

FSD reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information:			
										Article of regulation (EU) 2017/2402	Applicable notification type for DSU Rules	Article of Regulation (EU) 2015/980	
N0	ST53	C	ST5 notification identifier	Public	(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified ST5 notification.	ST5 notification identifier for ST5 notifications reported before the release of the new ESMA register of ST5 notifications. This field should be the same as the entry in ST54 - Securitisation unique identifier. In the exceptional case of ST5 notifications on securitisations for which multiple ST5 notifications were submitted by different reporting entities on the same securitisation Identifier - ST554 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABC transactions with multiple sponsors), this field should contain the unique identifier of the ST5 notification as assigned by ESMA ST554 - Securitisation unique identifier suffixed by a 2-digits classification code. This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified ST5 notification.	N/A	General information		
N1		M	Securitisation type	Public	(LIST)	Securitisation type - may be "Public" or "Private"	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General information		
N2	ST50	M	Designated Entity LEI	Public	(LEI)	The LEI of the Designated Entity in accordance with Article 2(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. The NRE code assigned to the ST5 notification reporting entity should be authorised for this Designated Entity LEI for the data at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the ST5 register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 2(71)	General information	Item 3.1 of Annex 10 of Commission Delegated Regulation (EU) 2015/980	
N3	ST53	C	Instrument ISIN	Public	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (2-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST53-ISIN, ST53-Instrument code type and ST533 - Instrument code are left blank.	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.				
N4	ST53	C	Instrument code type	Public	(ALPHANUM-3)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST533-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP/CUSIP). Field codes are highlighted in amber where: - ST53-Instrument code type is left blank whereas ST53-Instrument code is reported; or - the fields ST53-ISIN, ST53-Instrument code type and ST533 - Instrument code are left blank; or - field has errors in format.						
N5	ST53	C	Instrument code	Public	(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in the field. Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP - VISA-CUSIP - valid). Field codes are highlighted in amber where: - ST53-Instrument code is left blank whereas ST53-Instrument code type is reported; or - the fields ST53-ISIN, ST53-Instrument code type and ST533 - Instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.						
N6	ST52	C	Originator LEI	Public	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	
N7	ST58	C	Originator country	Public	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), CDF(s) and original lender(s).	Article 18 and 2(73)	General information	N/A	
N7	ST58	C	Originator country (if multiple countries)	Public	(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), CDF(s) and original lender(s).	Article 18 and 2(73)	General information	N/A	
N8	ST52	C	Sponsor LEI	Public	(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	
N9	ST58	C	Sponsor country	Public	(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), CDF(s) and original lender(s).	Article 18 and 2(73)	General information	N/A	
N9	ST58	C	Sponsor country (if multiple countries)	Public	(COUNTRY_EU_LIST)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND/ITALY/IRELAND/CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), CDF(s) and original lender(s).	Article 18 and 2(73)	General information	N/A	
N10	ST52	O	Original Lender LEI	Public	(LEI)	The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	

N11	S7508	O	Original Lender Country	ITALY	{COUNTRY_WORLD}	The country of the original lender(s) (where available)	Original lender country should be reported in box to complete where available When only one original lender is reported, please use this box to complete to report the unique country. Select the relevant country in the drop-down list of box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries box to complete is left blank whereas Original Lender EU is filled-in; or - both Original lender country and Original Lender Country (if multiple countries) are filled-in; or - field has errors in format						
N11	S7508	C	Original Lender Country (if multiple countries)		{COUNTRY_WORLD_LIST}	The country of the original lender(s) (where available)	When several original lenders are reported, please use this box to complete to report the full list of countries. " / " separator should be used between each country in the same order used for the original lender EU. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original Lender EU; or - both Original Lender Country and Original Lender Country (if multiple countries) are filled-in; or - the number of Original Lender EU is different from the number of Original Lender Countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A	
N12	S7508	O	SPPE Country	ITALY	{COUNTRY_EU}	The country of establishment of the SPPE(s)	SPPE country should be reported in box to complete where available. When several SPPEs exist and they have the same country, please fill in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.						
N12	S7508	C	SPPE Country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the SPPE(s) (if multiple SPPEs from different countries)	When several SPPEs exist and they do not have the same country, please use this box to complete to report the full list of EEA countries. " / " separator should be used between each country, that may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SPPE country and SPPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A	
N14	S7504	M	Non-ABC securitisation unique identifier	E136006460002020E30N0202001	{SECURITISATION_ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/2224	The unique non-ABC securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: A) The legal Entity identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial notification; B) The letter "N" for non-ABC securitisation; C) The four-digit year that the first securitisation of the securitisation were issued (e.g. 2005); D) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points A), B) and C), for example 03 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N15	S7504	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier	When to complete should contain "Y" when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/2224.	N/A	General information	N/A	
N16	S7504	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notification flag is equal to "Y"; or - field has errors in format.						
N17	S7504	C	Multiple STS notifications comment		{TEXT-1000}		Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.						
N18	S7505	C	Prospectus Country	ITALY	{COUNTRY_EU}	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - STS5-Prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.						
