

SECURITISATION INFORMATION

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| STSS4 - Securitisation unique identifier | 8156009E718E76DEFE38N202401 |
| STSS6 - Securitisation repository | - |
| Securitisation type | Private |
| STSS7 - Securitisation name | Brignole CO 2024 S.r.l. |
| STSS9 - Securitisation classification | non-ABCP securitisation |
| STSS10 - Underlying exposures classification | credit facilities provided to individuals for personal, family or household consumption purposes |
| STSS4 - Multiple STS notifications flag | No |
| STSS4 - Multiple STS notifications reason | - |
| STSS4 - Multiple STS notifications comment | - |

LIST OF INSTRUMENTS

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|------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--------------|
| STSS1 - Instrument ISIN | IT0005598351 | IT0005598369 | IT0005598377 | IT0005598385 | IT0005598393 | IT0005598401 | IT0005598419 | IT0005598427 | IT0005598435 |
| STSS1 - INSTRUMENT CODE TYPE | - | - | - | - | - | - | - | - | - |
| STSS1 - INSTRUMENT CODE | - | - | - | - | - | - | - | - | - |
| ISIN SHORT NAME | BRIGNOLE 2024/DEB 20420224 N | BRIGNOLE 2024/DEB 20420224 O | BRIGNOLE 2024/DEB 20420224 O | BRIGNOLE 2024/DEB 20420224 O | BRIGNOLE 2024/DEB 20420224 O | BRIGNOLE 2024/DEB 20420224 Q | BRIGNOLE 2024/DEB 20420224 Q | BRIGNOLE 2024/DEB 20420224 Q | - |

DESIGNATED ENTITY

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| STSS0 - Designated entity LEI | 8156009E718E76DEFE38 |
| Designated entity name | CREDITIS SERVIZI FINANZIARI S.P.A. IN FORMA ABBREVIATA CREDITIS S.P.A. OVVERO C.S.F. S.P.A. |

ORIGINATOR

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| STSS2 - Originator LEI | 8156009E718E76DEFE38 |
| Originator name | CREDITIS SERVIZI FINANZIARI S.P.A. IN FORMA ABBREVIATA CREDITIS S.P.A. OVVERO C.S.F. S.P.A. |
| STSS8 - Originator country | ITALY |

ORIGINAL LENDER

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| STSS2 - Original Lender LEI | - |
| Original Lender name | - |
| STSS8 - Original Lender country | - |

SSPE

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| STSS8 - SSPE Country | ITALY |
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SPONSOR

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| STSS2 - Sponsor LEI | - |
| Sponsor name | - |
| STSS8 - Sponsor country | - |

PROSPECTUS

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| STSS5 - Prospectus country | - |
| STSS5 - Prospectus identifier | - |
| STSS11 - Issue date | 2024-06-24 |
| STSS5 - Exemption on Prospectus | - |

CREDIT INSTITUTION

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| STSS17 - Originator (or original lender) is not a Credit institution | Yes |
| STSS18 - Credit granting criteria compliance | Confirmed |
| STSS18 - Credit granting criteria compliance comment | Under the Class A, B, C, D, E and F Notes Subscription Agreement, Creditis, in its capacity as Originator, has represented and warranted to the Joint Lead Managers and the Co-Arrangers that (i) it has applied and will apply, as the case may be, to the Receivables the same sound and well-defined criteria for creditgranting which it applies to nonsecuritised exposures in accordance with the requirements of article 9(1) of the EU Securitisation Regulation; (ii) it has clearly established the processes for approving and, where relevant, amending, renewing and refinancing the Receivables as it applies to the exposures it holds and (iii) it has effective systems in place to apply those criteria and processes in order to ensure that creditgranting is based on a thorough assessment of the Debtors' creditworthiness taking appropriate account of factors relevant to verifying the prospect of the Debtors meeting their obligations under the Loan Agreements. |
| STSS19 - Credit granting criteria supervision | Confirmed |
| STSS19 - Credit granting criteria supervision comment | The Originator is a financial intermediary incorporated under the laws of the Republic of Italy as a single-shareholder joint stock company (società per azioni con unico socio), enrolled in the register of financial intermediaries held by the Bank of Italy pursuant to Article 106 of the Consolidated Banking Act under no. 33318 and in the register of payment institutions pursuant to Article 114-septies of the Consolidated Banking Act under no. 33318.7 and it is subject to supervision. For further details, reference is made to the section of the Prospectus headed "The Originator and the Servicer". |

