

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| ST551 | US1054MAA80 XS2045181653 XS2045181901 XS2045180846 XS2045181497 XS2045181810 | Instrument identification code | N/A (General Information) | (ISIN) | N/A | Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation. | Where available under item 1.1 of Annex VII. |
| ST552 | 2138001JRCRN7WGSJM347 | Legal Entity Identifier (LEI) | N/A (General Information) | (LEI) | N/A | The LEI of the originator(s) and sponsor(s), and where available original lender(s). | Item 4.2 of Annex VII. |
| ST553 | N/A | Notification identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. | N/A |
| ST554 | 2138001JRCRN7WGSJM347N201901 | Securitisation identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE. | N/A |
| ST555 | N/A | Prospectus identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A |
| ST556 | European DataWarehouse will provide a website that conforms to the requirements set out in Article 7(2) of the Securitisation Regulation. | Securitisation Repository | N/A (General Information) | (ALPHANUM-1000) | N/A | Where available, the name of the registered securitisation repository. | N/A |
| ST557 | Brass No. 8 PLC | Securitisation name | N/A (General Information) | (ALPHANUM-100) | N/A | The securitisation name. | Item 4 of Annex VII. |
| ST558 | GB | Country of establishment | N/A (General Information) | (COUNTRYCODE_2) | Article 18 and 27(3) | Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s). | N/A |
| ST559 | non-ABCP securitisation | Securitisation classification | N/A (General Information) | (LIST) | N/A | The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme. | N/A |
| ST5510 | residential mortgages | Underlying exposures classification | N/A (General Information) | (LIST) | N/A | The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others. | N/A |
| ST5511 | 18-09-2019 | Issue date | N/A (General Information) | (DATEFORMAT) | N/A | Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. | Item 4 of Annex VII. |
| ST5512 | 18-09-2019 | Notification date | N/A (General Information) | (DATEFORMAT) | N/A | In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction. | N/A |
| ST5513 | Prime Collateralised Securities (PCS) UK Limited, GB | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | The date of notification to ESMA. | N/A |
| ST5514 | Prime Collateralised Securities (PCS) UK Limited, GB | Authorised Third party (name and country of establishment) | N/A (General Information) | (ALPHANUM-1000) | Article 27(2) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | N/A |
| ST5515 | Financial Conduct Authority | Authorised Third party (name of competent authority) | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment. | N/A |
| ST5516 | STS compliant | STS status | N/A (General Information) | (ALPHANUM-1000) | Article 27(5) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it. | N/A |
| ST5517 | N | Originator (or original lender) not a credit institution | N/A (General Information) | (Y/N) | Article 27(3) | Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this. | N/A |
| ST5518 | The Seller confirms that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402. | Originator (or original lender) not a credit institution | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union. | N/A |
| ST5519 | Yes | Confirmation that the credit granting is subject to supervision | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | If the answer to field ST517 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402. | N/A |
| ST5520 | (A) True Sale Title to the loans are acquired from the seller by the issuer by means of an equitable assignment with the same legal effect as a true sale and in a manner that is enforceable against the seller or any other third party. Pursuant to clause 2.1 (with respect to the initial portfolio of loans) and clause 4.1 (with respect to an additional portfolio of loans) of the mortgage sale agreement, subject to certain conditions, the seller sells and assigns from time to time loans to the issuer by means of an equitable assignment. The sale of English loans is in equity only; and the transfer of the Scottish loans is of the beneficial interest only (until transfer of legal title). As a matter of English and Scottish law, such equitable assignment has the same legal effect as a true sale (see opinion 4.1 of the Allen & Overy transaction legal opinion and 5.1 of the Shepherd and Wedderburn LLP Scots law opinion). Perfection of the assignment of title occurs on the occurrence of certain specified events set out in clause 7 of the mortgage sale agreement. (B) Enforceability Under applicable law (as reflected in opinion 4.1 of the Allen & Overy transaction legal opinion), the acquisition of title by the issuer is enforceable against the seller or other third parties. Schedule 1 (Loan Warranties) of the mortgage sale agreement also includes representations on enforceability, including para 1.12 of Part 1 ("Each Loan and its Related Security is valid, binding and enforceable in accordance with its terms..."). (C) Legal opinions. Opinion 4.1 of the Allen & Overy transaction legal opinion and 5.1 of the Shepherd and Wedderburn LLP law opinion confirm the true sale acquisition and enforceability. The Allen & Overy