

| 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: Article of regulation (EU) 2017/2402 | Background information: applicable explanation type for this field | Background information: Article of Regulation (EU) 2019/980 | |
|---------------|----------------|--------------------------------|-----------------------------|--|-------------------|--|---|--------------------------------|--|--|--|---|--|
| N0 | STSS3 | 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 STSS4 - 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 - STSS4 - 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 (STSS4 - 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 | STSS0 | M | Designated Entity LEI | 54930065GB7ISWYKGC48 | (LEI) | The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402 | Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. 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 | STSS1 | C | Instrument ISIN | IT0005609570;IT0005609588;IT0005609596;IT0005609604;IT0005609612 | (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 STSS1-ISIN, STSS1-Instrument code type and STSS1- 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 | STSS1 | C | Instrument code type | | (ALPHANUM-35) | If no ISIN is available, the name of the unique securities code assigned to this securitisation | Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field STSS1-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: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1- Instrument code are left blank; or - field has errors in format. | | | | | | |
| N5 | STSS1 | 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: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1- 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 | STSS2 | C | Originator LEI | 54930065GB7ISWYKGC48 | (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 | |

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| N7 | STSS8 | 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), SSPE(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A |
| N7 | STSS8 | 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), SSPE(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A |
| N8 | STSS2 | 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 | STSS8 | 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. | Country of establishment | Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A |
| N9 | STSS8 | 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. | | | | | |
| N10 | STSS2 | O | Original Lender LEI | | {LEI} | The LEI of the original lender(s) (where available) | Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where the field has errors in format. | Legal Entity Identifier (LEI) | The LEI of the originator(s) and sponsor(s) and, where available, original lender(s). | N/A | General Information | Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 |
| N11 | STSS8 | O | Original Lender Country | | {COUNTRY_WORLD} | The country of the original lender(s) (where available) | Original lender country should be reported in Box to complete 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. | | Where available, the country of | | | |

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| N11 | STSS8 | 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), SSPE(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A |
| N12 | STSS8 | O | SSPE Country | Italy | {COUNTRY_EU} | The country of establishment of the SSPE(s) | SSPE country should be reported in Box to complete where available. When several SSPEs 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. | | | | | |
| N12 | STSS8 | C | SSPE Country (if multiple countries) | | {COUNTRY_EU_LIST} | The country of establishment of the SSPE(s) (if multiple SSPEs from different countries) | When several SSPEs 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 SSPE country and SSPE 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), SSPE(s) and original lender(s). | Article 18 and 27(3) | General Information | N/A |
| N14 | STSS4 | M | Non-ABCP securitisation unique identifier | 54930065GB7ISWYKGC48N202401 | {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. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N15 | STSS4 | 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 | STSS4 | 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. | | | | | |
| N17 | STSS4 | 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. | | | | | |
| N18 | STSS5 | 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: - STSS5-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format. | | | | | |

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| N19 | STSS5 | 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: - STSS5-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 | STSS5 | C | Exemption on Prospectus | The securitisation is exempted from publication of the prospectus because the exemptions under article 1, paragraph 4, letters a) and c) of Regulation (EU) 2017/1129 apply to the transaction. | (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 STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are left blank; or - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled; or - field has errors in format. | | | | | | |
| N21 | STSS11 | M | Issue date | 2024-00-00 | {DATE_TEXT-YYYY-MM-DD} | 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 | |
| N22 | STSS6 | C | Securitisation Repository name | European DataWarehouse GmbH | (LIST) | Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website. | Mandatory only for 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_sec.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 | STSS7 | M | Securitisation name | Red & Black Auto Italy - Compartment 3 | (TEXT-100) | The securitisation name. | Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format. | Securitisation name | The securitisation name. | N/A | General Information | Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 | |
| N25 | STSS10 | M | Underlying exposures classification | auto loans/leases | (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 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the regulator or issuer to constitute | N/A | General Information | N/A | |
| N26 | STSS12 | 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/esma33-128-760_securitisations_designated_as_sts_as_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. | | | | | | |