N19	S7505	C	Prospectus identifier	Not provided by the relevant competent authority	{TEXT-100}	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - STS5-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General information	N/A	
N20	S7505	C	Exemption on Prospectus		{TEXT-1000}	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields STS5-Exemption on prospectus, STS5-Prospectus Country and STS5-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STS5-Exemption on prospectus, STS5-Prospectus Country and STS5-Prospectus identifier are left blank; or - STS5-Exemption on prospectus, STS5-Prospectus Country and STS5-Prospectus identifier are filled; or - field has errors in format.						
N21	S7501	M	Issue date	2025-02-10	{DATE_TEXTYYYY-MM-DD}	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1219, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (best format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1219(6), the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General information	N/A	
N22	S7506	C	Securitisation Repository name	European DataWarehouse GmbH	{LOI}	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/name_register_sec.xlsx Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General information	N/A	
N23	S7507	M	Securitisation name	BNP MORTGAGES S SMEs	{TEXT-100}	The securitisation name.	Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/780	

ID	Code	Field	Description	Value	Format	Validation	Comments	Field Type	Field Label	Field Value	Field Description	Field Value	Field Description	Field Value	Field Description	Field Value	Field Description	
N25	ST5530	M	Underlying exposure classification	credit facilities, including loans and leases, provided to any type of enterprise or corporation	(LST)	<p>The type of underlying exposure including:</p> <ol style="list-style-type: none"> residential mortgages; commercial mortgages; credit facilities provided to individuals for personal, family or household consumption purposes; credit facilities, including loans and leases, provided to any type of enterprise or corporation; auto loans/leases; credit card receivables; trade receivables; others. <p>Only possible values in box to complete are:</p> <ul style="list-style-type: none"> residential mortgages commercial mortgages credit facilities provided to individuals for personal, family or household consumption purposes; credit facilities, including loans and leases, provided to any type of enterprise or corporation; auto loans/leases credit card receivables trade receivables others <p>Select in the drop-down list the relevant underlying exposure classification.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Underlying exposure classification			<p>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; article 4 (house referred to in Article 2(1)(2) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 above as set out in Part Three, Title 4, Chapter 2 of that Regulation;</p> <p>2) commercial loans that are secured by one or more mortgages on commercial immovable property, including office or other commercial premises;</p> <p>3) credit facilities provided to individuals for personal, family or household consumption purposes;</p> <p>4) credit facilities, including loans and leases, provided to any type of enterprise or corporation;</p> <p>5) auto loans/leases;</p> <p>6) credit card receivables;</p> <p>7) trade receivables;</p> <p>8) other underlying exposures that are considered by the</p>	N/A	General information	N/A					
N26	ST5532	F	Initial notification date		(DATE_TEXT YYYY-MM-DD)	<p>The initial notification date should be left empty.</p> <p>For ST5 notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the ST5 requirements (https://www.esma.europa.eu/infocentre/infocentre1238750_securingthe_debtmarket_as_of_01_01_2019_regulation_2402_2017_214_en).</p> <p>For ST5 notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final ST5 notification.</p>												
N27	ST5532	M	Last notification date	2025-02-10	(DATE_TEXT YYYY-MM-DD)	<p>The last notification date in box should be filled in with the date when the notification file is submitted as a draft ST5 notification.</p> <p>The notification date as published in the public register of ST5 notifications will be completed by the system from the date when the draft ST5 notification will be submitted in final.</p> <p>The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final ST5 notification at the issue date at the earliest.</p> <p>Example: 2020-01-31 (iso format)</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank or last notification date is in the future; or field has errors in format. 	Notification date											
N28	ST5533	M	Authorised Third Party flag	Y	(Y/N)	<p>When an authorised third party has provided ST5 verification services in accordance with Article 2(7)(2) of Regulation (EU) 2017/2402, indicate that the compliance with the ST5 criteria was confirmed by that authorised third party firm. "Y" is reported where no authorised third party has provided ST5 verification services.</p> <p>Box to complete should contain "Y" where an authorised third party has provided ST5 verification services and confirmed the compliance with the ST5 criteria.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Authorised third party											
N29	ST5533	C	Authorised Third party statement		(TEXT-5000)	<p>When an authorised third party has provided ST5 verification services in accordance with Article 2(7)(2) of Regulation (EU) 2017/2402, a statement that complies with the ST5 criteria was confirmed by that authorised third party firm.</p> <p>Field is mandatory in box to complete when Authorised Third Party flag for ST5533 is reported with "Y".</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled and "N" is reported for the authorised third party flag; or field has errors in format. 	Authorised third party											
N30	ST5534	C	Authorised Third party name	Prima Collateralised Securities (PCS) (EU) SAS	(TEXT-100)	<p>When an authorised third party has provided ST5 verification services in accordance with Article 2(7)(2) of Regulation (EU) 2017/2402, the name of the authorised third party.</p> <p>Field is mandatory in box to complete when Authorised Third Party flag for ST5533 is reported with "Y".</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field has errors in format. 	Authorised third party											
N31	ST5534	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	<p>When an authorised third party has provided ST5 verification services in accordance with Article 2(7)(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party.</p> <p>Select the relevant EEA country in the drop-down list.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled and "N" is reported for the authorised third party flag; or field has errors in format. <p>Field is mandatory in box to complete when Authorised Third Party for ST5533 is reported with "Y".</p>	Authorised third party											
N32	ST5535	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	<p>The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of Regulation (https://www.esma.europa.eu/sites/default/files/authorisation28_272_30_of_designated_competent_authorities_under_securitisation_regulation.pdf).</p> <p>Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party column in the available ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of Regulation (https://www.esma.europa.eu/sites/default/files/authorisation28_272_30_of_designated_competent_authorities_under_securitisation_regulation.pdf).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled and "N" is reported for the authorised third party flag; or field has errors in format. 	Authorised third party											
N33	ST5537	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	<p>A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.</p> <p>Check box in box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union.</p> <p>Check box in box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Originator (or original lender) is not a credit institution											
N34	ST5538	M	Credit granting criteria compliance confirmation		(Confirmed/Unconfirmed/N/A)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5537 check box is "Y").</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> "Unconfirmed" is reported; or field is left blank; or "N/A" is not reported in box to complete and ST5537 field is "N"; or "N/A" is reported in box to complete and ST5537 field is "Y"; or field has errors in format. <p>Box to complete may contain additional explanation.</p>	Confirmation that the credit granting complies with Article 9 of Regulation (EU) 2017/2402.											
