

FSD reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980
N0	ST553	C	STS notification identifier		(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in ST554 - Securitisation unique identifier. In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - ST554 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (ST554 - Securitisation unique identifier suffixed by a 2-digits classification code). This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General Information	
N1		M	Securitisation type	Public	(LIST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information	
N2	ST550	M	Designated Entity LEI	A6NZLYKYN1UV7VVGFX65	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General Information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N3	ST551	C	Instrument ISIN	XS3081335088;XS308133575;XS3081335831	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.			
N4	ST551	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST551-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP;CUSIP). Field codes are highlighted in amber where: - ST551-Instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank; or - field has errors in format.					
N5	ST551	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value;CUSIP_Value). Field codes are highlighted in amber where: - ST551-Instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank; or - the number of Instrument code types is different from the number of Instrument codes; or - field has errors in format.					
N6	ST552	C	Originator LEI	A6NZLYKYN1UV7VVGFX65	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N7	ST558	C	Originator country	BELGIUM	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	ST558	C	Originator country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N8	ST552	C	Sponsor LEI		(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N9	ST558	C	Sponsor country		(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.					
N9	ST558	C	Sponsor country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N10	ST552	O	Original Lender LEI	A6NZLYKYN1UV7VVGFX65	(LEI)	The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N11	ST558	O	Original Lender Country	BELGIUM	(COUNTRY_WORLD)	The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.					

Where available, the country of

N11	ST558	C	Original Lender Country (if multiple countries)		{COUNTRY_WORLD_LIST}	The country of the original lender(s) (where available)	<p>When several original lenders are reported, please use this Box to complete to report the full list of countries.</p> <p>"," separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none">- the original lender country is not consistent with the Original lender LEI; or- both Original lender country and Original lender Country (if multiple countries) are filled-in; or- the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or- only one country is reported; or- field has errors in format.	Country of establishment	establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	ST558	O	SSPE Country	NETHERLANDS	{COUNTRY_EU}	The country of establishment of the SSPE(s)	<p>SSPE country should be reported in Box to complete where available.</p> <p>When several SSPEs exist and they have the same country, please fill-in the country only once.</p> <p>Select the relevant EEA country in the drop-down list.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>					
N12	ST558	C	SSPE Country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	<p>When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries.</p> <p>"," separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none">- both SSPE country and SSPE Country (if multiple countries) are filled-in; or- only one country is reported; or- field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N14	ST554	M	Non-ABCP securitisation unique identifier	A6NHZYKYN1UUV7VGF6X5N202501	{SECURITISATION_ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	<p>The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components:</p> <ul style="list-style-type: none">a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information;b) The letter "N" for non-ABCP securitisation;c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009);d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion.<p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>					
N15	ST554	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier	<p>Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N16	ST554	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	<p>Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity.</p> <p>Only possible values in Box to complete are:</p> <ul style="list-style-type: none">- Master Trust- Other <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none">- field is left blank and Multiple STS notifications flag is equal to "Y"; or- field has errors in format.					
N17	ST554	C	Multiple STS notifications comment		{TEXT-5000}		<p>Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none">- field is left blank and Multiple STS notifications flag is equal to "Y"; or- field has errors in format.					
N18	ST555	C	Prospectus Country	LUXEMBOURG	{COUNTRY_EU}	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	<p>Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus.</p> <p>For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank.</p> <p>For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list.</p> <p>Field codes are highlighted in amber for public securitisations where:</p> <ul style="list-style-type: none">- ST555-prospectus country is left blank and no exemption on prospectus is reported; or- field has errors in format.					
N19	ST555	C	Prospectus identifier	Not provided by the relevant competent authority	{TEXT-100}	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided.	<p>Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus.</p> <p>For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank.</p> <p>Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction.</p> <p>Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority".</p> <p>Field codes are highlighted in amber for public securitisations where:</p> <ul style="list-style-type: none">- ST555-prospectus country is left blank and no exemption on prospectus is reported; or- field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N20	ST555	C	Exemption on Prospectus		{TEXT-5000}	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	<p>Mandatory for public securitisations that are exempt from the obligation to publish a prospectus.</p> <p>For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank.</p> <p>Box to complete should contain a concise explanation describing the reason for such an exemption.</p> <p>Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled.</p> <p>Field codes are highlighted in amber for public securitisations where:</p> <ul style="list-style-type: none">- ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or- ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled; or- field has errors in format.					
