

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EUF DIRECTIVE)	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
57501	FR0013444510 FR0013444569 FR0013444585 FR0013444593 FR0013444605 FR0013444627 FR0013444635 FR0013444738	Instrument identification code	N/A (General information)	[594]	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VII.
57502	64503048E0798B30A202	Lead Entity Identifier (LEI)	N/A (General information)	[LEI]	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
57503		Notification identifier	N/A (General information)	[ALPHANUM:100]	N/A	Where reporting an update, the unique reference number assigned by ESMAs to the previously notified securitisation.	N/A
57504	64503048E0798B30A201001	Securitisation identifier	N/A (General information)	[ALPHANUM:100]	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and issuer.	N/A
57505	CSDF - Reference Number: C-034247	Prospectus identifier	N/A (General information)	[ALPHANUM:100]	N/A	Where available, the prospectus identifier provided by the relevant competent authority.	N/A
57506	Date will be available on European Database/where EDRM (EDVM), Please note that EDVM is not currently a registered securitisation repository.	Securitisation Repository	N/A (General information)	[ALPHANUM:100]	N/A	Where available, the name of the registered securitisation repository.	N/A
57507	FR0013444635	Securitisation name	N/A (General information)	[ALPHANUM:100]	N/A	The securitisation name.	Item 4 of Annex VII.
57508	DE	Country of establishment	N/A (General information)	[COUNTRYCODE_2]	Article 18 and 2(7)(3)	Where available, the country of establishment of the originator(s), sponsor(s) SPSE(s) and original lender(s).	N/A
57509	non-ABC securitisation	Securitisation classification	N/A (General information)	[LIST]	N/A	The type of securitisation: non-ABC securitisation: ABC transaction: ABC programme.	N/A
57510	auto loans/leases	Underlying exposures classification	N/A (General information)	[LIST]	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) other.	N/A
57511	25. Sep 19	Issue date	N/A (General information)	[DATEFORMAT]	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
57512	26. Sep 19	Notification date	N/A (General information)	[DATEFORMAT]	N/A	The date of notification to ESMAs.	N/A
57513	Compliance with the STS-Criteria was confirmed by the authorised 3rd party firm "Prisma Collateralised Securities (PCS) EU SA" on 26. Sep 19	Authorised Third party	N/A (General information)	[ALPHANUM:100]	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that complies with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
57514	Prisma Collateralised Securities (PCS) EU SA/FR	Authorised Third party (name and country of establishment)	N/A (General information)	[ALPHANUM:100]	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
57515	Francois Aubertel de Courville Prudential et Réalisation	Authorised Third party (name of competent authority)	N/A (General information)	[ALPHANUM:100]	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has notified.	N/A
57516		STS status	N/A (General information)	[ALPHANUM:100]	Article 27(2)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
57517	Y	Originator (or original lender) not a credit institution	N/A (General information)	[Y/N]	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
57518	Not applicable.	Originator (or original lender) not a credit institution	N/A (General information)	[ALPHANUM:100]	Article 27(3)	If the answer to field 57517 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
57519	Crédit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision by the German Federal Financial Supervisory Authority (BaFin)	Confirmation that the credit-granting is subject to supervision	N/A (General information)	[ALPHANUM:100]	Article 27(3)	If the answer to field 57517 is "No", the originator or original lender shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
57520	The Receivables are acquired from the Seller by the Issuer by means of true sale and in a manner which is enforceable against the Seller and any other third party. Such assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors as set forth in the legal opinions intended to be issued by Nager Lovells International LLP, a reputable law firm with experience in the field of securitisations, on the Closing Date. This legal opinion confirms such enforceability and that any applicable laws under the German Insolvency Act do not contain severe clawback provisions as referred to in the Securitisation Regulation. For a further explanation, reference is made to section "Receivables Purchase Agreement" of the Prospectus.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	[ALPHANUM:1000]	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by true sale or transfer with the same legal effect in a manner that is enforceable against the seller and any third party.	Item 3 of Annex VIII.
57521	The Receivables are acquired from the Seller by the Issuer by means of true sale and in a manner which is enforceable against the Seller and any other third party. Such assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors as set forth in the legal opinions intended to be issued by Nager Lovells International LLP, a reputable law firm with experience in the field of securitisations, on the Closing Date. This legal opinion confirms such enforceability and that any applicable laws under the German Insolvency Act do not contain severe clawback provisions as referred to in the Securitisation Regulation. For a further explanation, reference is made to section "Receivables Purchase Agreement" of the Prospectus.	No severe clawback	Concise Explanation	[ALPHANUM:1000]	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20(1) (i) or (ii) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20(3) (i) of Regulation (EU) 2017/2402 apply.	Item 3 of Annex VIII.