N35	ST5538	O	Credit granting criteria compliance comment		(TEXT-5000)	<p>Field should be left blank where ST5538-Credit granting criteria compliance confirmation is equal to N/A.</p> <p>Field codes are highlighted in amber where it is not the case or the field has errors in format.</p>												
N36	ST5539	M	Credit granting criteria supervision confirmation		(Confirmed/Unconfirmed/N/A)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5537 field is "N").</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> "Unconfirmed" is reported; or field is left blank; or "N/A" is not reported in box to complete and ST5537 field is "N"; or "N/A" is reported in box to complete and ST5537 field is "Y"; or field has errors in format. <p>Box to complete may contain additional explanation.</p>	Confirmation that the credit granting is subject to supervision.											
N37	ST5539	O	Credit granting criteria supervision comment		(TEXT-5000)	<p>Field should be left blank where ST5539-Credit granting criteria supervision confirmation is equal to N/A.</p> <p>Field codes are highlighted in amber where it is not the case or the field has errors in format.</p>												
N38	ST5520	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> field is left blank; or field is equal to "Unconfirmed"; or field has errors in format. 	Transfer of the underlying exposures by true sale or assignment											
N39	ST5520	M	True sale or assignment transfer explanation		(TEXT-10000)	<p>Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or third party pursuant to Article 2(1)(2) of Regulation (EU) 2017/2402.</p> <p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Transfer of the underlying exposures by true sale or assignment											

N40	ST5521	M	Subject to severe drawback explanation	N	(Y/N)	A check box as to whether any of the severe drawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in box to complete should contain "Y" where any of the severe drawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe drawback	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N41	ST5521	C	Subject to severe drawback explanation	N/A	(TEXT-1000)	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	The field should be left blank when "Subject to severe drawback" check box is "Y". Field codes are highlighted in amber where: - field is left blank and "Subject to severe drawback" check box is "Y"; or - field is not left blank and "Subject to severe drawback" check box is "N"; or - field has errors in format.					
N42	ST5522	M	Drawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for drawback provisions in national insolvency law.	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	ST5522	O	Drawback provisions exemption comment	N/A	(TEXT-1000)		Box to complete may contain additional explanation. Field should be left blank where ST5522 Drawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N44	ST5523	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					
N45	ST5523	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is reported and ST5523 check box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender.	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	ST5523	C	Transfer where the seller is not the original lender explanation	N/A	(TEXT-1000)		Box to complete should contain the concise explanation where ST5523 Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5523 Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N47	ST5524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N48	ST5524	C	Transfer at a later stage explanation	N/A	(TEXT-1000)	The transfer of the Subsequent Portfolio has been rendered enforceable against the Debtor and any third parties (creditors of the Originator including any insolvency receiver of the same) through (i) the registration on the Companies Register of Transo-Bulluno on 19 December 2024, and (ii) the publication in the Official Gazette No. 349, Part I, of 19 December 2024.	Box to complete should contain the concise explanation where ST5524 Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5524 Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPV from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	ST5524	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SPV from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N50	ST5524	O	Alternative mechanism comment	N/A	(TEXT-1000)		Box to complete may contain the concise explanation where ST5524 Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5524 Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	ST5525	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N52	ST5525	M	Representations and warranties explanation	Confirmed	(TEXT-1000)	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the Additional Valuation Date and the Additional Transfer Date, each Receivable is fully and unconditionally owned and available directly to the Originator and, to the best of its knowledge, is not subject to any lien (encumbrance), seizure (sequestration) or other charge in favour of any third party (except any charge arising from the applicable mandatory law) or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of the Receivables under the Additional FOT/Transfer Agreement and is freely transferable to the issuer.