

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 (where appropriate, this includes a reference to the relevant sections of the underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	2138001XSQF3FSSQ9898	First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 .
STSS1	XS2279559707,XS2279559889,XS2279560036,XS2279560119,XS2279560200,XS2279560382,XS2279560465,XS2279560622,XS2279560895,XS2279560978,XS2279561356,XS2279561430,XS2279561513,XS2279561604,XS2279561786	Instrument identification code	N/A (General Information)	{ISIN}	N/A	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.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	2138001XSQF3FSSQ9898	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSS4	635400KLB2FID9TE45N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE.	N/A
STSS5	N/A	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse at https://www.eurodw.eu	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Gemarto 2021-1 plc	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	GB	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: non-ABCP securitisation; ABCP transaction; ABCP programme.	N/A
STSS10	Residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	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 originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	2021-24-02	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
STSS12	2021-24-02	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited	Authorised third party	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	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.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised third party (name)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	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.	N/A
STSS15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSS16	STS compliant	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS, or that a STS notification should be revised.	N/A
STSS17	N	Originator (or original lender) not a UK credit institution or a UK investment firm	N/A (General Information)	{Y/N}	Article 27(3)	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the UK.	N/A
STSS18	The originator confirms its credit-granting is conducted on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402 as it forms part of domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018	Confirmation of credit-granting criteria	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", 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.	N/A
STSS19	Yes	Declaration that the credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	1. True Sale - Title to the English loans is acquired from the Seller by the Issuer by means of an equitable assignment with the same legal effect as a true sale in a manner that is enforceable against the Seller or any other third party. Pursuant to clause 2.1 of the mortgage sale agreement, subject to certain conditions, the Seller agrees to sell, with full title guarantee or, in the case of Scottish loans, with absolute warrandice, to the Issuer and the Issuer agrees to purchase the loans. The sale of English loans is in equity only and the transfer of Scottish loans is of beneficial interest only (until transfer of legal title). Perfection of the assignment of the English loans, and the assignment of the Scottish loans together with the giving of notice of assignment to the relevant borrowers, will take place on the occurrence of certain specified events (see clause 2.3.1 of the mortgage sale agreement). 2. Enforceability - Under applicable law the acquisition of title by the issuer is enforceable against the seller or other third parties (see opinion 5.5-5.9 of the Paul Hastings (Europe) LLP English law opinion and opinion 5.4-5.9 of the Shepherd and Wedderburn Scottish law transaction opinion). See also loan warranty (5/e) as set out in the mortgage sale agreement 'Each Loan and its related Mortgage is non-cancellable and constitutes a valid and binding obligation of the Borrower enforceable in accordance with its terms...'. 3. Disclosure - The prospectus includes disclosure on the sale mechanics and relevant representations and warranties (see section of the prospectus entitled 'Sale of the Mortgage Pool') and perfection events (see the section of the prospectus entitled 'Rights of Noteholders and Certificateholders and Relationship with Other Secured Creditors - Triggers Tables - Non-Rating Triggers Table - Perfection Events').	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	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.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	Under applicable insolvency laws in the United Kingdom (where the Originator's COMI is), assignment of the loans by the seller to the issuer is not subject to severe clawback provisions in the event of the seller's insolvency as UK insolvency laws do not include 'severe clawback provisions'. The provisions in Article 20(3) do not apply.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS22	There are no circumstances which could give rise to clawback provisions in accordance with Article 20(1) and (2) of Regulation (EU) 2017/2402. See STSS21 above.	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS23	Kensington Holdco Limited as the Seller is not the original lender. Kensington Mortgage Company Limited (the Legal-Title Holder and Mortgage Administrator) is the original lender. It is confirmed that the securitisation complies with Article 20(1) to Article 20(3) of Regulation EU 2017/2402 as such forms part of domestic UK law by virtue of the European Union (Withdrawal) Act 2018. The prospectus includes detailed disclosure on the sale mechanics (see the section of the prospectus entitled 'Sale of the Mortgage Pool'.)	