

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	FR0013420486 FR0013420494 FR0013421401	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	969500VCC5OCQHSHU906 969500VSI0Q11PB93327 9695003KLVYC6WLE4F19 969500X8MO6M37C47827 969500B5DNR7Q1ACGD23 969500FYEXW795NPJO79 969500WJ4V0WNG8Q5L42 969500AGACQ54Q3UF243 96950001JKROZEF62G96 969500URVFX2P87A8306 9695005FT3RGI6WWJ534 9695006R5WWBX118FA17 969500WME8Y1C3PFJO94 9695004NR7T2BKZFL03 9695005GXM695D8LUIY58 969500ORP9FTJYI28L37 96950008DNO3H80I0682 969500E6PTIKAVW46P28 969500NUI273XLGK9751 969500I60Z80FT66CR93 969500A3Y5KTGJEMDZ32 969500KBBNBZ7MIZAX74	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.

	969500XM9XYLLPWS3X80 969500SAHI7IJX8TRZ82 9695008F57RGP8WJVD09 969500FF9M4SBM5VHR15 969500KWT26BST7DUO80 969500LLFVCIVUFVMK94 SQEISV1ELQFV4EDRBN58 9695003BBN1S4HV82514 969500PI25OKPKTD9364 969500CP6UARAMYIGY51 969500M0I766TJINXO92 969500SRQKP7167VWF70 969500GCBQ50LL4N4X78 969500DRY71IGWGOL656 969500VME9AAR39CTQ60 969500BQ4JYX8980ZJ22 9695000P6V7QBJL4NW96 9695009F5UPB9IIT1298						
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	FCT605	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
STSS5	VISA FCT N°19-02 dated 21 May 2019 from the <i>Autorité des Marchés Financiers</i>	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	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	FCT Crédit Agricole Habitat 2019	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	FR	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A

STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures:1) auto loans/leases;2) consumer loans;3) commercial mortgages; 4) credit-card receivables; 5) leases;6) residential mortgages;7) SME loans;8) mixed;9) others.	N/A
STSS11	23-05-19	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12	20-05-19	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	see below - compliance with the STS criteria was confirmed by that authorised third party firm.	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities - 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 STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of	N/A

						the third party's name and the country of establishment.	
STSS15	Financial Conduct Authority - GB	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	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	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU)	N/A

						2017/2402 is subject to supervision.	
STSS20	<p>Pursuant to the Master Purchase and Servicing Agreement, any assignment of the Home Loans from any Seller to the Issuer will constitute an absolute assignment of title to the Home Loans (<i>cession de créances en pleine propriété</i>), together with any Ancillary Rights, in accordance with article L.214-169 of the French Monetary and Financial Code.</p> <p>Further details available in the Prospectus in Sub-section "PRINCIPAL TRANSACTION DOCUMENTS - Effect and method of purchase", page 166.</p>	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
STSS21	<p>The assignment of Home Loans is not subject to severe clawback provisions in the event of insolvency of the relevant Seller. The Transaction Documents do not include any provisions similar to article 20, 2(a) and (b) of the Regulation (EU) 2017/2402.</p> <p>Furthermore, in accordance with article L. 214-169 of the French Monetary and Financial Code, the assignment of Home Loans by such Seller shall remain valid (<i>conserve ses effets</i>), notwithstanding the state of cessation of payments (<i>l'état de cessation des paiements</i>) of the Seller on the Purchase Date or the commencement of any proceeding governed by Book VI of the French</p>	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.

	Commercial Code or any equivalent proceeding governed by any foreign law and according to article L. 214-169, V.- 4°) of the French Monetary and Financial Code, the transfer of any Purchased Home Loan and Ancillary Rights attached thereto will not be set aside nor be able to be clawed back upon the opening of any insolvency or bankruptcy proceedings of the relevant Seller notwithstanding that such transfer occurs during the hardening period of such Seller or such transfer occurs at a time when such Seller was in a cessation of payments (<i>en état de cessation des paiements</i>).						
STSS22	In accordance with article L. 214-169 of the French Monetary and Financial Code, the assignment of Home Loans by such Seller shall remain valid (<i>conserve ses effets</i>), notwithstanding the state of cessation of payments (<i>l'état de cessation des paiements</i>) of the Seller on the Purchase Date or the commencement of any proceeding governed by Book VI of the French Commercial Code or any equivalent proceeding governed by any foreign law and according to article L. 214-169, V.- 4°) of the French Monetary and Financial Code, the transfer of any Purchased Home Loan and Ancillary Rights attached thereto will not be set aside nor be able to be clawed back upon the opening of any insolvency or bankruptcy proceedings of the relevant Seller	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.

	notwithstanding that such transfer occurs during the hardening period of such Seller or such transfer occurs at a time when such Seller was in a cessation of payments (<i>en état de cessation des paiements</i>).						
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	N/A	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex VIII.