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)	Concise Explanation	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N53	ST5526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N54	ST5526	M	Underlying exposures eligibility criteria explanation	Confirmed	(TEXT-1000)	The disposal of Receivables from the issuer is permitted solely following the delivery of a Issuer Acceleration Notice, in accordance with Condition 1.14 (Enforcement - Disposal of the Master Portfolio) following the delivery of an Issuer Acceleration Notice) and with the relevant provisions of the Intercreditor Agreement, provided that the Originator under the Transaction Documents have (i) the option right connected with the purchase of the Master Portfolio in accordance with the Transfer Agreement only for the purpose of paying the amounts required under the applicable Priority of Payments for the redemption of the Notes; (ii) an option right connected with the purchase of single Receivables pursuant to the Servicing Agreement in order for the Originator to avoid discrimination between its borrowers and the Debtor and (iii) the option to act, in its capacity of Servicer, Subordinated Claims pursuant to the Servicing Agreement in order to maximise the recovery on such claims in the exclusive interest of the Noteholders. Therefore, none of the Transaction Documents provide for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any creditor in the Notes from realising the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purpose aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit. In addition, there are no exposures that can be sold to the issuer after the Additional Issue Date.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	A concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPV 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 active portfolio management on a discretionary basis.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N55	ST5526	M	Underlying exposures selection process confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N56	ST528	M	Underlying exposures selection process explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and concise explanation on how the selection and transfer of the underlying exposure in the securitization is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitization and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N57	ST527	M	Homogeneity of assets confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitization pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA Q&As on homogeneity (Commission Delegated Regulation (EU) 2017/2402) and explain in detail how each of the conditions specified in the Article 1 of the Delegated Regulation are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Homogeneity of assets	Article 20(8)	Detailed Explanation	Ann 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N58	ST527	M	Homogeneity of assets explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitization pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA Q&As on homogeneity (Commission Delegated Regulation (EU) 2017/2402) and explain in detail how each of the conditions specified in the Article 1 of the Delegated Regulation are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N59	ST528	M	No re-securitization confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the underlying exposures do not include any securitization positions and that the notified securitization is therefore not a re-securitization pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Underlying Exposure Obligations re-securitization	Article 20(9)	Confirmation	Ann 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N60	ST528	O	No re-securitization comment	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at relevant Valuation Date and the relevant Transfer Date, the Master Portfolio does not comprise any securitization positions.	[Confirmed/Unconfirmed]	Under the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at relevant Valuation Date and the relevant Transfer Date, the Master Portfolio does not comprise any transferable securities, as defined in point (4) of article 4(1) of Directive 2004/69/EC.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.				
N61	ST529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.				
N62	ST529	M	Soundness of the underwriting standards (ordinary course of business) explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N63	ST529	M	Soundness of the underwriting standards (discourse) confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.				
N64	ST529	M	Soundness of the underwriting standards (discourse) explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underwriting standard	Article 20(10)	Detailed Explanation	Ann 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	ST529	M	Residential Loan requirement confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and detailed explanation on how securitizations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - "unconfirmed" is reported; or - "N/A" is reported and ST529 field is not "residential mortgage"; or - "N/A" is reported and ST529 field is "residential mortgage"; or - field has errors in format.				
N66	ST529	C	Residential Loan requirement explanation	N/A	[Confirmed/Unconfirmed]	Confirmation and detailed explanation on how securitizations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation where ST529 Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST529 Residential Loan requirement confirmation is equal to the N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N67	ST529	M	Borrower's creditworthiness assessment confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2004/48/EC or paragraphs 1 to 4, point (a) of paragraph 4, and paragraph 4 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.				
N68	ST529	M	Borrower's creditworthiness assessment explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2004/48/EC or paragraphs 1 to 4, point (a) of paragraph 4, and paragraph 4 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N69	ST530	M	Originator/Lender Expertise confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitized pursuant to Article 20(11) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Originator/Lender Expertise	Article 20(11)	Detailed Explanation	Ann 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N70	ST530	M	Originator/Lender Expertise explanation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitized pursuant to Article 20(11) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N71	ST531	M	Defaulted or restructured exposures confirmation	Confirmed	[Confirmed/Unconfirmed]	A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.				
