

| FSD reference | RTS field code | Mandatory/Conditional/Optional | Field name | Box to complete | Field format | Field description | Technical guidance | RTS field name | RTS Content to be reported | Background information: | | Background information: | |
|---------------|----------------|--------------------------------|--|--------------------------|-------------------|--|---|--------------------------------|--|--------------------------------------|--|---|--|
| | | | | | | | | | | Article of regulation (EU) 2017/2402 | applicable explanation type for this field | Article of Regulation (EU) 2019/980 | |
| N0 | ST553 | C | STS notification identifier | | (NOTIFICATION ID) | The unique identifier as assigned by ESMA to the previously notified STS notification. | STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in ST354 - Securitisation unique identifier. In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - ST554 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (ST554 - Securitisation unique identifier suffixed by a 2-digits classification code). This field should be left blank otherwise. | Notification identifier | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. | N/A | General information | | |
| N1 | | M | Securitisation type | Public | (LIST) | Securitisation type may be "Public" or "Private" | Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format. | Securitisation type | | N/A | General information | | |
| N2 | ST550 | M | Designated Entity LEI | 8156002228A16D000871 | (LEI) | The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402 | The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system. | First contact point | Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority | Article 27(1) | General Information | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N3 | ST551 | C | Instrument ISIN | FR000516247/FR0005516254 | (ISIN) | Where available, the international security identification code(s) (ISIN). | ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, "-" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST552-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank | Instrument identification code | Where available, the international security identification code (ISIN) or codes; if no ISIN is available, then any other unique securities code assigned to this securitisation. | | | | |
| N4 | ST551 | C | Instrument code type | | (ALPHANUM-35) | If no ISIN is available, the name of the international securities code assigned to this securitisation | Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST553-Instrument code and "INTERNAL_" should be reported in this field. Where multiple codes are reported, "-" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP,CUSIP). Field codes are highlighted in amber where: - ST551-Instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - field has errors in format | | | | | | |
| N5 | ST551 | C | Instrument code | | (TEXT-100) | If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation | Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, "-" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value;CUSIP_Value). Field codes are highlighted in amber where: - ST551-Instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - the number of instrument code types is different from the number of Instrument codes; or - field has errors in format | | | | | | |
| N6 | ST552 | C | Originator LEI | 8156002228A16D000871 | (LEI) | The LEI of the originator(s) | Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format. | Legal Entity Identifier (LEI) | The LEI of the originator(s) and sponsor(s) and, where available, original lender(s). | N/A | General Information | Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 | |
| N7 | ST558 | C | Originator country | ITALY | (COUNTRY_EU) | The country of establishment of the originator(s) | When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General information | N/A | |
| N7 | ST558 | C | Originator country (if multiple countries) | | (COUNTRY_EU_LIST) | The country of establishment of the originator(s) (if multiple originators from different countries) | When several originators are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country. (In the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A | |
| N8 | ST552 | C | Sponsor LEI | | (LEI) | The LEI of the sponsor(s) | Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format | Legal Entity Identifier (LEI) | The LEI of the originator(s) and sponsor(s) and, where available, original lender(s). | N/A | General Information | Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 | |
| N9 | ST558 | C | Sponsor country | | (COUNTRY_EU) | The country of establishment of the sponsor(s) | When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format. | | | | | | |
| N9 | ST558 | C | Sponsor country (if multiple countries) | | (COUNTRY_EU_LIST) | The country of establishment of the sponsor(s) (if multiple sponsors from different countries) | When several sponsors are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country. (In the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A | |

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| N10 | ST552 | O | Original Lender LEI | | (LEI) | The LEI of the original lender(s) (where available) | Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF Database. Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where the field has errors in format: Original lender country should be reported in Box to complete where available | Legal Entity Identifier (LEI) | The LEI of the originator(s) and, where available, original lender(s). | N/A | General information | Annex 4 of Commission Delegated Regulation (EU) 2019/980 |
| N11 | ST558 | O | Original Lender Country | | [COUNTRY_WORLD] | The country of the original lender(s) (where available) | When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled in; or - both Original lender country and Original lender Country (if multiple countries) are filled in; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General information | N/A |
| N11 | ST558 | C | Original Lender Country (if multiple countries) | | [COUNTRY_WORLD_LIST] | The country of the original lender(s) (where available) | When several original lenders are reported, please use this Box to complete to report the full list of countries. "- " separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original lender LEI; or - both Original lender country and Original lender Country (if multiple countries) are filled in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General information | N/A |
| N12 | ST558 | O | SSPF Country | ITALY | [COUNTRY_EU] | The country of establishment of the SSPF(s) | SSPF country should be reported in Box to complete where available. When several SSPFs exist and they have the same country, please fill in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format: | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General information | N/A |
| N12 | ST558 | C | SSPF Country (if multiple countries) | | [COUNTRY_EU_LIST] | The country of establishment of the SSPF(s) (if multiple SSPFs from different countries) | When several SSPFs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. "- " separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPF Country and SSPF Country (if multiple countries) are filled in; or - only one country is reported; or - field has errors in format. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPF(s) and original lender(s). | Article 18 and 27(3) | General information | N/A |
| N14 | ST554 | M | Non-ABCP securitisation unique identifier | 815600716C2E5D44072N202201 | (SECURITISATION_ID) | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 | The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2020); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)). For example 01 is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format: | Unique identifier | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. | N/A | General information | N/A |
| N15 | ST554 | M | Multiple STS notifications flag | N | (Y/N) | Indicates whether several STS notifications may be issued for this securitisation identifier | Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format: | Unique identifier | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. | N/A | General information | N/A |
| N16 | ST554 | C | Multiple STS notifications reason | | (Master/Trust/Other) | Indicates the reason for which several STS notifications may be issued for this securitisation identifier | Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format: | Unique identifier | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. | N/A | General information | N/A |