57522	The Receivables are acquired from the Seller by the Issuer by means of true sale and in a manner which is enforceable against the Seller and any other third party. Such assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors as set forth in the legal opinions intended to be issued by Nager Lovells International LLP, a reputable law firm with experience in the field of securitisations, on the Closing Date. This legal opinion confirms such enforceability and that any applicable laws under the German Insolvency Act do not contain severe clawback provisions as referred to in the Securitisation Regulation. For a further explanation, reference is made to section "Receivables Purchase Agreement" of the Prospectus.	Exemption for clawback provisions in national insolvency laws	Confirmation	[ALPHANUM:1000]	Article 20(2)	In conjunction with 57521, where appropriate, the STS notification shall confirm whether there are circumstances that could give rise to clawback provisions in accordance with Article 20(1) and (2) of Regulation (EU) 2017/2402.	Item 3 of Annex VIII.
57523	Not applicable.	Transfer where the seller is not the original lender	Confirmation	[ALPHANUM:1000]	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3 of Annex VIII.
57524	Not applicable.	Transfer performed by means of an assignment and perfected as a true sale	Concise Explanation	[ALPHANUM:1000]	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected as a true sale, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined events triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Item 3 of Annex VIII.
57525	The Seller confirms that, at each Receivable: (i) it is a readily existing and freely assignable and (ii) contains enforceable provisions such to ensure the rights and remedies of the holder thereof adequate for the realisation of the Seller Collateral and (iii) to free from any Security Interests.	Representations and warranties	Concise Explanation	[ALPHANUM:1000]	Article 20(6)	Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights.	Item 2.8 of Annex VIII.
57526	"Security Interest" means any mortgage, pledge, lien, charge, assignment by way of security, lien, usufruct, pledge, lease, charge, assignment by way of security, usufruct, usufruct, usufruct, usufruct or other security interests in or over the Receivables transferred by the Seller. The Transaction Documents do not allow for the active selection of the Receivables on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield. Accordingly, a confirmation of compliance with Article 20(7) of the Securitisation Regulation and the EBA STS Guidelines Non-ABC Securitizations, the Issuer is of the view that the Transaction Documents do not allow for active portfolio management of the pool of Receivables.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	[ALPHANUM:1000]	Article 20(7)	The STS notification shall provide a concise explanation that: -the underlying exposures transferred from, or assigned by, the seller to the SPSE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; -the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.
57527	Please refer to the following references in the attached Prospectus: Sections "Eligibility Criteria of Receivables and Vehicles" The following criteria will be required to be satisfied in respect of each offered Receivable as at the Cut-Off Date and each further Purchase Cut-Off Date: (a) The Receivable is a Receivable in respect of which the Seller has collected the first instalment in accordance with the terms of the Receivable; (b) The Receivable is a Receivable that is not subject to any dispute or litigation or is not the subject of any proceedings that are likely to result in the Receivable being assigned to a third party; (c) The Receivable is a Receivable that is not subject to any proceedings that are likely to result in the Receivable being assigned to a third party; (d) The Receivable is a Receivable that is not subject to any proceedings that are likely to result in the Receivable being assigned to a third party; (e) The Receivable is a Receivable that is not subject to any proceedings that are likely to result in the Receivable being assigned to a third party. Furthermore, the following statements are included in the Prospectus: Homogeneity For the purposes of Article 20(8) of the Securitisation Regulation and Articles 11a) to 11d) of the regulatory technical standards, the Receivables (i) have been underwritten according to similar underwriting standards, (ii) are serviced according to similar servicing procedures, (iii) fall within the same asset category of auto loans and leases and (iv) in accordance with Article 18(3)(b) of the EBA RTS on homogeneity the Borrowers, if they are corporate entities have their registered office or, if they are individuals have their place of residence in Germany. i.e. the Receivables are homogeneous with reference to at least one homogeneity factor. Please see section "Eligibility Criteria of Receivables and Vehicles Criterion (b)" of the Prospectus.	Homogeneity of assets	Detailed Explanation	[ALPHANUM]	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) ... and so on and explain in detail how each of the conditions specified in the Article 1 of the RTS are met.	Item 2.2.7 of Annex VIII.