N21	ST5511	M	Issue date	2025-06-24	{DATE_TEXT-YYYY-MM-DD}	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1219, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	<p>The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest.</p> <p>Example: 2020-01-31 (text format)</p> <p>Field codes are highlighted in amber where field is left blank or has errors in format.</p>	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1219(4), the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A
N22	ST556	C	Securitisation Repository name	European DataWarehouse GmbH	{LIST}	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	<p>Mandatory only to public securitisations.</p> <p>The field may be left blank for private securitisations.</p> <p>Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/esma_register_secst.xlsx.</p> <p>Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.</p>	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A
N23	ST557	M	Securitisation name	Golden Apple 2025-I NHG	{TEXT-100}	The securitisation name.	<p>Box to complete should contain the name of the securitisation.</p> <p>The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N25	ST5510	M	Underlying exposures classification	residential mortgages	{LIST}	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 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) others.	<p>Only possible values in Box to complete are:</p> <ul style="list-style-type: none">- residential mortgages- commercial mortgages- credit facilities provided to individuals for personal, family or household consumption purposes;- credit facilities, including loans and leases, provided to any type of enterprise or corporation;- auto loans/leases- credit card receivables- trade receivables- others <p>Select in the drop-down list the relevant Underlying exposures classification.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Underlying exposures classification	The type or 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 II, 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	N/A	General Information	N/A

N26	STSS12	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification.	<div>The initial notification date should be left empty.</div> <div>For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements (https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securingisations_designated_at_its_meeting_01_01_2019_regulation_2402_2017_2-45).</div> <div>For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.</div>					
N27	STSS12	M	Last notification date	2025-06-04	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	<div>The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification.</div> <div>The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final.</div> <div>The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest.</div> <div>Example: 2020-01-31 (text format)</div> <div>Field codes are highlighted in amber where;</div> <div>- field is left blank; or</div> <div>- last notification date is in the future; or</div> <div>- field has errors in format</div>	Notification date	The date of notification to ESMA.	N/A	General Information	N/A
N28	STSS13	M	Authorised Third party flag	Y	(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	<div>Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria.</div> <div>Field codes are highlighted in amber if the field is left blank or has errors in format.</div>	Authorised Third party	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.	Article 27(2)	General Information	N/A
N29	STSS13	C	Authorised Third party statement	Y	(TEXT-5000)	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.	<div>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</div> <div>Field codes are highlighted in amber where</div> <div>- field is left blank and "Y" is reported for the authorised third party flag; or</div> <div>- field is filled-in and "N" is reported for the authorised third party flag; or</div> <div>- field has errors in format</div>					
N30	STSS14	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS	(TEXT-100)	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 authorised third party	<div>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</div> <div>Field codes are highlighted in amber where</div> <div>- field is left blank and "Y" is reported for the authorised third party flag; or</div> <div>- field is filled-in and "N" is reported for the authorised third party flag; or</div> <div>- field has errors in format.</div>					
N31	STSS14	C	Authorised Third party country	France	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	<div>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</div> <div>Select the relevant EEA country in the drop-down list.</div> <div>Field codes are highlighted in amber where</div> <div>- field is left blank and "Y" is reported for the authorised third party flag; or</div> <div>- field is filled-in and "N" is reported for the authorised third party flag; or</div> <div>- field has errors in format.</div>	Authorised Third party	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.	Article 27(2)	General Information	N/A
N32	STSS15	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	<div>Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y".</div> <div>Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)</div> <div>Field codes are highlighted in amber where</div> <div>- field is left blank and "Y" is reported for the authorised third party flag; or</div> <div>- field is filled-in and "N" is reported for the authorised third party flag; or</div> <div>- field has errors in format.</div>	Authorised Third party	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.	Article 27(2)	General Information	N/A