STS NOTIFICATION INFORMATION

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| STSS3 - STS notification identifier | 8156009E718E76DEFE38N20240101 |
| Update description | - |
| STSS12 - Last notification date | 2024-06-24 |
| Initial notification date | 2024-06-24 |
| Notification reporting entity | ITC02 |
| Notification Reporting Entity STS compliance status | Compliant |
| Cancelled status | Not cancelled |
| Sanction status | Not sanctioned |
| Previously authorised Notification Reporting Entity | - |

AUTHORISED THIRD PARTY

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| STSS13 - Authorised Third party | Yes |
| STSS13 - Authorised Third party statement | Prime Collateralised Securities (PCS) EU SAS has verified, on or prior to the Issue Date, that the Brignole CO 2024 S.r.l. securitisation complies with the STS criteria. |

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| STSS14 - Authorised Third party name | Prime Collateralised Securities (PCS) EU SAS |
| Authorised Third party country | FRANCE |
| STSS15 - Authorised Third party competent authority | FR-France - Autorité des Marchés Financiers (AMF) |

CA STS NON-COMPLIANCE

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| STSS16 - CA STS non-compliance status | Compliant |
| User profile | - |
| STSS16 - Reason | - |
| Comment | - |
| STSS16 - Significant Event Information hyperlink | - |

REQUIREMENTS ON SIMPLICITY

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| STSS20 - True sale or assignment transfer | Confirmed |
| STSS20 - True sale or assignment transfer comment | Pursuant to the Receivables Purchase Agreement, the Originator has assigned and transferred without recourse (pro soluto) and in block (in blocco) to the Issuer, which has purchased without recourse (pro soluto) and in block (in blocco) in accordance with the combined provisions of Articles 1 and 4 of the Securitisation Law and Article 58 of the Consolidated Banking Act all of its right, title and interest in and to the Portfolio. The transfer of the Receivables included in the Portfolio has been rendered enforceable against the assigned debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette No. 72 Part II of 20 June 2024, and (ii) the registration of the transfer in the Companies Register of Milan Monza Brianza Lodi on 14 June 2024. The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Co-Arrangers and the Joint Lead Managers, which has been made available to PCS and may be disclosed to any relevant competent authority referred to in Article 29 of the EU Securitisation Regulation. |
| STSS21 - Subject to severe clawback | No |
| STSS21 - Subject to severe clawback comment | - |
| STSS22 - Clawback provisions exemption | N/A |
| STSS22 - Clawback provisions exemption comment | - |
| STSS23 - The seller is not the original lender flag | No |
| STSS23 - Transfer where the seller is not the original lender | N/A |
| STSS23 - Transfer where the seller is not the original lender comment | - |
| STSS24 - Transfer at a later stage | N/A |
| STSS24 - Transfer at a later stage comment | - |
| STSS24 - ALternative mechanism | N/A |
| STSS24 - Alternative mechanism comment | - |
| STSS25 - Representations and warranties | Confirmed |
| STSS25 - Representations and warranties comment | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the Transfer Date, to the best of its knowledge, the Receivables are not encumbered nor subject to any right of third parties (other than prospective liens or other encumbrances deriving from mandatory provisions of law) or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of the Receivables pursuant to Article 20(6) of the EU Securitisation Regulation. |
| STSS26 - Underlying exposures eligibility criteria | Confirmed |
| STSS26 - Underlying exposures eligibility criteria comment | The underlying exposures included in the Portfolio have been selected by the Originator on the basis of the Criteria set forth under the Receivables Purchase Agreement. For further details, reference is made to the sections of the Prospectus headed "Description of the Transaction Documents - Receivables Purchase Agreement" and "The Portfolio". |
| STSS26 - Underlying exposures selection processes | Confirmed |