57528	upon notification of the designation of the Transaction as compliant with Article 20 of the Securitisation Regulation. The Seller hereby confirms that the underlying exposures do not contain any securitisation position. Please refer to the section "Representations of the Seller" in the Prospectus which includes the following representation: No Receivable constitutes a securitisation position as defined in the Securitisation Regulation or represents a securitisation position as defined in the Securitisation Regulation.	Underlying Exposure Obligations: no securitisation	Confirmation	[ALPHANUM:1000]	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.
57529	Each Receivable and the relevant Purchased Property (including any amendments thereto) was originated in accordance with the Seller's credit and collection policy in effect at the time of the origination, which also applies to loans which will not be securitised. The Seller has in place (i) effective systems to apply its standard loan criteria for granting the Purchased Property and (ii) processes for approving and, where relevant, amending, renewing and financing the Purchased Property, in order to ensure that granting of the Purchased Property is based on a thorough assessment of each Borrower's creditworthiness. The assessment of each Borrower's creditworthiness (i) will be performed on the basis of sufficient information, where appropriate obtained from the Borrower and, where necessary, on the basis of a comparison of the relevant database and (ii) will be repeated before any significant increase in the total amount is granted after the conclusion of the loan, in combination with an update of the Borrower's financial information. See below corporate representation in section "Eligibility Criteria of Receivables and Vehicles" of the Prospectus: Criterion (i): The Purchased Property will not include Receivables; (ii) relating to a Borrower who the Seller considers as unlikely to pay the obligations to the Seller and/or to a Borrower who is past due more than 90 days on any significant obligations to the Seller; and Criterion (j): "Experience" of the Prospectus: One of the main purposes of Credit Bank for at least five years has been the origination and underwriting of loans receivables of a similar nature to those securitised under this Securitisation. The members of its management body and the senior staff of Credit Bank have adequate knowledge and skills in originating and underwriting loans receivables, similar to the loans receivables included in the Portfolio, gained through years of practice and continuing education. The members of the management body and Credit Bank's senior staff have been appropriately	Soundness of the underwriting standard	Detailed Explanation	[ALPHANUM]	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the Borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraph 1 to 4, point (a) of paragraph 2, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex VIII.
57530	One of the main purposes of Credit Bank for at least five years has been the origination and underwriting of loans receivables of a similar nature to those securitised under this Securitisation. The members of its management body and the senior staff of Credit Bank have adequate knowledge and skills in originating and underwriting loans receivables, similar to the loans receivables included in the Portfolio, gained through years of practice and continuing education. The members of the management body and Credit Bank's senior staff have been appropriately	Originator/Lender Expertise	Detailed Explanation	[ALPHANUM]	Article 20(11)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex VIII.

<p>57531 Pursuant to the Eligibility Criteria under the Structured Purchase Agreement the Purchased Property will not include Receivables:</p> <p>(i) relating to a Borrower who the Seller considers as unlikely to pay its obligations to the Seller and/or to a Borrower who is past due more than 90 days on any material credit obligation to the Seller within the meaning of Article 178(1) of Regulation (EU) 2017/2402; or</p> <p>(ii) relating to a credit-impaired borrower or guarantor, who on the basis of information obtained (i) from the Borrowers of the Purchased Property, (ii) in the course of the Seller's servicing of the Purchased Property, or the Seller's risk management procedures or (iii) from a third party:</p> <p>(1) has been declared insolvent or subject to insolvency proceedings; a final non-applicable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt restructuring process with regard to his non-performing exposures within three years prior to the date of transfer of the respective Receivable to the issuer;</p> <p>(2) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the originator or originator's lender; or</p> <p>(iii) the Borrower does not have a credit assessment or a credit score available.</p>	<p>Transferred underlying exposures without exposures in default</p> <p>Detailed Explanation</p>	<p>ALPHANUM1</p>	<p>Article 20(1)</p>	<p>The STS notification shall provide a detailed manner as to whether: the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(1) of the Regulation (EU) 2017/2402; applicable; - the securitisation contains any credit-impaired assets at the time of securitisation as specified in Article 20(1) (a) to (c) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(1) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(1) (c) are met.</p>	<p>Item 2.8 of Annex VII.</p>