| N17 | ST554 | C | Multiple STS notifications comment | | (TEXT-5000) | | Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format: | Unique identifier | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. | N/A | General information | N/A |
| N18 | ST555 | C | Prospectus Country | | [COUNTRY_EU] | For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided | Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format. | Prospectus identifier | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A | General information | N/A |
| N19 | ST555 | C | Prospectus identifier | | (TEXT-100) | For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided. | Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format. | Prospectus identifier | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A | General information | N/A |
| N20 | ST555 | C | Exemption on Prospectus | | (TEXT-5000) | Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why (this is the case making reference to the relevant article of the prospectus regulation | Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled. | Prospectus identifier | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A | General information | N/A |
| N21 | ST551 | M | Issue date | 2022-11-23 | (DATE_TEXT-YYYYMMDD) | Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the closing date of the most recent transaction. | The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format: | Issue date | Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129(4), the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction. | N/A | General information | N/A |

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| N22 | ST556 | C | Securitisation Repository name | European DataWarehouse GmbH | (LIST) | Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website. Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format. | Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at: https://www.esma.europa.eu/sites/default/files/library/esma_register_sect.xlsx . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format. | Securitisation Repository | Where available, the name of the registered securitisation repository. | N/A | General Information | N/A |
| N23 | ST557 | M | Securitisation name | Coppedé SPV | (TEXT-100) | The securitisation name. | The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format. | Securitisation name | The securitisation name. | N/A | General Information | Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 |
| N25 | ST5510 | M | Underlying exposures classification | credit facilities provided to individuals for personal, family or household consumption purposes | (LIST) | The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others. | Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format. | Underlying exposures classification | The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying | N/A | General Information | N/A |
| N26 | ST5512 | F | Initial Notification date | | (DATE_TEXT-YYYY-MM-DD) | The initial date of notification to ESMA of the STS notification. | The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements (https://www.esma.europa.eu/sites/default/files/library/esma3-128-777_list_of_designated_at_sts_at_from_01_01_2019_regulation_2402_2017_2.xlsx). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification. | | | | | |
| N27 | ST5512 | M | Last notification date | 2022-11-22 | (DATE_TEXT-YYYY-MM-DD) | The date the STS notification was submitted. | The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format. | Notification date | The date of notification to ESMA. | N/A | General Information | N/A |
| N28 | ST5513 | M | Authorised Third party flag | | (Y/N) | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services. | Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format. | Authorised Third party | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | Article 27(2) | General Information | N/A |
| N29 | ST5513 | C | Authorised Third party statement | Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria. | (TEXT-5000) | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | Field is mandatory in box to complete when Authorised Third Party Flag for ST5513 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format. | | | | | |
| N30 | ST5514 | C | Authorised Third Party name | Prime Collateralised Securities (PCS) EU SAS | (TEXT-100) | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party | Field is mandatory in box to complete when Authorised Third Party Flag for ST5513 is reported with "Y". Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format. | | | | | |
| N31 | ST5514 | C | Authorised Third party country | FRANCE | (COUNTRY_EU) | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party | Field is mandatory in box to complete when Authorised Third Party Flag for ST5513 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format. | Authorised Third party | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment. | Article 27(2) | General Information | N/A |
| N32 | ST5515 | C | Authorised Third party Competent Authority | France - Autorité des Marchés Financiers (AMF) | (CA_CODE) | The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) | Field is mandatory in box to complete when Authorised Third Party for ST5513 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) Field codes are highlighted in amber where: - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format. | Authorised Third party | Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it. | Article 27(2) | General Information | N/A |
| N33 | ST5517 | M | Originator (or original lender) is not a Credit Institution | | (Y/N) | A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union. | Check box in Box to complete should contain "Y" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "N" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format. | Originator (or original lender) not a credit institution | A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union. | Article 27(3) | Confirmation | N/A |
| N34 | ST5518 | M | Credit granting criteria compliance confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment that the originator's or original lender's credit granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5517 check box is "N"). "Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit granting criteria does not apply with respect to trade receivables. Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and ST5517 field is "N"; or - "N/A" is reported in Box to complete and ST5517 field is "Y"; or - field has errors in format. | Confirmation that the credit granting complies with Article 9 | Where the answer to field ST5517 is "Yes", confirmation that the originator's or original lender's credit granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 | Article 27(3) | Confirmation | 0 |

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| N35 | ST5518 | O | Credit granting criteria compliance comment | Fides has applied to the Loans the same sound and well-defined criteria for credit-granting which it applies to non-secured loans. In particular, Fides (i) has applied the same clearly established processes for approving and, where relevant, amending, renewing and refinancing the loans; and (ii) 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 Debtor's creditworthiness taking appropriate account of factors relevant to assess the prospect of each Debtor meeting his obligations under the relevant loan. Fides, as financial intermediary enrolled with the register of article 106 of the Consolidated Banking Act, is also subject to supervision. For further details, see the section of the Prospectus headed "Fides - Criteria for credit-granting". | (TEXT-5000) | not a Credit institution. | Box to complete may contain additional explanation. Field should be left blank where ST5518 Credit granting criteria compliance confirmation is equal to N/A. Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format. | | | | | |
| N36 | ST5519 | M | Credit granting criteria supervision confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment that the credit-granting as referred to in Article 27(1)(a) of Regulation (EU) 2017/2402 is subject to supervision. | Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported in Box to complete and ST5517 field is "N"; or - "N/A" is reported in Box to complete and ST5517 field is "Y"; or - field has errors in format. | Confirmation that the credit-granting is subject to supervision | Where the answer to field ST517 is "Yes", confirmation that the credit-granting as referred to in Article 27(1)(a) of Regulation (EU) 2017/2402 is subject to supervision. | Article 27(1) | Confirmation | N/A |