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| STSS26 - Underlying exposures selection processes comment | The Receivables comprised in the Portfolio shall, as at the Valuation Date, comply with the Criteria set forth under the Receivables Purchase Agreement (for further details, reference is made to the sections of the Prospectus headed "Description of the Transaction Documents - Receivables Purchase Agreement" and "The Portfolio"). In addition, under the Intercreditor Agreement, the parties thereto have acknowledged that the disposal of the Receivables is permitted only in the following circumstances: (i) from the Issuer to the Originator, in case of any breach of representations and warranties by the Originator pursuant to the terms of the Warranty and Indemnity Agreement, (ii) from the Issuer to the Originator, in case of repurchase of individual Receivables pursuant to the terms of the Receivables Purchase Agreement, (iii) from the Issuer to Originator, in case of repurchase of the Portfolio in the context of an early redemption of the Notes in accordance with Condition 8.3 (Early redemption upon exercise of the Originator Call Option) and Condition 8.4 (Optional Redemption for taxation reasons) pursuant to the terms of the Terms and Conditions and the Intercreditor Agreement, and (iv) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties in case of disposal of the Portfolio following the delivery of a Trigger Notice pursuant to the terms of the Intercreditor Agreement. Therefore, no active portfolio management within the meaning of Article 20(7) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria is allowed. For further details, reference is made to the section of the Prospectus headed "Description of the Transaction Documents – Intercreditor Agreement". |
| STSS27 - Homogeneity of assets | Confirmed |
| STSS27 - Homogeneity of assets comment | The Receivables included in the Portfolio are homogeneous in terms of the type of asset pursuant to Article 20(8) of the EU Securitisation Regulation and the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019. In particular, pursuant to the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the Valuation Date and the Transfer Date, the Receivables included in the Portfolio are homogeneous in terms of the type of asset pursuant to Article 20(8) of the EU Securitisation Regulation and the applicable Technical Standards, taking into account the specific characteristics in terms of cash flows of the respective type of asset, including characteristics related to the Loan Agreements, credit risk, and early repayments, based on the fact that: (a) the Receivables have been originated by Creditis in compliance with credit policies based on credit risk assessment methodologies relating to the Receivables in force at the time of the disbursement of the Loans and that are similar to each other; (b) the Receivables have been managed by Creditis according to similar management procedures; (c) the Receivables fall within the category relating to "credit facilities provided to individuals for personal, family, or household consumption purposes" in the relevant Technical Standards; and (d) although compliance with any specific homogeneity factor pursuant to the applicable regulations is not required, as of the date of execution of the relevant Loan Agreement all the Debtors are natural persons residing in Italy. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the Receivables comprised in the Portfolio contain obligations that are contractually binding and enforceable, with full recourse to the Debtors; and (ii) as at the Valuation Date and as at the Transfer Date, the Portfolio does not include any transferable securities, as defined in point (44) of Article 4(1) of Directive 2014/65/EU. Finally, pursuant to the Criteria set out in the Receivables Purchase Agreement, the Loans will be repayable in 12 instalments per annum in accordance with the relevant amortising plan. For further details, reference is made to the sections of the Prospectus headed "The Portfolio", "Description of the Transaction Documents Receivables Purchase Agreement" and "Description of the Transaction Documents Warranty and Indemnity Agreement". |
| STSS28 - No re-securitisation | Confirmed |
| STSS28 - No re-securitisation comment | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Portfolio does not comprise any securitisation positions. For further details, reference is made to the sections of the Prospectus headed "The Portfolio" and "Description of The Transaction Documents Warranty and Indemnity Agreement". |
| STSS29 - Soundness of the underwriting standards (ordinary course of business) | Confirmed |
| STSS29 - Soundness of the underwriting standards (ordinary course of business) comment | Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables have been (i) disbursed in the Originator's ordinary course of business and (ii) originated by the Originator in accordance with credit policies which are not less stringent than those that the Originator applied at the time of origination to similar exposures that have not been assigned in the context of the Securitisation. For further details, reference is made to the sections of the Prospectus headed "The Portfolio" and "Description of the Transaction Documents Warranty and Indemnity Agreement". |
| STSS29 - Soundness of the underwriting standards (disclosure) | Confirmed |

