

Field Number	Box to complete for STS Notification	Background Information: Field Name	Background Information: Applicable Explanation Type for this Field	Background Information: Field Format	Background Information: Article of Regulation (EU) 2017/2402	Background Information: Field Description	Background Information: Link with Prospectus Directive / Regulation
ST50	2138001W021Z3B8Y8K20 - Federal Financial Supervisory Authority (BaFin)	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST51	X52389061057, X52389089066, X52389109278	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
ST52	2138001W021Z3B8Y8K20	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
ST53		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
ST54	2138001W021Z3B8Y8K20N202101	Unique Identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
ST55	C2107-00254	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST56	European Datawarehouse GmbH	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
ST57	Candide 2021-1	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
ST58	Originator: DE Original Lender and SSPE: NL	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
ST59	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
ST510	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title I, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
ST511	18-Nov-21	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, 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.	N/A
ST512	18-Nov-21	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
ST513	Prime Collateralised Securities (PCS) EU sas has verified that the Candide 2021-1 securitisation complies with the STS criteria	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST514	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
ST515	French Autorité des Marchés Financiers	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
ST516	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
ST517	See ST5516	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
ST518	See ST5516	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field ST5517 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST519	See ST5516	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field ST5517 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
ST520	True sale: Legal title to the Mortgage Receivables will transferred from (the Seller) to the Issuer by way of an undisclosed assignment which will be enforceable against the Seller and any other third party pursuant to the Mortgage Receivables Purchase Agreement. The assignment will not be notified to the Borrowers, except upon the occurrence of any Assignment Notification Event. Until notification of Assignment the Borrowers will only be entitled to validly pay to the Seller. The Issuer will be entitled to all proceeds in respect of the Mortgage Receivables from and including the Cut-Off Date. Legal Opinion Such purchase and assignment as set out above 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 opinion intended to be issued by Allen & Overy 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 Bankruptcy Act (Insolvenzordnung) do not contain severe clawback provisions as referred to in the EU Securitisation Regulation. As a result thereof the requirement stemming from article 20(5) of the EU Securitisation Regulation is not applicable. For a further explanation, reference is made to section 7.1 (Purchase, repurchase and sale) of the Prospectus. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the Candide 2021-1 securitisation dated 16 November 2021 (the Prospectus).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST521	The German Bankruptcy Act (Insolvenzordnung) does not contain severe clawback provisions as referred to in article 20(1) and (2) of the EU Securitisation Regulation and such clawback provisions are therefore not applicable to this securitisation. The Seller will represent on the relevant purchase date to the Issuer in (x) clause 8(b) of the Mortgage Receivables Purchase Agreement that it is a credit institution within the meaning of Article 4(1) of the Capital Requirements Regulation (EU) No. 575/2013 (CRS Kreditinstitut) which is duly licensed by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – the BaFin) in accordance with Section 32 of the German Banking Act (Kreditwesengesetz – the KWG) as such credit institution and which is permitted to conduct lending business (Kreditgeschäft) within the meaning of Section 1(2) No. 2 of the KWG and it is authorised to operate as an offeror (anbieter) of credit (kredit) as defined in the Wft and (y) n clause 8(i) of the Mortgage Receivables Purchase Agreement it is not (i) is not unable to pay its debts as they fall due (zahlungsunfähig) within the meaning of Section 17 of the German Insolvency Code (Insolvenzordnung) or overindebted (überschuldet) within the meaning of Section 19 of the German Insolvency Code and the Seller's directors are not required by law to make a notification to the BaFin under Section 46b of the KWG; (ii) has not instituted against it a moratorium or any other measure by the BaFin within the meaning of Section 46 paragraph 1 or by the German Federal Government (Bundesregierung) within the meaning of Section 46g paragraph 1 No. 1 of the KWG and (iii) has not taken any corporate action nor have any steps been taken or legal proceedings been instituted or threatened against it in relation to (A) the suspension of payments, a moratorium of any indebtedness, winding-up, dissolution, administration or reorganisation (by way of voluntary arrangement, scheme of arrangement or otherwise), (B) a composition, compromise, assignment or arrangement with any creditor or (C) the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager or other similar officer. For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph ii of the Prospectus.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