STSS25	<p>Pursuant item (s) and (t) the definition of "Additional Home Loan Warranties" (please see page 278 of the Prospectus), under the Master Purchase and Sale Agreement, each Seller represents that :</p> <p>(s) it has full title to the Home Loans and the related Ancillary Rights immediately prior to their assignment or transfer to the Issuer, and <u>the Home Loans and the related Ancillary Rights are not subject to, either in whole or in part, any assignment, delegation or pledge, attachment, warranty claims, set-off nor encumbrance of whatever type</u>, in particular any rights of third parties, or otherwise in a condition, that can be foreseen to adversely affect the enforceability of the assignment of the Home Loans or any related Ancillary Right to the Issuer; and that (t) the Home Loans are <u>not subject to dispute or counterclaim</u>.</p>	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	<p>The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.</p>	Item 2.2.8 of Annex VIII.
--------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------	---------------------	------------------	---------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------

<p>STSS26</p>	<p>The receivables assigned to the Issuer arise from home loans (<i>prêts à l'habitat</i>) denominated in Euro and granted by any Seller to any Borrower pursuant to any Home Loan Agreement. Such receivables meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis.</p> <p>Pursuant to the Master Purchase and Servicing Agreement, the Issuer shall purchase, on the Initial Purchase Date or on the Subsequent Purchase Date, <u>Home Loans that shall comply with the Home Loan Eligibility Criteria and the Additional Home Loan Warranties</u> as at the initial or subsequent Cut-off Date or, as the case may be, the relevant date specified in the Home Loan Eligibility Criteria or the Additional Home Loan Warranties.</p> <p>Please see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS - Master Purchase and Servicing Agreement - Description of the Home Loans" in the Prospectus (page 164).</p>	<p>Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 20(7)</p>	<p>The STS notification shall provide concise explanation that:- the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis;- the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.</p>	<p>Item 2.2.2 and 2.2.13 of Annex VIII.</p>
----------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------	----------------------------	-------------------------	----------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------

STSS27	<p>1. Similar origination process (Article 1(a) of EBA RTS on homogeneity)</p> <p>All Homes Loans have been originated by each Seller in accordance with the same the origination process and related procedures. (see Sub-section "HOME LOANS AND RELATED PROCEDURE - Overview of origination practices", of the Prospectus, page 134)</p> <p>2. Similar Servicing Procedure (Article 1(b) of EBA RTS on homogeneity)</p> <p>Pursuant to the servicing duties as set out under the Master Purchase and Servicing Agreement, <i>"the Sellers will perform their servicing duties in connection with the Purchased Home Loans in accordance with, and subject to, the usual administration, collection and recovery procedures they respectively apply for the servicing of any Home Loan, as modified from time to time. As a result, each Servicer agrees that the servicing procedures in connection with Purchased Home Loans will be the same as the procedures applied by such Servicer for the administration, recovery and collection of any Home Loan not assigned to the Issuer (the "Servicing Procedures")"</i>. (see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS -</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...]), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.</p>	Item 2.2.7 of Annex VIII.
--------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------	----------------------	------------	---------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------

Servicing" of the Prospectus, page 174)

3. Same asset category (Article 1(c) of EBA RTS on homogeneity)

Each Home Loan falls within the same asset category of residential loans each secured with a Home Loan Eligible Security which is either (i) a Mortgage or (ii) a Home Loan Guarantee.

(see the definitions of "Home Loan" and "Home Loan Eligible Security" in the Prospectus, page 301)

4. Reference to at least one homogeneity factor (Article 1(d) of EBA RTS on homogeneity)

In accordance with the homogeneity factors set forth in Article 3(2)(b) of the Draft RTS Homogeneity and the Home Loan Eligibility Criteria (g), the Home Loans were granted for the purposes of financing (i) the acquisition, (ii) the acquisition and the renovation, or (iii) the construction of the underlying property, provided that the property is already built as at the Cut-off Date, or (iv) refinancing the financing of the underlying property(ies) located in France.

(see Section "STATISTICAL INFORMATION ON THE PORTFOLIO" of the Prospectus, page 140)

STSS28	<p>The Transaction Agent, on behalf of the Sellers, confirms that the underlying exposures do not include any securitisation positions.</p> <p>Pursuant to paragraph (z) of the definition of "Additional Home Loan Warranties", each Seller represent that "the Home Loans do not include transferable securities, as defined in point (44) of Article 4(1) o Directive 2014/65/EU nor any securitisation position".</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.
STSS29	<p>Pursuant to paragraph (a) of the definition of "Additional Home Loan Warranties", each Seller represents that "<i>prior to the date on which the Home Loan had been made available to the Borrower, all lending criteria and preconditions as applied by the Seller pursuant to its customary <u>lending procedures and which are not less stringent than the lending procedures applied to similar exposures which are not securitised, were satisfied and the Home Loan has been originated in the ordinary course of business of the Seller, being a lender with an expertise of at least 5 years in originating exposures of a similar nature as the Home Loan</u></i>".</p> <p>Pursuant to paragraph (x) of the definition of "Additional Home Loan Warranties", each Seller represents that "<i><u>the relevant Home Loan has not been marketed and underwritten on the premise that the Borrower as loan applicant or where applicable,</u></i></p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation:- as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay.- on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.-as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive	Item 2.2.7 of Annex VIII.