transaction legal opinion and Shepherd and Wedderburn LLP Scots law opinion confirm that the relevant opinion is accessible and made available to comply with applicable regulations. (D) Disclosure. The prospectus includes disclosure on the sale mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Portfolio"), perfection triggers (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Title to the Mortgages, Registration and Notifications") and relevant representations and warranties (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Mortgage Sale Agreement – Representations and Warranties"). | Transfer of the underlying exposures by true sale or assignment | Concise Explanation | (ALPHANUM-10000) | Article 20(1) | The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party. | Item 3.3 of Annex VIII. |
| ST5521 | Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction), assignment of the loans by the seller to the issuer is not subject to severe clawback provisions in the event of the seller's insolvency as UK insolvency laws do not include 'severe clawback provisions'. The Allen & Overy transaction legal opinion (see Schedule 3 Part 3 (Reservations Relating to Challenges to Transactions)) analyses the applicable clawback provisions, none of which constitute "severe clawback provisions". | No severe clawback | Concise Explanation | (ALPHANUM-10000) | Article 20(2) | The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply. | Item 3.3 of Annex VIII. |
| ST5522 | See above. | Exemption for clawback provisions in national insolvency laws | Confirmation | (ALPHANUM-1000) | Article 20(3) | In conjunction with ST5521, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402. | Item 3.3 of Annex VIII. |
| ST5523 | Each loan was originated by Accord Mortgages Limited (the seller) (see para 1.2 of Part 1 of Schedule 1 (Loan Warranties) of the mortgage sale agreement ("Each loan was originated by the Seller ..."). All loans are transferred pursuant to the mortgage sale agreement without any intermediate steps and on the same terms and conditions. See above re the sale mechanics and legal opinions. | Transfer where the seller is not the original lender | Confirmation | (ALPHANUM-1000) | Article 20(4) | Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402. | Item 3.3 of Annex VIII. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| ST5524 | Pursuant to the mortgage sale agreement, the seller sells loans to the issuer by means of an equitable assignment (clauses 2 and 4), and perfection of the assignment of title occurs on the occurrence of certain specified events set out in the mortgage sale agreement (clause 7) and summarised in the prospectus (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Title to the Mortgages, Registration and Notifications", which include: (clause 7.1(a) ("the occurrence of a Seller Insolvency Event") clause 7.1f ("The Seller is in breach of its obligations under the Mortgage Sale Agreement, but only if: (i) such breach, where capable of remedy, is not remedied to the reasonable satisfaction of the Issuer (prior to the delivery of a Note Acceleration Notice) or the opinion of the Security Trustee acting on the instructions of the Note Trustee (after the delivery of a Note Acceleration Notice) within 90 calendar days; and (ii) Moody's and/or Fitch shall have provided confirmation that the then current ratings of the Notes will be withdrawn, downgraded or qualified as a result of such breach"). clause 7.1g ("The Seller (on the advice of YBS) determines, as at any date, that the CET1 Ratio of YBS has fallen below 7.00%") | Transfer performed by means of an assignment and perfected at a later stage | Concise Explanation | [ALPHANUM-10000] | Article 20(5) | Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPPE from enforcing its rights. | Item 3.3 of Annex VIII. |
| ST5525 | All loans are transferred pursuant to the mortgage sale agreement on the same terms and conditions (clauses 2 and 4). The prospectus includes disclosure on the relevant representations and warranties noted below (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Representations and Warranties"). The mortgage sale agreement includes the following representations and warranties: Schedule 1 (Loan Warranties) para 1.12 ("Each Loan and its Related Security is valid, binding and enforceable in accordance with its terms..." and para 6.1 ("...the Seller has good title to, and is the absolute unencumbered legal and beneficial owner..."). | Representations and warranties | Concise Explanation | [ALPHANUM-10000] | Article 20(6) | The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect. | Item 2.2.8 of Annex VIII. |