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| STSS29 - Soundness of the underwriting standards (disclosure) comment | Under the Intercreditor Agreement, the Originator has undertaken to disclose any material change occurred after the Issue Date in the loan disbursement policies, without delay, in the Inside Information and Significant Event Report that will be made available by the Reporting Entity, through the Securitisation Repository, to potential investors in the Notes pursuant to and for the purposes of Article 20(10) of the EU Securitisation Regulation and the applicable Technical Standards. For further details, reference is made to the sections of the Prospectus headed "Risk Retention and Transparency Requirements" and "Description of the Transaction Documents Intercreditor Agreement". |
| STSS29 - Residential Loan requirement | N/A |
| STSS29 - Residential Loan requirement comment | - |
| STSS29 - Borrower's creditworthiness assessment | Confirmed |
| STSS29 - Borrower's creditworthiness assessment comment | Under the Warranty and Indemnity Agreement, Creditis has assessed the Debtors' creditworthiness in compliance with the requirements set out in Article 8 of Directive 2008/48/EC. For further details, reference is made to the sections of the Prospectus headed "The Portfolio" and "Description of the Transaction Documents Warranty and Indemnity Agreement". |
| STSS30 - Originator/Lender Expertise | Confirmed |
| STSS30 - Originator/Lender Expertise comment | Creditis is a jointstock company duly incorporated under the laws of Italy and licenced to carry out lending activity pursuant to Article 106 of the Consolidated Banking Act. Creditis is an established originator and servicer active in the consumer loan market since 2008. Moreover, under the Warranty and Indemnity Agreement, Creditis has represented and warranted that it has been originating loans and underwriting exposures similar to the Loans and the Receivables for more than 5 (five) years. For further details, reference is made to the sections of the Prospectus headed "The Originator and the Servicer" and "Credit and Collection Policies". |
| STSS31 - Defaulted or restructured exposures | Confirmed |
| STSS31 - Defaulted or restructured exposures comment | Under the Warranty and Indemnity Agreement, Creditis has represented and warranted that, as at the Valuation Date and as at the Transfer Date, the Portfolio does not include Receivables qualified as exposures in default within the meaning of Article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a creditimpaired debtor or guarantor, that, to the best of Creditis' knowledge: (i) has been declared insolvent or had a court grant his creditors a final nonappealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of disbursement of the Loan from which the relevant Receivable arises or has undergone a debt restructuring process with regard to its nonperforming exposures within three years prior to the date of transfer of the underlying exposures to the Issuer; (ii) was, at the time of disbursement of the Loan from which the relevant Receivable arise on a public credit registry of persons with adverse credit history; or (iii) has a credit assessment or a credit score indicating that the risk of payment agreed under the agreement from which the relevant Receivable arises not being made is significantly higher than the ones of comparable exposures held by Creditis which have not been assigned under the Securitisation. For further details, reference is made to the sections of the Prospectus headed "The Portfolio" and "Description of the Transaction Documents Warranty and Indemnity Agreement". |
| STSS32 - At least one payment at the time of transfer | Confirmed |
| STSS32 - At least one payment at the time of transfer comment | Pursuant to the Criteria set forth in the Receivables Purchase Agreement, as at the Valuation Date, the Debtors of the underlying exposures have paid at least one instalment in relation to the relevant consumer loan agreements. Accordingly, the exemption set forth in Article 20(12) of EU Securitisation Regulation is not applicable. For further details, reference is made to section of the Prospectus headed "The Portfolio The Criteria". |
| STSS32 - Payment exemption | - |
| STSS32 - Payment exemption comment | - |
| STSS33 - Degree of dependence on repayments | Confirmed |
| STSS33 - Degree of dependence on repayments comment | Pursuant to the Criteria set out in the Receivables Purchase Agreement, the Loans will be repayable in 12 instalments per annum in accordance with the relevant amortising plan. In addition, as the Receivables arise from unsecured Loan Agreements, there are no security interests over any specified asset securing the Receivables; therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of any such asset. For further details, reference is made to the sections of the Prospectus headed "The Portfolio" and "Description of the Transaction Documents Receivables Purchase Agreement". |