	<p><i>intermediaries were made aware that the information provided might not be verified by the relevant Seller"</i></p> <p>As to the assessment of the borrowers' creditworthiness, please see Sub-section "Key underwriting principles" (page 134) : <i>As French licensed credit institutions, the members of the Crédit Agricole Group apply the requirements set out in articles L.312-16 et seq., L.313-11 et seq. and R.313-11 et seq. of the French Code de la consommation, when assessing the credit worthiness of a borrower.</i></p>					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.	
STSS30	<p>Pursuant to item (a) of the definition of "Additional Home Loan Warranties", each Seller represents that <i>"prior to the date on which the Home Loan had been made available to the Borrower, all lending criteria and preconditions as applied by the Seller pursuant to its customary lending procedures and which are not less stringent than the lending procedures applied to similar exposures which are not securitised, were satisfied and the Home Loan has been originated in the ordinary course of business of the Seller, <u>being a lender with an expertise of at least 5 years in originating exposures of a similar nature as the Home Loan"</u>.</i></p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex VIII.

<p>STSS31</p>	<p>The Master Purchase and Servicing Agreement provides that <i>"the time necessary between the Cut-off Date and the relevant Purchase Date has been determined based the technical constraints of the Sellers' IT systems, without any undue delay"</i> (see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS - Master Purchase and Servicing Agreement - Process of purchase on any Subsequent Purchase Date" of the Prospectus, page 166).</p> <p>Furthermore, items (n) and (y) of the definition of "Additional Home Loan Warranties" provide for the following:</p> <p><i>"(n) The internal Basel II credit score of the Borrower under the relevant Home Loan assigned by the Seller is between 1 and 8 and, indicates that the Borrower is <u>not in default</u> on any other loan granted by the Seller nor that the Borrower is unlikely to pay its obligations to the Seller in full, without recourse by the Seller to action such as realising security; "</i></p> <p><i>"(y) <u>the Borrower is not a credit-impaired obligor</u>, where a credit-impaired obligor is any obligor that, to the best of the Seller's knowledge: (y) (i) (1) has been declared insolvent (meaning for the purpose of this Additional Home Loan Warranty, being subject to a judicial liquidation proceedings (procédure de</i></p>	<p>Transferred underlying exposures without exposures in default</p>	<p>Detailed Explanation</p>	<p>{ALPHANUM}</p>	<p>Article 20(11)</p>	<p>The STS notification shall provide a detailed manner as to whether:-the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017 2402as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402.- the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ;- the requirements referred to in Article 20 (11) (c) are met.</p>	<p>Item 2.2.8 of Annex VIII.</p>
---------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------	-----------------------------	-------------------	-----------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------

rétablissement personnel), pursuant to the provisions of Title IV of Livre VII of the French Consumer Code (or, before the 1st of July 2016, Titre III of Livre III of the French Consumer Code), to any insolvency proceeding pursuant to the provisions of articles L.620-1 et seq. of the French Commercial Code or to a review by a jurisdiction pursuant to article 1343-5 of the French Civil Code (or, before the 1st of October 2016, article 1244-1 of the French Civil Code) before a court), or (2) has agreed with his creditors to a debt dismissal or reschedule (meaning for the purpose of this Additional Home Loan Warranty, being subject to a commission responsible for reviewing the over-indebtedness of consumers (commission de surendettement des particuliers)), or (3) had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment, in relation to each of items (1), (2) and (3), within three (3) years prior to the date of origination of the relevant Home Loan, or (4) has undergone a debt restructuring process with regard to his non-performing exposures within three (3) years prior to the date of transfer of the relevant Home Loan to the Issuer.”

(y) (ii) was, at the time the internal credit procedures of the Seller to grant such Home Loan were performed, on an official registry of

persons with adverse credit history (meaning for the purpose of this Additional Home Loan Warranty being registered in Banque de France's FICP file (fichier des incidents de remboursement des crédits des particuliers));

(y) (iii) has a credit assessment by an ECAI or has a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the Seller which are not securitised or a significant risk that contractually agreed payments will not be made compared to the average obligor for this type of loans in France, it being specified for the interpretation of [this paragraph (iii)] that: (A) the Seller will not necessarily have been made aware of the occurrence of the events listed in (1) having occurred and the Seller's information is limited to the period elapsed since the date the Seller first entered into an agreement with the Borrower, which may be shorter than three (3) years preceding the date of origination of the relevant Home Loan; (B) the FICP file does not keep track of any historical information on the credit profile of the Borrower to the extent that the circumstances that would have justified its inclusion on the FICP have disappeared; and (C) for the purpose of assessing whether the Borrower is not a credit-impaired obligor within the meaning of this Home Loan