ST522	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with ST5521, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
ST523	Prior to the Closing Date, the Mortgage Receivables resulting from Mortgage Loans originated by Bank of Scotland plc and Lloyds Hypotheken B.V., as well as, to the extent applicable, any NHG Advance Rights relating thereto have been transferred to the Seller by way of the contract transfers pursuant to which the Seller became the lender of record of such Mortgage Loans (the Contract Transfer). The transfer of such Mortgage Loans under the Contract Transfers is and will be enforceable against Bank of Scotland plc and Lloyds Hypotheken B.V., respectively, complies with the requirements as set out under Articles 20(1), 20(2) and 20(3) of the EU Securitisation Regulation. For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (iii) of the Prospectus.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST524	N/A	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
ST525	The Seller shall represent on the relevant purchase date in clause 7.2 (i) subparagraph (d) of the Mortgage Receivables Purchase Agreement that the Mortgage Receivables are, at the time of the sale and assignment to the Issuer, free and clear of any rights of pledge or other similar rights (bepierkte rechten), encumbrances and attachments (beslagen) and no option rights have been granted in favour of any third party with regard to the Mortgage Receivables and no Mortgage Receivable is in a condition that can be foreseen to adversely affect the enforceability of the assignment of that Mortgage Receivable to the Issuer pursuant to the Mortgage Receivables Purchase Agreement.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST526	Only underlying exposures which satisfy the Mortgage Loan Criteria, and the representations and warranties made by the Seller and as set out in Section 7.2 of the Prospectus will be purchased by the Issuer. A repurchase and reassignment by the Seller of underlying exposures from the Issuer shall only occur in the circumstances set out in Section 7.1 of the Prospectus. In addition, the Transaction Documents do not allow for the active selection of the Mortgage Loans or Mortgage Receivables on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield. Accordingly, in confirmation of compliance with article 20(7) of the EU Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the Issuer is of the view that the Transaction Documents do not allow for active portfolio management of the Mortgage Loans comprising the pool on a discretionary basis. For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (iv) and (vi) of the Prospectus.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS27	<p>The Pool satisfies the homogeneous conditions of the RTS Homogeneity as all Mortgage Loans (i) have been underwritten in accordance with standards that apply similar approaches for assessing associated credit risk and without prejudice to Article 9(1) of the EU Securitisation Regulation, (ii) are serviced according to similar servicing procedures for monitoring, collecting and administering cash receivables on the asset side of the Issuer, (iii) correspond to the same asset category of residential loans secured by one or more mortgages on residential immovable property and (iv) in accordance with the homogeneity factors set forth in Articles 2(1)(a), (b) and (c) of the RTS Homogeneity (i) (a) are secured by a first-ranking Mortgage (eerste recht van hypotheek) or, in the case of Mortgage Loans (including any Further Advance, as the case may be) secured on the same Mortgaged Asset, first and sequentially lower ranking mortgage rights, on a Mortgaged Asset used for residential purposes in the Netherlands and is governed by Dutch law and each Mortgage Loan is originated in the Netherlands and (b) (i) pursuant to the applicable Mortgage Conditions, (x) the Mortgaged Asset may not be the subject of residential letting at the time of origination, (y) the Mortgaged Asset is for residential use and has to be occupied by the relevant Borrower at and after the time of origination and (ii) no consent for residential letting of the Mortgaged Asset has been given by the Seller. The criteria set out in (i) up to and including (iv) are derived from Article 20(8) of the EU Securitisation Regulation and the RTS Homogeneity.</p> <p>For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (vii)) of the Prospectus, where reference is made to section 6.1 (Stratification tables) of the Prospectus and clause 7.2 (Representations and warranties), subparagraphs (o) and (d) of the Mortgage Receivables Purchase Agreement and the Mortgage Loan Criteria set forth in schedule 5 (Mortgage Loan Criteria) to the Mortgage Receivables Purchase Agreement, subparagraphs (i) and (ix).