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	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.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS24	Pursuant to the mortgage sale agreement, the seller sells the English loans to the issuer by means of an equitable assignment and the Scottish loans are held on trust by the seller for the issuer under a declaration of trust. Perfection of the assignment of the English loans, and the assignment of the Scottish loans together with the giving of notice of the assignment to the relevant Borrowers, takes place on the occurrence of certain specified events as set out in clause 2.3.1 of the mortgage sale agreement and summarised in the prospectus. See the section of the prospectus entitled 'Sale of the Mortgage Pool' and 'Rights of Noteholders and Certificateholders and Relationship with Other Secured Creditors - Triggers Tables - Non-Rating Triggers Table - Perfection Events'. A perfection event includes: a. an insolvency event in respect to the legal title-holder, b. a sever deterioration event in respect to the legal title-holder and c. a legal-title holder termination event occurs and a replacement has not been appointed within 60 days.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-10000)	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, 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.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS25	All loans are transferred pursuant to the mortgage sale agreement on the same terms and conditions. The prospectus includes disclosure on the representations and warranties made by the seller and the legal title-holder in respect of the loans (see the section of the prospectus entitled 'Sale of the Mortgage Pool - Warranties and Repurchase'). The mortgage sale agreement includes the following representations and warranties: (5/e) 'Each Loan and its related Mortgage is non-cancellable and constitutes a valid and binding obligation of the Borrower enforceable in accordance with its terms...' and (11/k) '...(i) each English Mortgage relating to a Loan which is not the subject of a Title Insurance Policy; (A) if the Property is not registered the Borrower has a good and marketable title to the fee simple absolute in possession or a term of years absolute in the relevant Property or other good freehold state (if freehold) or a term of years absolute (if leasehold) free (save for the Mortgage) from any encumbrance which would affect such title; and (B) if the Property is registered it has been or is in the course of registration with title absolute in the case of freehold property or absolute or good leasehold title in the case of leasehold property or possessory title in the case of freehold or leasehold title where (in accordance with the relevant Lending Criteria) such possessory title has been taken into account by the valuer in the valuation of the Property; and (ii) each Scottish Mortgage relating to a Loan, the Borrower has a valid and marketable heritable or long lease title to the Property free (save for the Mortgage) from any encumbrance which would materially affect such a title.'	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	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.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	The seller makes the loan warranties set out in schedule 1 of the mortgage sale agreement in respect to the loans. The mortgage sale agreement does not include repurchase mechanics exercisable at the seller's discretion (see clause 8 of the mortgage sale agreement). Any repurchase of loans only occurs where there has been a breach of loan warranties, the legal title-holder agrees to make a further advance to a borrower under a loan, an asset repurchase trigger event has occurred in relation to an additional loan or product switch loan, or a loan is determined to be a non-compliant loan. The prospectus includes disclosure on the representations and warranties made by the seller and the legal title-holder in respect of the loans and the repurchase mechanics (see the section of the prospectus entitled 'Sale of the Mortgage Pool - Warranties and Repurchase'). The repurchase mechanisms meet the relevant EBA guidelines as to devices which are not to be considered indicative of "active portfolio management".	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)	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 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.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS27	1. Homogeneity - The prospectus describes the loans and mortgage pool, lending criteria and payment terms (see the sections of the prospectus entitled 'Characteristics of the Provisional Completion Mortgage Pool' and 'Constitution of the Mortgage Pool'). 2. One asset type - the mortgage pool is comprised of residential mortgage loans originated by the legal title-holder and secured over residential properties located in England, Wales and Scotland. 3 - Contractually Binding - The loans are contractually binding and enforceable, with full recourse to borrowers. Loan warranty (5/e) includes representation on enforceability 'Each Loan and its related Mortgage is non-cancellable and constitutes a valid and binding obligation of the Borrower enforceable in accordance with its terms...'