REQUIREMENTS ON TRANSPARENCY

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| STSS58 - Historical Default and Loss Performance Data | Confirmed |
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| STSS58 - Historical Default and Loss Performance Data comment | Under the Intercreditor Agreement, the Originator has confirmed that (i) it has made available to potential investors in the Notes before pricing, on the Securitisation Repository data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years. For further details, reference is made to the section of the Prospectus headed "Risk Retention and Transparency Requirements". |
| STSS58 - Historical Default and Loss Performance Data location | Under the Intercreditor Agreement, the Originator has confirmed that data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity have been made available to potential investors in the Notes, before pricing, on the Securitisation Repository. |
| STSS59 - Sample external verification | Confirmed |
| STSS59 - Sample external verification comment | Pursuant to Article 22(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, an appropriate and independent party has verified prior to the Issue Date (i) on a statistical basis, the integrity and referentiality of the information provided in the documentation and in the IT systems in respect of each selected position of a representative sample of a provisional portfolio as at 12 April 2024 which has features substantially equivalent to the Portfolio and which is in a reasonably final form; (ii) the accuracy of the data disclosed in the paragraph entitled "Characteristics of the Portfolio" of the section of the Prospectus headed "The Portfolio"; and (iii) the compliance of the data contained in the loan by loan data tape prepared by the Originator in relation to the Receivables comprised in the Portfolio with certain Criteria that are able to be tested prior to the Issue Date. For further details, reference is made to the section of the Prospectus headed "The Portfolio", in which reference is made to the stratification tables. |
| STSS60 - Liability cash flow model (prior pricing) | Confirmed |
| STSS60 - Liability cash flow model (prior pricing) comment | Under the Intercreditor Agreement, the Originator has confirmed that (i) it has made available to potential investors in the Notes before pricing, through the website of Intex (being, as at the date of the Prospectus, www.intex.com), a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been in possession, before pricing, of a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer. |
| STSS60 - Liability cash flow model (after pricing) | Confirmed |
| STSS60 - Liability cash flow model (after pricing) comment | Pursuant to the Intercreditor Agreement, the Originator, in its capacity as Reporting Entity, has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through the website of Intex (being, as at the date of the Prospectus, www.intex.com), or a substitute provider that will be communicated through publication on the Securitisation Repository, a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer. For further details, reference is made to the section of the Prospectus headed "Risk Retention and Transparency Requirements". |
| STSS61 - Environmental performance availability | N/A |
| STSS61 - Environmental performance availability comment | - |
| STSS62 - Article 7 compliance | Confirmed |

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| STSS62 - Article 7 compliance comment | <p>Under the Intercreditor Agreement, the parties thereto have acknowledged and agreed that the Originator shall be responsible for compliance with Article 7 of the EU Securitisation Regulation. Pursuant to the Intercreditor Agreement, the Issuer and the Originator have designated the Originator as Reporting Entity in accordance with Article 7(2) of the EU Securitisation Regulation. The Originator, also in its capacity as Reporting Entity, has represented and warranted that it has fulfilled before pricing and/or shall fulfil after the Issue Date, as the case may be, the information requirements pursuant to points (a), (b), (c), (d), (e), (f) (if applicable) and (g) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation and Article 22 of the EU Securitisation Regulation. In addition, each of the Issuer and the Originator has agreed that the Originator is designated as first contact point for investors and competent authorities referred to in Article 29 of the EU Securitisation Regulation pursuant to the third subparagraph of Article 27(1) of the EU Securitisation Regulation. As to prepricing information, the Originator has represented and warranted to the Issuer, the Representative of the Noteholders and the other parties to the Intercreditor Agreement that: (a) for the purposes of compliance with Article 22(1) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years; (b) for the purposes of compliance with Article 22(3) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing, through the website of Intex (being, as at the date of the Prospectus, www.intex.com), a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been in possession, before pricing, of a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer; (c) for the purposes of compliance with Article 22(5) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing the information and documentation under point (a) of Article 7(1) of the EU Securitisation Regulation upon request and the information and documentation under points (b) and (d) of Article 7(1) of the EU Securitisation Regulation in draft form, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been, before pricing, in possession of the data relating to each Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation) and of the information and documentation under points (b) and (d) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation. For further details reference is made to the sections of the Prospectus headed "Risk Retention and Transparency Requirements" and "Description of the Transaction Documents Intercreditor Agreement.</p> |
| STSS62 - Underlying information | Confirmed |
| STSS62 - Underlying information comment | <p>As to pre-pricing information, the Originator has represented and warranted under the Intercreditor Agreement that, for the purposes of compliance with Article 22(5) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing the information and documentation under point (a) of Article 7(1) of the EU Securitisation Regulation upon request and the information and documentation under points (b) and (d) of Article 7(1) of the EU Securitisation Regulation in draft form, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been, before pricing, in possession of the data relating to each Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation) and of the information and documentation under points (b) and (d) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation. For further details reference is made to the sections of the Prospectus headed "Risk Retention and Transparency Requirements" and "Description of the Transaction Documents Intercreditor Agreement.</p> |
| STSS62 - Before pricing documentation | Confirmed |

