

## Interim STS Notification Template files for public securitisations (Version 1; Last update: 07/11/2018)

The templates included in this file are identical to those set out in *Commission Delegated Regulation (EU) .../... [include full reference to the STS notification ITS]*. Pending the development of a stable register for hosting this information, the enclosed templates must be completed as part of the notification requirements to ESMA set out in Article 27 of the Securitisation Regulation (Regulation (EU) No 2017/2402).

### Detailed instructions for submitting the interim STS notification template(s) to ESMA:

1. If you are providing an STS notification for a securitisation for a public securitisation, then you must follow all of the instructions below. NB: 'Public securitisations' are defined as those securitisations that are not falling under the scope of Article 7(1)(c) of the Securitisation Regulation (where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council). **Please note that failure to comply with these instructions may lead to either a rejection of the STS notification submission or delays in making it available on ESMA's website.**

2. Using the worksheets in the public securitisations STS notification template file (ANNEX\_I, ANNEX\_II, and/or ANNEX\_III), select the appropriate template(s) to be completed, as per *Commission Delegated Regulation (EU) .../... [include reference to [include full reference to the STS notification ITS]*. Additional columns have been provided for background information.

3. Complete the template(s) in a manner that complies with *Commission Delegated Regulation (EU) .../... [include full reference to the STS notification ITS]*.

For ease of reference (but without prejudice to the obligations under the technical standards), fields that must always be completed have been highlighted in blue.

For ease of reference (but without prejudice to the obligations under the technical standards), conditional fields (i.e. those that must sometimes be completed depending on the type of instrument) have been highlighted in beige.

4. Once the STS notification template(s) has been completed, save this file, attach it in an email, and send the email to [STSnotifications@esma.europa.eu](mailto:STSnotifications@esma.europa.eu), in adherence with the following modalities:

- Please send only one email per securitisation. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please send one email per securitisation. For example, where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme compliance with the STS criteria, then Annex I in the public securitisations STS notification template file should be deleted and Annexes II and III should be completed, and this single saved file should be submitted in one email.
- After sending your first communication to ESMA, your firm must consistently use the same email address to send any further STS notification files to ESMA. Failure to do so may lead to ESMA being unable to recognise your email address and the STS notification file being rejected.
- Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted, and this completed file sent in one email.
- Where a notification is being made for an ABCP Programme only, then Annexes I and II should be deleted and Annex III should be completed, and this file saved and sent in an email to ESMA.
- If you are providing an updated STS notification, then you are invited to indicate what has changed since the previous STS notification, in the body of the email.

5. The email subject line must be written in the following manner: [SECU]: LEI - UNIQUE\_IDENTIFIER - STATUS where:

- LEI is the legal entity identifier of the report submitting entity and must match fields (STSS2, STSAT2, and/or STSAP2, as applicable),
- UNIQUE\_IDENTIFIER is the securitisation identifier assigned by the reporting entity and must conform to the identifier set out in Article 11 of the disclosures technical standards (see pages 71-72 here: [https://www.esma.europa.eu/sites/default/files/library/esma33-128-474\\_final\\_report\\_securitisation\\_disclosure\\_technical\\_standards.pdf](https://www.esma.europa.eu/sites/default/files/library/esma33-128-474_final_report_securitisation_disclosure_technical_standards.pdf)), and
- STATUS is either "NEW", "UPDATE", or "CANCELLATION"

For example, a submission of a new STS notification for a securitisation with a unique identifier of 5493000IBP32UQZ0KL24N201801 from a reporting entity with LEI code 5493000IBP32UQZ0KL24, should have the following subject line in the email: [SECU]: 5493000IBP32UQZ0KL24 - 5493000IBP32UQZ0KL24N201801 - NEW. An update to that STS notification for that same securitisation at a later stage should be submitted using an email with the following subject line: [SECU]: 5493000IBP32UQZ0KL24 - 5493000IBP32UQZ0KL24N201801 - UPDATE.

6. ESMA will then process the files and apply the validation rules set out in Annex 1 of the technical reporting instructions (see ESMA's securitisation policy activities webpage).

7. In case of questions, please refer to Annex 2 in the technical reporting instructions and if this does not answer your question then please send an email to [securitisation@esma.europa.eu](mailto:securitisation@esma.europa.eu). PLEASE DO NOT send any question emails to [STSnotifications@esma.europa.eu](mailto:STSnotifications@esma.europa.eu) (this address is reserved only for the processing of STS notifications).