<p>57532 The Seller hereby confirms that at the time of transfer each borrower has made at least one payment. Pursuant to the Eligibility Criteria each Receivable is a Receivable in respect of which the Seller has collected the first loan instalment as provided for in the related Loan Contract. Please refer to section "Eligibility Criteria of Receivables and Vehicles" (criteria (a)) of the Prospectus.</p> <p>The Receivable is a Receivable in respect of which the Seller has collected the first loan instalment as provided for in the related Loan Contract.</p>	<p>At least one payment at the time of transfer</p> <p>Confirmation</p>	<p>ALPHANUM1000</p>	<p>Article 20(2)</p>	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(2) applies.</p>	<p>Item 3.3 and 3.4.6 of Annex VII.</p>
<p>57533 Not applicable as only loan receivables will be securitised. Furthermore, the following confirmation is included in the Prospectus in the section "Real Asset Loan Receivables":</p>	<p>Payment of the holders shall not have been structured to depend predominantly on the sale of assets.</p> <p>Detailed Explanation</p>	<p>ALPHANUM1</p>	<p>Article 20(3)</p>	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the payments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	<p>Item 3.4.1 of Annex VII.</p>
<p>57534 The Seller will, whilst any of the Notes remain outstanding retain for the life of such the Transaction a material net economic interest of not less than 5 per cent with respect to the Transaction in accordance with the Eligibility Criteria of the Structured Purchase Agreement. Please also refer to section "Risk retention and due diligence requirements" of the Prospectus.</p>	<p>Compliance with risk retention requirements</p> <p>Concise Explanation</p>	<p>ISF1</p>	<p>Article 21(1)</p>	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABC securitisation complies with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <p>(1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402;</p> <p>(2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;</p> <p>(3) randomly selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402;</p> <p>(4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;</p> <p>(5) first loss exposures kept on sheet in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402.</p>	<p>Item 3.10f Annex VIII, Item 3.4.1 of Annex VIII</p>
<p>57535 Under the Class B Hedging Arrangement the issuer will undertake to pay to the Counterparty on each Distribution Date an amount equal to the amount of interest on the nominal amount of the Class B Notes outstanding on each Distribution Date, calculated on the basis of a fixed rate of interest of 0.2200 per cent, per annum on the basis of an actual/actual day count fraction. The Counterparty will undertake to pay to the issuer on each Distribution Date an amount equal to a floating rate of interest on such outstanding nominal amount of the Class B Notes, calculated on the basis of 3-Month EURIBOR plus 0.70 per cent, per annum on the basis of the actual number of days elapsed in an interest period divided by 360, and subject to a floor of -0.70 per cent.</p> <p>Under the Class B Hedging Arrangement the issuer will undertake to pay to the Counterparty on each Distribution Date an amount equal to the amount of interest on the nominal amount of the Class B Notes outstanding on each Distribution Date, calculated on the basis of a fixed rate of interest of 0.2200 per cent, per annum on the basis of an actual/actual day count fraction. The Counterparty will undertake to pay to the issuer on each Distribution Date an amount equal to a floating rate of interest on such outstanding nominal amount of the Class B Notes, calculated on the basis of 3-Month EURIBOR plus 0.70 per cent, per annum on the basis of an actual/actual day count fraction, and subject to a floor of -0.70 per cent.</p> <p>Under the Other Classes Hedging Arrangement the issuer will undertake to pay to the Counterparty on each Distribution Date an amount equal to the amount of interest on the nominal amount of the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes outstanding on each Distribution Date, calculated on the basis of a fixed rate of interest of 0.7000 per cent, per annum on the basis of an actual/actual day count fraction. The Counterparty will undertake to pay to the issuer on each Distribution Date an amount equal to a floating rate of interest on such outstanding nominal amount of the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes, calculated on the basis of 3-Month EURIBOR plus 0.70 per cent, per annum on the basis of an actual/actual day count fraction, and subject to a floor of -0.70 per cent.</p>	<p>Obligation of interest rates (RI) and currency risks (PK) risks</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(2)</p>	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>	<p>Item 3.4.2 and 3.8 of Annex VIII.</p>
<p>57536 The SPRE has not entered and will not enter into derivative contracts except in the circumstances of the Class B Hedging Arrangement. Please refer to section "Representations of the Seller" in the Prospectus.</p> <p>The only hedging derivatives used are interest rate derivatives, which are underwritten and documented according to common standards in International Finance - An ISDA Master Agreement (ISDA 1992/2002 Master Agreement).</p>	<p>Derivatives Purchased/Sold by SPRE</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(3)</p>	<p>The STS notification shall explain in a concise manner that the SPRE has not entered into derivative contracts except in the circumstances referred to in Article 21(3) of Regulation (EU) 2017/2402.</p>	<p>Item 3.4.2 and 3.8 of Annex VIII.</p>