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| STSS62 - Before pricing documentation comment | As to pre-emption information, the Originator has represented and warranted under the Intercreditor Agreement that, for the purposes of compliance with Article 22(5) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing the information and documentation under point (a) of Article 7(1) of the EU Securitisation Regulation upon request and the information and documentation under points (b) and (d) of Article 7(1) of the EU Securitisation Regulation in draft form, and (ii) as initial holder of part of the principal amount of the Listed Notes (other than the Class X1 Notes and the Class X2 Notes) and the whole principal amount of the Class X1 Notes, the Class X2 Notes and the Class R Notes, it has been, before pricing, in possession of the data relating to each Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation) and of the information and documentation under points (b) and (d) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation. For further details reference is made to the sections of the Prospectus headed "Risk Retention and Transparency Requirements" and "Description of the Transaction Documents Intercreditor Agreement. |
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REQUIREMENTS ON STANDARDISATION

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| STSS35 - Mitigation of Interest rates and currency risks | Confirmed |
| STSS35 - Mitigation of Interest rates and currency risks comment | On or about the Issue Date, the Issuer entered into a Swap Agreement with Natixis in order to hedge its floating interest rate exposure in relation to the Listed Notes (other than the Class X1 Notes and the Class X2 Notes). |
| STSS36 - Derivatives not purchased/sold by SSPE | Exemption on derivatives |
| STSS36 - Derivatives not purchased/sold by SSPE comment | Other than the Swap Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has covenanted not to enter into any derivative contracts, save as expressly permitted by Article 21(2) of the Securitisation Regulation (except to the extent permitted by or provided for in the Transaction Documents or with the prior written consent of the Representative of the Noteholders). For further details, reference is made to the section of the Prospectus headed "Terms and Conditions of the Notes", Condition 5 (Covenants). |
| STSS37 - Common standards underwriting derivatives | Confirmed |
| STSS37 - Common standards underwriting derivatives comment | The Swap Agreement has been documented under a 2002 ISDA Master Agreement, including the schedule thereto, a 2002 ISDA Credit Support Annex and a confirmation between the Issuer and the Swap Counterparty entered into on or about the Issue Date. |
| STSS38 - Referenced interest payments | Confirmed |
| STSS38 - Referenced interest payments comment | Pursuant to the Criteria set forth in the Receivables Purchase Agreement, as at the Valuation Date, the relevant Loan Agreement provide for payment of interests at a fixed rate. In addition, the Rate of Interest applicable in respect of the Listed Notes is calculated by reference to Euribor. Accordingly, any referenced interest payments under the Receivables and the Listed Notes are calculated by reference to generally used market interest rates and do not reference complex formulae or derivatives. For further details, reference is made to the sections of the Prospectus headed "The Portfolio The Criteria" and "Terms and Conditions of the Notes", Condition 7.5 (Rate of Interest). |
| STSS39 - Acceleration notice / enforcement requirement | Confirmed |
| STSS39 - Acceleration notice / enforcement requirement comment | Following the service of a Trigger 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 orderly payments of the amounts due under the Notes in accordance with the PostEnforcement Priority of Payments and pursuant to the terms of the Transaction Documents; and (ii) the Issuer may, or the Representative of the Noteholders may (or shall if so requested by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) direct the Issuer to, dispose of the Portfolio (in whole or in part), subject to the terms and conditions of the Intercreditor Agreement and the Rules of the Organisation of the Noteholders, it being understood that no provisions shall require the automatic liquidation of the Portfolio. For further details, reference is made to Conditions 6.3 (PostEnforcement Priority of Payments) and 12 (Trigger Events). See further STSS 40, 41, 42 and 43. |
| STSS40 - No trapping of cash | Confirmed |
| STSS40 - No trapping of cash comment | Following the service of a Trigger 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 orderly payments of the amounts due under the Notes in accordance with the PostEnforcement Priority of Payments and pursuant to the terms of the Transaction Documents. For further details, reference is made to the section of the Prospectus headed "Terms and Conditions of the Notes", Condition 6.3 (PostEnforcement Priority of Payments). |
| STSS41 - Sequential amortisation | Confirmed |