</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	<p>The underlying exposures (i.e. the Mortgage Receivables) do not include any securitisation positions and the notified securitisation is therefore not a re-securitisation. Such confirmation can also be found in section 4.4 (EU STS-securitisation – paragraph (viii)) of the Prospectus. See also schedule 5 (Mortgage Loan Criteria) to the Mortgage Receivables Purchase Agreement.</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	<p>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.</p>	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<p>Ordinary course of business: Based on the Seller's understanding of article 20(10) of the EU Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the Seller confirms that the Mortgage Loans have been originated in accordance with the ordinary course of its business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar mortgage receivables that are not securitised by means of the securitisation transaction described in the Prospectus. Reference is also made to representation 7.2(b) in the Prospectus.</p> <p>Underwriting standards: a summary of the underwriting standards is disclosed in the Prospectus and the Seller has undertaken in the Mortgage Receivables Purchase Agreement to fully disclose to the Issuer any material change to such underwriting standards pursuant to which the Mortgage Loans are originated without undue delay</p> <p>Self-certification: Pursuant to the Mortgage Loan Criterion (xvii) in the Prospectus, it is confirmed that the Mortgage Loans do not qualify as a bridge loan (overbruggingshypotheek), a self-certified mortgage loan or an equity release mortgage loan;</p> <p>Assessment creditworthiness: The assessment of the borrower's creditworthiness is done in accordance with the relevant Originator's underwriting criteria and meets the requirements set out in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or of Article 8 of Directive 2008/48/EC or, where applicable, equivalent requirements in third countries (see sectio 7.2 R&W (ii)).</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	<p>The Seller is of the opinion that each Originator has the required expertise in originating mortgage loans which are of a similar nature as the Mortgage Loans within the meaning of Article 20(10) of the EU Securitisation Regulation, as each Originator is authorised to offer credit in the Netherlands and has a minimum of 5 years' experience in originating mortgage loans. For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (x)) of the Prospectus.</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>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.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	<p>No inclusion defaulted exposures: The Seller will represent on the relevant purchase date to the Issuer in clause 5.1, subparagraphs (y), and (mm) of the Mortgage Receivables Purchase Agreement that (y) to the best of the Seller's knowledge, the Seller does not classify a Borrower pursuant to and in accordance with its internal policies as a borrower (i) that is unlikely to pay its credit obligations to the Seller or (ii) having a credit assessment or credit score indicating that the risk that such borrower is unlikely to pay its credit obligations to the Seller is significantly higher than for mortgage receivables originated by the Seller that are not sold and assigned pursuant to the Mortgage Receivables Purchase Agreement and (mm) it, to the best of its knowledge, is not aware of any Borrower being subject to bankruptcies (<i>falloissement</i>) or suspension of payments (<i>surséance van betaling</i>) in respect of Mortgage Receivables to be purchased on the Closing Date. In addition, pursuant to the Mortgage Loan Criteria set forth in subparagraph (xv) of schedule 5 (Mortgage Loan Criteria) to the Mortgage Receivables Purchase Agreement, in respect of Mortgage Receivables to be purchased on the Closing Date, no amounts due under any of such Mortgage Receivables were unpaid on the Final Cut-Off Date. Hence, the underlying exposures do not include defaulted exposures as referred to in article 20(11) of the EU Securitisation Regulation.</p> <p>No credit-impaired debtors as set forth in article 20(11)(a) of the EU Securitisation Regulation: The Mortgage Receivables forming part of the pool purported to be sold and assigned on the Closing Date do not include any exposures to Restructured Borrowers. To the extent any exposures to Restructured Borrowers are sold and assigned on a purchase date after the Closing Date, the Seller undertakes in the Mortgage Receivables Purchase Agreement that it shall comply with the disclosure requirement set forth in article 20(11)(a)(ii) of the EU Securitisation Regulation in respect of such exposures. In addition, for the purpose of compliance with the relevant requirements stemming from article 20(11)(a)(ii) of the EU Securitisation Regulation, the Mortgage Receivables forming part of the pool have been selected on the Cut-Off Date and shall be assigned by the Seller to the Issuer no later than on the Closing Date (see also section 6.1 (Stratification tables) of the Prospectus).