| ST5526 | (A) Eligibility criteria. The seller makes the loan warranties set out in Schedule 1 of the mortgage sale agreement in respect of the initial loans and any new loans. The prospectus also sets out the warranties made by the seller in respect of the initial loans and any new loans (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Representations and Warranties"). (B) Portfolio management. The mortgage sale agreement includes repurchase mechanics exercisable at the seller's discretion (e.g., breach of loan warranties or eligibility criterion, insufficient funds to fund further advances, breach of asset conditions, breach of additional loan conditions, and interest rate hedging) (see clause 9 of the mortgage sale agreement). Additional Loans sold to the Issuer on a Further Sale Date may also be repurchased on the Interest Payment Date immediately following the Interest Further Sale Date on which such Additional Loans were sold to the Issuer if such Additional Loans would, if the Additional Loan Condition were tested in relation to such Loans, breach any of the Additional Loan Condition or if such Loans remaining in the Portfolio would cause the Issuer or YBS, as applicable, to break any terms of the Transaction Documents. See clause 9 of the Mortgage Sale Agreement. The prospectus also summarises the repurchase mechanics (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Repurchase by the Seller"). Such discretionary purchases by the seller pursuant to its repurchase rights should not constitute "active portfolio management" because such repurchases fall within the activities enumerated under items (a), (b), (c) and (f) of paragraph 16 of the EBA guidelines and are otherwise outside the activities enumerated under items (a) and (b) of paragraph 15 of the EBA guidelines. See also section of the Prospectus headed "Summary of Key Transaction Documents—Mortgage Sale Agreement—No active portfolio management". Such discretionary purchases by the seller pursuant to its repurchase rights should not constitute "active portfolio management" because such repurchases fall within the activities enumerated under items (a), (b), (c) and (f) of paragraph 16 of the EBA guidelines and are otherwise outside the activities enumerated under items (a) and (b) of paragraph 15 of the EBA guidelines. See also section of the Prospectus headed "Summary of Key Transaction Documents—Mortgage Sale Agreement—No active portfolio management". The mortgage sale agreement permits the seller to sell additional loans to the issuer during the further sale period (see clause 4 of the mortgage sale agreement). The prospectus also summarises the terms and conditions with respect to the inclusion of additional loans during the further sale period (see the section of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement"). Additional loans are subject to the eligibility criterion as well as the additional loan conditions (see clause 9 of the mortgage sale agreement). In addition, the methodology and system for selecting new loans in the portfolio is random and subject to underwriting standards that are no less stringent than those applied to similar exposures. | Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis | Concise Explanation | [ALPHANUM-10000] | Article 20(7) | The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SPPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. | Item 2.2.2 and 2.2.13 of Annex VIII. |
| ST5527 | (A) Homogeneity. The prospectus describes the loans/portfolio (see the section of the prospectus entitled "The loans", lending criteria (see the section of the prospectus entitled "The loans—Underwriting"), and payment terms (see the section of the prospectus entitled "The loans—Characteristics of the loans"). In addition, see the section of the prospectus entitled "The loans—Characteristics of the loans—Other characteristics" ("The loans in the portfolio are homogeneous for purposes of Article 20(8) of the Securitisation Regulation, on the basis that..."). (B) One asset type. The portfolio is comprised of residential mortgage loans originated by Accord Mortgages Limited and secured over residential properties located in England, Wales and Scotland. (C) Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. Schedule 1 (Loan Warranties) of the mortgage sale agreement also includes representations on enforceability, including para 1.12 of Part 1 ("Each Loan and its Related Security is valid, binding and enforceable in accordance with its terms..."). See also para 1.33 of Part 1 ("The Seller has full recourse to the Borrower and any Guarantor under the Loans"). (D) Periodic payment streams. The loans in the portfolio are comprised of repayment loans and interest only loans, and therefore have defined periodic payment streams (see the section of the prospectus entitled "The Loans—Characteristics of the Loans—Repayment terms"). (E) Transferable securities. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any transferable securities. In addition, see the section of the prospectus entitled "The loans—Characteristics of the loans—Other characteristics" ("The loans in the trust property comprised in the Cut-Off Date Portfolio as at the Cut-Off Date do not include (i) any transferable securities for the purpose of Article 20(8) of the Securitisation Regulation..."). | Homogeneity of assets | Detailed Explanation | [ALPHANUM] | Article 20(8) | The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures lacking the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...]), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met. | Item 2.2.7 of Annex VIII. |