N33	STSS17	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	<div>Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union.</div> <div>Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union.</div> <div>Field codes are highlighted in amber if the field is left blank or has errors in format.</div>	Originator (or original lender) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A
N34	STSS18	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	<div>Confirmation and optional comment 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 where the Originator (or original lender) is not a Credit institution.</div>	<div>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</div> <div>"N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 check-box is N").</div> <div>"Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit-granting criteria does not apply with respect to trade receivables.</div> <div>Field codes are highlighted in amber where;</div> <div>- "Unconfirmed" is reported; or</div> <div>- field is left blank; or</div> <div>- "N/A" is not reported in Box to complete and STSS17 field is "N"; or</div> <div>- "N/A" is reported in Box to complete and STSS17 field is "Y"; or</div> <div>- field has errors in format.</div>	Confirmation that the credit granting complies with Article 9	Where the answer to field STSS17 is "Yes", 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.	Article 27(3)	Confirmation	0
N35	STSS18	O	Credit granting criteria compliance comment		(TEXT-5000)		<div>Box to complete may contain additional explanation.</div> <div>Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A.</div> <div>Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables.</div> <div>Field codes are highlighted in amber where it is not the case or the field has errors in format.</div>					
N36	STSS19	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	<div>Confirmation and optional comment that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.</div>	<div>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).</div> <div>"N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 field is "N").</div> <div>Field codes are highlighted in amber where:</div> <div>- "Unconfirmed" is reported; or</div> <div>- field is left blank; or</div> <div>- "N/A" is not reported in Box to complete and STSS17 field is "N"; or</div> <div>- "N/A" is reported in Box to complete and STSS17 field is "Y"; or</div> <div>- field has errors in format.</div>	Confirmation that the credit granting is subject to supervision	Where the answer to field STSS17 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A
N37	STSS19	O	Credit granting criteria supervision comment		(TEXT-5000)		<div>Box to complete may contain additional explanation.</div> <div>Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A.</div> <div>Field codes are highlighted in amber where it is not the case or the field has errors in format.</div>					
N38	STSS20	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)		<div>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</div> <div>Field codes are highlighted in amber where:</div> <div>- field is left blank; or</div> <div>- field is equal to "Unconfirmed"; or</div> <div>- field has errors in format.</div>	Transfer of the underlying exposures by true sale or assignment	A concise explanation of 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.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N39	STSS20	M	True sale or assignment transfer explanation	Pursuant to the Mortgage Receivables Purchase Agreement the Issuer will purchase and accept from the Seller the assignment of the Mortgage Receivables by means of a registered Deed of Assignment and Pledge as a result of which legal title to the Mortgage Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors and as a result thereof. This is also confirmed by legal opinions of Simmons & Simmons LLP, being qualified external legal counsel with experience in the field of securitisations (see also sections 4.4 (Regulatory and Industry Compliance) and 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	(TEXT-10000)	<div>Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402.</div> <div>Box to complete should contain the concise explanation.</div> <div>Field codes are highlighted in amber if the field is left blank or has errors in format.</div>						
N40	STSS21	M	Subject to severe clawback	N	(Y/N)	A check box as to 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.	<div>Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise.</div> <div>Field codes are highlighted in amber where;</div> <div>- field is left blank; or</div> <div>- field is equal to "Y"; or</div> <div>- field has errors in format.</div>		A concise explanation on whether any of the severe clawback provisions referred			

N41	ST5521	C	Subject to severe clawback explanation		(TEXT-10000)	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.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.	No severe clawback	to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N42	ST5522	M	Clawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	ST5522	O	Clawback provisions exemption comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where ST5522-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N44	ST5523	M	The seller is not the original tender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					
N45	ST5523	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and ST5523 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5523 check-box is "N"; or - "N/A" is reported and ST5523 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	ST5523	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5523-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N47	ST5524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N48	ST5524	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	ST5524	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SPPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPPE from enforcing its rights.			