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	FR 00013450061	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	969500QEBB9YCN5KG970	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4		Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
STSS5		Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6		Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	MASTER CREDIT CARDS PASS COMPARTMENT FRANCE	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	FR	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	credit-card receivables	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
STSS11	25 October 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. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12	25 October 2019	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Compliance with STS criteria provided for in Articles 19 to 22 was confirmed by Prime Collateralised Securities (PCS) EU SAS acting as third party verification agent pursuant to Articles 27 (2) on 25 October 2019	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS, FR	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	Autorité des Marchés Financiers (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	N	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	True sale. Legal title to the receivables and ancillary rights is validly transferred from the Seller to the Compartment on the date of the delivery of a deed of transfer (acte de cession de créances) by the Seller to the Compartment without notification being required. No perfection of title is required by Article L.214-169 V of the French Monetary and Financial Code to perfect the Compartment's legal title to the purchased receivables.	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.

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STSS21	Under applicable laws in France (the Seller's jurisdiction), assignment and transfer of the receivables and their ancillary rights to the Compartment is not subject to severe clawback provisions in the event of the Seller's insolvency. Pursuant to Article L. 214-169 of the French Monetary and Financial Code, an assignment of receivables and their ancillary rights shall remain valid notwithstanding that the seller is in a state of cessation of payments on the relevant purchase date and notwithstanding the opening of any insolvency proceedings under French law or any equivalent foreign law proceedings against the Seller after such purchase.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	See STSS21 above.	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	Each Receivable was originated by the Seller as original lender.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	See STSS20 above.	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 SSPE from enforcing its rights.	Item 3.3 of Annex VIII.
STSS25	All Receivables are transferred pursuant to the Master Receivables Sale and Purchase Agreement which includes the representations and warranties of the Seller at Schedule 1. The base prospectus includes disclosure on the Seller's representations and warranties (see section entitled "Sale and Purchase of the Receivables"). Such representations and warranties include a statement by the Seller that, to the best of the Seller's knowledge, the receivables which will be assigned by it to the Compartment on each purchase date are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the assignment with the same legal effect.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.
STSS26	The Seller's representations and warranties include a statement by the Seller that, upon transfer to the Compartment, each receivable transferred to the Compartment will comply with eligibility criteria, such eligibility criteria being disclosed in the base prospectus (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria"). The base prospectus discloses that the Compartment will never engage in any active portfolio management of the purchased receivables on a discretionary basis (see section entitled "Sale and Purchase of the Receivables", sub-section of the base prospectus entitled "No active portfolio management of the Purchased Receivables"). Selection: The receivables to be transferred by the Seller to the Compartment in the context of Initial Transfers (being transfers of a receivable in respect of which, prior to its transfer to the Compartment, the Seller was the sole owner of all amounts due under or in relation to all outstanding drawings made pursuant to the terms of the related revolving credit agreement) will be selected by the Seller on a random basis among the available pool of receivables originated by it and satisfying the eligibility criteria. No selection will be made with respect to receivables to be transferred by the Seller to the Compartment in the context of Additional Transfers (being transfers of a receivable in respect of which, prior to its transfer to the Compartment, the related revolving credit agreement has already been subject to an Initial Transfer). Such receivables will be automatically proposed to and accepted by the Compartment, subject to their compliance with the eligibility criteria.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that:  - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	Homogeneity: The purchased receivables are homogeneous in terms of asset type, taking into account their cash flows, credit risk and prepayment characteristics and the purchased receivables satisfy the homogeneity conditions of Article 1(a), (b), (c) and (d) and Article 2 of the EBA RTS on homogeneity (see section of the base prospectus entitled "Statistical information relating to the pool of receivables"). The purchased receivables give rise to defined periodic payment streams pursuant to the terms of the related revolving credit agreements, the underlying borrowers being required to pay monthly instalments in an amount equal to or greater than a set minimum instalment (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria"). Transferable securities, as defined in point (44) of Article 4(1) of MiFID II, will not meet the eligibility criteria and as a result thereof the underlying exposures to be sold and assigned to the Compartment shall not include such transferable securities (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria").	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...]), 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.
STSS28	Confirmed.	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.