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| N27 | STSS12 | M | Last notification date | 2024-00-00 | [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 | STSS13 | M | Authorised Third party flag | Y | (Y/N) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services. | Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format. | Authorised Third party | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | Article 27(2) | | General Information | N/A |
| N29 | STSS13 | 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 STSS13 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 | STSS14 | 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 STSS13 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 | STSS14 | 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 STSS13 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 | STSS15 | 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 STSS13 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 | STSS17 | M | Originator (or original lender) is not a Credit institution | Y | (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 "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format. | Originator (or original lender) not a credit institution | A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union. | Article 27(3) | | Confirmation | N/A |
| N34 | STSS18 | 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 not a Credit institution. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 check-box is "N"). Field codes are highlighted in amber where; - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. | Confirmation that the credit granting complies with Article 9 | Where the answer to field STS17 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 | STSS18 | O | Credit granting criteria compliance comment | Fiditalia, in its capacity as Originator, (i) has applied to the Receivables the same sound and well-defined criteria for credit-granting which it applies to non-securitised exposures, (ii) has clearly established the process for approving and, where relevant, amending, renewing and refinancing the Receivables as it applies to the exposures it holds; and (iii) has effective systems in place to apply those criteria and processes to ensure that credit granting is based on a thorough assessment of the Borrower's creditworthiness taking appropriate account of factors relevant to assess the prospect of each Borrower meeting his obligations under the relevant Loan Agreement. | (TEXT-5000) | | Box to complete may contain additional explanation. Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format. | | | | | |
| N36 | STSS19 | 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(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. | Confirmation that the credit granting is subject to supervision | Where the answer to field STS17 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. | Article 27(3) | Confirmation | N/A |
| N37 | STSS19 | O | Credit granting criteria supervision comment | Fiditalia 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 "Fiditalia"). | (TEXT-5000) | | Box to complete may contain additional explanation. Field should be left blank where STSS19-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 | STSS20 | 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 | STSS20 | M | True sale or assignment transfer explanation | Pursuant to the Transfer Agreement, the Originator has assigned and transferred without recourse (<i>pro soluto</i>) to the Issuer, which has purchased, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the provisions of Law 52, all of its right, title and interest in and to the Portfolio. The transfer of the Receivables included in the Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. [] Part II of [], and (ii) the registration of the transfer in the companies' register of Treviso-Belluno on or prior to the Issue Date (for further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Transfer Agreement"). 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 and the Lead Manager, which has been made available to PCS 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 STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the Red & Black Auto Italy 3 securitisation dated [] 2024 (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 | STSS21 | 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. | | | | | |
| N41 | STSS21 | C | Subject to severe clawback explanation | | (TEXT-10000) | A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation. | Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format. | 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 |
| N42 | STSS22 | M | Clawback provisions exemption confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Exemption for clawback provisions in national insolvency laws | A confirmation whether the provisions in Article 20(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 | STSS22 | O | Clawback provisions exemption comment | | (TEXT-5000) | | Box to complete may contain additional explanation. Field should be left blank where STSS22-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 | STSS23 | 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 Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |

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| N45 | STSS23 | M | Transfer where the seller is not the original lender confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender). | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and STSS23 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 STSS23 check-box is "N"; or - "N/A" is reported and STSS23 check-box is "N"; 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 | STSS23 | C | Transfer where the seller is not the original lender explanation | | (TEXT-10000) | | Box to complete should contain the concise explanation where STSS23-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STSS23-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 | STSS24 | M | Transfer at a later stage confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N48 | STSS24 | C | Transfer at a later stage explanation | | (TEXT-10000) | | Box to complete should contain the concise explanation where STSS24-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STSS24-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. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights. | Article 20(5) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N49 | STSS24 | M | Alternative mechanism confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N50 | STSS24 | O | Alternative mechanism comment | | (TEXT-5000) | | Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-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 | STSS25 | 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 true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402. | Box to complete should contain the 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 | A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect. | Article 20(6) | Concise Explanation | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N52 | STSS25 | M | Representations and warranties explanation | Under 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 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 sections of the Prospectus headed "The Portfolio - Other features of the Portfolio" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | (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. | | | | | |
| N53 | STSS26 | 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 SSPE 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 | STSS26 | M | Underlying exposures eligibility criteria explanation | The underlying exposures included in the Portfolio have been selected by the Originator on the basis of the Eligibility Criteria set forth under the Transfer Agreement (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Transfer Agreement" and "The Portfolio - Eligibility Criteria"). | (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. | | | | | |
| N55 | STSS26 | M | Underlying exposures selection processes confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio | | | |

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| N56 | STSS26 | M | Underlying exposures selection processes explanation | The disposal of Receivables is permitted only in the following circumstances: (A) from the Issuer to the Originator, in case of repurchase of individual Delinquent Receivables or Defaulted Receivables pursuant to the terms of the Transfer Agreement, (B) from the Issuer to the Originator, in case of breach of certain representations and warranties by the Originator pursuant to the terms of the Warranty and Indemnity Agreement, (C) 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 Illegality Event, pursuant to the terms of the Transfer Agreement, (D) from the Issuer (or the Sub-Servicer on its behalf) to third parties in case of sale of Defaulted Receivables pursuant to the terms of the Sub-Servicing Agreement, and (E) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties 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 Intercréditor 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 Sub-Servicing Agreement", "Description of the Transaction Documents - The Warranty and Indemnity Agreement", "Description of the Transaction Documents - The Intercréditor Agreement" and "The Portfolio - Eligibility Criteria". | (TEXT-10000) | Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402. | Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis | management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. | Article 20(6) | Concise Explanation | Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N57 | STSS27 | 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) [2019/1851], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N58 | STSS27 | M | Homogeneity of assets explanation | 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 flow of the asset type including their contractual, credit-risk and prepayment characteristics, for the purposes of article 20(8) of the EU Securitisation Regulation and the Technical Standards, given that: (i) all Receivables are originated by the Originator based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables are serviced by the Originator according to similar servicing procedures; (iii) all Receivables fall within the same asset category of the relevant Technical Standards relating to auto loans, and (iv) all Receivables reflect at least the homogeneity factor of the "type of obligor", since all Receivables arise from Loans in respect of which the Borrowers are individuals (for further details, see the sections of the Prospectus headed "The Portfolio" and "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. | Homogeneity of assets | A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [XX/XXXX], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met. | Article 20(8) | Detailed Explanation | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N59 | STSS28 | 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 | A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation. | Article 20(9) | Confirmation | Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N60 | STSS28 | O | No re-securitisation comment | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Portfolio does not include any securitisation positions pursuant to article 20(9) of the EU Securitisation Regulation. Accordingly, the notified securitisation is not a re-securitisation. For further details, see the sections of the Prospectus headed "The Portfolio - Other features of the Portfolio" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N61 | STSS29 | 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 | STSS29 | M | Soundness of the underwriting standards (ordinary course of business) explanation | (i) the Loans from which the Receivables comprised in the Portfolio arise have been disbursed in the Originator's ordinary course of business; and (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), first paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolio" and "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. | | | | | |
| N63 | STSS29 | 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). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N64 | STSS29 | M | Soundness of the underwriting standards (disclosure) explanation | The credit policies pursuant to which the Receivables comprised in the Portfolio have been originated by the Originator have been fully disclosed to the potential investors in the section "The Credit and Collection Policies" of the Prospectus made available on the Securitisation Repository. | (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. | | | | | |
| N65 | STSS29 | M | Residential Loan requirement confirmation | N/A | (Confirmed/Unconfirmed/N/A) | Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS10 field is not "residential mortgages"; or - "N/A" is reported and STSS10 field is "residential mortgages"; or - field has errors in format. | Soundness of the underwriting standard | - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC[3] or 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. | Article 20(10) | Detailed Explanation | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N66 | STSS29 | C | Residential Loan requirement explanation | | (TEXT-32767) | | Box to complete should contain the concise explanation where STSS29-Residential Loan requirement confirmation is not "N/A". Field should be left blank where STSS29-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 | STSS29 | 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[3] or paragraphs | 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 | STSS29 | M | Borrower's creditworthiness assessment explanation | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that it has assessed the Debtors' creditworthiness in compliance with the requirements set out in article 8 of the Directive 2008/48/EC, pursuant to article 20(10), third paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolio" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | (TEXT-32767) | 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 | STSS30 | M | Originator/Lender Expertise confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Originator/Lender Expertise | A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised. | Article 20(10) | Detailed Explanation | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N70 | STSS30 | M | Originator/Lender Expertise explanation | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that it has been originating exposures of a similar nature to those securitised for more than 5 (five) years, pursuant to article 20(10), last paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolio", "Description of the Transaction Documents - The Warranty and Indemnity Agreement" and "Fiditalia". | (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 | STSS31 | M | Defaulted or restructured exposures confirmation | Confirmed | (Confirmed/Unconfirmed) | A detailed explanations 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. | 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 detailed explanations 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. | | | |
| N72 | STSS31 | M | Defaulted or restructured exposures explanation | Under the Warranty and Indemnity Agreement, Fiditalia has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Portfolio does not include Receivables qualified as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired Debtor, who, to the best of Fiditalia's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within 3 (three) years prior to the Transfer Date; (ii) was, at the time of origination, where applicable, 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 contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by the Originator which have not been assigned under the Securitisation. For further details, see the sections of the Prospectus headed "The Portfolios - Other features of the Portfolio" and "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. | Transferred underlying exposures without exposures in default | - 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. | Article 20(11) | Detailed Explanation | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N73 | STSS32 | 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 | STSS32 | O | At least one payment at the time of transfer comment | Pursuant to the Eligibility Criteria set out in the Transfer Agreement, the Receivables arise from Loans in respect of which at least 3 (three) instalments have accrued and have been paid in full as at the Valuation Date. For further details, see the section of the Prospectus headed "The Portfolio - Eligibility Criteria". | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N75 | STSS32 | 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 STSS32 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 STSS32 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 STSS32 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 | STSS32 | 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 STSS32 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for STSS32; or - field has errors in format. | | | | | |
| N77 | STSS33 | 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. | 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. | 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 | STSS33 | M | Degree of dependence on repayments explanation | The Receivables comprised in the Portfolio arise from auto loans. Under the Warranty and Indemnity Agreement, the Originator has represented that there are no Receivables that depend on the sale of assets 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 sections of the Prospectus headed "Portfolio" and "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 | STSS34 | 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-ABCP 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 | STSS34 | M | Compliance with risk retention requirements explanation | Under the Intercreditor Agreement the Originator has undertaken to retain, from the Issue Date, 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 (c) of article 6(3) of the EU Securitisation Regulation and the applicable Technical Standards. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Intercreditor Agreement" and "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. | | | | | |