| N37 | ST5519 | O | Credit granting criteria supervision comment | Fides is a financial intermediary enrolled in the register held by the Bank of Italy pursuant to article 106 of the Consolidated Banking Act and it is subject to supervision. For further details, see the section of the Prospectus headed "Fides". | (TEXT-5000) | | Box to complete may contain additional explanation. Field should be left blank where ST5519 Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format. | | | | | |
| N38 | ST5520 | M | True sale or assignment transfer confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N39 | ST5520 | M | True sale or assignment transfer explanation | Pursuant to the Transfer Agreement, the Originator has assigned and transferred without recourse (pro soluto) to the Issuer, which has purchased, in accordance with articles 1 and 4 of the Securitisation Law, the Portfolio. The transfer of the Receivables included in the Portfolio has been rendered enforceable against the Debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through the publication of a notice of transfer in the Official Gazette No. 123 Part II of 20 October 2022, and the registration of the transfer in the companies' register of Treviso-Belluno on 14 October 2022. The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger, which has been made available to PCS and the Originator and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation. As a general note, in this ST5 notification, except as (otherwise) defined or construed herein or in so far as the context otherwise requires, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with relating to Fides securitisation dated 22 November 2022 (the "Prospectus"). | (TEXT-10000) | Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402. | Transfer of the underlying exposures by true sale or assignment | A concise explanation of how the transfer of the underlying 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. | Article 20(1) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N40 | ST5521 | M | Subject to severe clawback | N | (Y/N) | A check box as to whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation. | Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format. | No severe clawback | A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation. | Article 20(2) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N41 | ST5521 | C | Subject to severe clawback explanation | 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. | (TEXT-10000) | | The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format. | | | | | |
| N42 | ST5522 | M | Clawback provisions exemption confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Exemption for clawback provisions in national insolvency laws | A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply. | Article 20(3) | Confirmation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N43 | ST5522 | O | Clawback provisions exemption comment | N | (TEXT-5000) | | Box to complete may contain additional explanation. Field should be left blank where ST5522 Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N44 | ST5523 | M | The seller is not the original lender flag | N | (Y/N) | Indicator that the seller is not the original lender | Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender | | | | | |
| N45 | ST5523 | M | Transfer where the seller is not the original lender confirmation | N/A | (Confirmed/Unconfirmed/N/A) | | Field codes are highlighted in amber if the field is left blank or has errors in format. Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and ST5523 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5523 check-box is "N"; or - "N/A" is reported and ST5523 check-box is "Y"; or - field has errors in format. | Transfer where the seller is not the original lender | Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402. | Article 20(4) | Confirmation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N46 | ST5523 | C | Transfer where the seller is not the original lender explanation | N | (TEXT-10000) | | Box to complete should contain the concise explanation where ST5523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5523-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N47 | ST5524 | M | Transfer at a later stage confirmation | N/A | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N48 | ST5524 | C | Transfer at a later stage explanation | N/A | (TEXT-10000) | | Box to complete should contain the concise explanation where ST5524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | Transfer performed by means of an assignment and perfected at a later stage | Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. | Article 20(5) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N49 | ST5524 | M | Alternative mechanism confirmation | N/A | (Confirmed/Unconfirmed/N/A) | | Field codes are highlighted in amber where it is not the case or field has errors in format. Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights. | | | |

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| N50 | ST5324 | O | Alternative mechanism comment | Confirmed | (TEXT-5000) | of the originator would not prejudice or prevent the SPSF from enforcing its rights pursuant to Article 20(3) of Regulation (EU) 2017/2402. | Box to complete may contain the concise explanation where ST5324-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5324-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N51 | ST5325 | M | Representations and warranties confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of the Receivables to the issuer pursuant to article 20(6) of the EU Securitisation Regulation. For further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Representations and warranties | Article 20(6) | Concise Explanation | Rem 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N52 | ST5325 | M | Representations and warranties explanation | Confirmed | (TEXT-10000) | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the Valuation Date and as at the Transfer Date, to the best of Fides' knowledge, the Receivables comprised in the Portfolio are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of the Receivables to the issuer pursuant to article 20(6) of the EU Securitisation Regulation. For further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N53 | ST5326 | M | Underlying exposures eligibility criteria confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPSF meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N54 | ST5326 | M | Underlying exposures eligibility criteria explanation | Confirmed | (TEXT-10000) | The Receivables included in the Portfolio have been selected by the Originator in such a way as to constitute a pool of monetary receivables that can be identified pursuant to and for the purposes of the combined provisions of articles 1 and 4 of the Securitisation Law and article 58 of the Consolidated Banking Act. The Receivables comprised in the Portfolio shall, as at the Valuation Date, comply with the Criteria. For further details, see the section of the Prospectus headed "The Portfolio". | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N55 | ST5326 | M | Underlying exposures selection processes confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis | Article 20(6) | Concise Explanation | Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N56 | ST5326 | M | Underlying exposures selection processes explanation | Confirmed | (TEXT-10000) | The disposal of Receivables is permitted only in the following circumstances: (A) from the Issuer to the Originator, in case of any breach of representations and warranties by the Originator pursuant to the terms of the Warranty and Indemnity Agreement, (B) from the Issuer to Originator, in case of repurchase of the Portfolio following the occurrence of a Clean-Up Call Event or a Tax and Regulatory Event or of individual Receivables pursuant to the terms of the Transfer Agreement, and (C) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties (including the Originator) in case of disposal of the Portfolio following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event pursuant to the terms of the Intercreditor Agreement. Therefore, none of the Transaction Documents provide for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any investor in the Notes from modelling the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Transfer Agreement", "Description of the Transaction Documents - The Warranty and Indemnity Agreement" and "Description of the Transaction Documents - The Intercreditor Agreement". | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N57 | ST5327 | M | Homogeneity of assets confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1251), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Homogeneity of assets | | Detailed Explanation | Rem 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N58 | ST5327 | M | Homogeneity of assets