	<p><i>Eligibility Criteria, the Seller only takes into account the internal credit score assigned by it to the Borrower."</i></p>						
<p>STSS32</p>	<p>The Transaction Agent, on behalf of the Sellers, confirms that, at any the time of assignment of the Home Loans to the Issuer, the Borrowers have made at least one payment.</p> <p>Pursuant to paragraph (j) of the definition of "Home loan Eligibility</p>	<p>At least one payment at the time of transfer</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 20(12)</p>	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	<p>Item 3.3 and 3.4.6 of Annex VIII.</p>

	Criteria", each Seller represents that "the Borrower has paid at least one (1) instalment in respect of the Home Loan".						
STSS33	Not applicable, there is no residual value risk.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex VIII.
STSS34	Pursuant to Sub-section "REGULATORY COMPLIANCE - Retention statement" of the Prospectus (page 264) : <i>"The Sellers as originators of the Purchased Home Loans undertake to each of the Management Company and the Custodian, pursuant to the Class A Notes Subscription Agreement that, during the life of the Class A Notes, they will comply with the provisions of article 405 et seq. of the Capital Requirements Regulations, article 51 of the AIFMR, article 254 of the Solvency II Regulation and article 6 of the STS Regulation, and therefore retain a material net economic interest in the Transaction which, in any event, will not be less than 5 per cent of the nominal value of their securitised exposures. At the Issue Date, such material net economic interest will be retained by each Seller, in accordance with article 405(1)(d) of the Capital Requirements Regulations as implemented in France under article 217-1(a)(iv) of the 2007</i>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;	Item 3.1 of Annex VII & Item 3.4.1 of Annex VIII

	<p><i>Order, article 51(1)(d) of the AIFMR, article 254(2)(d) of the Solvency II Regulation and article 6(3) of the STS Regulation, through the retention of the Class B Notes and the Residual Units, so that the retention equals in total to no less than 5 per cent of the nominal value of the securitised exposures which such Seller has sold to the Issuer."</i></p>					<p>(5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402;</p> <p>(6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ;</p> <p>(7) other options are used.</p>	
STSS35	<p>Pursuant to item (k) of the definition of "Home Loan Eligibility Criteria", "<i>the Home Loan bears interest either (i) at a fixed rate which shall be greater than zero (0) per cent or (ii) at a floating rate with a floor and a cap</i>".</p> <p>Furthermore, there is no currency risks considering the Home Loans and payments on the Obligations are paid in Euros.</p>	<p>Mitigation of Interest rates (IR) and currency risks (FX) Risks</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 21(2)</p>	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>	<p>Items 3.4.2 and 3.8 of Annex VIII.</p>
STSS36	<p>the Issuer has not entered into derivative contracts and undertake not too (see page 124 "<i>Additional duties of the Management Company</i>").</p>	<p>Derivatives Purchased/Sold by SSPE</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>		<p>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.</p>	<p>Items 3.4.2 and 3.8 of Annex VIII.</p>

STSS37	No hedging instruments are used by the Issuer.	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	<p>The rate of interest applicable to the Class A Notes (the “Class A Notes Interest Rate”):</p> <ul style="list-style-type: none"> - from (and including) the Issue date to (but excluding) the Class A Notes Interest Rate Change Date, will be a fixed rate of 0.30 % per annum.; and - from and including the Class A Notes Interest Rate Change Date, will be a floating rate of <u>EURIBOR 3 Months</u> + 0.60 % per annum (with floor at zero). <p>The rate of interest applicable to the Class B Notes (the “Class B Notes Interest Rate”) in respect of any Interest Period will be a fixed rate of 0.45 % per annum.</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Items 2.2.2 and 2.2.13 of Annex VIII.

<p>STSS39</p>	<p>1. No cash trapping following acceleration</p> <p>From the occurrence of an acceleration event, the structure exhibits a full cash sweep mechanism in favor of the most senior tranche of Notes, being specified that a costs reserve will still be replenished at its required level, during such period, in the interest of the class A noteholders. The “Costs Reserve Required Deposit” is an amount equal to €1,000,000. The Costs Reserve may be used by the Issuer to pay the Issuer Expenses due to the Account Bank and the absolute value of the aggregate net income (if negative) generated by the investment of the Issuer Cash from the Issuer Accounts which shall be debited from the Costs Reserve Account to be paid on dates other than Payment Dates.</p> <p>The commingling reserve is also available but not fully debited during the Accelerated Amortisation Period. An amount can be trapped to cover any loss resulting from a default of a Servicer or of the Specially Dedicated Account to perform its payment obligations.</p> <p>(Please see the definition of "Post-Acceleration Priority of Payments", page 310 of the Prospectus, which corresponds to the applicable priority of payments during the Accelerated</p>	<p>No trapping of cash following enforcement or an acceleration notice</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 21(4)</p>	<p>The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.</p>	<p>Item 3.4.5 of Annex VIII.</p>
----------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------	----------------------------	-------------------------	----------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------