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| N81 | STSS34 | C | Retaining entity LEI | 54930065GB715WYKGC48 | (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 | STSS34 | 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 STSS34-Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format. | | | | | |
| N83 | STSS34 | 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-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. 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; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used. | Article 21(1) | Concise Explanation | Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 | |
| N84 | STSS34 | 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. | | | | | |
| N85 | STSS34 | M | Randomly-selected exposures kept on balance sheet | Y | (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. | | | | | |
| N86 | STSS34 | M | First loss tranche | N | (Y/N) | Is first loss tranche in accordance with Article 6(3)(d) 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. | | | | | |
| N87 | STSS34 | 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 | STSS34 | 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 | STSS34 | 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 | STSS34 | C | Other options used comment | | (TEXT-5000) | | Value should be reported in Box to complete when Other option indicator" is reported with "Y" for STSS34. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N91 | STSS35 | 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. | Mitigation of Interest rates (IR) and currency risks (FX) Risks | 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. | Article 21(2) | Concise Explanation | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N92 | STSS35 | M | Mitigation of Interest rates and currency risks explanation | The Rate of Interest applicable to the Senior Notes and the Mezzanine Notes is a floating rate equal to EURIBOR plus a margin (with zero floor). In order to mitigate any interest rate risk connected with the Senior Notes and the Mezzanine Notes, the Issuer will enter into on or about the Issue Date a 1992 ISDA Master Agreement with the Swap Counterparty, together with the Schedule and the Credit Support Annex thereto and the confirmations documenting the interest rate swap transaction supplemental thereto, under which, subject to the conditions set out thereunder, the Issuer will pay to the Swap Counterparty a fixed amount, and the Swap Counterparty will pay to the Issuer a floating amount. For further details, see the sections of the Prospectus headed "Terms and Conditions of the Notes" (including Condition 5(c) (Rate of Interest on the Notes)) and "Description of the Transaction Documents - The Swap Agreement". In addition, the Receivables arise from Loans having a fixed interest rate and, under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Portfolio does not comprise any derivatives. For further details, see the sections of the Prospectus headed "The Portfolio - Other features of the Portfolio", "Description of the Transaction Documents - The Warranty and Indemnity Agreement" and Condition 4 (Covenants). Finally, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables arise from Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro. For further details, see the sections of the Prospectus headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement". | (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. 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. | | | | | | |
| N93 | STSS36 | M | Derivatives not purchased/sold by SSPE confirmation | Exemption on derivatives | (No derivatives/Exemption on derivatives/Unconfirmed) | | 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 SSPE | A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402. | Article 21(2) | Concise Explanation | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N94 | STSS36 | M | Derivatives not purchased/sold by SSPE explanation | Other than the Swap Agreement, no derivative agreements 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 as expressly permitted by article 21(2) of the EU Securitisation Regulation. For further details, see Condition 4 (Covenants), paragraph (f), of the section of the Prospectus headed "Terms and Conditions of the Notes". | (TEXT-10000) | Confirmation and concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | | |

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| N95 | STSS37 | M | Common standards underwriting derivatives confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402. | 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 STSS36-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and STSS36-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format. | Derivatives using common standards | A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards. | Article 21(2) | Concise Explanation | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N96 | STSS37 | C | Common standards underwriting derivatives explanation | The Swap Agreement has been documented under a 1992 ISDA Master Agreement, including the schedule thereto, a credit support annex and confirmations between the Issuer and the Swap Counterparty entered into on or about the Issue Date. Reference is also made to section of the Prospectus headed "Description of the Transaction Documents - The Swap Agreement". | (TEXT-10000) | | Box to complete should contain the concise explanation where STSS37-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where STSS37-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 | STSS38 | M | Referenced interest payments confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | Confirmation and 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 pursuant to Article 21(3) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Referenced interest payments based on generally used interest rates | A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds. | Article 21(3) | Concise Explanation | Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N98 | STSS38 | M | Referenced interest payments explanation | Pursuant to the Eligibility Criteria set out in the Transfer Agreement, the Receivables arise from Loans having a fixed interest rate. In addition, (a) the rate of interest applicable to the Senior Notes and the Mezzanine Notes is a floating rate equal to EURIBOR plus a margin (with zero floor) and the interest rate risk arising from the mismatch between the interest rate applicable on the Loans and the Senior Notes and the Mezzanine Notes is appropriately mitigated through the Swap Agreement; (b) the rate of interest applicable to the Junior Notes is a fixed rate. Therefore (i) with reference to the Senior Notes and the Mezzanine Notes, any interest payments is calculated by reference to generally used market interest rates; (ii) with reference to the Junior Notes, there are no reference rate of interest, being the interest rate applicable to the Junior Notes a fixed rate; (iii) any interest payments do not reference complex formulae or derivatives. Reference is also made to Condition 5(c) (Rates of Interest on the Notes) of 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. | | | | | |
| N99 | STSS39 | 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 | STSS39 | M | Acceleration notice / enforcement requirement explanation | Following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event, (i) (a) the Class A Notes will rank pari passu and pro rata without preference or priority amongst themselves and in priority to the Class B Notes, the Class C Notes, the Class D Notes and the Class J Notes; (b) the Class B Notes will rank pari passu and pro rata without preference or priority amongst themselves and in priority to the Class C Notes, the Class D Notes and the Class J Notes, but subordinated to the Class A Notes; (c) the Class C Notes will rank pari passu and pro rata without preference or priority amongst themselves and in priority to the Class D Notes and the Class J Notes, but subordinated to the Class A Notes and the Class B Notes; (d) the Class D Notes will rank pari passu and pro rata without preference or priority amongst themselves and in priority to the Class J Notes, but subordinated to the Class A Notes, the Class B Notes and the Class C Notes; and (e) the Class J Notes will rank pari passu and pro rata without preference or priority amongst themselves, but subordinated to the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes; (ii) 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; (iii) any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Acceleration Priority of Payments; (iv) as to repayment of principal, the Senior Notes will rank in priority to the Mezzanine Notes and the Junior Notes, and the Mezzanine Notes will rank in priority to the Junior Notes but subordinated to the Senior Notes; and (v) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall (if so directed Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolio (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of | (TEXT-10000) | Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format. | No trapping of cash following enforcement or an acceleration notice | A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | Article 21(4) | Concise Explanation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N101 | STSS40 | M | No trapping of cash confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (a) No amount of cash shall be trapped | Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice. | Article 21(4)(a) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N102 | STSS40 | O | No trapping of cash comment | | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N103 | STSS41 | M | Sequential amortisation confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment 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. | 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. | Article 21(4)(b) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N104 | STSS41 | O | Sequential amortisation comment | | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N105 | STSS42 | 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(4)(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 | STSS42 | O | Reversed repayment on seniority comment | | (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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| N107 | STSS43 | 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 | STSS43 | O | No automatic liquidation comment | | (TEXT-5000) | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N109 | STSS44 | M | Non-sequential priority of payments triggers confirmation | Confirmed | (Confirmed/Unconfirmed/N/A) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N110 | STSS44 | O | Non-sequential priority of payments triggers comment | | (TEXT-5000) | Prior to the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event or the redemption of the Notes in accordance with Condition 6(a) (Final redemption), Condition 6(d) (Early redemption for Tax or Illegality Event) or Condition 6(e) (Early redemption for Clean-up Call Event), repayments of principal on the Senior Notes and the Mezzanine Notes shall be made: (i) during the Initial Sequential Redemption Period and, following the occurrence of a Sequential Redemption Event, during the Sequential Redemption Period, in a sequential order; or (ii) during the Pro-Rata Redemption Period, pari passu and pro rata amongst all Classes of the Senior Notes and the Mezzanine Notes, in each case in accordance with the Pre-Acceleration Priority of Payments. Following the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event or in case of redemption of the Notes in accordance with Condition 6(a) (Final redemption), Condition 6(d) (Early redemption for Tax or Illegality Event) or Condition 6(e) (Early redemption for Clean-up Call Event), repayments of principal on the Notes shall be made in a sequential order, in each case in accordance with the Post-Acceleration Priority of Payments. The occurrence of any of the following events in respect of any Payment Date prior to the delivery of a Trigger Notice or the occurrence of an Issuer Insolvency Event or the redemption of the Notes in accordance with Condition 6(a) (Final redemption), Condition 6(d) (Early redemption for Tax or Illegality Event) or Condition 6(e) (Early redemption for Clean-up Call Event), shall constitute a Sequential Redemption Event: (i) the Cumulative Gross Default Ratio with reference to the immediately preceding Collection End Date is greater than [2.50] per cent.; (ii) the Uncured PDL Ratio with reference to such Payment Date is greater than [0.50] per cent.; or (iii) the Clean-up Call Event has occurred but the Portfolio Repurchase Option is not exercised by the Originator. Reference is also made to Condition 3(a) (Pre-Acceleration Priority of Payments), Condition 3(b) (Post-Acceleration Priority of Payments) and Condition 6(c) (Mandatory redemption) of the section of the Prospectus headed "Terms and Conditions of the Notes". | 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 STSS44-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where STSS44-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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold. | Article 21(5) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N111 | STSS44 | M | Credit quality deterioration trigger confirmation | Confirmed | (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 STSS44 - Non-sequential priority of payments triggers confirmation; or - field has errors in format. | | | | | |
| N112 | STSS44 | O | Credit quality deterioration trigger comment | | (TEXT-5000) | Sequential Redemption Events include, among others, the circumstances that (i) the Cumulative Gross Default Ratio with reference to the immediately preceding Collection End Date is greater than [2.50] per cent.; (ii) the Uncured PDL Ratio with reference to such Payment Date is greater than [0.50] per cent. | Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N113 | STSS54 | M | Servicer expertise confirmation | Confirmed | (Confirmed/Unconfirmed) | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N114 | STSS54 | M | Servicer expertise explanation | | (TEXT-32767) | Fiditalia is an established originator and servicer active in the auto loan market since 1981. It is licensed to carry out lending activity pursuant to article 106 of the Consolidated Banking Act. Pursuant to the Sub-Servicing Agreement, Fiditalia has represented and warranted that it has all skills, software, hardware, information technology and human resources necessary to comply with the efficiency standards required by the Sub-Servicing Agreement. In addition, the Sub-Servicer has represented and warranted it has expertise in sub-servicing exposures of a similar nature to those securitised for more than 5 years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. In addition, pursuant to the Sub-Servicing Agreement, the Back-up Sub-Servicer and any substitute sub-servicer shall have expertise in sub-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. Reference is also made to the section of the Prospectus headed "Description of the Transaction Documents - The Sub-Servicing Agreement". | 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 detailed explanation. Field codes are highlighted in amber if the field is left blank or 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 |
| N115 | STSS45 | M | Early termination 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 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 | STSS45 | C | Early termination explanation | | (TEXT-10000) | | Box to complete should contain the concise explanation where STSS45-Early termination confirmation is not "N/A". Field should be left blank where STSS45-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. | | | | | |