</p> <p>No credit-impaired debtors as set forth in article 20(11)(b) of the EU Securitisation Regulation: The Seller will represent on the relevant purchase date to the Issuer in clause 7.2, subparagraph (m) of the Mortgage Receivables Purchase Agreement that it, to the best of its knowledge, carried out a BKR check in respect of each Borrower and is not aware of a BKR check in respect of any Borrower, carried out at the time of origination of the relevant Mortgage Loan, showing that such Borrower has been in arrear on any of the financial obligations that are monitored by the BKR to such an extent that pursuant to and in accordance with its internal policies, such Borrower has an adverse credit history and should not have been granted a mortgage loan. Hence, the Mortgage Receivables Purchase Agreement includes a provision in order to comply with article 20(11)(b) of the EU Securitisation Regulation.</p> <p>No credit-impaired debtors as set forth in article 20(11)(c) of the Securitisation Regulation: The Seller will represent on the relevant purchase date to the Issuer in clause 7.2, subparagraph (y) of the Mortgage Receivables Purchase Agreement that as at the Closing Date, (ty) to the best of the Seller's knowledge, the Seller does not classify a Borrower pursuant to and in accordance with its internal policies as a borrower (i) that is unlikely to pay its credit obligations to the Seller or (ii) having a credit assessment or credit score indicating that the risk that such borrower is unlikely to pay its credit obligations to the Seller is significantly higher than for mortgage receivables originated by the Seller that are not sold and assigned pursuant to the Mortgage Receivables Purchase Agreement. Hence, the Mortgage Receivables Purchase Agreement includes a provision in order to comply with article 20(11)(c) of the EU Securitisation Regulation.</p> <p>In general, reference is also made to sections 4.4 (EU STS-securitisation – paragraph (x)) of the Prospectus,</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	<p>The debtors of the underlying exposures have made at least one payment at the time of transfer of the exposures. The exemption set forth in section 20(12) of Regulation EU 2017/2402 is not applicable. Reference is made to schedule 5 (Mortgage Loan Criteria) to the Mortgage Receivables Purchase Agreement, subparagraph (xviii) and section 4.4 (EU STS-securitisation – paragraph (xii)) of the Prospectus.</p>	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	<p>Not applicable, as the repayments to be made to the Noteholders under the Notes have not been structured to depend predominantly on the sale of the Mortgaged Assets securing the Mortgage Loans. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xii) of the Prospectus, in which reference is made to section 6.2 (Description of the Mortgage Loans) of the Prospectus.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	<p>The Seller, in its capacity as the "originator", within the meaning of Article 2(3) of the EU Securitisation Regulation has undertaken to the Issuer, the Security Trustee and the Arranger to retain, on an ongoing basis, a material net economic interest of not less than five (5) per cent. in the securitisation in accordance with Article 6(3) of the EU Securitisation Regulation (which does not take into account any relevant national measures) (the EU Retention Requirements).</p> <p>In addition, although the UK Securitisation Regulation is not applicable to it, the Seller will retain (on a contractual basis), as originator, on an ongoing basis, a material net economic interest of not less than 5 per cent. in the securitisation in accordance with Article 6 of the UK Securitisation Regulation (as required for the purposes of Article 5(1)(d) of the UK Securitisation Regulation), as if it were applicable to it, but solely as such articles are interpreted and applied on the Closing Date and until such time when the Seller is able to certify to the Issuer and the Security Trustee that a competent UK authority has confirmed that the satisfaction of the EU Retention Requirements will also satisfy the UK Retention Requirements due to the application of an equivalence regime or similar analogous concept (the UK Retention Requirements and together with the EU Retention Requirements, the Retention Requirements). Prospective investors should note that the obligation of the Seller to comply with the UK Retention Requirements is strictly contractual and the Seller has elected to comply with such requirements in its discretion and it will be under no obligation to comply with any amendments to applicable UK technical standards, guidance or policy statements introduced in relation thereto after the Closing Date.</p> <p>As at the Closing Date, such material net economic interest will be held in accordance with Article 6(3)(d) of the EU Securitisation Regulation and Article 6(3)(d) of the UK Securitisation Regulation by holding the entire interest in the first loss tranches of the securitisation.</p>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</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> <ol style="list-style-type: none"> (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used. 	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	<p>The Mortgage Loan Criteria require that all Mortgage Receivables sold and assigned to the Issuer at the Closing Date bear a floating rate or a fixed rate of interest (as further described in Section 7.3 (Mortgage Loan Criteria)).