N72	ST531	M	Defaulted or restructured exposures explanation	Confirmed	[Confirmed/Unconfirmed]	A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Transferred underlying exposures without exposures in default	Article 20(11)	Detailed Explanation	Ann 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N74	ST5532	O	At least one payment at the time of transfer confirmation	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and the relevant Fundraising Transfer Date, the Receivables comply with the Criteria which include that "100" loans in respect of which at least one instalment has become due and has been paid," where it is provided that the Receivables arise from Loans in respect of which there are no disputed instalments. Moreover under the Intercreditor Agreement the Originator more specifically represented that at least one instalment has been paid in respect of the Receivables/behaviour at the time of the transfer.	[TEXT-1000]	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(13) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N75	ST5532	C	Payment exemption	No exemption	[LIST]	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A. The payment exemption should be consistent with the confirmation indicator populated for ST5532 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(13) of Regulation (EU) 2017/2402.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N76	ST5532	O	Payment exemption explanation		[TEXT-1000]	Select the exemption that applies under Article 20(13) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5532 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N77	ST5532	O	Payment exemption explanation		[TEXT-1000]	Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for ST5532 is "Confirmed".	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N77	ST5533	M	Degree of dependence on requirements confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N78	ST5533	M	Degree of dependence on requirements explanation	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted as at the relevant Valuation Date and the relevant Transfer Date that, in order to determine the creditworthiness of the relevant Debtor, the reimbursement of the outstanding balance of the Loans at maturity and as the capacity to reimburse the Noteholders, the Originator has not based its assessment predominantly on the possible sale of the relevant Real Estate Asset following the enforcement of the relevant Mortgage; therefore, the repayment of the Note has not been structured to depend predominantly on the sale of the Real Estate Asset. Furthermore the pool of exposures has a high granularity, considering that the Outstanding Principal of the Receivables owned by the same Debtor does not exceed 2% Outstanding Principal of all the Receivables pursuant to article 24(2)(g) of Regulation (EU) 2019/980.	[TEXT-32793]	Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets, including the underlying exposures.	Article 20(13)	Detailed Explanation	Items 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N79	ST5534	M	Compliance with risk retention requirements confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N80	ST5534	M	Compliance with risk retention requirements explanation	Under the Intercreditor Agreement the Originator has undertaken to retain, on an ongoing basis, a material net economic interest of not less than 5 % (five per cent.) in the Securitisation, in accordance with option (b) of article 6(1) of the Securitisation Regulation and the applicable Regulatory Technical Standards for further details, see the section headed "Risk Retention and Transparency Requirements" of the Information Memorandum.	[TEXT-10000]	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N81	ST5534	C	Retaining entity LEI	E15600646DCD3D25E93	[LEI]	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N82	ST5534	C	Retaining entity name	Banco BPM S.p.A.	[TEXT-100]	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N83	ST5534	M	Vertical slice	N	[Y/N]	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N84	ST5534	M	Seller's share	N	[Y/N]	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N85	ST5534	M	Randomly selected exposures kept on balance sheet	N	[Y/N]	Are randomly selected exposures kept on balance sheet, in accordance with Article 6(1) (1) of Regulation (EU) 2017/2402 used for retaining the risk?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N86	ST5534	M	First loss tranche	Y	[Y/N]	Is first loss tranche in accordance with Article 6(1)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N87	ST5534	M	First loss exposure in each asset indicator	N	[Y/N]	Is first loss exposure in each asset in accordance with Article 6(1)(c) of Regulation (EU) 2017/2402 used for retaining the risk?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N88	ST5534	M	No compliance with risk retention requirements	N	[Y/N]	Is there no compliance with risk retention requirements set out in Article 6(2) of Regulation (EU) 2017/2402?	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N89	ST5534	M	Other option indicator	N	[Y/N]	Are other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If Yes, please provide the used option.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N90	ST5534	C	Other options used comment	N/A	[TEXT-1000]	Value should be reported in Box to complete when Other option indicator is reported with "Y" for ST5534.	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N91	ST5535	M	Mitigation of interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).	At least one payment at the time of transfer	Article 20(13)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		

N92	ST5535	M	Mitigation of interest rates and currency risks explanation	<p>With an amount equal to 72.8% of the aggregate Principal Amount Outstanding on the Receivables included in the Master Portfolio as at the Additional Valuation Date derived from Loans with a floating interest rate indexed to one month EURIBOR, three month EURIBOR, six month EURIBOR or 3M, 6M, 9M, 12M of the aggregate outstanding principal of the Receivables included in the Master Portfolio as at the Additional Valuation Date derived from Loans with a fixed interest rate.</p> <p>With reference to the floating rate Loans included in the Master Portfolio, the analysis of the historical gap between different further indices has led to the conclusion that the basic risk of misalignment among three month EURIBOR, six month EURIBOR and nine month EURIBOR (based on the index to which interest amounts due on the Senior Notes is linked) is limited and not material and would not have a negative impact on the Senior Notes.</p> <p>With reference to the fixed rate Loans included in the Master Portfolio, the potential risk due to the increasing interest scenario is appropriately mitigated by the following measures and considerations:</p> <p>(i) An analysis of the current interest rate forward curve for three month EURIBOR (being the index to which interest amounts due on the Senior Notes is linked), suggests that no hedging instrument is required as, despite this index, it will remain above the weighted average of the fixed rate component of the Master Portfolio during the expected weighted average life of the Senior Notes;</p> <p>(ii) The cap on the Rate of Interest on the Class A 2022 Notes (being 1.7%) that is below to the weighted average interest rate of the fixed rate Loans (being around 3%), reducing strongly the interest rate misalignment and the interest risk in case of interest rate upward movements;</p> <p>(iii) The credit enhancement due to the subordination of the different Classes of Notes;</p> <p>(iv) The securitisation benefits from a single priority of payments that continues interest and principal proceeds: the principal proceeds generated by the amortisation of the Master Portfolio can be used to cover also the interest payments due on the Senior Notes;</p> <p>(v) The fact that the remuneration of the Junior Notes (equal to 72.8% of the Principal Amount Outstanding of the Master Portfolio) is constituted by a Junior Notes Remuneration</p>	[TXFX-10000]	<p>Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.