explanation | Confirmed | (TEXT-32767) | The Portfolio satisfies the homogeneous conditions of article 20(8), first paragraph, of the EU Securitisation Regulation and the applicable Technical Standards. In particular, pursuant to the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Receivables comprised in the Portfolio are homogeneous in terms of asset type, taking into account the specific characteristics relating to the cash flows of the asset type including their contractual, credit-risk and prepayment characteristics, pursuant to article 20(8), first paragraph, of the EU Securitisation Regulation and the applicable Technical Standards, given that: (a) all Receivables are originated by the Originator based on underwriting standards applying approaches to the assessment of credit risk associated with underlying exposures in place at time of the disbursement of the Loans which are similar among themselves; (b) all Receivables are serviced by the Originator according to similar servicing procedures; (c) the Receivables fall within the same asset category of the relevant Technical Standards named "credit facilities to individuals for personal, family or household consumption purposes" provided under article 1, paragraph (ii) of the Technical Standards regarding the homogeneity of the underlying exposures; and (d) although compliance with any specific homogeneity factor is not required pursuant to the applicable law, at the Valuation Date all the Debtors are individuals resident in Italy. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the Receivables comprised in the Portfolio contain obligations that are contractually binding and enforceable, with full recourse to the Debtors, Employers, Pension Authorities and Insurance Companies pursuant to article 20(8), first paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; and (ii) the Portfolio does not include any transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU, pursuant to article 20(8), last paragraph, of the EU Securitisation Regulation. Finally, pursuant to the Criteria set out in the Transfer Agreement, the Receivables arise from Loans whose Amortisation Plan provides for monthly instalments of the same amount at a fixed rate, each including a Principal Component and an Interest Component. For further details, see the sections of the Prospectus headed "The Portfolio - Criteria" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | Article 20(8) | | | |
| N59 | ST5328 | M | No re-securitisation confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Underlying Exposure Obligations: no re-securitisation | Article 20(9) | Confirmation | Rem 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N60 | ST5328 | O | No re-securitisation comment | Confirmed | (TEXT-5000) | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Portfolio does not comprise any securitisation positions. Accordingly, the notified securitisation is not a re-securitisation (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Warranty and Indemnity Agreement"). | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N61 | ST5329 | M | Soundness of the underwriting standards (ordinary course of business) confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N62 | ST5329 | M | Soundness of the underwriting standards (ordinary course of business) explanation | Confirmed | (TEXT-32767) | The Originator has represented and warranted that (i) the Loans from which the Receivables comprised in the Portfolio arise have been disbursed in the Originator's ordinary course of business. Fides has been originating loans and underwriting exposures similar to the Loans and the Receivables for more than 5 (five) years, pursuant to article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; (ii) the Receivables comprised in the Portfolio have been originated by the Originator in accordance with credit policies which are no less stringent than those that the Originator applied at the time of origination to similar exposures that have not been assigned in the context of the Securitisation, pursuant to article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the section of the Prospectus headed "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N63 | ST5329 | M | Soundness of the underwriting standards (disclosure) confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to article 20(10) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non-Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5310 field is not "residential mortgages"; or - "N/A" is reported and ST5310 field is "residential mortgages"; or - field has errors in format. | Soundness of the underwriting standard | Article 20(10) | Detailed Explanation | Rem 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N64 | ST5329 | M | Soundness of the underwriting standards (disclosure) explanation | Confirmed | (TEXT-32767) | There is no revolving or ramp-up period. Therefore this requirement is not applicable to the securitisation. | Box to complete should contain the concise explanation where ST5329-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5329-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N65 | ST5329 | M | Residential Loan requirement confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC) or | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N66 | ST5329 | C | Residential Loan requirement explanation | Confirmed | (TEXT-32767) | Box to complete should contain the concise explanation where ST5329-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5329-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | Box to complete should contain the concise explanation where ST5329-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5329-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N67 | ST5329 | M | Borrower's creditworthiness assessment confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC) or | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |

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| N68 | ST5529 | M | Borrower's creditworthiness assessment explanation | Under the Warranty and Indemnity Agreement, the Originator has further represented and warranted that Fides has assessed the Borrower's creditworthiness in compliance with the requirements set out in article 8 of the Directive 2008/48/EC, pursuant to article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the section of the Prospectus headed "Description of the Transaction Documents – The Warranty and Indemnity Agreement". | (TEXT-32767) | per paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU[4] or, where applicable, equivalent requirements in third countries. | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N69 | ST5530 | M | Originator/Lender Expertise confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to whether the originator or original lender has expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402 | Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Originator/Lender Expertise | A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised. | Article 20(10) | Detailed Explanation | Item 2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N70 | ST5530 | M | Originator/Lender Expertise explanation | Fides is a joint-stock company duly incorporated under the laws of Italy and licensed to carry out lending activity pursuant to article 106 of the Consolidated Banking Act. Fides is an established originator active in the salary assignment and payment delegation market since 1947. Moreover, under the Warranty and Indemnity Agreement, Fides has represented and warranted that it has been originating loans and underlying exposures similar to the Loans and the Receivables for more than 5 (five) years. For further details, reference is made to the section of the Prospectus headed "Fides". | (TEXT-32767) | | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N71 | ST5531 | M | Defaulted or restructured exposures confirmation | Confirmed | (Confirmed/Unconfirmed) | A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. | Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Transformed underlying exposures without exposures in default | A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. | Article 20(11) | Detailed Explanation | Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N72 | ST5531 | M | Defaulted or restructured exposures explanation | Under the Warranty and Indemnity Agreement, Fides has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Receivables comprised in the Portfolio are not qualified as exposures in default within the meaning of article 178, paragraph 1, of the CR or as exposures to a credit-impaired Debtor, who, to the best of Fides's knowledge (i) has been declared insolvent or had a court grant his creditors a final