<p>57537 Interest rate for the rated notes will be the EURIBOR rate for one month Euro deposits at a specific region. Please refer to Condition 6.3 (Interest Payments) of each class of notes in the Prospectus.</p>	<p>Derivatives using common standards</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(3)</p>	<p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	<p>Item 3.4.2 and 3.8 of Annex VIII.</p>
<p>57538 Interest rate for the rated notes will be the EURIBOR rate for one month Euro deposits at a specific region. Please refer to Condition 6.3 (Interest Payments) of each class of notes in the Prospectus.</p>	<p>Referenced interest payments based on generally used interest rates</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(3)</p>	<p>The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectorial rates reflective of the cost of funds.</p>	<p>Item 2.2.2 and 2.2.3 of Annex VII.</p>
<p>57539 It is hereby confirmed that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.</p>	<p>No trapping of cash following enforcement or an acceleration notice</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(4)</p>	<p>The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57540 After an accelerated amortisation event any amounts standing to the credit of the reserve collateral account will form part of the available distribution amount. Please see section "Accelerated Priority of Payments" in the Prospectus.</p>	<p>(i) No amount of cash shall be trapped</p> <p>Confirmation</p>	<p>ALPHANUM10000</p>	<p>Article 21(4)</p>	<p>The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57541 After an accelerated amortisation event the priority of payments will switch from non-sequential to sequential amortisation. Please see section "Accelerated Priority of Payments" of the Prospectus.</p>	<p>(i) principal receipts shall be passed to investors</p> <p>Confirmation</p>	<p>ALPHANUM10000</p>	<p>Article 21(4)</p>	<p>The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57542 Interest and principal on the more senior class of notes will be paid prior to interest and principal on the more junior class of notes. Please see section "Accelerated Priority of Payments" of the Prospectus.</p>	<p>(i) repayment shall not be reversed with regard to their seniority</p> <p>Confirmation</p>	<p>ALPHANUM10000</p>	<p>Article 21(4)</p>	<p>The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57543 There is no provision in the transaction documentation that requires automatic liquidation of the receivables at market value. Please refer to Condition 7.4 of the notes which includes the following:</p>	<p>(i) no provisions shall require automatic liquidation of the underlying exposures at market value</p> <p>Confirmation</p>	<p>ALPHANUM10000</p>	<p>Article 21(4)</p>	<p>The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57544 The Seller confirms that the Transaction includes trigger events to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority, if a Sequential Redemption Event occurred the Priority of Payments will switch from non-sequential to sequential.</p> <p>Please see the following definitions as set out in the Prospectus:</p> <p>"Sequential Redemption Event" means the occurrence of any of the following events during the Normal Amortisation Period (only):</p> <p>(a) the Class H Principal Deficiency Ratio is greater than 0.50 per cent, of the Aggregate Principal Balance on the immediately preceding Distribution Date after application of the Available Interest Distribution Amount in accordance with the Interest Waterfalls of Payments; or</p> <p>(b) the Cumulative Net Loss Ratio is greater than:</p> <p>(i) 0.35 per cent, between the Closing Date (included) and the Distribution Date falling in September 2020 (included); or</p> <p>(ii) 0.85 per cent, between the Distribution Date falling in October 2020 (included) and the Distribution Date falling in September 2021 (included); or</p> <p>(iii) 1.2 per cent, between the Distribution Date falling in October 2021 (included) and the Distribution Date falling in September 2022 (included); or</p> <p>(iv) 1.5 per cent, between the Distribution Date falling in October 2022 (included) and the Final Legal Maturity Date (included); or</p> <p>(v) the Aggregate Principal Balance has fallen below ten per cent. (10%) of the Aggregate Principal Balance as of the Closing Date but the Clean up Call Option has not been exercised.</p>	<p>Securitisations featuring non-sequential priority of payments</p> <p>Confirmation</p>	<p>ALPHANUM10000</p>	<p>Article 21(5)</p>	<p>The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures, resulting in the priority of payment reverting to sequential payments in order of seniority.</p> <p>The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.</p>	<p>Item 3.4.5 of Annex VII.</p>