. 4. Periodic Payment Streams - The loans in the mortgage pool are comprised of repayment loans (where the borrower makes monthly payments of interest and principal until maturity) and interest-only loans (where the borrower makes monthly payments of interest but not of principal) or a combination of both (part and part loans) and therefore have defined periodic payment streams. See the section of the prospectus entitled 'Constitution of the Mortgage Pool'. 5. Transferable Securities - The mortgage pool is comprised of residential mortgage loans based on standard documentation and therefore does not include any transferable securities. In addition see the sections of the prospectus entitled 'Constitution of the Mortgage Pool - The Mortgage Pool - Homogeneity' and 'Characteristics of the Provisional Completion Mortgage Pool - Other Characteristics'. ('The Loans comprised in the Provisional Completion Mortgage Pool as at the Cut-Off Date do not include (i) any transferable securities for the purposes of Article 20(8) of the UK Securitisation Regulation... Any Additional Loans or Product Switch Loans included in the Mortgage Pool following the Issue Date will not include (i) any transferable securities for the purposes of Article 20(8) of the UK Securitisation Regulation'.)	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	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) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The mortgage pool is comprised of residential mortgage loans based on standard documentation and therefore does not include any securitisation position. Please see the sections of the Prospectus entitled 'Constitution of the Mortgage Pool - The Mortgage Pool - Homogeneity' and 'Characteristics of the Provisional Completion Mortgage Pool - Other Characteristics'. (The Loans comprised in the Provisional Completion Mortgage Pool as at the Cut-Off Date do not include...any securitisation positions for the purposes of Article 20(9) of the UK Securitisation Regulation...Any Additional Loans or Product Switch Loans included in the Mortgage Pool following the Issue Date will not include...any securitisation positions for the purposes of Article 20(9) of the UK Securitisation Regulation'.)	Underlying exposure obligations: no securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	1. Ordinary Course - The representations set out in the mortgage sale agreement include that each loan is originated by the seller in the ordinary course of business (see loan warranty (8): 'Each Loan was originated by the Originator in the ordinary course of business pursuant to underwriting standards that were no less stringent than those the Originator applied at the time of origination to similar exposures that are not included in the Mortgage Pool.' 2. Disclosure of Criteria -The prospectus includes a summary of the current lending criteria (see the section of the prospectus entitled 'Constitution of the Mortgage Pool - The Mortgage Pool - Lending Criteria'). 3. Self-Certification - The representations set out in the mortgage sale agreement include that no loan is a self-certified loan (see loan warranty (65/mmm)). 4. Creditworthiness. The mortgage sale agreement sets out the representations and warranties and current lending criteria, which includes requirements for income verification(see the section of the prospectus entitled 'Constitution of the Mortgage Pool - The Mortgage Pool - Lending Criteria'). See also loan warranty 69/qqq and additional disclosure in the section of the prospectus entitled 'Certain Regulatory Disclosures - Information Regarding the Policies and Procedures of the Originator or other group entities as relevant'. 5. Expertise - The legal title-holder has operated for more than five years to satisfy this requirement. See the section in the prospectus entitled 'The Originator, the Mortgage Administrator and the Legal Title-Holder'.	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	See the section in the prospectus entitled 'The Originator, the Mortgage Administrator and the Legal Title-Holder' which states "[The Originator] has significantly more than five years experience in the servicing, origination and underwriting of mortgage loans similar to those in the Mortgage Pool"	Originator/Lender expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS31	1. Transfer without undue delay - the completion mortgage pool are to be transferred to the issuer on the issue date and any additional loans are to be transferred within 3 months of the date on which it is selected for sale (see definition of "Additional Loan Cut-Off Date" in prospectus). 2. Exposures in default - the loan warranties include that no loan is considered as being in default within the meaning of Article 178(8) of the EU CRR and the UK CRR and no loan was more than three months in arrears as at the cut-off date or has more than three contractual monthly payments due and unpaid as at the relevant purchase date (see loan warranties 57/eee and 60/hhh.) 3. Exposures to credit-impaired borrowers - the loan warranties include that as far as the seller and the legal title-holder are aware, no loan is made to borrower who is credit-impaired (see loan warranties 58/fff and 59/ggg).	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	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. - 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.