| ST5528 | The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any securitisation positions (see loan warranty 1(e) "Each Loan and its Related Security was made substantially on the terms of the Standard Documentation..."). In addition, see the section of the prospectus entitled "The loans—Characteristics of the loans—Other characteristics" ("The loans in the trust property do not include... (ii) any securitisation positions..."). | Underlying Exposure Obligations: no re securitisation | Confirmation | [ALPHANUM-1000] | Article 20(9) | The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation. | Item 2.2.2 and 2.2.13 of Annex VIII. |
| ST5529 | (A) Ordinary course. The representations set out in the mortgage sale agreement include that each loan is originated by the seller in the ordinary course of business (see Schedule 1 Part 1 para 1.2 of the mortgage sale agreement) ("Each Loan was originated by the Seller in the ordinary course of business pursuant to underwriting standards that are no less stringent than those the Seller applied at the time of origination to similar loans that are not securitised..."). The methodology and system for selecting new loans in the portfolio is random and subject to underwriting standards that are no less stringent than those applied to similar exposures. (B) Disclosure of criteria. The prospectus includes a summary of the current lending criteria (see the section of the prospectus entitled "The loans—Lending criteria"). See also the section of the Prospectus headed "The Loans—Changes to the underwriting policies and the Lending Criteria which confirms that "Any material changes from the Seller's prior underwriting policies and Lending Criteria shall be disclosed without undue delay to the extent required under Article 20(10) of the Securitisation Regulation". (C) Self-certification. The representations set out in the mortgage sale agreement include that no loan is a self-certified loan (see Schedule 1 Part 1 para 1.18 ("No Loan is a Self-certified Loan or was a Self-certified Loan as at the date of origination..."). (D) Creditworthiness. The mortgage sale agreement sets out the representations and warranties and current lending criteria, which includes requirements for income verification (see also the sections of the prospectus entitled "Summary of the Key Transaction Documents—Mortgage Sale Agreement—Representations and Warranties" and "The loans—Underwriting—Lending criteria"). The prospectus also includes disclosure confirming that "The assessment of a Borrower's creditworthiness is conducted in accordance with the Lending Criteria and, where appropriate, 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." | Soundness of the underwriting standard | Detailed Explanation | [ALPHANUM] | Article 20(10) | The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. | Item 2.2.7 of Annex VIII. |
| ST5530 | Expertise. Accord Mortgages Limited has operated for more than the five year period to satisfy this requirement. See the section of the prospectus entitled "Accord Mortgages Limited". Accord has significantly more than five years of experience in the origination underwriting and of mortgage loans similar to those included in the portfolio. | Originator/Lender Expertise | Detailed Explanation | [ALPHANUM] | Article 20(10) | The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised. | Item 2.2.7 of Annex VIII. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| ST5531 | (A) Transfer without undue delay. The preliminary pool of loans to be transferred is identified by the launch date and the final pool of loans are transferred on the closing date pursuant to the mortgage sale agreement. (B) Exposures in default. The representations set out in the mortgage sale agreement include that no loan was one or more months in arrears prior to the relevant sale date (see Schedule 1 Part 1 para 1.16 ("... no loan was ... one or more months in arrears...") and para 1.27 ("No loan is considered by the Seller as being in default within the meaning of Article 178(1) of the CR..."). (C) Exposures to credit-impaired borrowers. The representations set out in the mortgage sale agreement include that to the best of the seller's knowledge, no borrower or guarantor is credit-impaired (see Schedule 1 Part 1 para 1.28 and para 1.29). In addition, the lending criteria provides that a credit search is carried out in respect of all new applicants including further lending and that applications may be declined where there is an adverse credit history (see the section of the Prospectus entitled "The Loans – Lending Criteria – (6) Credit history"). | Transferred underlying exposures without exposures in default | Detailed Explanation | (ALPHANUM) | Article 20(11) | The STS notification shall provide a detailed manner as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402as applicable. -the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402; -the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; -the requirements referred to in Article 20 (11) (c) are met. | Item 2.2.8 of Annex VIII. |
| ST5532 | The representations set out in the mortgage sale agreement include that at least two monthly payments has been made in respect of each loan (Schedule 1, Part 1, Loan Warranty 1.6). | At least one payment at the time of transfer | Confirmation | (ALPHANUM-1000) | Article 20(12) | The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies. | Item 3.3 and 3.4.6 of Annex VIII. |