</p> <p>The interest rate payable by the Issuer with respect to the Class A Notes is calculated as a margin over three month EURIBOR. The Issuer will hedge the interest rate exposure in respect of the Class A Notes by entering into the Swap Agreement with the Swap Counterparty. The Issuer's income from the fixed rate Mortgage Loans will be based on fixed rates of interest, and will not directly match (and may in certain circumstances be less than) the amount it is obliged to pay in respect of the floating rate of interest due under the Class A Notes. The Issuer will mitigate the interest rate exposure on the Class A Notes by entering into the Swap Agreement with the Swap Counterparty on the Closing Date. The Swap Agreement will be documented under an ISDA 2002 Master Agreement.</p> <p>In addition, for the purpose of compliance with the relevant requirements stemming from article 21(2) of the Securitisation Regulation, other than the Swap Agreement, no derivative contracts are entered into by the Issuer and the underlying exposures to be sold and assigned to the Issuer shall not include derivatives (see also 5.4 (Hedging) and section 7.3 (Mortgage Loan Criteria)). Furthermore, there is no currency risk as the Notes will be denominated in euro, the interest on the Notes will be payable quarterly in arrear in euro and the Mortgage Loans are denominated in euro. (see also Condition 1 (Form, Denomination and Title), Condition 4(b) (Interest Periods and Notes Payment Dates). Finally, the Swap Agreement will be documented on the basis of the standard ISDA documentation. (see also 5.4 (Hedging) and section 7.3 (Mortgage Loan Criteria)).</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	<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>	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	See above STSS35.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		<p>The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p>	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	See above STSS35.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		<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>	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS38	It is confirmed that, if applicable, any referenced interest payments under the Mortgage Loans and the rate of interest applicable to the Class A Notes are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and will not reference complex formulae or derivatives. For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (xv)) of the Prospectus.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	The Seller and the Issuer confirm that upon the issuance of an Enforcement Notice, (i) no amount of cash shall be trapped in the Issuer Accounts and (ii) no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 6 (Redemption), 10 (Events of Default) and 11 (Enforcement)) and section 5.2 (Priority of Payments). In addition, for the purpose of compliance with article 21(4) and article 21(9) of the EU Securitisation Regulation, (i) the issuance of an Enforcement Notice, delivery of which by the Security Trustee will trigger a change in the priorities of payments upon Enforcement and (ii) any change in the priorities of payment which will materially adversely affect the repayment of the Notes, will be reported to the Noteholders without undue delay, will be reported to the Noteholders without undue delay (see also Condition 10 (Events of Default) and section 5.2 (Priority of Payment)). For further details, reference is made to section 4.4 (EU STS-securitisation – paragraph (xvi) and (xvii) of the Prospectus.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	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.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Upon the issuance of an Enforcement Notice, no amount of cash shall be trapped in the Issuer Accounts. See also above under STSS39.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	See 5.2 (Priority of Payments) of the Prospectus under "Priority of Payments in respect of principal". All proceeds are applied to redeem the most senior class of notes first.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4) (b)	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.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	See 5.2 (Priority of Payments) of Prospectus under "Priority of Payments in respect of principal". All proceeds are applied to redeem the most senior class of notes first and the seniority of the notes cannot be reversed.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Upon the issuance of an Enforcement Notice, no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 6 (Redemption), 10 (Events of Default) and 11 (Enforcement, Limited Recourse and Non-Petition) and Section 7.1 (Purchase, repurchase and sale) of the Prospectus.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Not applicable, as this is not a transaction featuring a non-sequential priority of payment	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	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 according to a sequential payment in order of seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	The article is not applicable for this securitisation. The transaction is a fully sequential amortization transaction, there is no revolving period other than for obligations and conditions to fund Further Advances (see section 5.2 (Priority of Payments) and 7.1 (Portfolio Documentation - Purchase, Repurchase and Sale)	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	See above STSS45.