<p>57545 This is a revolving transaction with early amortisation events which terminate the revolving period.</p> <p>"Revolving Period Termination Event" means the occurrence of any of the following events during the Revolving Period:</p> <p>(a) the Cumulative Net Loss Ratio is greater than, on the relevant Distribution Date on which such ratio will be calculated by the Management Company:</p> <p>(i) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 (included);</p> <p>(ii) 0.35 per cent, between the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iii) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iv) a Servicer Default has occurred and is continuing;</p> <p>(v) an Event of Default or Termination Event under a Hedging Arrangement (each as defined therein);</p> <p>(vi) a Liquidity Reserve Shortfall; or</p> <p>(vii) a Negative Carry Event has occurred and is continuing; or</p> <p>(viii) on the immediately preceding Distribution Date, the debt balance of the Class H Principal Deficiency Ledger is greater than 0.50 per cent. of the Aggregate Principal Balance; and</p> <p>(ix) an Accelerated Amortisation Event has occurred and is continuing.</p>	<p>Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(6)</p>	<p>The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>
<p>57546 "Revolving Period Termination Event" means the occurrence of any of the following events during the Revolving Period:</p> <p>(a) the Cumulative Net Loss Ratio is greater than, on the relevant Distribution Date on which such ratio will be calculated by the Management Company:</p> <p>(i) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 (included);</p> <p>(ii) 0.35 per cent, between the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iii) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iv) a Servicer Default has occurred and is continuing;</p> <p>(v) an Event of Default or Termination Event under a Hedging Arrangement (each as defined therein);</p> <p>(vi) a Liquidity Reserve Shortfall; or</p> <p>(vii) a Negative Carry Event has occurred and is continuing; or</p> <p>(viii) on the immediately preceding Distribution Date, the debt balance of the Class H Principal Deficiency Ledger is greater than 0.50 per cent. of the Aggregate Principal Balance; and</p> <p>(ix) an Accelerated Amortisation Event has occurred and is continuing.</p>	<p>(a) deterioration in the credit quality of the underlying exposures</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(6)(a)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>
<p>57547 See "Revolving Period Termination Event" definition in the Prospectus. In particular, paragraph (c) which refers to the "Servicer Default":</p> <p>"Revolving Period Termination Event" means the occurrence of any of the following events during the Revolving Period:</p> <p>(a) the Cumulative Net Loss Ratio is greater than, on the relevant Distribution Date on which such ratio will be calculated by the Management Company:</p> <p>(i) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 (included);</p> <p>(ii) 0.35 per cent, between the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iii) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iv) a Servicer Default has occurred and is continuing;</p> <p>(v) an Event of Default or Termination Event under a Hedging Arrangement (each as defined therein);</p> <p>(vi) a Liquidity Reserve Shortfall; or</p> <p>(vii) a Negative Carry Event has occurred and is continuing; or</p> <p>(viii) on the immediately preceding Distribution Date, the debt balance of the Class H Principal Deficiency Ledger is greater than 0.50 per cent. of the Aggregate Principal Balance; and</p> <p>(ix) an Accelerated Amortisation Event has occurred and is continuing.</p>	<p>(b) occurrence of an insolvency-related event of the originator or servicer</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(6)(b)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>
<p>57548 See "Revolving Period Termination Event" definition in the Prospectus. In particular, paragraph (c) which refers to the "Servicer Default":</p> <p>"Revolving Period Termination Event" means the occurrence of any of the following events during the Revolving Period:</p> <p>(a) the Cumulative Net Loss Ratio is greater than, on the relevant Distribution Date on which such ratio will be calculated by the Management Company:</p> <p>(i) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 (included);</p> <p>(ii) 0.35 per cent, between the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iii) 0.2 per cent, between the Closing Date and the Distribution Date falling in April 2020 and the Distribution Date falling in September 2020 (included);</p> <p>(iv) a Servicer Default has occurred and is continuing;</p> <p>(v) an Event of Default or Termination Event under a Hedging Arrangement (each as defined therein);</p> <p>(vi) a Liquidity Reserve Shortfall; or</p> <p>(vii) a Negative Carry Event has occurred and is continuing; or</p> <p>(viii) on the immediately preceding Distribution Date, the debt balance of the Class H Principal Deficiency Ledger is greater than 0.50 per cent. of the Aggregate Principal Balance; and</p> <p>(ix) an Accelerated Amortisation Event has occurred and is continuing.</p>	<p>(c) value of the underlying exposures held by the SPRE falls below a pre-determined threshold</p> <p>Concise Explanation</p>	<p>ALPHANUM10000</p>	<p>Article 21(6)(c)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.</p>	<p>Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.</p>