non-applicable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of disbursement of the Loan from which the relevant Receivable arises or has undergone a debt-restructuring process with regard to his non-performing exposures within 3 (three) years prior to the Transfer Date; or (ii) was, at the time of the disbursement of the Loan from which the relevant Receivable arises, on a public credit registry of persons with adverse credit history; or (iii) has a credit assessment or a credit score indicating that the risk of payments agreed under the Loan Agreement from which the relevant Receivable arises not being made is significantly higher than the ones of comparable exposures held by Fides which have not been assigned under the Securitisation, in each case pursuant to article 20(11) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, see the section of the Prospectus headed "Description of the Transaction Documents – The Warranty and Indemnity Agreement". | (TEXT-32767) | the requirements referred to in Article 20(11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 20(11) (b) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 20(11) (c) of Regulation (EU) 2017/2402 are met. | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N73 | ST5532 | M | At least one payment at the time of transfer confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format. | | | | | | |
| N74 | ST5532 | O | At least one payment at the time of transfer comment | Pursuant to the Criteria set out in the Transfer Agreement, the Portfolio includes only Receivables in relation to which at least one instalment including a Principal Component and an Interest Component has expired and has been paid. Accordingly, the exemptions set forth in article 20(12) of EU Securitisation Regulation are not applicable. Reference is made to the section of the Prospectus headed "The Portfolio - Criteria". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |
| N75 | ST5532 | C | Payment exemption | (LIST) | | Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits. | Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for ST5532 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5532 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 and field is not left blank; or - field has errors in format. | At least one payment at the time of transfer | A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies. | Article 20(12) | Confirmation | Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N76 | ST5532 | O | Payment exemption explanation | (TEXT-5000) | | | Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for ST5532 is Confirmed. Field codes are highlighted in amber where: - field is left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5532; or - field has errors in format. | | | | | | |
| N77 | ST5533 | M | Degree of dependence on repayments confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402. | Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Repayment of the holders shall not have been structured to depend predominantly on the sale of assets. | 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. | Article 20(13) | Detailed Explanation | Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N78 | ST5533 | M | Degree of dependence on repayments explanation | The Receivables comprised in the Portfolio arise from consumer loans. Under the Warranty and Indemnity Agreement, the Originator has represented that there are no Receivables that depend on the sale of assets securing the Receivables to repay their Outstanding Principal at contract maturity pursuant to article 20(13) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria since the Loans are not secured over any specified asset. For further details, see the section of the Prospectus headed "Description of the Transaction Documents – The Warranty and Indemnity Agreement". | (TEXT-32767) | | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N79 | ST5534 | M | Compliance with risk retention requirements confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | | |
| N80 | ST5534 | M | Compliance with risk retention requirements explanation | Under the Intercreditor Agreement, the Originator has undertaken that, from the Issue Date, it will retain, on an on-going basis, a material net economic interest of not less than 5 (five) per cent, in the Securitisation, in accordance with option (d) of article 6(3) of the EU Securitisation Regulation and article 6(3) of the UK Securitisation Regulation (as interpreted and applied on the date of execution of the Intercreditor Agreement) and the applicable Technical Standards. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-10000) | | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N81 | ST5534 | C | Retaining entity LEI | 8156002228A160000871 | (LEI) | LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402. | LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format. | | | | | | |
| N82 | ST5534 | C | Retaining entity name | (TEXT-100) | | Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402. | Entity name should be reported in Box to complete where LEI is not available for ST5534 Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format. | | | | | | |
| N83 | ST5534 | M | Vertical slice | N | (Y/N) | Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled in with "N"; or - field has errors in format. | | A concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. | | | | |
| N84 | ST5534 | M | Seller's share | N | (Y/N) | Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled in with "N"; or - field has errors in format. | | An indication 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; | | | | |
| N85 | ST5534 | M | Randomly-selected exposures kept on balance sheet | N | (Y/N) | Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402 used for retaining the risk? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled in with "N"; or - field has errors in format. | Compliance with risk retention requirements | (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402; | Article 21(1) | Concise Explanation | Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |

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| N86 | ST5534 | M | First loss tranche | Y | (Y/N) | Is first loss tranche in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | (4) first loss tranche in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(b) 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 used. |
| N87 | ST5534 | M | First loss exposure in each asset indicator | N | (Y/N) | Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | |
| N88 | ST5534 | M | No compliance with risk retention requirements | N | (Y/N) | Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402? | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format. | |
| N89 | ST5534 | M | Other option indicator | N | (Y/N) | Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If yes please provide the used option. | Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | |
| N90 | ST5534 | C | Other options used comment | | (TEXT-5000) | | Value should be reported in Box to complete when Other option indicator" is reported with "Y" for ST5534. Field codes are highlighted in amber where it is not the case or field has errors in format. | |
| N91 | ST5535 | M | Mitigation of interest rates and currency risks confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | |
| N92 | ST5535 | M | Mitigation of interest rates and currency risks explanation | | (TEXT-10000) | Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402. | Mitigation of interest rates (R) and currency risks (FX) Risks Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | 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. |
| N93 | ST5536 | M | Derivatives not purchased/sold by SPSE confirmation | Exemption on derivatives | (No derivatives/Exemption on derivatives/Unconfirmed) | Confirmation and concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402. | Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Derivatives Purchased/Sold by SPSE A concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402. |
| N94 | ST5536 | M | Derivatives not purchased/sold by SPSE explanation | No derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has covenanted not to enter into any derivative contracts save for the Swap Agreement or as otherwise expressly permitted by article 21(2) of the EU Securitisation Regulation. For further details, see Condition 4 (Covenants) in the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-10000) | | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | |
| N95 | ST5537 | M | Common standards underwriting derivatives confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and ST5536-Derivatives not purchased/sold by SPSE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by SPSE confirmation is underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402. | Derivatives using common standards A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards. |