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	See above STSS45.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	See above STSS45.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	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	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	See above STSS45.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	The Servicing Agreement sets out the contractual obligations, duties and responsibilities of the servicer. The Trust Deed sets out the contractual obligations, duties and responsibilities of the Security Trustee. The Administration Agreement sets out the contractual obligations, duties and responsibilities of the Issuer Administrator. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xix)) of the Prospectus.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Clause 19 (Termination) of the Servicing Agreement stipulates the processes and responsibilities regarding the substitution of the servicer. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xix)) of the Prospectus.	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Each Swap Agreement has provisions requiring replacement of the swap counterparties in the event of their default or insolvency (see Part 5 of the Schedule to each Swap Agreement and in the Credit Support Annex entered into in respect of each Swap Agreement), which requires the relevant swap counterparties to take certain remedial actions as necessary to avoid a negative impact on the ratings of the Notes.	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	Clause 7 (Term and termination and replacement) of the Issuer Account Agreement provides for provisions in relation to the replacement of the Issuer Account Bank in the case of its default, insolvency and other specified events. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xix)) of the Prospectus.	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8. of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	The Servicer is of the opinion that it has the required expertise in servicing mortgage loans which are of a similar nature as the Mortgage Loans within the meaning of article 21(8) of the EU Securitisation Regulation, as it has a license in accordance with the Wft and a minimum of 5 years' experience in servicing mortgage loans. The Servicer is of the opinion that it has well documented and adequate policies, procedures and risk management controls relating to the servicing of mortgage receivables since the Servicer is part of a group that is subject to capital and prudential regulation (see also section 6.3 (Origination and servicing) of the Prospectus). Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xx)) of the Prospectus.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	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.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Pursuant to clause 3.2 of the Servicing Agreement the Servicer will administer the Mortgage Loans and security related thereto in such manner as a reasonably prudent servicer of residential mortgage loans in the Netherlands would do. Section 6.3 (Origination and servicing) of the Prospectus sets out the remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge offs, recoveries and other asset performance remedies in respect of the Mortgage Loans. Hence, the Prospectus sets out in clear and consistent terms definitions, remedies and actions as referred to in article 21(9) of the EU Securitisation Regulation. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xxii)) of the Prospectus.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	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.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	The Revenue Priority of Payments is set forth in clause 5.3 of the Trust Deed, the Principal Priority of Payments is set forth in clause 5.5 of the Trust Deed, the Post-Enforcement Priority of Payments is set forth in clause 7.1 of the Trust Deed and clause 8 of the Trust Deed sets out the provisions for payments outside the priority of payments. Condition 10 (Events of Default) of the Notes specifies the events triggering delivery of an Enforcement Notice. Delivery of an Enforcement Notice by the Security Trustee will trigger a change from the Revenue Priority of Payments and the Principal Priority of Payments into the Post-Enforcement Priority of Payments and (ii) any change in the priorities of payment which will materially adversely affect the repayment of the Notes, will be reported to the Noteholders without undue delay. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xxiii)) of the Prospectus and Item 16 of Section 8 of the Prospectus.	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver,) of the Notes, Clause 33 of the Trust Deed and schedule 1 to the Trust Deed contain clear provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Security Trustee in this respect and therefore the provisions of article 21(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xxiii)) of the Prospectus.