| ST5533 | The loans in the portfolio are comprised of repayment loans and interest-only loans. See the section "The Loans" in the Prospectus. | Repayment of the holders shall not have been structured to depend predominantly on the sale of assets. | Detailed Explanation | (ALPHANUM) | Article 20(13) | The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures. | Item 3.4.1 of Annex VIII. |
| ST5534 | Yorkshire Building Society undertakes to comply with the EU risk retention requirements of Article 6 of the Securitisation Regulation and will retain a vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402. | Compliance with risk retention requirements | Concise Explanation | (LIST) | Article 21(1) | The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used. | Item 3.1of Annex VIII& Item 3.4.1 of Annex VIII |
| ST5535 | (A) Interest rate risks. Interest rate risks in respect of the sterling notes are mitigated through an interest rate swap (which is summarised in the prospectus). The interest rate swap hedges interest rate mismatches between assets and sterling liabilities. Interest rate risks in respect of non-sterling notes are mitigated through the currency swap (see below). (B) Currency risks. Currency risks in respect of non-sterling notes are mitigated through a currency swap (which is summarised in the prospectus). The currency swap hedges currency and interest rate mismatches between the assets and the non-sterling liabilities. (C) Speculation. The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative purposes. (D) Documentation. The swap agreements are based on ISDA forms. (E) Swap counterparties. The swap counterparties are disclosed in the prospectus and are financial institutions. Each swap agreement provides that in the event that the relevant rating(s) or counterparty risk assessment of the swap counterparty is or are below the required level, the swap counterparty will be required to take certain remedial measures which may include providing collateral, arranging for its obligations to be transferred, procuring another entity with the required ratings to become co-obligor or guarantor or taking such other action that would result in the rating of the notes being maintained. (F) Appropriate risk mitigation. The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate and currency risks through the life of the transaction are disclosed in the prospectus. See the section of the prospectus entitled "Regulatory Requirements – Mitigation of interest rate and currency risks". (G) Other derivative contracts. The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see Schedule 1, Part 1, Loan Warranty 1(e) ("Each Loan and its Related Security was made substantially on the terms of the Standard Documentation ..."). In addition, see the section of the prospectus entitled "The loans – Characteristics of the loans – Other characteristics" ("The loans in the portfolio do not include ... (ii) any derivatives ..."). | Mitigation of Interest rates (IR) and currency risks (FX) Risks | Concise Explanation | (ALPHANUM-10000) | Article 21(2) | The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors. | Items 3.4.2 and 3.8 of Annex VIII. |
| ST5536 | See the section of the prospectus headed "The Issuer" which states that "except for the purposes of hedging interest rate or currency risk, the Issuer will not enter into derivative contracts for the purposes of Article 21(2) of the Securitisation Regulation". The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include derivatives (see Schedule 1, Part 1, Loan Warranty 1(e) ("Each Loan and its Related Security was made substantially on the terms of the Standard Documentation ..."). In addition, see the section of the prospectus entitled "The loans – Characteristics of the loans – Other characteristics" ("The loans in the portfolio do not include ... (ii) any derivatives ..."). | Derivatives Purchased/Sold by SSPE | Concise Explanation | (ALPHANUM-10000) | | The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402. | Items 3.4.2 and 3.8 of Annex VIII. |
| ST5537 | The swap agreements are based on ISDA forms. | Derivatives using common standards | Concise Explanation | (ALPHANUM-10000) | | The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards. | Items 3.4.2 and 3.8 of Annex VIII. |
| ST5538 | The assets comprise SVR loans, discounted SVR loans, fixed rate loans, capped rate loans or reversionary discount loans. SVR Loans are subject to the Seller's SVR (which was 4.99% as of the closing date). Discounted SVR Loans are subject to an interest rate at a discount to the Seller's SVR. Reversionary Discount Loans are Fixed Rate Loans that will subsequently become Discounted SVR Loans. Fixed Rate Loans are subject to a fixed rate of interest for a specified period of time. Capped Rate Loans are subject to a rate of interest which may at any time be varied in accordance with the relevant Mortgage Conditions, but where the interest rate cannot exceed a predetermined cap. In relation to the manner in which the Seller's SVR has compared to each of SONIA (not compounded) and the Bank of England Base Rate, see the section of the Prospectus headed "Information on the Accord Standard Variable Rate". The liabilities comprise floating rate notes which are linked to interbank rates (USD-LIBOR / SONIA) with standard benchmark replacement provisions. | Referenced interest payments based on generally used interest rates | Concise Explanation | (ALPHANUM-10000) | Article 21(3) | The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds. | Items 2.2.2 and 2.2.13 of Annex VIII. |