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STSS29	The Seller has represented that each receivable was originated in the ordinary course of its business in accordance with its revolving credit guidelines (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria"). The Seller has undertaken to the Compartment that it will notify it without undue delay and the relevant rating agencies and the investors of any material amendment to its revolving credit guidelines pursuant to which the receivables have been originated. The Seller has also represented that it has applied to the receivables which will be transferred by it to the Compartment the same sound and well-defined criteria for credit-granting which it applies to non-securitised receivables. To that end, the same clearly established processes for approving and, where relevant, amending, renewing and refinancing credits have been applied. It has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the underlying borrower's creditworthiness taking appropriate account of factors relevant to verifying the prospect of such underlying borrower meeting its obligations under the revolving credit agreement.	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.
STSS30	The Seller has represented that it has the required expertise in originating revolving consumer receivables which are of a similar nature as the receivables, as it has a license in accordance with the French ACPR and a minimum of five years' experience in originating revolving consumer receivables in France. See section of the base prospectus entitled "Sale and Purchase of the Receivables", sub-section "Seller's Representations and Warranties with respect to the Revolving Credit Agreements, the Receivables and the Client Accounts".	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.
STSS31	Article 20(11)(a)(i) of the Securitisation Regulation does not apply to the Master Credit Cards Pass securitisation as no Receivable owed by a restructured borrower within the meaning of Article 20(11)(a)(i) of the Securitisation Regulation will be sold and assigned by the Seller to the Compartment. See also the eligibility criteria applicable to borrowers of the receivables, which require that such borrowers are not credit-impaired (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria" and the definition of "Eligible Borrower").	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.
STSS32	Confirmed. Each receivable has already given rise to the effective and full payment of at least one instalment by the related borrower before the date such receivable is purchased by the Compartment. (see section entitled "Sale and Purchase of the Receivables", sub-section "Eligibility Criteria"). The exemption under Article 20(12) is applicable.	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.
STSS33	Repayment of the holders has not been structured to depend on the sale of the receivables or the ancillary rights securing the payment of each receivable (including for example the benefit of insurance policies and any other security interest and more generally any rights, security interest or personal guarantees and other agreements or arrangements of whatever character in favour of the Seller supporting or securing the payment of a receivable). The repayment of the holders depends on the performance of the receivables.	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.
STSS34	The Seller, as "originator" for the purposes of Article 6(1) of the Securitisation Regulation, has undertaken that, for so long as any Class A Note remains outstanding, it will (i) retain on an ongoing basis a material net economic interest in the securitisation of not less than five (5) per cent. (by way of Option 4) and (ii) at all relevant times comply with the requirements of Article 7(l)(e)(iii) of the Securitisation Regulation by confirming in the investor reports the risk retention of the Seller as contemplated by Article 6(1) of the Securitisation Regulation. The Seller intends to retain a material net economic interest of not less than five (5) per cent. in the securitisation as required by paragraph (d) of Article 6(3) of the Securitisation Regulation through the holding of Class B Notes of all Note Series and the holding of Class S Notes. Any change to the manner in which such interest is held will be notified to holders of the Class A Notes.	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 VII& Item 3.4.1 of Annex VIII

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STSS35	The Compartment will hedge the floating interest rate on the Class A2019-1 Notes by entering into three interest rate hedging agreements governed by the 2013 Fédération Bancaire Française (FBF) master agreement relating to transactions on forward financial instruments (convention cadre FBF relative aux opérations sur instruments financiers à terme) and confirmed by written swap confirmations with eligible hedging counterparties (see section of the prospectus supplement entitled "Description of the Hedging Agreements"), in order to enable the Compartment to meet its interest obligations on the Class A2019-1 Notes, in particular by hedging the Compartment against the risk of a difference between the EURIBOR-based floating rate applicable for the relevant interest period and the adjustable fixed interest rate payments received in respect of the purchased receivables.	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.
STSS36	Other than the hedging agreements, no derivative contracts shall be entered into by the Compartment and derivatives will not meet the eligibility criteria applicable to the receivables purchased by the Compartment, as a result the underlying exposures to be sold and assigned to the Compartment shall not include 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.
STSS37	The hedging agreements will take the form of English law ISDA or French law FBF .	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.
STSS38	In respect of standard utilisations by a borrower pursuant to the general conditions of a revolving credit agreement from which a receivable arises, the interest rate applicable is contractually agreed between the Seller and the borrower, subject to the applicable provisions of the French Consumer Credit Legislation (including the applicable usury rate). Such interest rate can be adjusted from time to time by the Seller, provided that the borrower is entitled to refuse such adjustment, in which case the terms of the revolving credit agreement will remain unchanged, but the borrower will not be entitled to make any further drawings thereunder. See section of the base prospectus entitled "The Revolving Credit Agreements and the Receivables", sub-section "Main Drawings". The Class A2019-1 Notes bear a floating rate of interest based on Euribor 1-month (see section of the prospectus supplement entitled "Note Series 2019-1 Principal Features")	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Items 2.2.2 and 2.2.13 of Annex VIII.
STSS39	Confirmed. Upon the occurrence of an accelerated amortisation event: (i) no amount of cash shall be trapped in the Compartment's bank accounts; (ii) the notes shall amortise in sequential order only in accordance with the accelerated priority of payments; (iii) the repayment of the notes shall not be reversed with regard to their seniority; and (iv) no automatic liquidation for market value of the purchased receivables is required under the programme documents.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
STSS40	Confirmed.	(a)No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	Confirmed.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
STSS42	Confirmed.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	Confirmed.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	Confirmed. Following the occurrence of a "Programme Revolving Termination Event" (such trigger including a degradation of the credit quality of the underlying exposure below a predetermined threshold), the available principal amount and the available interest amount will be applied by the Compartment in a sequential manner starting with the Class A Notes in accordance with the Principal Priority of Payments (see section of the base prospectus entitled "Operation of the Compartment" and Condition (6) "Priority of Payments").	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	Item 3.4.5 of Annex VIII.
STSS45	The provisions or triggers in Article 21(6)(a) are included in the transaction documentation (and disclosed in the base prospectus under the definition of "Programme Revolving Termination Event").	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.