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| STSS41 - Sequential amortisation comment | Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the PostEnforcement Priority of Payments. For further details, reference is made to the section of the Prospectus headed "Terms and Conditions of the Notes", Condition 6.3 (PostEnforcement Priority of Payments). |
| STSS42 - Reversed repayment on seniority | Confirmed |
| STSS42 - Reversed repayment on seniority comment | Following the service of a Trigger Notice, in respect of the obligations of the Issuer to repay principal on the Notes, each Note will rank in accordance with the Post-Enforcement Priority of Payments. For further details reference is made to the sections of the Information Memorandum headed "Terms and Conditions of the Notes". |
| STSS43 - No automatic liquidation | Confirmed |
| STSS43 - No automatic liquidation comment | Following the service of a Trigger Notice, no automatic liquidation of the Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Issuer may, or the Representative of the Noteholders may (or shall if so requested by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) direct the Issuer to, dispose of the Portfolio (in whole or in part). For further details, reference is made to the section of the Prospectus headed "Terms and Conditions of the Notes", Condition 12 (Trigger Events). |
| STSS44 - Non-sequential priority of payments triggers | Confirmed |
| STSS44 - Non-sequential priority of payments triggers comment | - |
| STSS44 - Credit quality deterioration trigger | Confirmed |
| STSS44 - Credit quality deterioration trigger comment | - |
| STSS54 - Servicer expertise | Confirmed |
| STSS54 - Servicer expertise comment | Creditis is an established originator and servicer active in the consumer loan market since 2008. It is licensed to carry out lending activity pursuant to Article 106 of the Consolidated Banking Act. Pursuant to the Servicing Agreement, Creditis has represented and warranted that it has expertise in servicing exposures of a similar nature to those securitised for more than 5 (five) years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of the Receivables. In addition, (a) pursuant to the Servicing Agreement, the substitute Servicer and (b) pursuant to the Back-up Servicing Agreement, the Back-up Servicer, shall, inter alia, have expertise in servicing exposures of a similar nature to those securitised and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. For further details, reference is made to the section of the Prospectus headed "Description of the Transaction Documents Servicing Agreement" and "Description of the Transaction Documents Back-up Servicing Agreement". |