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	The loan warranties include that "At least one contractual monthly instalment due in respect of each Loan was paid by the relevant Borrower" (see loan warranty 51/yy)	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	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.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	The loans in the mortgage pool comprise of repayment loans, interest only loans and part and part loans and therefore have defined periodic payment streams. Repayment loans are loans where the borrower makes monthly payments of interest and principal until maturity. Interest-only loans are loans where the borrower makes monthly payments of interest but not of principal. Part and part loans are loans which are comprised of a combination of a repayment and interest-only loan. See the section of the prospectus entitled 'Constitution of the Mortgage Pool'.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	first loss tranche	Compliance with the risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	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: (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) 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.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	1. Interest Rate Risk - Interest rate risks in respect of the notes are mitigated through an interest rate swap. See the section in the prospectus entitled 'Credit Structure - The Swap Agreements'. 2. Currency Risk - Not applicable as the notes and underlying assets pay in Sterling. 3. Speculation - The swaps are intended by their terms to match cashflows from assets and liabilities, and not for speculative purposes. 4. Documentation - The swap agreements are based on ISDA forms. 5. Swap Counterparties - The initial swap counterparty is disclosed in the prospectus and is a financial institution. The swap agreement provides that in the event that the relevant rating or counterparty risk assessment of the swap counterparty is below the required level, the swap counterparty will be required to take certain remedial measures which may include posting collateral, arranging for its obligations to be transferred or procuring another entity with the required ratings becomes co-obligor or guarantor. 6. Disclosure of Appropriate Risk Mitigation - The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate risks through the life of the transaction are disclosed in the prospectus. 7. Other Derivatives - the issuer has undertaken not to carry on any trade or business or any other activities other than as contemplated by the transaction documents and the related activities described therein (see clause 16.2.6(e) of the deed of charge). The mortgage pool is comprised of residential mortgage loans based on standard documentation and does not include derivatives. Please see the sections of the Prospectus entitled 'Constitution of the Mortgage Pool - The Mortgage Pool - Homogeneity' and 'Characteristics of the Provisional Completion Mortgage Pool - Other Characteristics'. (The Loans comprised in the Provisional Completion Mortgage Pool as at the Cut-Off Date do not include...derivatives for the purposes of article 21(2) of the UK Securitisation Regulation. Any Additional Loans or Product Switch Loans included in the Mortgage Pool following the Issue Date will not include...derivatives for the purposes of article 21(2) of the UK Securitisation Regulation'.)	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	See point 7 in STSS35 above. The Issuer further confirms that "Except for the purpose of hedging interest rate risk, the Issuer will not enter into any derivative contracts for the purposes of Article 21(2) of [Regulation (EU) 2017/2402]" (see "Restrictions on entering into Interest Rate Swaps" section of Prospectus)	Derivatives purchased/sold by SSPE	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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.	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	See point 4 in STSS35 above. The swap agreements are based on ISDA forms.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	The loans in the mortgage pool have (currently or following the period of a fixed rate of interest) a variable rate of interest (floating rate mortgage) that is based on three-month LIBOR plus a margin, the Kensington standard rate plus a margin or an alternative rate provided that the alternative rate has been selected by the legal title-holder, a rating agency confirmation has been obtained and the use of an alternative rate would not cause the notes to be non-compliant with the STS requirements (where the Kensington Standard Rate is the Bank of England base rate plus a funding cost adjustment of between 0-1%). The liabilities comprise floating rate notes which are linked to SONIA with standard benchmark replacement provisions.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	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.