</p>	<p>Mitigation of interest rates (IR) and currency risks (FX) risks</p>	<p>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>	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N93	ST5536	M	Derivatives not purchased/sold by SPSE confirmation	No derivatives	[No derivatives/Unconfirmed]	<p>Box to complete should contain the derivatives indicator (No derivatives/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	Derivatives Purchased/Sold by SPSE	A concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N94	ST5536	M	Derivatives not purchased/sold by SPSE explanation	<p>As stated in the paragraph above, under (i) the Warranty and Indemnity Agreement, each Originator has represented and warranted that, as of the relevant Transfer Date, the Master Portfolio does not comprise any derivatives, and (ii) the Conditions, the Issuer has undertaken that, for as long as any amount remains outstanding in respect of the Notes of any Class, it shall not enter into derivative contracts save as expressly permitted by Article 21(2) of the Securitisation Regulation.</p>	[TXFX-10000]	<p>Confirmation and concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.</p>	Derivatives Purchased/Sold by SPSE	A concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N95	ST5537	M	Common standards underwriting derivatives confirmation	N/A	[Confirmed/Unconfirmed/N/A]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only when no derivatives are used.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "N/A", and ST5536 Derivatives not purchased/sold by SPSE confirmation is not equal to "No derivatives", or - field is equal to "N/A" and ST5536 Derivatives not purchased/sold by SPSE confirmation is equal to "No derivatives", or - field is equal to "Unconfirmed", or - field has errors in format. 	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N96	ST5537	C	Common standards underwriting derivatives explanation	Confirmed	[TXFX-10000]	<p>Box to complete should contain the concise explanation where ST5537 Common standards underwriting derivatives confirmation is not "N/A".</p> <p>Field should be left blank where ST5537 Common standards underwriting derivatives confirmation is equal to N/A.</p> <p>Field codes are highlighted in amber where it is not the case or field has errors in format.</p>	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N97	ST5538	M	Referenced interest payments confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	Referenced interest payments based on generally used interest rates	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectorial rates reflective of the cost of funds pursuant to Article 21(3) of Regulation (EU) 2017/2402.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N98	ST5538	M	Referenced interest payments explanation	<p>Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that pursuant to the Loan Agreements, the interest calculation methodologies related to the Mortgage Loans are based on or generally used sectorial rates reflective of the cost of funds in compliance with the applicable law, and do not refer to complex formulae or derivatives; and</p> <p>(ii) the Rate of Interest applicable to the Note is calculated by reference to EURIBOR (for further details, see Condition 7.3 Interest Rate of Interest on the Senior Notes); therefore any referenced interest payments under the Receivables and the Notes are based on generally used market interest rates and do not reference complex formulae or derivatives. Hence the Securitisation complies with article 21(3).</p>	[TXFX-10000]	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Referenced interest payments based on generally used interest rates	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectorial rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N99	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	[Confirmed/Unconfirmed]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	<p>For the purpose of compliance with article 21(4) of the Securitisation Regulation (A) following the service of an Issuer Acceleration Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the timely payments of the amounts due under the Notes in accordance with the Trust Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents; (ii) the Senior Notes will continue to sell, as to repayment of principal, in priority to the junior Notes as before the delivery of an Issuer Acceleration Notice; and (iii) the Issuer shall, if as directed by the Representative of the Noteholders, sell the Portfolio or a substantial part thereof only as requested by an Independent Valuer of the Issuer of the Most Senior Class of Notes and strictly in accordance with the instructions approved thereby and the relevant provisions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Master Portfolio (for further details, see the sections headed "The Terms and Conditions of the Notes" and "The Intercreditor Agreement").</p>	[TXFX-10000]	<p>Box to complete should contain the declaration in general terms.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N101	ST5540	M	No trapping of cash confirmation	Confirmed	[Confirmed/Unconfirmed]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	No trapping of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N102	ST5540	O	No trapping of cash comment	<p>As stated under the paragraph above, following the service of an Issuer Acceleration Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the timely payments of the amounts due under the Notes in accordance with the Trust Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents.</p>	[TXFX-10000]	<p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	No trapping of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	[Confirmed/Unconfirmed]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	(B) principal receipts shall be passed to investors	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation position, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N104	ST5541	O	Sequential amortisation comment	<p>As stated under the paragraph above, the Senior Notes will continue to sell, as to repayment of principal, in priority to the Junior Notes as before the delivery of an Issuer Acceleration Notice.</p>	[Confirmed/Unconfirmed]	<p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	(B) principal receipts shall be passed to investors	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation position, as determined by the seniority of the securitisation position, pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	[Confirmed/Unconfirmed]	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format. 	(C) repayment shall not be reversed with regard to their	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with respect to their seniority pursuant to	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ISIN	ISSUE DATE	ISSUER	RELEVANT PROVISIONS	RELEVANT DOCUMENTS	RELEVANT PROVISIONS	RELEVANT DOCUMENTS	RELEVANT PROVISIONS	RELEVANT DOCUMENTS	RELEVANT PROVISIONS	RELEVANT DOCUMENTS	RELEVANT PROVISIONS	RELEVANT DOCUMENTS
N106	ST5542	O	Reversal repayment on seniority comment	As stated under the paragraph above, the Senior Notes will continue to rank, as to repayment of principal, in priority to the Junior Notes as before the delivery of an Issuer Acceleration Notice	(TEXT-1000)	Confirmed	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Priority	Reversed with regard to their seniority.			