| ST5539 | Following the service of a note acceleration notice all amounts standing to the credit of the Issuer's bank accounts and all other amounts received by the Issuer are applied in accordance with the post-acceleration priority of payments (other than certain amounts in respect of the Issuer's swaps, which are paid directly to the relevant swap provider). The only amounts retained in the Issuer following service of a note acceleration notice is an amount in respect of issuer profit, which is a de minimis amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the Issuer. Note Clause 6.7 of the Deed of Charge provides that the Security Trustee may retain proceeds of enforcement in an interest-bearing account post enforcement of the security but prior to amounts becoming due in respect of any secured obligations. However, Clause 9.2 of the Deed of Charge states that the security only becomes enforceable following delivery of a note acceleration notice, at which point (a) all the notes would become due and payable and (b) the post-acceleration priority of payments would apply. The post-acceleration priority of payments provides that issuer funds are applied in sequential amortisation of the notes, as determined by the seniority of the notes and that repayment of the notes are not reversed with regard to their seniority. There are no provisions requiring automatic liquidation of the underlying exposures at market value and this is confirmed both in the Prospectus (see "Summary of the Key Transaction Documents – Deed of Charge" and in the Deed of Charge at Clause 5.3. | No trapping of cash following enforcement or an acceleration notice | Concise Explanation | (ALPHANUM-10000) | Article 21(4) | The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | Item 3.4.5 of Annex VIII. |
| ST5540 | See above ST5539 | (a) No amount of cash shall be trapped | Confirmation | (ALPHANUM-1000) | | The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice. | Item 3.4.5 of Annex VIII. |
| ST5541 | See above ST5539 | (b) principal receipts shall be passed to investors | Confirmation | (ALPHANUM-1000) | | The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position. | Item 3.4.5 of Annex VIII. |
| ST5542 | See above ST5539 | (c) repayment shall not be reversed with regard to their seniority | Confirmation | (ALPHANUM-1000) | | The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority. | Item 3.4.5 of Annex VIII. |
| ST5543 | See above ST5539 | (d) no provisions shall require automatic liquidation of the underlying exposures at market value | Confirmation | (ALPHANUM-1000) | | The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value. | Item 3.4.5 of Annex VIII. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| ST5544 | The transaction does not contemplate non-sequential payments of principal on the notes. | Securitisations featuring non-sequential priority of payments | Confirmation | (ALPHANUM-1000) | Article 21(5) | The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold. | Item 3.4.5 of Annex VIII. |
| ST5545 | The transaction includes triggers which end the further sale period including: - a Seller Insolvency Event or, to the extent YBS is not the Servicer, an insolvency event of the relevant servicer - following the application of the Pre-Acceleration Revenue Priority of Payments, the debt balance recorded to the Class Z VFN Principal Deficiency Ledger is in excess of 1% of the Principal Amount Outstanding of all Notes - following the application of the Pre-Acceleration Revenue Priority of Payments, the Liquidity Reserve Fund (if required to be established) is not fully funded to the Liquidity Reserve Fund Required Amount or the General Reserve Fund is not funded to the General Reserve Required Amount - the amount standing to the credit of the Retained Principal Ledger is greater than 3.5% of the aggregate Current Balance of the Loans as at the Initial Portfolio Creation Date - the aggregate Current Balance of Loans which are three or more months in arrears is greater than or equal to 3% of the aggregate Current Balance of all Loans - the Seller ceases to originate new loans that are capable of meeting the predetermined credit quality requirements set out in the Mortgage Sale Agreement and complying in all material respects with the Loan Warranties. | Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers | Concise Explanation | (ALPHANUM-10000) | Article 21(6) | The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation. | Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. |
| ST5546 | See above ST5545 | (a) deterioration in the credit quality of the underlying exposures | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(a) | The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation. | Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. |
| ST5547 | See above ST5545 | (b) occurrence of an insolvency-related event of the originator or servicer | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(b) | The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation. | Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. |