Amortisation Period and on the Issuer
Liquidation Date)

**2. Sequential amortisation of the
securitisation positions**

FCT Crédit Agricole Habitat 2019 is a pure sequential pass-through structure where the class B Notes are fully subordinated to all the Class A Notes during the amortisation period and the accelerated amortisation period. Please see paragraph 4 of the Terms and Conditions of Class A Notes (page 208 of the Prospectus) :
“During the Amortisation Period but prior to the Accelerated Amortisation Period, subject to the Available Distribution Amount and the Pre-Acceleration Priority of Payments, the Class A Notes will be subject to mandatory partial redemption on each Payment Date, up to the Class A Notes Applicable Amortisation Amount until the earlier of (i) the date on which the Class A Notes Outstanding Amount is reduced to zero (0) and (ii) the Final Legal Maturity Date. During the Accelerated Amortisation Period, subject to the Available Distribution Amount and the Post-Acceleration Priority of Payments, all Class A Notes will be mandatorily redeemed, on a pari passu and pro rata basis, until the earlier of (i) the date on which the Principal Amount Outstanding of each Class A Note is

	<i>reduced to zero (0) and (ii) the Final Legal Maturity Date.”</i>						
STSS40	As per the explanation provided in row STSS39 above, the Transaction Agent, on behalf of the Sellers, confirm that no cash would be trapped following the occurrence of an acceleration event.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	As per the explanation provided in row STSS39 above, the Transaction Agent, on behalf of the Sellers, confirm that principal receipts from the underlying exposures are passed to the investors via sequential	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as	Item 3.4.5 of Annex VIII.

	amortisation of the securitisation positions.					determined by the seniority of the securitisation position.	
STSS42	As per the explanation provided in row STSS39 above, the Transaction Agent, on behalf of the Sellers, confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	<p>The Transaction Agent, on behalf of the Sellers, confirms that not any provisions require automatic liquidation of the underlying exposures at market value.</p> <p>Pursuant to the Issuer Regulations and the Master Purchase and Servicing Agreement, the Management Company may declare the early liquidation of the Issuer if Sellers exercise the Re-assignment Option.</p> <p>In the event of the exercise of a Re-assignment Option, the sum of (i) the proceeds resulting from the sale of the then outstanding Purchased Home Loans and (ii) any indemnity payment paid by the Sellers to the Issuer, corresponding to any costs related to the liquidation of the Issuer must sufficient to redeem all the Class A Notes, together with the interest, in accordance with the Priority of Payments.</p>	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.

STSS44	N/A	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	<p>The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority.</p> <p>The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.</p>	Item 3.4.5 of Annex VIII.
STSS45	The Transaction Agent, on behalf of the Sellers, confirms that the Transaction Documents include appropriate early amortisation provisions or triggers for termination of the Revolving Period, based on rows STSS46 to STSS49.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	<p>the Amortisation Period can start upon the occurrence of a "Global Portfolio Trigger Event" (see definition thereof page 300 of the Prospectus) which is an Amortisation Event.</p> <p>Such Global Portfolio Trigger Event include the deterioration in the credit quality of the underlying exposures. For instance, such events include the following:</p> <p><i>"(a) the Weighted Average Interest Rate of the Performing Home Loans falls below 1%;"</i></p>	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.

	<p><i>"(b) the Weighted Average Remaining Maturity of the Performing Home Loans increases above 21 years;"</i></p> <p><i>"(g) the Weighted Average of the Current Loan-to-Value of the Performing Home Loans increases above 87%;"</i></p>						
STSS47	<p>In accordance with item (d) of the definition of "Servicer Termination Event" (see page 323 of the Prospectus), the occurrence of an Insolvency Event in respect of a Servicer constitutes a Servicer Termination Event. Such Servicer Termination Event constitutes an Amortisation Event (see definition thereof page 283 of the Prospectus).</p>	<p>(b) occurrence of an insolvency-related event of the originator or servicer</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 21(6)(b)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>
STSS48	<p>In accordance with the definition of "Global Portfolio Trigger Events" (which is an Amortisation Event), the portfolio value of Home Loans purchased by the Issuer must meet a certain level of LTV :</p> <p><i>"(g) the Weighted Average of the Current Loan-to-Value of the Performing Home Loans increases above 87%;</i></p> <p><i>(h) the Weighted Average of the Original Loan-to-Value of the Performing Home Loans increases above 98%"</i></p> <p>(see definition of Global Portfolio Trigger Events page 300 of the Prospectus)</p>	<p>(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 21(6)(c)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>