N50	ST5524	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where ST5524-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5524-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	ST5525	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N52	ST5525	M	Representations and warranties explanation	The Seller will represent and warrant to the Issuer and the Security Trustee in the Mortgage Receivables Purchase Agreement that the Mortgage Receivables and the NHG Advance Rights relating thereto are, at the time of the sale and assignment to the Issuer, free and clear of any encumbrances and attachments (beslagnen) and, to the best of its knowledge, not in a condition that can be foreseen to adversely affect the enforceability of the assignment and no option to acquire the Mortgage Receivables has been granted by it in favour of any third party with regard to the Mortgage Receivables other than pursuant to the Transaction Documents. For further information, reference is made to section 7.2 (Representations and Warranties) of the Prospectus.	(TEXT-10000)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N53	ST5526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N54	ST5526	M	Underlying exposures eligibility criteria explanation	Only underlying exposures which satisfy the Mortgage Loan Criteria, the Additional Purchase Conditions and the representations and warranties made by the Seller and as set out in Section 7.2 (Representations and Warranties) 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 (Purchase, Repurchase and Sale) of the Prospectus. 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.	(TEXT-10000)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SPPE 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.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N55	ST5526	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how 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 pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N56	ST5526	M	Underlying exposures selection processes explanation	The Transaction Documents do not allow for the active selection of the underlying exposure on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield.	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N57	ST5527	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N58	ST5527	M	Homogeneity of assets explanation	The Mortgage Receivables are homogeneous in terms of asset type, taking into account the cash flows and the contractual, credit risk and prepayment characteristics of the Mortgage Receivables and have defined periodic payment streams within the meaning of Article 20(8) of the Securitisation Regulation and the regulatory technical standards as contained in Article 1(a), (b), (c) and (d) of the RTS Homogeneity (see also Section 6.1 (Stratification Tables) of the Prospectus). The Mortgage Loans from which the Mortgage Receivables result (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Mortgage Loans and without prejudice to Article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Mortgage Receivables from the Mortgage Loans, (iii) fall within the same asset category of residential loans secured with one or several mortgages on residential immovable property and (iv) in accordance with the homogeneity factors set forth in Article 20(8) of the Securitisation Regulation and Article 3(2)(a), (b) and (c) of the RTS Homogeneity, (a) are secured by a first ranking Mortgage or, in the case of Mortgage Loans including, as the case may be, any Further Advance	(TEXT-32767)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N59	ST5528	M	No re-securitisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Underlying Exposure Obligations: no re securitisation	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Article 20(9)	Confirmation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N60	ST5528	O	No re-securitisation comment	Reference is made to the representations and warranties set forth in Section 7.2 (Representations and Warranties) of the Prospectus that no underlying exposure qualifies as a transferable security nor as a securitisation position within the meaning of Article 20 paragraphs 8 and 9, respectively, of the Securitisation Regulation. See also Section 7.3 (Mortgage Loan Criteria) of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	Each Mortgage Loan was originated by the Originator in its ordinary course of business. Each of the Mortgage Loans has been granted in accordance with all applicable legal requirements prevailing at the time of origination, including those for the assessment of the Borrower's creditworthiness in all material respects and meets the Code of Conduct and the Originator's underwriting policy and procedures prevailing at that time and which are no less stringent than the underwriting policy and procedures applied by the Seller at the time of origination to similar Mortgage Loans that are not securitised (if any) and is subject to terms and conditions customary in the Dutch mortgage market at the time of origination and not materially different from the terms and conditions as may reasonably be expected from a prudent lender of Dutch residential mortgage loans.	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N63	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	A summary of the underwriting standards is disclosed in section 6.3 (Origination and Servicing) and the Seller has undertaken to make available the underwriting standards pursuant to which the Mortgage Loans are originated and any material changes to such underwriting standards to potential investors without undue delay, as required by Article 20(10) of the Securitisation Regulation.	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underwriting standard	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay, - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC(3) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	ST5529	M	Residential Loan requirement confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation 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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5510 field is not "residential mortgages"; or - "N/A" is reported and ST5510 field is "residential mortgages"; or - field has errors in format.					