<p>See "Revolving Period Termination Event" definition. In particular, paragraph (f) which refers to the "Negative Carry Event".</p> <p>"Revolving Period Termination Event" means the occurrence of any of the following:</p> <p>(a) the Cumulative Net Loss Ratio is greater than, on the relevant Distribution Date on which such ratio will be calculated by the Management Company, (i) 2.2 per cent. between the Closing Date and the Distribution Date falling in April 2020 (included);</p> <p>(b) a Seller Event of Default has occurred and is continuing;</p> <p>(c) a Servicer Default has occurred and is continuing;</p> <p>(d) an Event of Default or Termination Event under a Hedging Arrangement (each as defined therein);</p> <p>(e) a Liquidity Reserve Shortfall; or</p> <p>(f) a Negative Carry Event has occurred and is continuing, or (g) on the immediately preceding Distribution Date, the debt balance of the Class in Principal Deficiency under is greater than 15.50 per cent. of the Aggregate Principal Balance; and</p> <p>(h) an Accelerated Amortisation Event has occurred and is continuing.</p> <p>"Negative Carry Event" means an event that occurs if, on any two consecutive Distribution Dates, the balance of the Redemption Principal Ledger exceeds 10 per cent of the Aggregate Principal Balance of the Purchased Property comprised in the portfolio as at the Distribution Date immediately preceding the relevant Distribution Date.</p> <p>It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.</p>	<p>(f) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period)</p>	<p>Concise Explanation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(6)(f)</p>	<p>The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(f) of Regulation (EU) 2017/2402 are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VII and items 2.3 and 2.4 of Annex VIII.</p>
<p>Please refer to the following references in the attached Prospectus:</p> <p>- Section: "Hedging Arrangements"</p> <p>- Section: "The Receivables Purchase Agreement"</p> <p>- Section: "Account Bank Agreement"</p>	<p>(a) information regarding contractual obligations of the servicer and trustee</p>	<p>Confirmation</p>	<p>ALPHANUM-1000</p>	<p>Article 21(7)(a)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
<p>The Seller confirms compliance with article 21(7) of the Securitisation Regulation. In case of a Servicer Default the Management Company, acting in the name and on behalf of the issuer shall immediately appoint a Back-Up Servicer, which must be in accordance with the provisions of circular 4/17 of the German Financial Services Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht), a credit institution with its seat in Germany (inländische Kreditinstitut) or a credit institution supervised in accordance with the EU banking directive having its seat in another member state of the European Communities or in another state which is party to the Agreement on the European Economic Area. The Back-Up Servicer shall control any personal data in relation to Borrowers (Datenhoheit über persönliche Daten der Darlehensnehmer). The Back-Up Servicer shall enter into an agreement with the parties hereto (other than the Servicer) substantially on the terms of the Servicing Agreement. In addition, the Servicer's appointment may be terminated by the issuer upon the occurrence of a Servicer Default being defined as the occurrence of any of the following events. Please also refer to section "Seller and Servicer" of the Prospectus.</p>	<p>(b) Servicing Continuity Provisions</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(7)(b)</p>	<p>The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
<p>It is hereby confirmed that documentation includes several representative provisions in respect of the a default by a counterparty.</p> <p>Please refer to the following section in the Prospectus:</p> <p>- Section: "Hedging Arrangements"</p> <p>Events of default under the Hedging Arrangement applicable to the issuer are limited to, and (among other things) events of default applicable to the Counterparty include, the following:</p> <p>(1) failure to make a payment under the Hedging Arrangement when due, if such failure is not remedied within three (3) Business Days of notice of such failure being given; or</p> <p>(2) the occurrence of certain bankruptcy and insolvency events.</p>	<p>(c) Derivative Counterparty Continuity Provisions</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(7)(c)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
<p>The Seller confirms compliance with article 21(7) of the Securitisation Regulation</p> <p>The Servicer confirms compliance with the Securitisation Regulation as it has the appropriate expertise in servicing the loan/receivables (taking the EBA STS Guidelines Non-ACB Securitizations into account) and has a minimum of 5 years' experience in servicing loan receivables and it has well documented and adequate policies, procedures and risk management controls relating to the servicing of the loan/receivables. Please refer to the section: "Servicing and Collections" of the Prospectus.</p>	<p>(d) Account Bank Continuity Provisions</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(7)(d)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (d) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VIII.</p>
<p>The Servicer confirms compliance with the Securitisation Regulation as it has the appropriate expertise in servicing the loan/receivables (taking the EBA STS Guidelines Non-ACB Securitizations into account) and has a minimum of 5 years' experience in servicing loan receivables and it has well documented and adequate policies, procedures and risk management controls relating to the servicing of the loan/receivables. Please refer to the section: "Servicing and Collections" of the Prospectus.</p>	<p>Required expertise from the servicer and policies and adequate procedures and risk management controls in place</p>	<p>Detailed Explanation</p>	<p>ALPHANUM1</p>	<p>Article 21(8)</p>	<p>The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.</p>	<p>Item 3.4.6 Annex VII.</p>