TRANSACTION DOCUMENTATION

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| STSS50 - Participant duties | Confirmed |
| STSS50 - Participant duties comment | The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, reference is made to the sections of the Prospectus headed "Description of the Transaction Documents" and "Terms and Conditions of the Notes". |
| STSS51 - Servicing Continuity | Confirmed |
| STSS51 - Servicing Continuity comment | The Servicing Agreement and the Back-up Servicing Agreement contain provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolio, including the obligation of the BackUp Servicer to act as Successor Servicer upon termination of the appointment of the Servicer. For further details, reference is made to the sections of the Prospectus headed "Description of the Transaction Documents Servicing Agreement", "Description of the Transaction Documents Back-up Servicing Agreement" and "Description of the Transaction Documents Intercreditor Agreement". |
| STSS52 - Derivative Counterparty Continuity | Confirmed |
| STSS52 - Derivative Counterparty Continuity comment | The Swap Agreement provides for the replacement of the Swap Counterparty in the case of its default, insolvency and other specified events. In addition, under the Intercreditor Agreement it provided that, if the Swap Transaction is terminated early and no Trigger Event has occurred, the Issuer will use its best endeavours to replace the Swap Transaction with a replacement swap counterparty on substantially the same terms as the Swap Agreement. |
| STSS53 - Liquidity Provider Continuity | N/A |
| STSS53 - Liquidity Provider Continuity comment | - |
| STSS53 - Account Bank Continuity | Confirmed |

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| STSS53 - Account Bank Continuity comment | The Cash Allocation, Management and Payments Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of its default, insolvency or other specified events. For further details, reference is made to the section of the Prospectus headed "Description of the Transaction Documents Cash Allocation, Management and Payments Agreement". |
| STSS55 - Debt situation documentation | Confirmed |
| STSS55 - Debt situation documentation comment | The Receivables Purchase Agreement and the Servicing Agreement (including the Collection Policies attached thereto) set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. For further details, reference is made to the sections of the Prospectus headed "Description of the Transaction Documents Receivables Purchase Agreement", "Description of the Transaction Documents Servicing Agreement" and "The Credit and Collection Policies". |
| STSS56 - Priorities of payment and triggered events | Confirmed |
| STSS56 - Priorities of payment and triggered events comment | The Transaction Documents clearly specify the applicable Priority of Payments and the events which trigger changes in such applicable Priority of Payments. Pursuant to the Cash Allocation, Management and Payments Agreements and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to prepare, on or prior to each Investor Report Date, the Sec Reg Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the applicable Priority of Payments), in compliance with the Securitisation Regulation and the applicable Technical Standards, and (ii) subject to receipt of the Sec Reg Investors Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the Securitisation Repository. For further details, reference is made to the sections of the Prospectus headed "Terms and Conditions of the Notes", "Description of the Transaction Documents Cash Allocation, Management and Payments Agreement" and "Description of the Transaction Documents Intercreditor Agreement". |
| STSS57 - Timely resolution of conflicts | Confirmed |
| STSS57 - Timely resolution of conflicts comment | The Terms and Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders; therefore, the provisions of Article 21(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts are met. For further details, reference is made to the section of the Prospectus headed "Terms and Conditions of the Notes". |

REVOLVING SECURITISATION

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| STSS45 - Early termination | N/A |
| STSS45 - Early termination comment | - |
| STSS46 - Credit quality deterioration trigger | N/A |
| STSS46 - Credit quality deterioration trigger comment | - |
| STSS47 - Insolvency-related event | N/A |
| STSS47 - Insolvency-related event comment | - |
| STSS48 - Pre-determined threshold value | N/A |
| STSS48 - Pre-determined threshold value comment | - |
| STSS49 - New underlying exposures failure generation | N/A |
| STSS49 - New underlying exposures failure generation comment | - |

RISK RETENTION

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| STSS34 - Compliance with risk retention requirements | Confirmed |
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| STSS34 - Compliance with risk retention requirements comment | Under the Intercreditor Agreement and the Class A, B, C, D, E and F Notes Subscription 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 (a) of Article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Technical Standards. For further details, reference is made to the sections of the Prospectus headed "Risk Retention and Transparency Requirements", "Description of the Transaction Documents Intercreditor Agreement Risk Retention and Transparency Requirements" and "Description of the Transaction Documents Notes Subscription Agreements". |
| STSS34 - Retaining entity LEI | 8156009E718E76DEF38 |
| STSS34 - Retaining entity name | - |

RETAINING RISK OPTIONS

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|---|-----|
| Vertical slice | Yes |
| Seller's share | No |
| Randomly-selected exposures kept on balance sheet | No |
| First loss tranche | No |
| First loss exposure in each asset | No |
| No compliance with risk retention requirements | No |
| Other option used | No |
| Other option used comment | - |

COMMENT

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| Comment | - |
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