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	Following the service of an enforcement notice all amounts standing to the credit of the issuer's bank accounts and all other amounts received by the issuer are applied in accordance with the post-enforcement priority of payments (other than certain amounts in respect of the issuer's swaps, which are paid directly to the swap counterparty, mortgage early redemption amounts or product switch upfront fee amounts or amounts standing to the credit of the product switch capitalised fee amounts ledger which are paid directly to certificateholders). The only amounts retained in the issuer following service of an enforcement notice is an amount in respect of issuer profit, which is a de minimus amount retained only after all investors have been repaid in full and is necessary for the operational functioning of the issuer. The post-enforcement priority of payments provides that issuer funds are applied in sequential order of amortisation of the notes, as determined by the seniority of the notes and that repayment of the notes are not reversed with regard to their seniority. There are no provisions requiring automatic liquidation of the underlying exposures. Please see the section in the prospectus entitled 'Overview of Credit Structure and Cash Flow' and 'Transaction Overview - Mortgage Pool and Servicing - Perfection Events'.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Confirmed - See STSS39 above.	No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Confirmed - See STSS39 above.	Principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4)	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.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Confirmed - See STSS39 above.	Repayment shall not be reversed with regard to seniority	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that the repayment of the securitisation positions is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Confirmed - See STSS39 above.	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4)	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS44	N/A - This transaction does not feature non-sequential payments of the principal of the notes.	Securitisations featuring nonsequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	Confirmation that transaction featuring nonsequential 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.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	The transaction includes triggers which terminate the further sale period including: (a) the step-up date, (b) an event of default, (c) an insolvency event in respect of the legal title-holder, the mortgage administrator or the originator, (d) a liquidity reserve fund trigger event, (e) the aggregate principal balance of the loans in the mortgage pool which are more than three months in arrears being greater than 5 per cent of the aggregate principal balance of all loans in the mortgage pool, (f) the amount standing to the credit of the general reserve fund being less than the required amount on two consecutive interest payment dates, (g) the debit balance in the E principal deficiency ledger exceeded 25 per cent of the principal amount outstanding of the E notes on two consecutive interest payment dates and (h) the originator ceases to originate loans that are capable of meeting the application additional loan criteria and complying in all material respects with the loan warranties for a period of 30 calendar days. (see definition of "Final Further Purchase Date" in Prospectus)	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Included as a trigger which terminates the further sale period - See STSS45 above.	Deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Included as a trigger which terminates the further sale period - See STSS45 above.	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	Included as a trigger which terminates the further sale period - See STSS45 above.	Value of the underlying exposures held by the SSPE falls below a predetermined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	Included as a trigger which terminates the further sale period - See STSS45 above.	Failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	The service providers are: (i) the mortgage administrator, who is appointed under the mortgage administration agreement (see the section of the prospectus entitled 'Administration, Servicing and Cash Management of the Mortgage Pool'); (ii) the mortgage administrator facilitator, the legal title-holder facilitator, the cash/bond administrator facilitator and the corporate services provider, who are appointed under the corporate services agreement; (iii) the cash/bond administrator, who is appointed under the cash/bond administration agreement (see the section of the prospectus entitled 'Administration, Servicing and Cash Management of the Mortgage Pool'); (iv) the principal paying agent, agent bank and the registrar, who are appointed under the principal agency agreement; (v) the account bank and the swap collateral account bank, who are appointed under the bank agreement and the swap collateral account bank agreement respectively; (vi) the trustee, who is appointed under the trust deed and the deed of charge; (vii) the swap counterparty, who is appointed under the terms of the Swap Agreement. The contractual obligations of the service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the prospectus.	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Clause 24 of the mortgage administration agreement contains provisions providing for the termination of the mortgage administrator's appointment and provisions anticipating the appointment of a substitute mortgage administrator by the issuer following the occurrence of certain termination events. These include the occurrence of material and unremedied defaults by the mortgage administrator in the performance of its obligations or insolvency events in relation to the mortgage administrator. It is a condition of termination that a suitable substitute mortgage administrator is appointed and in place prior to the resignation or termination becoming effective.	