ST5562	M	Before pricing documentation confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	ST5562	O	Before pricing documentation comment	Please see section "EU Securitisation Regulation and UK Securitisation Regulation Transparency Requirements" of the Prospectus. "In each case, information shall be made available by the Management Company on behalf of the Issuer to the Noteholders, the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, to potential investors and shall be published by means of the Securitisation Repository, as follows: (1) Before pricing, the Management Company has made available to the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, potential investors: (a) all underlying documentation that is essential for the understanding of the transaction described in this Prospectus (being, the preliminary Prospectus and the drafts Transaction Documents (other than the draft Class A Notes Subscription Agreement)) as required by and in accordance with Articles 7(1)(a) and 22(5) of the EU Securitisation Regulation; (b) the draft STS notification as required by and in accordance with Articles 7(1)(d) and 22(5) of the EU Securitisation Regulation; and"	[TEXT-5000]	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (3) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					