<p>STSS49</p>	<p>Item (f) of the definition of "Amortisation Event" (page 283 of the Prospectus) provides for a requirement to generate sufficient underlying exposure, otherwise an Amortisation Period shall start.</p> <p><i>("f) on the Payment Date following each Subsequent Purchase Date, the amount credited into the Revolving Account exceeds five percent. (5%) of the Notes Initial Principal Amount and the amount of the Residual Units; or on the Payment Date following each Subsequent Purchase Date, the Aggregate Outstanding Balances of the Performing Home Loans After Assignment in respect of such Subsequent Purchase Date falls below 95% of the Notes Initial Principal Amount and the amount of the Residual Unit;"</i></p>	<p>(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 21(6)(d)</p>	<p>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.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>
----------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------	-------------------------	-------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------

<p>STSS50</p>	<p>The Transaction Agent, on behalf of the Sellers, confirms that the Transaction Documents include information on the entities mentioned below.</p> <p>-The contractual obligations, duties and responsibilities of the Management Company are documented in the Issuer Regulations and described in the sub-section "OTHER TRANSACTION PARTIES" – "The Management Company" of the Prospectus (page 119).</p> <p>-The contractual obligations, duties and responsibilities of the Custodian are documented in the Issuer Regulations and the sub-section "OTHER TRANSACTION PARTIES" – "The Custodian" of the Prospectus (page 127).</p> <p>-The contractual obligations, duties and responsibilities of the Servicers are documented in the Master Purchase and Servicing Agreement and described in the sub-section "SERVICING" – "Servicing duties" of the Prospectus (page 174).</p> <p>-The contractual obligations, duties and responsibilities of the Sellers are documented in the Master Purchase and Servicing Agreement and described in the section "PRINCIPAL TRANSACTION DOCUMENTS" -</p>	<p>(a)Information regarding contractual obligations of the servicer and trustee</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(7)(a)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
----------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------	---------------------	------------------------	-------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------

“MASTER PURCHASE AND SERVICING AGREEMENT” of the Prospectus (page 164).

-The contractual obligations, duties and responsibilities of the Registrar are described in the sub-section “OTHER TRANSACTION PARTIES” – “The Registrar” of the Prospectus (page 131).

-The contractual obligations, duties and responsibilities of the Account Bank are documented in the Account Bank and Cash Management Agreement and are described in the sub-section “OTHER TRANSACTION PARTIES” – “The Account Bank” of the Prospectus (page 131).

-The contractual obligations, duties and responsibilities of the Specially Dedicated Account Bank are documented in the Master Purchase and Servicing Agreement and are described in the sub-section “OTHER TRANSACTION PARTIES” – “The Specially Dedicated Account Bank” of the Prospectus page 132).

-The contractual obligations, duties and responsibilities of the Paying Agent are documented in the Paying Agency Agreement and are described in the sub-section “OTHER TRANSACTION PARTIES” – “The

	<p>Paying Agent” of the Prospectus (page 132).</p> <p>-The contractual obligations, duties and responsibilities of the Data Protection Agent are documented in the Data Protection Agency Agreement and are described in the sub-section “OTHER TRANSACTION PARTIES” – “The Data Protection Agent” of the Prospectus (page 133).</p>						
STSS51	<p>The Transaction Agent, on behalf of the Sellers, confirms that the Transaction Documents provide that a default by or an insolvency of any Servicer do not result in a termination of servicing.</p> <p>Following the occurrence of a Servicer Termination Event in respect of any Affected Servicer, the Management Company will appoint a Replacement Servicer (see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS- Master Purchase and</p>	(b)Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.

	<p>Servicing Agreement -Termination of the Servicers", page 179).</p>						
STSS52	<p>N/A (no derivative counterparty)</p>	<p>(c)Derivative Counterparty Continuity Provisions</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(7)(c)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
STSS53	<p>The Transaction Agent, on behalf of the Sellers, confirms that the Transaction Documents include provisions that ensure the replacement of the Account Bank in case of Account Bank Termination Event.</p> <p>Pursuant to Issuer Regulations, the Management Company has the following duties : "(t) upon the Account Bank having resigned from its role and upon termination of the appointment of the Account Bank, ensure that the Custodian appoint another Account Bank with the Account Bank Required Ratings, and give notice of such appointment to the Noteholders in accordance with the Conditions and the Rating Agencies;"</p> <p>Please see Sub-section "OTHER TRANSACTION PARTIES -The Management Company - Duties of the Management Company" (page 121 of the Prospectus) .</p> <p>Pursuant to the provisions of the</p>	<p>(c)Account Bank Continuity Provisions</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(7)(c)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>