| N96 | ST5537 | C | Common standards underwriting derivatives explanation | The Swap Agreement has been documented under a 1992 ISDA Master Agreement, including the schedule thereto, a 1995 ISDA Credit Support Annex and a confirmation between the Issuer and the Swap Counterparty entered into on or about the Issue Date. Reference is also made to sections of the Prospectus entitled "Description of the Transaction Documents - Swap Agreement". | (TEXT-10000) | | Box to complete should contain the concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5537-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | |
| N97 | ST5538 | M | Referenced interest payments confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Referenced interest payments based on generally used interest rates A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds. |
| N98 | ST5538 | M | Referenced interest payments explanation | Pursuant to the Criteria, the Receivables comprised in the Portfolio arise from Loans having a fixed interest rate. In addition, the rate of interest applicable to the Senior Notes will be floating (EURIBOR plus a margin of 1.30 pct. per annum), whilst the rate of interest applicable to the Junior Notes will be fixed pursuant to the Conditions, therefore, no interest payment under the Notes makes reference to complex formulae or derivatives. | (TEXT-10000) | | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | |
| N99 | ST5539 | M | Acceleration notice / enforcement requirement confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | |
| N100 | ST5539 | M | Acceleration notice / enforcement requirement explanation | Following the delivery of a Trigger Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents; and (ii) as to repayment of principal, the Senior Notes will continue to rank in priority to the Junior Notes. In addition, following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, the Issuer (or the Representative of the Noteholders on its behalf) may (with the prior consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolio then outstanding, it being understood that no provisions shall require the automatic liquidation of the Portfolio. For further details, see Condition 3(b) (Post-Acceleration Priority of Payments), Condition 9(a)(c) (Consequences of the delivery of a Trigger Notice) and Condition 10(b) (Disposal of the Portfolio following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event) of the section of the Prospectus headed "Terms and Conditions of the Notes". See further ST55 40. 41, 42 and 43. | (TEXT-10000) | Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | No trapping of cash following enforcement or an acceleration notice A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | |
| N101 | ST5540 | M | No trapping of cash confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (A)No amount of cash shall be trapped Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice. |
| N102 | ST5540 | O | No trapping of cash comment | Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents. Reference is also made to Condition 3(b) (Post-Acceleration Priority of Payments) in the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | |
| N103 | ST5541 | M | Sequential amortisation confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (B) principal receipts shall be passed to investors Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402. |
| N104 | ST5541 | O | Sequential amortisation comment | Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Acceleration Priority of Payments. Reference is also made to Condition 3(b) (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | |

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| N105 | ST5542 | M | Reversed repayment on seniority confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(6)(c) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (c) repayment shall not be reversed with regard to their seniority | Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority. | Article 21(4)(c) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N106 | ST5542 | O | Reversed repayment on seniority comment | Following the service of a Trigger Notice, the Senior Notes will continue to rank, as to repayment of principal, in priority to the Junior Notes, as before the delivery of a Trigger Notice. Therefore, the Post-Acceleration Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Reference is also made to Condition 3(b) (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-5000) | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N107 | ST5543 | M | No automatic liquidation confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (d) no provisions shall require automatic liquidation of the underlying exposures at market value | Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value. | Article 21(4)(d) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N108 | ST5543 | O | No automatic liquidation comment | Following the service of a Trigger Notice or the occurrence of an Issuer Insolvency Event, no automatic liquidation of the Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Issuer (or the Representative of the Noteholders on its behalf) may (with the prior consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolio, it being understood that no provisions shall require the automatic liquidation of the Portfolio. Reference is also made to Condition 3(b) (Disposal of the Portfolio following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event) of the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-5000) | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N109 | ST5544 | M | Non-sequential priority of payments triggers confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment 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 pursuant to Article 21(5) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N110 | ST5544 | O | Non-sequential priority of payments triggers comment | N/A | (TEXT-5000) | Confirmation and optional comment 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 pursuant to Article 21(5) of Regulation (EU) 2017/2402. | Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | Securitisations featuring non-sequential priority of payments | Confirmation 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. | Article 21(5) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N111 | ST5544 | M | Credit quality deterioration trigger confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format. | | Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold. | | | |
| N112 | ST5544 | O | Credit quality deterioration trigger comment | N/A | (TEXT-5000) | Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402 | Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N113 | ST5554 | M | Servicer expertise confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Required expertise from the servicer and policies and adequate procedures and risk management controls in place | A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements. | Article 21(8) | Detailed Explanation | Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N114 | ST5554 | M | Servicer expertise explanation | Fides is an established originator active in the salary assignment and payment delegation market since 1947. It is licensed to carry out lending activity pursuant to article 106 of the Consolidated Banking Act. Pursuant to the Servicing Agreement, the Servicer has represented and warranted that it has expertise in servicing exposures of a similar nature to those securitised for more than 5 (five) years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. In addition, pursuant to the Servicing Agreement, any substitute servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures, in accordance with article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. Reference is also made to the section of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement". | (TEXT-32767) | Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |
| N115 | ST5545 | M | Early termination confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers | A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N116 | ST5545 | C | Early termination explanation | N/A | (TEXT-10000) | Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402 | Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N117 | ST5546 | M | Credit quality deterioration trigger confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6)(a) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format. | (a) deterioration in the credit quality of the underlying exposure | A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6)(a) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N118 | ST5546 | C | Credit quality deterioration trigger explanation | N/A | (TEXT-10000) | Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6)(a) of Regulation (EU) 2017/2402 | Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N119 | ST5547 | M | Insolvency-related event confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6)(b) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format. | (b) occurrence of an insolvency-related event of the originator or servicer | A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6)(b) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N120 | ST5547 | C | Insolvency-related event explanation | N/A | (TEXT-10000) | Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6)(b) of Regulation (EU) 2017/2402 | Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |

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| N121 | ST5548 | M | Pre-determined threshold value confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPSE falls below a pre-determined threshold pursuant to Article 216(b) (c) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5548-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5548-Early termination confirmation is not "N/A"; or - field has errors in format. | (i) Value of the underlying exposures held by the SPSE falls below a pre-determined threshold | Article 216(c) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N122 | ST5548 | C | Pre-determined threshold value explanation | | (TEXT-10000) | | Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | |
| N123 | ST5549 | M | New underlying exposures failure generation confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 216 (d) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5549-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5549-Early termination confirmation is not "N/A"; or - field has errors in format. | (d) A failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) | Article 216(d) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N124 | ST5549 | C | New underlying exposures failure generation explanation | | (TEXT-10000) | | Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | |
| N125 | ST5550 | M | Participant duties confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 217 (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other auxiliary service providers. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | (a) Information regarding contractual obligations of the servicer and trustee | Article 217(a) | Confirmation | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N126 | ST5550 | O | Participant duties comment | The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the section of the Prospectus headed "Description of the Transaction Documents". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N127 | ST5551 | M | Servicing Continuity confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 217 (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | (b) Servicing Continuity Provisions | Article 217(b) | Confirmation | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N128 | ST5551 | O | Servicing Continuity comment | The Servicing Agreement contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity in relation to the Portfolio, including the replacement of the default or insolvent Servicer with a substitute servicer. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N129 | ST5552 | M | Derivative Counterparty Continuity confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 217 (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | (c) Derivative Counterparty Continuity Provisions | Article 217(c) | Confirmation | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N130 | ST5552 | O | Derivative Counterparty Continuity comment | The Intercreditor Agreement contains provisions aimed at ensuring that in the event of early termination of the Swap Agreement, including any termination upon failure by the Swap Counterparty to perform its obligations, the Issuer will use its best endeavours to find, in consultation with the Originator, a suitably rated replacement swap counterparty who is willing to enter into a replacement swap agreement substantially on the same terms as the Swap Agreement. For further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Intercreditor Agreement". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N131 | ST5553 | M | Liquidity Provider Continuity confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 217 (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | (e) Account Bank Continuity Provisions | Article 217(c) | Confirmation | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N132 | ST5553 | O | Liquidity Provider Continuity comment | | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N133 | ST5553 | M | Account Bank Continuity confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 217 (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | | | | |
| N134 | ST5553 | O | Account Bank Continuity comment | The Agency and Accounts Agreement contains provisions aimed at ensuring the replacement of the Account Bank, in case of its default, insolvency or other specified events. For further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Agency and Accounts Agreement". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N135 | ST5555 | M | Debt situation documentation confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 219 (f) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | Clear and consistent definitions relating to the treatment of problem loans | Article 219(f) | Confirmation | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N136 | ST5555 | O | Debt situation documentation comment | The Servicing Agreement and the Credit and Collection Policies attached thereto set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. Reference is made to the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement" and "Credit and Collection Policies". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N137 | ST5556 | M | Priorities of payment and triggered events confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 219 (g) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | Priorities of payment and triggers events | Article 219(g) | Confirmation | Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N138 | ST5556 | O | Priorities of payment and triggered events comment | The Transaction Documents clearly specify the Priorities of Payments, the events which trigger changes in such Priorities of Payments as well as the obligation to report such events. Pursuant to the Intercreditor Agreement, the Calculation Agent shall, subject to receipt of any relevant information from the Issuer or the Servicer, as the case may be, prepare the Inside Information and Significant Event Report containing the information set out in points (f) and (g) of the first sub-paragraph of article 7(1) of the EU Securitisation Regulation and article 7(1) of the UK Securitisation Regulation (including, inter alia, any material change of the Priority of Payments and the occurrence of any "Trigger Event"), and deliver it to the Reporting Entry (through the Calculation Agent) in a timely manner in order for the Reporting Entry to make available, via the Securitisation Repository, the Inside Information and Significant Event Report to the holders of a securitisation position, the competent authorities referred to in article 29 of the EU Securitisation Regulation and of the UK Securitisation Regulation and, upon request, to potential investors in the Notes without undue delay following the occurrence of the relevant event triggering the delivery of such report in accordance with the EU Securitisation Regulation and the UK Securitisation Regulation and the applicable Technical Standards and, in any case, on each SR Report Date (simultaneously with the Loan by Loan Report and the SR Investor Report). Reference is also made to sections of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | |
| N139 | ST5557 | M | Timely resolution of conflicts confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format. | Timely resolution of conflicts of investors | Article 21(10) | Confirmation | Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) |

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| N140 | ST5557 | O | Timely resolution of conflicts comment | The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Noteholders; therefore, the provisions of Article 22(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-5000) | relating to the timely resolutions of conflicts are met. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | responsibilities of trustee | Confirmation that the provisions under Article 22(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met. | | 2019/980 | | |