| ST5548 | See above ST5545 | (c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(c) | The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found | Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. |
| ST5549 | See above ST5545 | (d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(d) | The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation. | Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. |
| ST5550 | The service providers are: (i) the servicer, who is appointed under the servicing agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Servicing Agreement") (ii) the corporate services provider, who is appointed under the corporate services agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents – The Corporate Services Agreement") (iii) the cash manager, who is appointed under the cash management agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Cash Management Agreement") (iv) the paying agents, agent bank and the registrar, who are appointed under the agency agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Agency Agreement") (v) the note trustee, who is appointed under the trust deed (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Trust Deed") (vi) the security trustee, who is appointed under the deed of charge (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Deed of Charge") (vii) the account bank, who is appointed under the bank account agreement (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Bank Account Agreement") (viii) the hedge providers, who are appointed under the terms of the relevant hedge agreements (see the sections of the prospectus entitled "Credit Structure – Summary of key Interest Rate Cap Terms", "Credit Structure – Summary of key Interest Rate Swap Transaction Terms" and "Credit Structure – Summary of key Currency Swap Transaction Terms") The contractual obligations of the service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the prospectus. | (a) information regarding contractual obligations of the servicer and trustee | Confirmation | (ALPHANUM-1000) | Article 21(7)(a) | The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. | Item 3.7 of Annex VIII. |
| ST5551 | Servicer: Clause 20 of the servicing agreement contains provisions providing for the termination of the servicer and provisions anticipating the appointment of a replacement servicer by the issuer following the occurrence of certain events, including material and unremedied defaults by the servicer or the occurrence of an insolvency event in relation to the servicer. It is a condition of any resignation of the Servicer that a replacement is in place prior to such resignation becoming effective. | (b) Servicing Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(b) | The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402. | Item 3.7 of Annex VIII. |
| ST5552 | Hedge counterparties. Each hedge agreement has provisions requiring replacement of the relevant hedge counterparty in the event of an unremedied default or certain insolvency events (see the section of the prospectus entitled "Credit Structure – Summary of key Interest Rate Cap Terms", "Credit Structure – Summary of key Interest Rate Swap Transaction Terms" and "Credit Structure – Summary of key Currency Swap Transaction Terms"). In the event of a termination of a hedge transaction, the Cash Manager shall use reasonable endeavours to produce a replacement transaction on terms acceptable to the issuer. See "Description of the Key Transaction Documents – Cash Management Agreement – Cash Management Servicers to be provided to the Issuer" and Clause 5(6) of the Cash Management Agreement. | (c) Derivative Counterparty Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(c) | The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402. | Item 3.7 of Annex VIII. |
| ST5553 | The bank account agreement has provisions requiring replacement of the account bank in the event of an unremedied material default, certain insolvency events and the account bank no longer having the required ratings (see the section of the prospectus entitled "Summary of the Key Transaction Documents – Bank Account Agreement" and Clause 9 of the bank account agreement). | (c) Account Bank Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(c) | The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402. | Item 3.7 of Annex VIII. |
| ST5554 | Expertise. The servicer has undertaken the servicing of loans of a similar nature to those securitised, for at least five years. See the section of the prospectus entitled "Yorkshire Building Society". Policies, procedures and controls. The servicer is an entity that is subject to prudential, capital and liquidity regulation and supervision in the UK, and it is an entity that is subject to prudential regulatory authorisations and permissions which are relevant to the provision of servicing in relation to the loans comprising the Portfolio and other loans originated by Accord which are not sold to the issuer. See the section of the Prospectus headed "Yorkshire Building Society". | Required expertise from the servicer and policies and adequate procedures and risk management controls in place | Detailed Explanation | (ALPHANUM) | Article 21(8) | The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements. | Item 3.4.6 Annex VIII. |