N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.	(f) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	ST5545	O	No automatic liquidation comment	As stated under the paragraph above, the Issuer shall, if directed by the Representative of the Noteholders, sell the Portfolio or a substantial part thereof only if so requested by an extraordinary Resolution of the holders of the Asset Securitisation Vehicle of Notes and priority in accordance with the instructions approved thereby and the relevant provisions of the Issuance Agreement, it being understood that no provisions shall require the automatic liquidation of the Master Portfolio	(TEXT-1000)	N/A	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.					
N110	ST5544	O	Non-sequential priority of payments triggers comment	As to repayment of principal, both prior and following the service of an Issuer Acceleration Notice, the Senior Notes will rank in priority to the Junior Notes. However, the requirements of article 21(5) of the Securitisation Regulation are not applicable.	(TEXT-1000)	N/A	Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Securitisation featuring non-sequential priority of payments	Confirmation that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5546	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544- Non-sequential priority of payments triggers confirmation; or - field has errors in format.		Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	ST5546	O	Credit quality deterioration trigger comment	N/A	(TEXT-1000)	N/A	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST5554	M	Service expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmed	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.					
N114	ST5554	M	Service expertise explanation	Under the Servicing Agreement, the Servicer has represented and warranted that it has experience in managing exposures of a similar nature to the Receivables and has established well-documented and adequate risk management policies, procedures and controls relating to the management of such exposures in accordance with Article 21(8) of the Securitisation Regulation and in accordance with the IBA Guidelines on STX Criteria. In addition, pursuant to the Servicing Agreement, the Back-Up Servicer and any Successor Servicer shall, inter alia, have a long standing expertise in servicing exposures of a similar nature to those securitised here and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures, in accordance with Article 21(8) of the Securitisation Regulation and the IBA Guidelines on STX Criteria. (for further details, see the sections headed "The Servicing Agreement")	(TEXT-12761)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met, as part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (i) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Required expertise from the servicer and policies and procedures intended to ensure compliance with risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	ST5545	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving general based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving general based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation	The transaction does not contemplate a revolving period after the Additional F3535x Data. Therefore, the requirements of Article 21(6) of the EU Securitisation Regulation are not applicable.	(TEXT-10000)	N/A	Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	ST5546	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	ST5546	C	Credit quality deterioration trigger explanation	N/A	(TEXT-10000)	N/A	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N119	ST5547	M	Insolvency-related event confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	ST5547	C	Insolvency-related event explanation	N/A	(TEXT-10000)	N/A	Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	ST5548	M	Pre-determined threshold value confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the STX Lab below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the STX Lab below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation	N/A	(TEXT-10000)	N/A	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	ST5549	M	New underlying exposures failure generation confirmation	N/A	(Confirmed/Unconfirmed)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period under Article 21(6) (d) of Regulation (EU)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N24	ST5549	C	New underlying exposure future generation explanation	[TEXT-1000]	2017/2402	Box to complete should contain the concise explanation where ST5549-New underlying exposure future generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposure future generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	the receiving period)	documentation.				
N25	ST5550	M	Participant duties confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N26	ST5550	O	Participant duties comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N27	ST5551	M	Servicing Continuity confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the provisions and responsibilities necessary to ensure that a default by an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N28	ST5551	O	Servicing Continuity comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N29	ST5552	M	Derivative Counterparty Continuity confirmation	[Confirmed/Unconfirmed/N/A]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		S/Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N30	ST5552	O	Derivative Counterparty Continuity comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N31	ST5553	M	Liquidity Provider Continuity confirmation	[Confirmed/Unconfirmed/N/A]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.						
N32	ST5553	O	Liquidity Provider Continuity comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		S/Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (i) of Regulation (EU) 2017/2402.	Article 21(7)(i)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N33	ST5553	M	Account Bank Continuity confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.						
N34	ST5553	O	Account Bank Continuity comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N35	ST5555	M	Debt situation documentation confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Clear and consistent definitions relating to the debt situation set out in Article 21(9) of Regulation (EU) 2017/2402.	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situation set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N36	ST5555	O	Debt situation documentation comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N37	ST5556	M	Priorities of payment and triggered events confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.			Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N38	ST5556	O	Priorities of payment and triggered events comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.			Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N39	ST5557	M	Timely resolution of conflicts confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N40	ST5557	O	Timely resolution of conflicts comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.			Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.			
N41	ST5558	M	Historical Default and Loss Performance Data confirmation	[Confirmed/Unconfirmed]		Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 21(11) of Regulation (EU) 2017/2402 is available, being clear where the information can be found.	Article 21(11)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N42	ST5558	O	Historical Default and Loss Performance Data comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N43	ST5558	C	Historical Default and Loss Performance Data location	[TEXT-1000]		Statement where the data required to be made available under Article 21(11) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations, or - field has errors in format.						