	<p>Account Bank Agreement, "upon termination of the appointment of the Account Bank or resignation of the Account Bank, the Custodian will promptly select a Substitute Account Bank with the prior consent of the Management Company (which consent shall not be unreasonably withheld)".</p> <p>Please see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS -The Account Bank Agreement - Replacement" (page 185 of the Prospectus) .</p>						
STSS54	<p>Pursuant to the provisions of the Master Purchase and Servicing Agreement, "<i>Each Servicer has represented and warranted that its business has included the servicing of receivables of a similar nature to the Purchased Home Loans transferred by it to the Issuer in its capacity as Seller, for at least five years prior to the Issuer Establishment Date</i>"</p> <p>Please see Sub-section "PRINCIPAL TRANSACTION DOCUMENTS -The Master Purchase and Servicing Agreement - Standard of Care (page 175 of the Prospectus) .</p>	<p>Required expertise from the servicer and policies and adequate procedures and risk management controls in place</p>	<p>Detailed Explanation</p>	<p>{ALPHANUM}</p>	<p>Article 21(8)</p>	<p>The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.</p>	<p>Item 3.4.6 Annex VIII.</p>

<p>STSS55</p>	<p>The Transaction Agent, on behalf of the Sellers, confirms they have similar collections and litigation procedures in relation to the Home Loans, as explained in Subs-section "HOME LOANS AND RELATED PROCEDURES - Amicable collections and litigation" (page 140):</p> <p><u>"(a) Management of Delinquent Borrowers: amicable recovery at branch level"</u></p> <p><i>A borrower is considered a Delinquent Borrower as soon as he has missed one payment under his loan. Branches are accountable for dealing with overdue instalments which are between one (1) day and up to a maximum of between thirty-five (35) and sixty (60) days, depending on the Regional Bank's and LCL's policies. This period of time may be shortened for sensitive files (fraud or any situation involving specific difficulties), or extended in the case of very small amounts being involved, or when a first agreement has been reached with the client. During this period of time, solutions are sought on a purely amicable basis.</i></p> <p><u>"(b) Management of Non-Performing Exposures at an amicable stage and forbearance measures"</u></p> <p><i>A loan is considered a Non-Performing Exposure if the borrower is past due more than 90 days on his</i></p>	<p>Clear and consistent definitions relating to the treatment of problem loans</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(9)</p>	<p>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.</p> <p>Item 2.2.2 of Annex VIII.</p>
---------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------	---------------------	------------------------	----------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

loan or when the Regional Bank or LCL considers that the borrower is unlikely to pay his obligations under his loan. Should it prove impossible to get a rapid and full repayment of all overdue interest from the borrower, an escalation process will take place. The relationship with the customer is therefore handed over to a collection officer, located in a central office of the Regional Bank and of LCL. The collection officer performs a thorough analysis of the borrower's situation and, if deemed viable, might conclude an amicable agreement with the purpose of such agreement being to obtain repayment of all overdue amounts.

Forbearance Measures include and may combine:

- Payment Holidays consisting in the payment postponement of one or several instalments in whole or in part;*
- Debt Restructuring consisting in reducing the amount in instalments and extending the maturity of the loan;*
- Moratorium consisting in payment suspension for a certain duration and the rescheduling of instalments;*
- Clearance Plan consisting in incorporating all unpaid amounts into the instalment plan.*

(c) Management of Non-Performing Exposures at a litigation stage

If the borrower's personal situation appears too difficult for an amicable agreement to be reached, the process will escalate one step further and the management of the loan will be transferred to the Regional Bank or to the LCL litigation department and is accelerated, engaging the recovery of the full home loan amount. Loan files subject to litigation are managed according to the cooperativeness and situation of a borrower and also with regard to the nature of the processes required to be undertaken. The Regional Bank or LCL may seek a consensual sale of the property or in the last instance, foreclosure of the secured property in its capacity as mortgagee. An independent expert is mandated for property valuation appraisal, which will be used as a reference to set the auction price. For loans guaranteed by CAMCA, the Regional Bank or LCL may ask for the registration of a judicial mortgage on the property. Furthermore, under French law, in addition to the direct recourse on the mortgaged property, the Regional Bank or LCL, in its capacity as a lender, has a general right of recourse on all funds and possessions owned by the borrowers (droit de gage général provided for by article 2284 et. seq of the French Civil Code).