Servicing continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	The swap agreement has provisions requiring the replacement of the swap counterparty in the event of an unremedied default or certain insolvency events. The issuer will use its reasonable endeavours, upon termination of the swap agreement, to find a replacement swap counterparty (see Ratings Trigger Table section of Prospectus)	Derivative counterparties continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	Clause 9 of the bank agreement contains provisions requiring a replacement account bank to be appointed and in place prior to the termination or resignation of the account bank.	Liquidity providers and account bank continuity provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	1. Expertise - The mortgage administrator has undertaken the administration of loans of a similar nature to those securitised, for at least five years. 2. Policies, procedures and controls - The Mortgage Administrator is an entity that is subject to supervision in the UK by the FCA and the existence of well documented and adequate policies, procedures and risk management controls in this regard. See the section in the prospectus entitled 'The Originator, the Mortgage Administrator and the Legal Title-Holder'.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	The mortgage administrator's servicing procedures set out in clear and consistent terms, remedies and action relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forebearance, losses, collections, recoveries and other asset performance remedies. See the section of the prospectus entitled 'Administration, Servicing and Cash Management of the Mortgage Pool'.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	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.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	Priorities of Payments and relevant triggers are set out in the Transaction Documents and the Prospectus. See the section in the prospectus entitled 'Terms and Conditions of the Notes, Condition 2'	Priorities of payment and trigger events	Confirmation	{ALPHANUM-1000}	Article 21(9)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	1. Resolution of Conflicts - Notes Condition 11 and Schedule 9 of the trust deed contains provisions for meetings of noteholders including method for convening meetings, timeframe, quorum and minimum voting thresholds which satisfy the relevant criteria. 2. Fiduciary Duties - The fiduciary duties of the trustee towards the noteholders and the secured creditors are set out in the trust deed and the deed of charge respectively.	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	{ALPHANUM-1000}	Article 21(10)	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	The Prospectus contains data relating to static and dynamic historical default and loss performance for similar exposures to those being securitised, covering a period of 5 years (see "Historical Performance" section of the Prospectus). The data was made available to potential investors via the EDW website at https://editor.eurodw.co.uk/esma/viewdeal?edcode=RMBSUK00044 .	Historical default and loss performance data	Confirmation	{ALPHANUM-1000}	Articles 22(1)	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.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS59	The provisional completion mortgage pool has been subject to an agreed upon procedures review on a sample selected from the provisional completion mortgage pool conducted by an independent third party. This independent third party has also performed agreed upon procedures in order to verify the provisional completion mortgage pool with the loan warranties. The independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in the prospectus relating to the underlying exposures are accurate. See section of the Prospectus entitled "Certain Regulatory Disclosures - Verification of Data".	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22(2)	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.	N/A
STSS60	The prospectus confirms that a liability cashflow model is made available to investors in accordance with regulatory requirements and guidelines. See the section in the Prospectus entitled "Summary of the Key Transaction Documents - Mortgage Administration Agreement - Cash Flow model". The liability cash flow model was made available to potential investors via the EDW website https://editor.eurodw.co.uk/esma/viewdeal?edcode=RMBSUK00044 and the EuroABS website https://www.euroabs.com/IH.aspx?d=14876	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22(3)	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.	N/A

ST5561	With respect to the loans as of the issue date, the administrative records of the legal title-holder do not contain complete and accurate information relating to the environmental performance of the properties securing the loans in the provisional completion mortgage pool. See section of the prospectus entitled "Characteristics of the Provisional Completion Mortgage Pool - Environmental performance of the Loans".	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	{ALPHANUM-10000}	Article 22(4)	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.	N/A
ST5562	The prospectus includes disclosure on compliance with Article 7 which confirms compliance and that the relevant information will be made available. See the section in the prospectus entitled "Certain Regulatory Disclosures".	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22(5)	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.	N/A