N44	ST5559	M	Sample external verification confirmation	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.		Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 21(12)	Confirmation	N/A
N45	ST5559	O	Sample external verification comment	[TEXT-1000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.			Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.			
N46	ST5560	M	Liability cash flow model confirmation (prior pricing)	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.						

N147	ST5560	C	Location of liability cash flow model	Under the Intercreditor Agreement the Originator: (A) has confirmed that, as initial issuer of the Notes, it has been in possession, before pricing in relation to the New Issue Date, of a liability cash flow model which precisely represents the contractual relationship between the Claims and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer; and (B) in case of transfer of any Notes by the Originator to third party investors after the Issue Date 2024, has undertaken to make available to such investors before the relevant pricing through the Securitisation Repository, a liability cash flow model which precisely represents the contractual relationship between the Claims and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer.	(TEXT-10000)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 2(1)(5) of Regulation (EU) 2017/2402.	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank, or - field has errors in format.					
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 2(1)(5) of Regulation (EU) 2017/2402.	Availability of a liability cash flow model to potential investors	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 2(1)(5)	Confirmation	N/A	
N149	ST5560	O	Liability cash flow model comment (after pricing)	Under the Intercreditor Agreement, the Originator has undertaken to: (A) make available to investors in the Notes on an ongoing basis, and to potential investors in the Notes, upon request, through the Securitisation Repository, a liability cash flow model which precisely represents the contractual relationship between the Claims and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer; and (B) update such cash flow model, in case there will be significant changes in the cash flows;	(TEXT-5000)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 2(1)(5) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N150	ST5561	M	Environmental performance availability	Available	(N/A/Available/Not available)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (3)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 2(4)(i) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Not available" or - "N/A" is reported and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (3)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 2(4)(i)	Concise Explanation	N/A
N151	ST5561	C	Environmental performance explanation	The underlying exposures are neither residential loans, nor car loans or leases. Therefore, the requirement under Article 22 of the Securitisation Regulation as to disclosure of environmental performance is not applicable. However, pursuant to the Servicing Agreement and the Intercreditor Agreement, the Servicer has undertaken to prepare the Loan by Loan Report setting out information relating to each loan in respect of the immediately preceding Collection Period (including, inter alia, the information related to the environmental performance of the Real Estate Assets, to the extent required by any applicable law or regulation), in compliance with the Securitisation Regulation and the applicable Regulatory Technical Standards, and deliver it to the Reporting Entity in a timely manner in order for the Reporting Entity to make available the Loan by Loan Report (simultaneously with the Investor Report) to the investors in the Notes through the Securitisation Repository (for further details, see the sections headed "The Risk Retention and Transparency Requirements").	(TEXT-10000)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (3)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 2(4)(i) of Regulation (EU) 2017/2402.	When Environment performance confirmation for ST5561 is "Available", box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from "Available", box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.					
N153	ST5562	O	Article 7 compliance comment	Under the Intercreditor Agreement and the Transfer Agreements, the Originator and the issuer have designated among themselves Banco BPM as the Reporting Entity pursuant to article 7(1) of the Securitisation Regulation and have agreed, and the other parties thereto have acknowledged, that the Reporting Entity shall be responsible for compliance with article 7 of the Securitisation Regulation, pursuant to the Transaction Documents. In that respect, Banco BPM, in its capacity as Reporting Entity, will fulfil the information requirements pursuant to points (a), (b), (c), (d), (e), (f) and (g) of the first subparagraph of article 7(1) of the Securitisation Regulation by making available the relevant information through the Securitisation Repository. Under the Intercreditor Agreement, the Reporting Entity has confirmed that it has appointed European DataWarehouse as Securitisation Repository. Under the Intercreditor Agreement, the Reporting Entity has undertaken to inform the potential investors in the Notes in accordance with Condition 17 (Notices) in case of replacement of the Securitisation Repository.	(TEXT-5000)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (1) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (b) to (d) has been made available to potential investors before pricing upon request.			
N154	ST5562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors upon request pursuant to Article 22 (1) of Regulation (EU) 2017/2402.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (b) to (d) has been made available to potential investors before pricing upon request.	Article 2(1)(5)	Confirmation	N/A	
N155	ST5562	O	Underlying information comment	The Originator, in its capacity as Reporting Entity, will fulfil the information requirements pursuant to points (a), (b), (c), (d), (e), (f) and (g) of the first subparagraph of article 7(1) of the Securitisation Regulation by making available the relevant information through the Securitisation Repository.	(TEXT-5000)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors upon request pursuant to Article 22 (1) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N156	ST5562	M	Before pricing confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	ST5562	O	Before pricing documentation comment	The Originator, in its capacity as Reporting Entity, will fulfil the information requirements pursuant to points (a), (b), (c), (d), (e), (f) and (g) of the first subparagraph of article 7(1) of the Securitisation Regulation by making available the relevant information through the Securitisation Repository.	(TEXT-5000)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (1) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					