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	The Seller has provided to potential investors (i) the information regarding the Mortgage Receivables pursuant to article 22(1) of the EU Securitisation Regulation over the past 5 years as set out in section 6.3 (Origination and servicing), which was made available to such potential investors prior to the pricing of the Notes and (ii) the liability cash flow model as referred to in article 22(3) of the EU Securitisation Regulation published by EuroABS prior to the pricing of the Notes and will, after the date of this Prospectus, on an ongoing basis make the liability cash flow model published by EuroABS available to Noteholders and, upon request, to potential investors in accordance with article 22(3) of the EU Securitisation Regulation. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xxiv)) of the Prospectus.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	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.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	A sample of Mortgage Receivables has been externally verified by an appropriate and independent party prior to the date of the Prospectus (see also section 6.1 (Stratification tables)). The Seller confirms no significant adverse findings have been found. Furthermore, a sample of the Mortgage Loan Criteria against the entire loan-by-loan data tape has been verified by an appropriate and independent party and no adverse findings have been found. Reference is also made to section 4.4 (STS-securitisation – paragraph (xxv)) of the Prospectus. of the Prospectus, in which reference is made to section 6.1 (Stratification tables) of the Prospectus.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A

STSS60	See above STSS58.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	For the purpose of compliance with the requirements stemming from article 22(4) of the EU Securitisation Regulation, the Seller confirms that it will report on the environmental performance of the Mortgage Receivables, to the extent such information is available, in accordance with article 22(4) of the EU Securitisation Regulation. Reference is also made to section 4.4 (STS-securitisation – paragraph (xxvii)) of the Prospectus.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	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.	N/A
STSS62	Each of the Seller and the Issuer undertake to make the relevant information pursuant to Article 7 of the EU Securitisation Regulation , to the extent applicable, available to the Noteholders, the competent authorities referred to in article 29 of the EU Securitisation Regulation and, upon request, potential investors. For the purpose of compliance with Article 7(2) of the EU Securitisation Regulation, the Seller as originator within the meaning of article 2(3) of the EU Securitisation Regulation has undertaken that it takes responsibility for compliance with Article 7 of the EU Securitisation Regulation and to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of Article 7(1) of the EU Securitisation Regulation (see also Section 5.8 (Transparency Reporting Agreement)). As to the pre-pricing information, each of the Seller and the Issuer confirm that they have made available to potential investors before pricing the information under point (a) of Article 7, paragraph 1, Article 22(1) and Article 22(5) of the EU Securitisation Regulation upon request and the information under points (b) and (d) of Article 7, paragraph 1, of the EU Securitisation Regulation in draft form. As to the post-closing information, the Seller as originator within the meaning of article 2(3) of the EU Securitisation Regulation will (or will procure that any agent will on its behalf) for the purposes of Article 7 of the EU Securitisation Regulation from the Signing Date publish by no later than the relevant Notes Payment Date (a) a quarterly investor report in respect of each Notes Calculation Period, as required by and in accordance with Article 7(1)(e) of the EU Securitisation Regulation, Article 7(1)(e) of the UK Securitisation Regulation, the Article 7 Technical Standards and the Article 7 UK Technical Standards, which shall be provided in the form of the Transparency Investor Report simultaneously with the relevant loan-by-loan information and (b) certain loan-by-loan information in relation to the Mortgage Receivables in respect of each Notes Calculation Period, as required by and in accordance with article 7(1)(a) of the EU Securitisation Regulation aArticle 7(1)(a) of the UK Securitisation Regulation, the Article 7 Technical Standards and the Article 7 UK Technical Standards, which shall be provided in the form of the Transparency Data Tape simultaneously with the relevant quarterly investor report. In addition, the Reporting Entity (or any agent on its behalf) will publish or make otherwise available the reports and information referred to above as required under Article 7 and Article 22 of the EU Securitisation Regulation through the EU SR Repository. The Reporting Entity shall make the information described in subparagraphs (f) and (g) of Article 7(1) of the EU Securitisation Regulation and Articles 7(1)(f) and 7(1)(g) of the UK Securitisation Regulation available without delay. Reference is also made to section 4.4 (EU STS-securitisation – paragraph (xxvii) and (xxviii)) of the Prospectus.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - -the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - -the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - -the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A