<p>The transaction documentation sets out in clear and consistent terms the treatment of problem loan receivables. A full description of the procedures is given in the Prospectus under the heading: "The Seller, the Servicer and the Receivables".</p>	<p>Clear and consistent definitions relating to the treatment of problem loans</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(9)</p>	<p>The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.</p>	<p>Item 2.2.2 of Annex VII.</p>
<p>The Priority of Payments will attach from non-equivalent to sequential upon the occurrence of an Accelerated Amortisation Event, as defined in the Prospectus.</p> <p>"Accelerated Amortisation Event" means any of the following events:</p> <p>(a) the occurrence of an Issuer Event of Default; or</p> <p>(b) an Issuer Liquidation Event has occurred and the Management Company has elected to liquidate the issuer.</p> <p>"Notice Acceleration Notice" means a written notice delivered by the Notsholders of any Class to the Management Company upon the occurrence of any Issuer Event of Default.</p>	<p>Priorities of payment and triggers events</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(9)</p>	<p>The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.</p>	<p>Item 3.4.5 Annex VII.</p>
<p>Condition 22 of each class of notes with sub-provisions relating to meeting of obligations, modifications and waivers.</p>	<p> timely resolution of conflicts between classes of investors & responsibilities of trustee</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 21(10)</p>	<p>The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.</p>	<p>Item 3.1 of Annex VII and item 3.4 of Annex VIII.</p>
<p>Data is available on the Wholesale of the European Data Warehouse GmbH for registered users via the following link: https://whorw.eu/whorw/info/whorwcode-AUT3D600020010002019/Bsp-Hebsta-Labels</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 22 (1)</p>	<p>The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.</p>	<p>Item 3.4.1 of Annex VII.</p>
<p>Historical Default and Loss Performance Data - see sections "Performance Charts" in the Prospectus</p>	<p> sample of the underlying exposures subject to external verifications</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 22 (2)</p>	<p>The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.</p>	<p>N/A</p>
<p>Data is available on the Bloomberg page ECAF 20-FR</p>	<p>availability of a liability cash flow model to potential investor</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 22 (3)</p>	<p>The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.</p>	<p>N/A</p>
<p>Information is currently not available to the Seller. However, the Seller hereby confirms that if such information should be available to it it will be made available pursuant to Article 7(1)(a) of the Securitisation Regulation.</p> <p>Historical Return to Servicer - ARTICLE 7 AND ARTICLE 22 OF THE SECURITISATION REGULATION set out in the Prospectus.</p>	<p>Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases</p>	<p>Concise Explanation</p>	<p>ALPHANUM-100000</p>	<p>Article 22 (4)</p>	<p>The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets, financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and state where the information is available.</p>	<p>N/A</p>
<p>ARTICLE 7 AND ARTICLE 22 OF THE SECURITISATION REGULATION For the purposes of Article 7 and Article 22 of the Securitisation Regulation Opel Bank in its capacity of originator as designated reporting entity pursuant to Article 7 of the Securitisation Regulation confirms and (where applicable) will make available the following information:</p> <p>(a) Before pricing of the Notes, for the purpose of compliance with Article 22(1) of the Securitisation Regulation, the Servicer will make available to investors and potential investors information on static and dynamic historical default and loss performance, for a period of at least 5 years. In this regard, see the section "Performance Charts" of this Prospectus.</p> <p>(b) For the purpose of compliance with Article 22(2) of the Securitisation Regulation, the Servicer confirms that a sample of loan contracts has been externally verified, taking into account the Eligibility Criteria, and the stratification tables have been verified for accuracy by an appropriate and independent party prior to the date of this Prospectus. For the purposes of the verification a confidence level of at least 90% was applied. The Servicer confirms no significant adverse findings have been found. The independent party has also performed agreed upon procedures on the data included in the stratification tables in the section "Characteristics of the Receivables". The Servicer confirms no significant adverse findings have been found. Based on the review by the independent party, the Servicer confirms that to the best of its knowledge such information is in accordance with the facts and does not omit anything likely to affect its import.</p> <p>(c) Before pricing of the Notes, for the purpose of compliance with Article 22(3) of the Securitisation Regulation, the Servicer will make available a cashflow liability</p>	<p>Originator and sponsor responsible for compliance with Article 7</p>	<p>Confirmation</p>	<p>ALPHANUM-10000</p>	<p>Article 22 (5)</p>	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none"> - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (f) has been made available before pricing at least in draft or initial form. 	<p>N/A</p>