| ST5555 | Delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge-offs, recovering and other asset performance remedies are defined in accordance with the Servicer's servicing policies and procedures. See the section of the Prospectus headed "The Loans – Characteristics of the Loans – (4) Overpayments, Underpayments, Payment Holidays, Restructurings and Credit Arrears Positions". A comprehensive Master Definitions and Construction Schedule sets out terms which are consistently applied across the transaction documents and the prospectus also includes a section entitled "Index of terms". | Clear and consistent definitions relating to the treatment of problem loans | Confirmation | (ALPHANUM-1000) | Article 21(9) | The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402. | Item 2.2.2 of Annex VIII. |
| ST5556 | Priorities of Payments and relevant triggers are set out in the transaction documents and disclosed in the prospectus (see "Cashflows"). | Priorities of payment and triggers events | Confirmation | (ALPHANUM-1000) | Article 21(9) | The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402. | Item 3.4.5 Annex VIII. |
| ST5557 | Resolution of conflicts. Condition 12 of the Terms and Conditions of the Notes, the Trust Deed and the Deed of Charge contain provisions relating to resolution of conflicts between different classes of investor, set out voting rights and provide for the responsibilities of the trustee and security trustee, including: - the method for calling meetings is described in Schedule 4 paragraphs 4 of the trust deed. - the required quorum is described in Schedule 4 of the trust deed; - the minimum threshold of votes to validate a decision, with clear differentiation between the minimum thresholds for each type of decision is described Schedule 4 paragraphs 4-10 of the trust deed; - the location for meetings is determined in accordance with paragraph 4 of Schedule 4 of the trust deed. Fiduciary duties. The fiduciary duties of the trustee and the security trustee are set out in the trust deed and the deed of charge. | Timely resolution of conflicts between classes of investors & responsibilities of trustee | Confirmation | (ALPHANUM-1000) | Article 21(10) | The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met. | Item 3.1 of Annex VII and Item 3.4 of Annex VIII. |
| ST5558 | The Prospectus includes static pool data and historical pool data with respect to the pool as well as comparable data of substantially similar exposures. See the sections of the prospectus entitled "Static Pool Information". Such information included in the prospectus is made available to investors prior to the pricing of any issuance of notes. Dynamic data on the historical prepayment, arrears, default and loss performance for a period of at least 5 years is made available to investors prior to the pricing of any Notes on the website of European Data Warehouse. See the section of the Prospectus headed "Static Pool Information". | Historical Default and Loss Performance Data | Confirmation | (ALPHANUM-1000) | Articles 22 (1) | The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available. | Item 3.4.1 of Annex VIII. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| ST5559 | Independent auditors conduct an audit of a sample of the portfolio prior to the issuance of notes to confirm, among other things, pool data included in the prospectus. The prospectus includes a confirmation that the verification has occurred. See the section of the prospectus entitled "Regulatory Requirements – Verification of Data". | Sample of the underlying exposures subject to external verifications | Confirmation | (ALPHANUM-1000) | Article 22 (2) | The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | N/A |
| ST5560 | The prospectus confirms that a liability cashflow model is made available to investors in accordance with the regulatory requirements and guidelines. See the section of the prospectus entitled "Summary of the Key Transaction Documents - Cash Management Agreement - Investor reports and information – Cashflow Model". Such liability cash flow model is made available to investors prior to the pricing of any issuance of notes. | Availability of a liability cash flow model to potential investors | Confirmation | (ALPHANUM-1000) | Article 22 (3) | The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request. | N/A |
| ST5561 | With respect to loans in the pool as at the Cut-Off Date, Accord Mortgages Limited does not have any information related to the environmental performance of the property security the Loan. See the section of the prospectus entitled "The Loans". | Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases* | Concise Explanation | (ALPHANUM-10000) | Article 22 (4) | The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (3)(a) of Regulation (EU) 2017/2402 and state where the information is available. | N/A |
| ST5562 | The prospectus includes disclosure on compliance with Article 7. See the section of the prospectus entitled "Regulatory Requirements – Securitisation Regulation". | Originator and sponsor responsible for compliance with Article 7 | Confirmation | (ALPHANUM-1000) | Article 22 (5) | The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. | N/A |