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STSS46	Deterioration in the credit quality of the underlying exposures is included in the transaction documentation (and disclosed in the base prospectus under items (a) and (f) of the definition of "Programme Revolving Termination Event").	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	Occurrence of an insolvency-related event of the originator or servicer is included in the transaction documentation (and disclosed in the base prospectus under items (c) and (d) of the definition of "Programme Revolving Termination Event"). Upon the occurrence of an insolvency-related event of the Seller, the Seller shall not be entitled to offer any receivable to the Compartment (see definition of "Stop Purchase Event").	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	Value of the underlying exposures is included in the transaction documentation (and disclosed in the base prospectus under item (b) of the definition of "Programme Revolving Termination Event"),	(c) a value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	If, during a period of six (6) consecutive calendar months, on any two payment dates the credit balance of the account of the Compartment to which the unapplied revolving amount exceeds ten (10) per cent. of the aggregate principal amount outstanding of all notes of all note series on such date, then a programme revolving termination event shall occur, which will early terminate the programme revolving period and will trigger the commencement of the programme amortisation period.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	Confirmed. See sections of the base prospectus entitled "Servicing of the Purchased Receivables" and "The Programme Parties - Duties of the Management Company".	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS51	Confirmed. See sub-section of the base prospectus entitled "Termination of the appointment of the Servicer and appointment of a Replacement Servicer".	(b)Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS52	Confirmed. See section of the prospectus supplement entitled "Description of the Hedging Agreements".	(c)Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	Confirmed. See section of the base prospectus entitled "Compartment Bank Accounts" and "Servicing of the Purchased Receivables – The Specially Dedicated 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.
STSS54	The servicer's representations, warranties and undertakings include (i) an undertaking to service, collect and administer the purchased receivables (a) pursuant to (1) the provisions of the Servicing Agreement and (2) to its Servicing Procedures, always subject to applicable laws and regulations; (b) with the same level of care and diligence it usually provides in relation to the receivables of similar nature that it owns and which have not been transferred to the Compartment, or otherwise securitised, and to use Servicing Procedures at least equivalent to those it usually use; and (c) in a commercially prudent and reasonable manner so as to minimise losses and maximise recoveries in compliance with all applicable laws and regulations; and (ii) a statement that its business has included the origination of exposures of a similar nature as the purchased receivables for at least five (5) years prior to the date of the base prospectus.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.

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STSS55	Confirmed. See sections of the base prospectus entitled "Servicing of the Purchased Receivables" and "Origination, Underwriting, Servicing and Collections Procedures"	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	Confirmed. See section of the base prospectus entitled "Allocations and Application of Available Funds, Calculations, Distributions and Priority of Payments".	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
STSS57	Confirmed. See sub-section of the base prospectus entitled "Meetings of Class A Noteholders".	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and item 3.4 of Annex VIII.
STSS58	Confirmed. See section of the base prospectus "Historical Information Data". The Seller has undertaken to make such information available to the investors. See section of the base prospectus entitled "Information available prior to the pricing of the Class A Notes of any Note Series in accordance with Article 7(1) and Article 22 of the Securitisation Regulation".	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	Confirmed. This is included in the Seller's representations and warranties. See section "Verification of the Portfolio" in the prospectus supplement.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Confirmed. The Seller has undertaken to make the liability cash flow model available to the noteholders via Moody's Analytics and/or Intex and/or any other relevant modelling platform on an ongoing basis and to potential investors upon request.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	N/A	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A

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STSS62	Confirmed. The Seller shall be responsible for the information provided in accordance with Article 7. The report under Article 7(1)(a) will be made available by the Seller (or the Management Company) to potential investors before the pricing upon request. The Seller and the Compartment have confirmed that the information required pursuant to Article 7(b) to (d) will be made available to potential investors upon their request prior to the pricing, and each of them undertakes to make the relevant information pursuant to Article 7, to the extent applicable, available to the noteholders, the competent authorities referred to in Article 29 and, upon request, potential investors.	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