At the litigation stage, the Regional Bank or LCL may grant a debt forgiveness when it allows to reach the best achievable agreement, Debt

	<p><i>Forgiveness consisting in reducing the total amount of debt.</i></p>						
STSS56	<p>The Transaction Agent, on behalf of the Sellers, confirm that the Transaction Documents contain :</p> <ul style="list-style-type: none"> - the following trigger events : a definition of "Amortisation Event" (triggers an Amortisation Period), "Accelerated Amortisation Event" (triggers an Accelerated Amortisation Period) and "Issuer Liquidation Event" (triggers the liquidation of the Issuer). See the definition of each of these terms page 282, 277 and 305 of the Prospectus, respectively. - the following priorities of payments : two Priority of payments (the Pre-Accelerated Priority of Payments and the Post-Accelerated Priority of Payments) as set out in Section "APPLICATION OF FUNDS", page 201 and seq. of the Prospectus. 	<p>Priorities of payment and triggers events</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(9)</p>	<p>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.</p>	<p>Item 3.4.5 Annex VIII.</p>

<p>STSS57</p>	<p>The Transaction Agent, on behalf of the Sellers, confirms that the Terms and Conditions of Class A Notes contain a paragraph "(7) Representative of Class A Noteholders" and the Terms and Conditions of Class B Notes contain a paragraph "(7) Representative of Class B Noteholders" (page 219 and 232 of the Prospectus, respectively). These paragraphs notably set out voting rights of Class A Noteholders. Paragraphs "7.10 Management Company, conflicts between Masses and conflicts between holders of securities issued by the Issuer" for both Terms and Conditions sets out provisions in case of conflicts between different Classes of Noteholders.</p>	<p>Timely resolution of conflicts between classes of investors & responsibilities of trustee</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 21(10)</p>	<p>The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.</p>	<p>Item 3.1 of Annex VII and item 3.4 of Annex VIII.</p>
<p>STSS58</p>	<p>The Transaction Agent, on behalf of the Sellers, confirms they will make available data on static and dynamic historical default and loss performance to potential investors.</p> <p>(see Sub-section "INFORMATION RELATING TO THE ISSUER - Additional Information" of the Prospectus, page 257), "The Transaction Agent on behalf of the Sellers has undertaken to make available before the pricing of the Class A Notes, by email to any potential investor all information in relation to exposures substantially similar to the of the pool of Home Loans to be offered to the Issuer on the Purchase Date, historical data covering a period of at least five (5)</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Articles 22 (1)</p>	<p>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.</p>	<p>Item 3.4.1 of Annex VIII.</p>

	years on static and/or dynamic format on default performance, including delinquency and default data”.						
STSS59	The Transaction Agent, on behalf of the Sellers, confirms that an independent third party has performed agreed upon procedures on a statistically sample randomly selected out of the Sellers eligible home loans pool in the framework of this issuance and the other securitisation transactions of Groupe Crédit Agricole. Please see Sub-section "RISK FACTORS - No independent investigation and limited information", page 16 of the Prospectus.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	The Transaction Agent, on behalf of the Sellers, confirm that a liability cash flow model will be provided to potential investors. (see Sub-section "INFORMATION RELATING TO THE ISSUER - Additional Information“ of the Prospectus, page 257) The Transaction Agent on behalf of the Sellers has undertaken (i) to make available before the pricing of the Class A Notes, to send to Bloomberg for release on its systems in order to be available to potential investors, and (ii) after the pricing of the Class A Notes to send to Bloomberg for	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A

	<p>release on its systems in order to be available to the relevant Noteholders, on an ongoing basis, and directly by email to potential investors upon their request, a liability cash flow model which precisely represents the contractual relationship between the Purchased Home Loans and the payments flowing between the Sellers, the Transaction Agent, the Noteholders, other third parties and the Issuer.</p>						
STSS61	<p>As explained in Sub-section HOME LOANS AND RELATED PROCEDURES - Description of the Environmental efficiency of the properties financed by the home loans of the Prospectus (page 139):</p> <p><i>"Existing data on environmental performance of the properties financed by the Home Loans will not be available as at the date of this Prospectus. Works will be launched by the Transaction Agent, on behalf of the Sellers, to gather information on environmental performance of the properties which they finance from time to time.</i></p> <p><i>If and when the relevant information on environmental performance of the properties financed by the Home Loans becomes available, in accordance with Article 22(4) of STS Regulation, the Transaction Agent undertakes to communicate such</i></p>	<p>Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*</p>	<p>Concise Explanation</p>	<p>{ALPHANUM-10000}</p>	<p>Article 22 (4)</p>	<p>The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.</p>	<p>N/A</p>

	<p><i>information to the Management Company and such information will then be set out in the Investor Report."</i></p>						
STSS62	<p>The Transaction Agent, on behalf of the Sellers, confirms the following:</p> <ul style="list-style-type: none"> - they are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) will be provided in the form of a "STS Report" included in the Investor Report pursuant to the Issuer Regulations (see Sub-section "INFORMATION RELATING TO THE ISSUER - Investor Report", page 258 of the Prospectus); - the information required by Article 7(1) (b) to (d) will be made available before pricing at least in draft to the potential investors (see Sub-section "INFORMATION RELATING TO THE ISSUER - Additional Information", page 257 of the Prospectus). 	<p>Originator and sponsor responsible for compliance with Article 7</p>	<p>Confirmation</p>	<p>{ALPHANUM-1000}</p>	<p>Article 22 (5)</p>	<p>The STS notification shall confirm that:- the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402;- the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request;- the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.</p>	<p>N/A</p>