N66	ST5529	C	Residential Loan requirement explanation	Self-certification: the Seller represents and warrants that the Mortgage Loans do not include self-certified mortgage loans and do not include equity-release mortgage loans where Borrowers have monetised their properties for either a sum of cash or regular periodic income (see also item 30 of section 7.2 (Representations and Warranties) of the Prospectus)	(TEXT-32767)		Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5529-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N67	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC(3) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N68	ST5529	M	Borrower's creditworthiness assessment explanation	Assessment of creditworthiness: the Seller represents and warrants that the assessment of each Borrower's creditworthiness was done in accordance with the Seller's underwriting criteria and meets the relevant requirements set out in Directive 2008/48/EC and Directive 2014/17/EC.	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N70	ST5530	M	Originator/Lender Expertise explanation	The Seller has the required expertise in originating residential mortgage loans which are of a similar nature as the Mortgage Loans (taking the EBA STS Guidelines Non-ABCP Securitisations into account), as (i) the Seller is a duly licensed Belgian credit institution, its licence having been passported to the Netherlands and is under the supervision of the NBB for prudential matters, the Belgian Financial Services and Markets Authority with regard to conduct of business rules and financial market supervision and the AFM with regard to conduct of business rules in respect of Mortgage Loans originated by its Dutch Branch and the ECB with regard to certain banking regulations and has a minimum of 5 years' experience in originating mortgage loans similar to the Mortgage Loans. See further sections 3.4 (Seller) and 4.4 of the Prospectus.	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N72	ST5531	M	Defaulted or restructured exposures explanation	<p>the seller will represent and warrant in respect to the mortgage receivables that as far as it is aware, (i) the Mortgage Receivable is not in default within the meaning of Article 17(11) of the CMR and the relevant Borrower is not a credit-impaired obligor or guarantor who, to the best of its knowledge, has been declared insolvent or had a court grant his creditors a final non-appellable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the Closing Date, or in respect of a Further Advance Receivable or a Substitute Receivable, the relevant Notes Payment Date, or has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable mortgage receivables originated by it which are not sold and assigned to the Issuer under the Mortgage Receivables Purchase Agreement, within the meaning of Article 20(11) of the EU Securitisation Regulation; and (ii) as at the time of origination: (i) the relevant Borrower did either not have a record of any negative registration with the BKR; or (ii) the Seller received confirmation that such registration was onerous and</p>	(TEXT-32767)	<p>A detailed explanations as to whether: the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; -the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; -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.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Transferred underlying exposures without exposures in default	<p>A detailed explanations as to whether: the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; -the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met ; -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.</p>	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>"Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.</p>					
N74	ST5532	O	At least one payment at the time of transfer comment	The debtors of the underlying exposures have made at least one payment. The exemption under Article 20(12) does not apply. It is also a requirement under the Mortgage Loan Criteria that in respect of each Mortgage Loan at least one (interest) payment has been received prior to the date the related Mortgage Receivable is sold and assigned by the Seller to the Issuer.	(TEXT-5000)		<p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>					
N75	ST5532	C	Payment exemption		(LIST)	<p>Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.</p>	<p>Only possible values in Field are: - no exemption -single instalment for revolving securitisations backed by exposures payable in a single instalment -maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits -N/A</p> <p>The payment exemption should be consistent with the confirmation indicator populated for ST5532 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.</p> <p>Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5532 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 and field is not left blank; or - field has errors in format.</p>	At least one payment at the time of transfer	<p>A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.</p>	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N76	ST5532	O	Payment exemption explanation		(TEXT-5000)		<p>Box to complete may contain additional explanation.</p> <p>Field should be left blank where "At least one payment at the time of transfer" for ST5532 is Confirmed.</p> <p>Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5532; or - field has errors in format.</p>					
N77	ST5533	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	<p>Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	<p>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>	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N78	ST5533	M	Degree of dependence on repayments explanation	<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 Loan. Reference is also made to sections 4.4 (Regulatory and Industry Compliance) and 6.2 (Description of Mortgage Loans) of the Prospectus.</p>	(TEXT-32767)		<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>					
N79	ST5534	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)		<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.</p>					
N80	ST5534	M	Compliance with risk retention requirements explanation	<p>The Seller, in its capacity as the "originator" as defined in the Securitisation Regulation, has undertaken in the Class A Notes Purchase Agreement and the Class B and C Notes Purchase Agreement to the Managers, the Issuer and the Security Trustee to retain, on an ongoing basis, a material net economic interest of not less than five (5) per cent. in the securitisation transaction described in this Prospectus in accordance with Article 6 of the EU Securitisation Regulation and in accordance with UK SECN 5 (as if it were applicable to it and as in force on the Closing Date). As at the Closing Date, such material net economic interest is retained in accordance with Article 6(3)(a) and UK SECN 5.2.8B (1)(a) (as if it were applicable to it and as in force on the Closing Date) of the Securitisation Regulation by the retention of the Retention Notes, representing an amount of at least 5% of the nominal value of the securitised exposures.</p> <p>As such the 'originator' shall retain the material net economic interest in accordance with option (a), the holding of the first loss tranche in accordance with Article 6(3)(d) of the Securitisation Regulation.</p> <p>See further section 4.4 (Regulatory and Industry Compliance) of the Prospectus.</p>	(TEXT-10000)	<p>Confirmation and 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>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>					
N81	ST5534	C	Retaining entity LEI	ADNZLYKYN1UUVVVGPK65	(LEI)	<p>LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.</p>	<p>LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported.</p> <p>Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.</p>					
N82	ST5534	C	Retaining entity name	Argenta Spaarbank NV	(TEXT-100)	<p>Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.</p>	<p>Entity name should be reported in Box to complete where LEI is not available for ST5534- Retaining entity LEI.</p> <p>Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.</p>		<p>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. An indication which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (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 used.</p>	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N83	ST5534	M	Vertical slice	N	(Y/N)	<p>Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?</p>	<p>Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.</p>	Compliance with risk retention requirements				
N84	ST5534	M	Seller's share	N	(Y/N)	<p>Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?</p>	<p>Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.</p>					
N85	ST5534	M	Randomly-selected exposures kept on balance sheet	N	(Y/N)	<p>Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?</p>	<p>Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.</p>					
N86	ST5534	M	First loss tranche	Y	(Y/N)	<p>Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?</p>	<p>Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise.</p> <p>Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.</p>					

N87	ST5534	M	First loss exposure in each asset indicator	N	(Y/N)	Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					
N88	ST5534	M	No compliance with risk retention requirements	N	(Y/N)	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format.					
N89	ST5534	M	Other option indicator	N	(Y/N)	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If Yes please provide the used option.	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					
N90	ST5534	C	Other options used comment		(TEXT-5000)		Value should be reported in Box to complete when Other option indicator" is reported with "Y" for ST5534. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N91	ST5535	M	Mitigation of Interest rates and currency risks confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N92	ST5535	M	Mitigation of Interest rates and currency risks explanation	See section 5.4 (Hedging) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Issuer will mitigate the interest rate exposure on the Class A Notes until the termination date under the Interest Rate Cap Agreement by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date. In addition, investors can also rely on several liquidity features, including excess spread (if any), the Reserve Fund, drawings under the Cash Advance Facility Agreement and Available Principal Funds, to the extent available after payment or higher ranking items in the relevant Priorities of Payment. See further section 5.5 (Liquidity Support) of the Prospectus. All mortgage receivables and all payments under the Notes are to be made in euro, as a result of which there is no currency risk.	(TEXT-10000)	Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.	Mitigation of interest rates (IR) and currency risks (FX) Risks Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.		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.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N93	ST5536	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	(No derivatives/Exempt on on derivatives/Unconfirmed)	Confirmation and concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N94	ST5536	M	Derivatives not purchased/sold by SSPE explanation	The Issuer will only enter into any derivative contracts in respect of the transaction for the purpose of hedging interest rate risk, in accordance with Article 21(2) of the Securitisation Regulation (see section 5.4 (Hedging) of the prospectus).	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Derivatives Purchased/Sold by SSPE	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N95	ST5537	M	Common standards underwriting derivatives confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N96	ST5537	C	Common standards underwriting derivatives explanation	See section 5.4 (Hedging) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Issuer will mitigate the interest rate exposure on the Class A Notes until the termination date under the Interest Rate Cap Agreement by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date. The Interest Rate Cap Agreement will be documented under a 2002 ISDA master agreement, together with an associated schedule, credit support annex and a confirmation.	