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| N117 | STSS46 | M | Credit quality deterioration trigger confirmation | N/A | {Confirmed/Unconfirmed/N/A} | Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; or - field has errors in format. | (a) deterioration in the credit quality of the underlying exposures | A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6)(a) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N118 | STSS46 | C | Credit quality deterioration trigger explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS46-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where STSS46-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 | STSS47 | 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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-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 | STSS47 | C | Insolvency-related event explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS47-Insolvency-related event confirmation is not "N/A". Field should be left blank where STSS47-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N121 | STSS48 | 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 SSPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; or - field has errors in format. | (c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold | A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found | Article 21(6)(c) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N122 | STSS48 | C | Pre-determined threshold value explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS48-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where STSS48-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 | STSS49 | 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 21(6) (d) of Regulation (EU) 2017/2402 | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; or - field has errors in format. | (d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) | A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6)(d) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N124 | STSS49 | C | New underlying exposures failure generation explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS49-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where STSS49-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 | STSS50 | M | Participant duties confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary 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 | Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. | Article 21(7)(a) | Confirmation | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N126 | STSS50 | O | Participant duties comment | The contractual obligations, duties and responsibilities of the Master Servicer, the Sub-Servicer, the Back-up Sub-Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement", "Description of the Transaction Documents - The Sub-Servicing Agreement", "Description of the Transaction Documents - The Back-up Sub-Servicing Agreement", "Description of the Transaction Documents - The Agency and Accounts Agreement", "Description of the Transaction Documents - The Corporate Services Agreement" and "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. | | | | | |
| N127 | STSS51 | M | Servicing Continuity confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | (b) Servicing Continuity Provisions | Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402. | Article 21(7)(b) | Confirmation | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N128 | STSS51 | O | Servicing Continuity comment | The Servicing Agreement, the Sub-Servicing Agreement and the Back-up Sub-Servicing Agreement contain provisions aimed at ensuring that a default by or an insolvency of the Master Servicer, the Sub-Servicer or the Back-up Sub-Servicer does not result in a termination of the servicing activity on the Portfolio, including, with respect to the Sub-Servicer, the appointment of a Back-up Sub-Servicer from the Issue Date to replace Fidelity upon termination of its appointment as Sub-Servicer in order to perform the Primary Services in accordance with the provisions of the Back-up Sub-Servicing Agreement. For further details, see the section of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement", "Description of the Transaction Documents - The Sub-Servicing Agreement" and "Description of the Transaction Documents - The Back-up Sub-Servicing Agreement". | {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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| N129 | STSS52 | 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 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable. | Box to complete 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 | Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402. | Article 21(7)(c) | Confirmation | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N130 | STSS52 | O | Derivative Counterparty Continuity comment | The Swap Agreement provides for the replacement of the Swap Counterparty in the case of its default, insolvency and other specified events. Reference is also made to section of the Prospectus headed "Description of the Transaction Documents - The Swap Agreement". | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N131 | STSS53 | M | Liquidity Provider Continuity confirmation | N/A | {Confirmed/Unconfirmed/N/A} | Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable. | "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. | | | | | |
| N132 | STSS53 | 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. | (c)Account Bank Continuity Provisions | Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402. | Article 21(7)(c) | Confirmation | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N133 | STSS53 | M | Account Bank Continuity confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable. | Box to complete 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 | STSS53 | O | Account Bank Continuity comment | The Agency and Accounts Agreement contains provisions aimed at ensuring the replacement of the Account Bank, the Deposit Account Bank (if any) and the Custodian (if any), in case of their 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 | STSS55 | M | Debt situation documentation confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | Clear and consistent definitions relating to the treatment of problem loans | Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402. | Article 21(9) | Confirmation | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N136 | STSS55 | O | Debt situation documentation comment | The Sub-Servicing Agreement and the 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 Sub-Servicing Agreement" and "The 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 | STSS56 | M | Priorities of payment and triggered events confirmation | Confirmed | {Confirmed/Unconfirmed} | | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402. | Article 21(9) | Confirmation | Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N138 | STSS56 | 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, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Agency and Accounts Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to prepare, on or prior to each ESMA Report Date, the SR Investors Report setting out certain information with respect to the Portfolio and the Notes (including, <i>inter alia</i> , the events which trigger changes in the Priorities of Payments), in compliance with the EU Securitisation Regulation and the applicable Technical Standards, and (ii) subject to receipt of the SR Investors Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the Securitisation Repository. Reference is also made to sections of the Prospectus headed "Terms and Conditions of the Notes", "Description of the Transaction Documents - The Intercreditor Agreement" and "Description of the Transaction Documents - The Agency and Accounts Agreement". | {TEXT-5000} | Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402. | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | Priorities of payment and triggers events | Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402. | Article 21(9) | Confirmation | Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N139 | STSS57 | 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 relating to the timely resolutions of conflicts 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. | Timely resolution of conflicts between classes of investors & responsibilities of trustee | Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met. | Article 21(10) | Confirmation | Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N140 | STSS57 | O | Timely resolution of conflicts comment | The Conditions (including the Rules of the Organisation of 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 Representative of the Noteholders; therefore, the provisions of article 21(10) of the 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} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met. | | | |
| N141 | STSS58 | 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. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N142 | STSS58 | O | Historical Default and Loss Performance Data comment | Under the Intercreditor Agreement, Fidelity has confirmed that, before pricing, as retainer of randomly selected exposures equivalent to not less than 5 per cent. of the nominal value of the securitised exposures and as initial holder of the Junior Notes, it has been in possession of, and has made 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. Reference is also made to 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. | 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 | STSS58 | C | Historical Default and Loss Performance Data location | Data on the historical performance of receivables originated by Fidelity are made available through the Securitisation Repository (being, as at the date of the Prospectus, www.eurodw.eu). | {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. | | | | | |

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|------|--------|---|--|---|-------------------------------|--|---|--|--|---------------|---------------------|-----|
| N144 | STSS59 | 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. | Sample of the underlying exposures subject to external verifications | Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | Article 22(2) | Confirmation | N/A |
| N145 | STSS59 | 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 Provisional Portfolio prior to the Issue Date by an appropriate and independent party and no significant adverse findings have been found. Such external verification has confirmed: (i) on a statistical basis, the integrity and referentiality 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 Provisional Portfolio disclosed in the sub-section headed "Description of the Portfolio"; 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 Provisional Portfolio with certain Eligibility Criteria that are able to be tested prior to the Issue Date. Reference is also made to section of the Prospectus headed "The Portfolio". | (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. | | Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | | | |
| N146 | STSS60 | 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. | Availability of a liability cash flow model to potential investors | Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request. | Article 22(3) | Confirmation | N/A |
| N147 | STSS60 | C | Location of Liability cash flow model | The liability cash flow model is made available through the Bloomberg and Intex platforms. | (TEXT-10000) | 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 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. | | | | | |
| N148 | STSS60 | 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 should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N149 | STSS60 | O | Liability cash flow model comment (after pricing) | Pursuant to the Intercreditor Agreement, the Originator has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through the Bloomberg and Intex platforms, 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. | (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 | STSS61 | M | Environmental performance availability | Available | (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 STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STSS10-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 STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STSS10-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 | STSS61 | C | Environmental performance explanation | Pursuant to the Sub-Servicing Agreement and the Intercreditor Agreement, the Sub-Servicer has undertaken to prepare the Loan by Loan Report setting out information relating to each Loan as at the end of the Collection Period immediately preceding the relevant ESMA Report Date (including, <i>inter alia</i> , the information related to the environmental performance of the assets financed by the relevant Loan, to the extent available), in compliance with the EU Securitisation Regulation and the applicable Technical Standards, and deliver it to the Reporting Entity in a timely manner in order for the Reporting Entity to make available such report to the holders of a securitisation position, the competent authorities and, upon request, to potential investors in the Notes on each ESMA Report Date. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Sub-Servicing Agreement". | (TEXT-10000) | Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (5) of Regulation (EU) 2017/2402. | When Environment performance confirmation for STSS61 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for STSS61 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 | STSS62 | M | Article 7 compliance confirmation | Confirmed | (Confirmed/Unconfirmed) | Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 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 | STSS62 | 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 Fidelity is designated as Reporting Entity, pursuant to and for the purposes of article 7, paragraph 2, of the EU Securitisation Regulation and 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), (d), (e), (f) and (g) of the first sub-paragraph of article 7(1) of the EU Securitisation Regulation and article 22 of the EU Securitisation Regulation. In addition, each of the Issuer and the Originator has agreed that the Originator is designated as first contact point for investors and competent authorities pursuant to the third sub-paragraph of article 27(1) of the EU Securitisation Regulation. As to pre-pricing information, Fidelity has confirmed that, before pricing, as retainer of randomly selected exposures equivalent to not less than 5 per cent. of the nominal value of the securitised exposures and as initial holder of the Junior Notes, it has been in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, the information under point (a) of the first sub-paragraph of article 7(1) of the EU Securitisation Regulation and, in draft form, the information and documentation under points (b) and (d) of the first sub-paragraph of article 7(1) of the EU Securitisation Regulation. For further details see the sections of the Prospectus headed "Description of the Transaction Documents - The Intercreditor Agreement" and "General Information". | (TEXT-5000) | Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (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. | | 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. | | | |
| N154 | STSS62 | M | Underlying information 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). 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 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 | STSS62 | O | Underlying information comment | | (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. | | | | | |

| | | | | | | | | | | | | |
|------|--------|---|---|-----------|-------------------------|---|--|--|--|--|--|--|
| N156 | STSS62 | 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 | <p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N157 | STSS62 | O | Before pricing documentation comment | | {TEXT-5000} | | <p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p> | | | | | |

Instructions

| Column header |
|---|
| 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: Article of regulation (EU) 2017/2402 |
| Background information: applicable explanation type for this field |
| Background information: Article of Regulation (EU) 2019/980 |
| Format symbol |
| {ALPHANUM-n} |
| {CA_CODE} |

{Confirmed/Unconfirmed/N/A}

{Confirmed/Unconfirmed}

{COUNTRY}

{DATE_TEXT-YYYY-MM-DD}

{ISIN}

{LEI}

{LIST}

{N/A/Available/Not available}

{NOTIFICATION ID}

{SECURITISATION ID}

{TEXT-n}

{Y/N}

1. After accessing the STSRE Register, you must click on the “STS notification records” tab and the “Upload draft STS notifications” option in order to access the “Upload draft STS Notification” page.

2. Click on the “Choose file” button.

3. Select the .xlsx file to upload.

Note: **The selected file must follow the format/ naming convention of the non-ABCP template** that may be also downloaded through the respective entry form page)

For non-ABCP securitisations, the file naming convention is: STSNotificationRecord_NonAbcp_Template.xlsx

4. Click on the “Upload” button.

Upon clicking on the “Upload” button, the system will present a confirmation message that the request was successfully submitted.

Where the selected file does not follow the format/ naming convention of the ABCP template, the system

Description

Technical reference number for the reporting element

Indicates the corresponding RTS code for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Example: LEI for securitisation parties have been split into the relevant boxes (either sponsor, originator,

Indicates the reporting element's status due to XLS and application validations rules

- Optional (O) = the data is optional in the template – data should be reported where relevant

Example: Original lender

- Mandatory (M) = Reporting Element is mandatory at XLS level - the data is always required

Example: Securitisation Identifier

- Conditional (C) = the reporting element is optional but is required for specific situations or required dependent on other data in the template.

Example: Originator country may be reported through 2 different boxes depending on the reporting of unique or multiple countries. One and only one of these 2 boxes should be reported.

Where possible, data quality check is embedded in the spreadsheet and Field code is displayed in amber where reported element is not consistent with the "Mandatory" and "Conditional" rules.

- Forbidden(F) = the reporting element is forbidden

Element name

Content to be reported

Element formatting (see below table for further explanation)

Reporting element definition

Lists the technical guidance for that reporting element.

Lists the consistency rules applicable on the reporting element.

Indicates the corresponding RTS name for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates the corresponding RTS content to report for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates where available the related Article of regulation (EU) 2017/2402

Indicates where available the applicable explanation type for the reporting element basde on RTS

Indicates where available the related Article of Regulation (EU) 2019/980

Definition

Up to n alphanumeric characters.

4 letter competent authority code followed by the authority name as available in the drop-down list

Drop-down list with:

- N/A - Not Applicable where this reporting element is not applicable for that STS notification
- Confirmed - where legal requirement is confirmed
- Unconfirmed - where legal requirement is not confirmed

Drop-down list with:

- Confirmed where legal requirement is confirmed
- Unconfirmed where legal requirement is not confirmed

Full country name:

- {COUNTRY_EU} - drop-down list with EU countries
- {COUNTRY_EU_LIST} - list of EU countries separated with semi-colon
- {COUNTRY_WORLD} - drop-down list with worldwide countries
- {COUNTRY_WORLD_LIST} - list of worldwide countries separated with semi-colon

Dates shall be formatted in text with the following format: YYYY-MM-DD.

ISIN code, as defined in ISO 6166 with 12 alphanumerical characters

Legal entity identifier as defined in ISO 17442 with 20 alphanumerical characters

Drop-down list

Drop-down list with:

- N/A - Not Applicable
- Available
- Not Available

Securitisation ID + 2 digitstclassification or 3 digitsclassification

20 characters LEI + T + YYYY + max3digitsclassification for ABCP Securitisation

Free text field up to n UTF8 characters.

Drop-down list with:

- Y - Yes or true
- N - No or False