| N141 | ST5558 | M | Historical Default and Loss Performance Data confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance. | Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | | |
| N142 | ST5558 | O | Historical Default and Loss Performance Data comment | Under the Intercreditor Agreement, the Originator has confirmed that, before pricing, it has been as initial holder of the Notes in possession of, and, in case of subsequent sale of the Notes to third parties, it will make available to potential investors in the Notes, through the Securitisation Repository and the Prospectus, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised covering a period of at least 5 (five) years, and the sources of those data and the basis for claiming similarity, pursuant to article 22(1) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | Historical default and loss performance. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | Historical Default and Loss Performance Data | Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found. | Article 22(1) | Confirmation | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N143 | ST5558 | C | Historical Default and Loss Performance Data location | Data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity have been made available by Fides before pricing on the Securitisation Repository (being the website of European DataWarehouse GmbH - https://edwh.eurobank.eu) and in the Prospectus. | (TEXT-1000) | Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. | Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format. | | | | | | |
| N144 | ST5559 | M | Sample external verification confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment 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 pursuant to Article 22(2) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | Article 22(2) | Confirmation | N/A | |
| N145 | ST5559 | O | Sample external verification comment | Pursuant to article 22(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, an external verification has been made in respect of the Portfolio prior to the Issue Date by an appropriate and independent party and no significant adverse findings have been found. Such verification has confirmed: (i) on a statistical basis, the integrity and representativeness of the information provided in the documentation and in the IT systems in respect of each selected position of a representative sample of the Provisional Portfolio, (ii) the accuracy of the data relating to the Portfolio disclosed to the investors in the Notes before pricing; and (iii) the compliance of the data contained in the loan by loan data tape prepared by the Originator in relation to the Receivables comprised in the Portfolio with the Criteria that are able to be tested prior to the Issue Date. For further details, see the section of the Prospectus headed "The Portfolio Pool Assets". | (TEXT-5000) | Confirmation and optional comment 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 pursuant to Article 22(2) of Regulation (EU) 2017/2402. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | Sample of the underlying exposures subject to external verifications | Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | | Confirmation | N/A | |
| N146 | ST5560 | M | Liability cash flow model confirmation (prior pricing) | Confirmed | (Confirmed/Unconfirmed) | Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | | |
| N147 | ST5560 | C | Location of Liability cash flow model | Under the Intercreditor Agreement, Fides has confirmed that, before pricing, it has been as initial holder of the Notes in possession of, and, in case of subsequent sale of the Notes to third parties, it will make available to potential investors in the Notes, through Bloomberg and Intex, a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer pursuant to article 22(3) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-10000) | Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402. | Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format. | | Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request. | Article 22(3) | Confirmation | N/A | |
| N148 | ST5560 | M | Liability cash flow model confirmation (after pricing) | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Availability of a liability cash flow model to potential investors | | | Confirmation | N/A | |
| N149 | ST5560 | O | Liability cash flow model comment (after pricing) | Under the Intercreditor Agreement, Fides has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through Bloomberg and Intex, a liability cash flow model (as updated from time to time) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer pursuant to article 22(3) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402. | Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |
| N150 | ST5561 | M | Environmental performance availability | N/A | (N/A/Available/Not available) | Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STSSD-Underlying exposures are classified as equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STSSD-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Not available"; or - "N/A" is reported and STSSD-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STSSD-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format. | Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases" | A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found. | Article 22(4) | Concise Explanation | N/A | |
| N151 | ST5561 | C | Environmental performance explanation | Confirmed | (TEXT-10000) | When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | | | |
| N152 | ST5562 | M | Article 7 compliance confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | | |
| N153 | ST5562 | O | Article 7 compliance comment | Under the Intercreditor Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the EU Securitisation Regulation. Each of the issuer and the Originator has agreed that the Issuer is designated as Reporting Entity, pursuant to and for the purposes of article 7(2) of the EU Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the Issue Date, as the case may be, the information requirements pursuant to points (a), (b), (c), (d), (e), (f) and (g) of the first subparagraph of article 7(1) of the EU Securitisation Regulation. As to pre-pricing information, (i) the Reporting Entity has confirmed that before pricing it has made available to Fides as initial holder of the Notes, and, in case of subsequent sale of the Notes to third parties, it will make available to potential investors in the Notes, through the Securitisation Repository, the information under points (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and article 7(1) of the UK Securitisation Regulation and, in draft form, the information and documentation under points (b) and (d) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and article 7(1) of the UK Securitisation Regulation. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |
| N154 | ST5562 | M | Underlying information confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Originator and sponsor responsible for compliance with Article 7 | Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. | Article 22(5) | Confirmation | N/A | |
| N155 | ST5562 | O | Underlying information comment | As to pre pricing information, the Reporting Entity has confirmed that before pricing it has made available to Fides as initial holder of the Notes, and, in case of subsequent sale of the Notes to third parties, it will make available to potential investors in the Notes, through the Securitisation Repository, the information under point (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and article 7(1) of the UK Securitisation Regulation. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |
| N156 | ST5562 | M | Before pricing documentation confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | | |
| N157 | ST5562 | O | Before pricing documentation comment | As to pre pricing information, the Reporting Entity has confirmed that before pricing it has made available to Fides as initial holder of the Notes, and, in case of subsequent sale of the Notes to third parties, it will make available to potential investors in the Notes, through the Securitisation Repository, in draft form, the information and documentation under points (b) and (d) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and article 7(1) of the UK Securitisation Regulation. For further details, see the section of the Prospectus headed "Risk Retention and Transparency Requirements". | (TEXT-5000) | Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22(5) of Regulation (EU) 2017/2402. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |