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

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

structions for submitting the interim STS notification template(s) to ESMA:

- 1. If you are providing an STS notification for a securitisation for a public securitisation, then you must follow all of the instructions below. NB: 'Public securitisations' are defined as those securitisations that are not falling under the scope of Article 7(1)(c) of the Securitisation Regulation (where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council). Please note that failure to comply with these instructions may lead to either a rejection of the STS notification submission or delays
- 2. Using the worksheets in the public securitisations STS notification template file (ANNEX_I, ANNEX_II, and/or ANNEX_III), select the appropriate template(s) to be completed, as per *Commission Delegated Regulation (EU)* .../... [include reference to [include full reference to the STS notification RTS] . Additional columns have been provided for background information.
- 3. Complete the template(s) in a manner that complies with *Commission Delegated Regulation (EU) .../...* [include full reference to the STS notification ITS] .

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

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

- 4. Once the STS notification template(s) has been completed, save this file, attach it in an email, and send the email to STSnotifications@esma.europa.eu, in adherence with the following modalities:
 - Please send only one email per securitisation. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please send one email per securitisation. For example, where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme compliance with the STS criteria, then Annex I in the public securitisations STS notification template file should be deleted and Annexes II and III should be completed, and this single saved file should be submitted
 - After sending your first communication to ESMA, your firm must consistently use the same email address to send any further STS notification files to ESMA. Failure to do so may lead to ESMA being unable to recognise your email address and the STS notification file being rejected.
 - Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted, and this completed file sent in one email.
 - Where a notification is being made for an ABCP Programme only, then Annexes I and II should be deleted and Annex III should be completed, and this file saved and sent in an email to ESMA.
 - If you are providing an updated STS notification, then you are invited to indicate what has changed since the previous STS notification, in the body of the email.
- 5. The email subject line must be written in the following manner: [SECU]: LEI UNIQUE_IDENTIFIER STATUS
 - LEI is the legal entity identifier of the report submitting entity and must match fields (STSS2, STSAT2, and/or STSAP2, as applicable),
 - UNIQUE_IDENTIFIER is the securitisation identifier assigned by the reporting entity and must conform to the identifier set out in Article 11 of the disclosures technical standards (see pages 71-72 here: https://www.esma.europa.eu/sites/default/files/library/esma33-128-
 - 474 final report securitisation disclosure technical standards.pdf), and

• STATUS is either "NEW", "UPDATE", or "CANCELLATION"

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

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

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

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FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	x52106055176	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitiation.	Where available under Item 1.1 of Annex VIII. Item 4.2 of Annex VII.
STSS2 STSS3	5493055(YP72XWVF4863 N/A	Lezal Entity Identifier (LEI) Notification identifier	N/A (General Information) N/A (General Information)	(LEI) (ALPHANUM-100)	N/A N/A	The LEI of the crisinatorisis and soonsofs), and where available oriental lender(s). Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	5493005GYP72XWF4B63N202001	Securitisation identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
57555 57556	N//A European DataWarehouse (Imbh	Prospectus identifier Securitisation Repository	N/A (General Information) N/A (General Information)	(ALPHANUM-100) (ALPHANUM-1000)	N/A N/A	Where available, the prospectus identifier as provided by the relevant competent authority. Where available, the name of the resistered securitisation reconitory.	N/A N/A
57557 57558	E-CARAT 12 PLC Class A Notes GB	Securitisation name Country of establishment	N/A (General Information) N/A (General Information)	(ALPHANUM-200) (COUNTRYCODE_2)	N/A Article 18 and 27(3)	The securifisation name. Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lander(s).	item 4 of Annex VII. N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	(LIST)	N/A	The type of securitisation:non-AECP securitisation:AECP transaction:	N/A
						ABCP programme. The type of underlying exposures: 1) auto loars/feases; 2) consumer loans;	
STSS10	auto loams/hases	Underlying exposures classification	N/A (General Information)	(LST)	N/A	3) commercial mortgages; 4) credit-card receivables; 5) lesses; 6) residential mortgages; 7) SME loans;	N/A
STSS11	23-03-3020	bissue date	N/A (General Information)	(DATEFORMAT)	N/A	8) missed; 9) others. Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponter shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent	Dem 4 of Annex VII.
5TS512	24-03-2020	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	Bramaction. The date of notification to ESMA. If an authorised third-party has provided STS verification services in accordance with Article 27(2) of	N/A
STSS13	Compliance with the STS criteria was confirmed by Prime Collateralised Securities (PCS) UK Limited.	Authorised Third party	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm. If an authorised third-party has provided STS verification services in accordance with Article 27(2) of	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited, GB	Authorised Third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	if an authorised third-party has provided 515 ventication services in accordance with Article 27(2) or the Securification Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	Financial Conduct Authority	Authorised Third party (name of competent authority)	N/A (General Information)	(ALPHANUM-200)	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	STS compliant	STS status	N/A (General Information)	(ALPHANUM-2000)	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	The originator is subject to regulation and supervision in the United Bingdom by the Financial Conduct Authority.	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of oround and well-defined criteria and clearly established processes for approxing, amending, resolvenge and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of financiation (130.) 2007.7402.	N/A
STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Regulation (LU) 2037/2402. If the answer to field STS12 is "No", the originator's or original lender's shall provide confirmation that the credit granting as referred to in Article 27(3)(a) of Regulation (EU) 2037/2402 is subject to supervision.	N/A
575520	This to the receivables are equivaled from the sale for by the tour by present of an equipality assignment with this same by gained as to the sale of an expenditure of the same by gained to any equipality between particles are or existing the sale of the same by the same of the sale of the sale of the same by the sale of the sal	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-10000)	Article 20(1)	The STS notification shall provide a concine regimention that the transfer of the underlying exposures in made by present of treat value or transfer with the same legisl effect in a manner that is enforceable equent the safer or any thing party.	them 3.3 of Annex VIII.
STSS21	Under applicable insolvency lows in the United Cingdom the originate's jurisdiction], assignment of the reconsides by the salities to the house is not using to its owner distributed provisions in the owner of the saler's insolvency as UK insolvency laws do not include 'evener dealers's provisions. The opinions of Allen Covey LEV for English level, Shepherish Wedderhors LEV law to Scota loay and otherest Mascon Bellinat LEV (as to Northern Into Issue) analyse the applicable clearbook provisions, none of which constitution's lever originator provisions.	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (ICU) 2027/2402 are found in the securification, and state whether the provision in Article 2(g) of Regulation (ICU) 2027/2402 apply.	ttem 3.3 of Annex VIII.
575522	See above \$15521.	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)		thorn 1.1 of Anney VIII
						In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402. Where the seller is not the original lender, the STS notification shall provide a statement confirming	
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
575524	Forusant to the noterolates sale and prohibits agreement, the saleth and inscriptables to the house by years of an equitable angularity, and perfective samples of perfective mests and an angularity and the sale primare of the cours on the occurrence of them specified perfective mests and an angularity of the salety of the	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-10000)	Article 20(5)	Where the transfer of the underlying appounds is performed by means of an assignment and performed and a later register than 4 the dosing of the scentilization, 1985 Trofficiation shill provide concision explanation on how and whether that perfection is effected at least through the required minimum provident own of the control of	Item 3.3 of Annex VIII.
515525	All considerations are transferred grounder to the recognition to the design between the design that the properties of the design design on the design of the properties of the design design of the design design of the design o	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Artide 20(6)	the STS cofficience that provide a social explanation on whether there are representations and waverance provided by the vallet that the underlying reprovers included in the inscribitations are not encountered or orthonous in a condition that can be foresent to adversily affect the enforceability of the true vallet or exaginament or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.
575526	All glights of common and recording most unify the digitality orbits are out in the reconsiders will and purchase agreement. Control of Providers are considered from any proceed to reconsider to the control of the proposation cells of "splights" Control of Providers and Providers are providers are providers agreement choices providers and exhibit any providers and providers are providers and providers and providers are providers and providers and providers are providers and providers and providers are any providers and providers are also commonless of the format of the reconsiders and providers agreement and providers are providers and providers agreement and providers are providers and providers are providers and providers agreement and providers are providers and providers agreement and providers are providers and providers agreement and providers are providers and providers are providers and providers agreement and providers are providers and providers agreement and providers are providers and providers and providers are providers and providers and providers	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis.	Concise Explanation	(ALPHANUM-10000)	Article 20(7)	The STS notification shall provide concine explanation that: -the underlying exposure transferred from, or assigned by, the solar to the SSPE most problems only of the concentration of the state of the state portions of the state of the state portion of the state of the state portion of the state of t	ttern 2.2.2 and 2.2.13 of Amer VIII.
575527	The proposation devices the recordable point by a section of the proposation certified. The least—of self-of beinding criteria pies to section of the proposation extends the least-of least produced in the provisional profition as at the care of the accusation. The contract of the proposation of the proposation of the least profition and the care of the care of the care of the contract of the care of	Numoquirally of assets	Detailed Englandron	(ALPHANUM)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the associations. For the purpose the originator and sposure shall safe to the EARST on homogeneity (Commission Delegated Regulation (ID))incl shall explain in Adds have such of the conditions specified in the Archita's of the STS on most.	Burn 2.3.7 of Armes VIII.
5TS528	The portfolio is comprised of auto foan contracts based on standard form documentation, and therefore does not include any securification position. See the section of the prospectus entitled "The Seller, the Servicer and the Receivables-15. Other deposits of the prospectus of the P	Underlying Exposure Obligations: no re securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.
575529	(A) Oldney course. The representations set out in the receivables sale and purchase agreement include that, is request of a extension produced receivable, the related to more control to enjoyable of the USA's you while Precess pit, in the editory control to the produced of the USA's you while Precess pit, in the editory control of the	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STI notification thall provide a detailed explanation:	Bern 2.2.7 of Armes VIII.
	Vaushall Finance pic has operated for more than the required five year period. Vaushall Finance pic has significantly more than					The STS notification shall provide a detailed explanation as to whether the originator or original	
STSS30	five years' experience in the origination, underwriting and servicing of auto receivable loans similar to those included in the controllo.	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	The 515 rectification intelligence a declared explanation as to whether the deginator or original lander have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex VIII.
575531	All handles without and/or daily. The inconsistance comprised in the proviously agentation as at the case of list well but to include a comprised in the proviously agentation as at the case of list will be to include a few of the case	Transferred underlying exposures without exposures in default	Detailed Diplination	(ALPHANUM)	Article 20(11)	Tax 171 medication daid provide a detailed moment as to whole- the transferred underlying exposures die not reducible, at the time of indestitus, deletation, deletation provided and solicities and control of the deletation of the deletation (Indestitus deletation) and deletation of the deletation of	Bern 2.2.8 of Armex VIII.
5T5532	The eligibility criteria set out in the receivables sale and purchase agreement include that in respect of a relevant purchased receivable, the related loan contract has had at least one scheduled monthly payment made in respect of it by the borrower.	At least one payment at the time of transfer	Confirmation	(ALPHANUM-1000)	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(2) applies.	Ibem 3.3 and 3.4.6 of Annex VIII.
575533	The nightfory criteria set cut in the resimulation saids and purchase agreement includes that (i) on the relevant calculation data, proclamated from the most filtering interest purposed data and any substitute recordant described on any solid ordinary and proclamated from the most filtering interest purposed data and any substitute recordant described on two sets of also to be described and to the set filtering interest purposed data and any substitute recordant described any solid ordinary and any solid proclamated and proclamated any solid proclamated any solid proclamated and proceed and any solid proclamated any solid proclamated and proclamated any solid proclamated and proclamated and proclamated and proclamated and proclamated and proclamated any solid proclamated and proclamated any solid proclamated and proclamated any solid proclamated and proclamated any solid proclamated any solid proclamated and proclamated any solid proclamated any solid proclamated and proclamated any solid proclamated and proclamated any solid proclamated any solid proclamated and proclamated any solid proclamated and proclamated any solid proclamated any so	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the replanement of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Armer VIII.
STSS34	reconsists as at the cut off data. The originator will retain for the life of the reconsists a makes of an exconomisement of any set that SSL is the securitation. The originator will retain for the life of the reconsists are maked of an exconomisement of any set that SSL is the securitation of an extension of the securitation of an exconomisement of the securitation of an extension of the securitation of the life of the securitation of the s	Compilaror with risk retention requirements	Concile Explanation	(LST)	Article 21(1)	the STD confidence shall prevail a concuse explanation as to how the origination, upsomer or original united or if a constitution conting with the risk streetform explanation of the constitution conting with the risk streetform explanation and the production form of the constitution or the constitution or the constitution or the constitution of	Roem 3.1of Annex VIII Herm 3.4.1 of Annex VIII
575535	All remarks of interest applies sender or in regions of the law contracts, comprising the laws around self-sender or improve of the law contracts. The fact of an electron is, which have resident of the law contracts of law c	Mitguion of interest rates (IR) and currency risks (FX) Risks	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	The ST notification shall growle a concine replination as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	Article 212) of the Securitisation Regulation. The Ioan contracts comprised in the provisional portfolio as at the cut-off date do not include any derivatives on the basis that such loan contracts have been entered into substantially on the terms of similar standard documentation for auto Ioan receivables.	Derivatives Purchased/Solid by SSPE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Bems 3.4.2 and 3.8 of Annex VIII.
STS\$37	The swap agreements are based on ISDA forms. See the section of the prospectus entitled "Overview of the Transaction Documents-Swap Agreement".	Derivatives using common standards	Concise Explanation	(ALPHANUM-10000)		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	The assets comprise fixed rate loans. The liabilities comprise floating rate notes which are linked to interbank rates (SONIA) with standard benchmark sentengent remaisions.	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	The STS notification shall explain in a concise mannerwhether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used	Items 2.2.2 and 2.2.13 of Annex VIII.
>15538	standard benchmark replacement provisions.	rates	conside Explanation	(ALPTIANUM-10000)	Ann CR 21(3)	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.	over-15 2-2-2 and 2-2-13 of Annex VIII.

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\$75539	Tollowing the service of a rate acceleration rote of all monts standing to the cost of the loan's basic access and of other amounts recorded by the loan's service are specified in accessive this post devicement principle of prevents (or the loan's service are specified in the loan's loany, which is a principle of the loan's loany, which is a principle or the loan's loany accessive and loany accessive and the loan's loany accessive and loany accessive accessive accessive and loany accessive accessive accessive and loany accessive a	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-10000)	Article 21(4)	The STS rotification shall explain conclusly and in general terms that each of the requirements of Arctic 22(4) of Regulation (EQ 2017/24/2) are met.	them 3.4.5 of Armex VIII.
STSS40	default of the issuer. See above \$15539	(a)No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that no cash would be trapped following the delivery of an	Item 3.4.5 of Arnex VIII.
STSS41	See above \$75539	(b) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)		enforcement or an acceleration notice. The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the	Item 3.4.5 of Annex VIII.
STSS42	See above \$75539	(c) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-1000)		seniority of the securitisation position. The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	See above \$75539	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
573544	The transaction includes rigges relating to the parformance of the underlying exposures resulting in the principly of payments countries to experient dynamics in control of earths; for an long as a sequential relatingation event has to cleaning properties. After the countries of a superant development, one of the payment of principle and results in regarded of the results which is made as introduces with the accordance principle of payments. Agree the countries are sequented of the results which is made as introduces with the accordance principle of payments. Agree the countries will be accordance principle of payments and the made is a strainform with the accordance principle of the principle of the countries as executed of comprision and the countries of the payment of the payment of the payment of the countries are sequented of the payment of the payment of the paymen	Securifications featuring non-sequential priority of payments.	Conformation	(ALPHANISM - 5000)	Autoine 22(3)	The STS confination shall confirm that transaction featuring non-sequential priority of payments included regions raised by the parties makes of the substitute sequences removing in the priority of the priority of the priority of the priority of the STS confirmed makes become the substitute of the s	Reen 3.4.5 of Armes VIII.
573545	The present on broken's rights which termined the working provide and with higher seal Principle instructions of the section of the continuous days and principle instructions of the section of the continuous days are set of the continuous days are	twoking scurlination with early amortisation rewrit for termination of involving period based on preceived triggers	Concise Explanation	(ALPHANUM-10000)	Article 21(6)	The STS coefficient shall expirat in a combin manner, where applicable, how the provisions or regions in An 2185(s) are excluded in the transaction documentation.	Item 3.1 of Arnes VII and Items 2.3 and 2.4 of Arnes VIII.
STS546	See above STSS4S	(a) deterioration in the credit quality of the underlying exposures (b) occurrence of an insolvency-related event of the originator or	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation. The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII. Item 3.1 of Annex VII and Items 2.3 and
STSS47	See above \$15545	 (a) occurrence or an insorvency-reased event or the disginator or servicer (c) value of the underlying exposures held by the SSPE falls below a 	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	Art 21(6)(b) are included in the transaction documentation. The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in	2.4 of Annex VII. Dem 3.1 of Annex VII and Items 2.3 and
STSS48	See above \$73545	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold (d) a failure to generate sufficient new underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	2.4 of Annex VIII.
STSS49	See above STSS45	meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
ST3550	has action product on the filth extension, both appointed under the actioning agreement (jiew the section of the prospects and detection "Owners and the resultant Discounters According Agreement" (jiel the careages service product, or large control actions a feature product and the section of the prospects act section of the process products actions a feature product and the process and the process action and the process control actions a feature products and the process action of the process action and the process passing agent and agent bank, who are agreemed under the agreen agreement (see the action of the properties section for action of the process and the process and the process action action action action action and the process for action of the process and the process and the process action act	(goldomation repeting contractual diligations of the services and trains	Confirmation	[ALPHANUM-1000]	Article 22(7)(a)	The SSS reolification shall confirm that the transaction documentation specifies all of the requirements under Archite 2.107 (e) of Regulation (RI) 3.2017/2402.	tters 1.7 of Arnes VIII.
STSS51	The servicing agreement contains provisions providing for the termination of the servicer and provisions anticipating the appointment of a replacement servicer by the issuer following the occurrence of certain events, including material and unremedited disfalls, by the servicer or the excurrence of an inschizery event in relation to the service place the section of the prospectus entitled "Overview of the Transaction Documents-Servicing Agreement").	(b)Servicing Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2462.	them 3.7 of Annex VIII.
STSS52	The swap agreement has provisions requiring replacement of the swap counterparty in the event of an unremedied default or certain insolvency events (see the section of the prospectus entitled "Overview of the Transaction Documents-The Swap Agreements".	(c)Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
575553	The account bank agreement has provisions requiring replacement of the account bank in the event of an unremedied material default, certain insolvency events and the account bank no longer having the required ratings (see the section of the prospectus entitled "Overview of the Transicion Documents-Account Bank Agreement").	(c)Account Bank Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7 (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
515554	All Expertises. Vascinal Frames gat has approached for more than the required fore year priced. Vascinal Frames gat has approached for more than the required fore year priced. Vascinal Frames for the required foreign and in the properties. The second second of the properties of th	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	The STS notification shall explain in datast how the requirements of Article 23(8) are next. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Dem 3.4.6 Armex VIII.
ST\$\$55	Delinquarcy and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holdars, iosses, charge offis, recoveries and other asset performance remotes are defined in accordance with the Servicer's servicing policies and procedures. See the section of the prospectus central CTM beller, the Servicer and the Receivables-Underwriting* for a summary of certain aspects of the Servicer's servicing policies and procedures.	Gear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
\$75556	Priorities of Payments and relevant triggers are set out in the transaction documents and disclosed in the prospectus (see the section of the prospectus eribide "Annex B - Priority of Payments Schedule").	Priorities of payment and triggers events	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Armex VIII.
\$15557	Conditions 1.1 of the termes and conditions of the motion, the thotal date and the senset of though contain provisions relative by a variety of the contained	Timely resolution of conflicts between classes of investors & responsibilities of fruction	Confirmation	(ALPHANUM-1000)	Article 21(10)	The STS notification shall confirm whether the previous under Article 22(20) of Regulation (EQ) 2237/2422 relating to the Stendy resolutions of conflicts are next.	Ibem 3.1 of Annex VII and Item 3.4 of Annex VIII.
575558	The prospectus includes static pool data and historical pool data with respect to the pool as well as comparable data of substantially similar exposures. See the sections of the prospectus entitled "The Provisional Portfolio", Such information included in the propectus is made available to investors pine to the pricing of any issuance of notes.	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM-1000)	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
\$75559	The eigenutes has cleared a sample of the base contracts producing the date disclosed in respect of friber base contracts to be executed, without the contract produced and in the desirable field and the contracts to be contracted. The contract produced are contracted as the contract produced and the contracts to be sent as an agend on produced are contracted as the contract produced as contracts and the produced contributes and the adjustation of the contract produced and contracts are contracted as a contract of the adjustment produced and contracts are contracted as a contract of the adjustment produced and contracts are contracted as a contract of the contract contracts and contract produced as contracts and contracts are contracted as a contract contract and contracts are contracted as contracte	Sample of the underlying exposures subject to external werifications	Confirmation	[ALPHANUM-1000]	Article 22 (2)	The STh conflication shall conflice that a sample of the coderlying exposure was subject to enternal werfuration prior to the traumous of the recording by an appropriate and independent party.	n/a
ST\$360	has self-or direct available to the holdered the source scale flow model, either density or inclining fromly now or more self-or self-or self	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-3000)	Article 22 (3)	the STS posification shall confirm that a liability cash flow model is available to potential investors prior to pricing and take clearly where the information is available. After pricing, the STS notification shall confirm that such information is available to potential investors supen request.	N/A
STSS61	As at the reference date, for the purpose of complience with Article 23(s) of the Securitization Regulation, the evolution confirms, and see at its areas, influention on environmental preference of the selection desiration for experience for several confirms, and the selection of the prospective excitation available individual confirmation where the selection of the prospective excitation function of the selection of the prospective excitation of the selection of the selection of the prospective excitation of the selection of the selection of the prospective excitation of the selection of the selection of the selection of the selection of the prospective excitation of the selection of the selec	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Conciser Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS modification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential leave, or auto losins or feases is available pursuant to Article 7 (1)(s) of Regulation (IU.) 2017/2402 and state where the information is waitable.	N/A
575562	The Late As an International of the state in sequence of previous the production of the following information, which is all all behaviorable internations of the contraction comparing authority to instruct on the first behaviorable internation and the contraction and	Originative and grooner responsible for compliance with Article 7	Confirmation	[ALPHANUM-1000]	Article 22 (5)	The STS coeffication shall conform that: —the originator and the sponsor are complying with Arcists ? of legislation (SU) 2017/A02; —the information required by victic 7(2) (a) has been made available to potential available solution princing upon request, princing upon request, and the state of the sponsor of the sponso	N/A