(TEXT-10000)		Box to complete should contain the concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5537-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N97	ST5538	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N98	ST5538	M	Referenced interest payments explanation	The Class A Notes are referenced to Euribor – see section 4.1 (Terms and Conditions) under 4 (Interest) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Mortgage Receivables result from Mortgage Loans having either a fixed rate of interest or a floating rate of interest (i.e. a rate of interest which may be reset every three months) with reference to EURIBOR or to a rate which is based on the cost of funds and therefore any referenced interest payments under the Mortgage Loans are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and do not reference complex formulae or derivatives (see also section 6.3 (Origination and Servicing) of the Prospectus).	(TEXT-10000)	Confirmation and concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds pursuant to Article 21(3) of Regulation (EU) 2017/2402.	Referenced interest payments based on generally used interest rates Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.		A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N99	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	After the delivery of an Enforcement Notice, no amount of cash is trapped in the Issuer in accordance with the Transaction Documents and the Notes will amortise sequentially (see also section 5 (Credit Structure) of the prospectus) and in particular section 5.2 (Priority of Payments) and no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (Event of Default) and 11 (Enforcement) and section 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	(TEXT-10000)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	No trapping of cash following enforcement or an acceleration notice Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.		A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N101	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N102	ST5540	O	No trapping of cash comment	No cash would be trapped following the delivery of an enforcement notice. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(g)No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that principal receipts from the underlying exposures are			

N104	ST5541	O	Sequential amortisation comment	Upon the delivery of an enforcement notice, any amounts received by the Security Trustee will be paid to the Secured Creditors (including the Noteholders) and will be paid by the Security Trustee in accordance with the relevant Post-Enforcement Priority of Payments. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement".	(TEXT-5000)	the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(b) principal receipts shall be passed to investors	passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N106	ST5542	O	Reversed repayment on seniority comment	Upon the delivery of an enforcement notice, any amounts received by the Security Trustee will be paid to the Secured Creditors (including the Noteholders) and will be paid by the Security Trustee in accordance with the relevant Post-Enforcement Priority of Payments. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement". Such Post-Enforcement Priority of Payments provides for a repayment of Noteholders in a sequential order, as determined by the seniority of their Notes and is not reversed with regard to such seniority.	(TEXT-5000)	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	ST5543	O	No automatic liquidation comment	No automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (Event of Default) and 11 (Enforcement)) and section 7.1 (Purchase, Repurchase and sale).	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N110	ST5544	O	Non-sequential priority of payments triggers comment		(TEXT-5000)		Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5544	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.		Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	ST5544	O	Credit quality deterioration trigger comment		(TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST5554	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N114	ST5554	M	Servicer expertise explanation	The Servicer has the appropriate expertise in servicing the Mortgage Receivables (taking the EBA STS Guidelines Non-ABCP Securitisations into account) as it is a duly licensed Belgian credit institution, its licence having been passported to the Netherlands and is under the supervision of the ECB (acting in cooperation with the National Bank of Belgium) for prudential matters, the Belgian Financial Services and Markets Authority with regard to conduct of business rules and financial market supervision and the AFM with regard to conduct of business rules in respect of Mortgage Loans originated by its Dutch branch and the ECB with regard to certain banking regulations and has a minimum of 5 years' experience in servicing mortgage loans and it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Mortgage Loans in place (see also sections 3.5 (Servicer) and 6.3 (Origination and Servicing) of the Prospectus).	(TEXT-32767)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references, to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	ST5545	M	Early termination confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	ST5546	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(8) (a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(8)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(8)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	ST5546	C	Credit quality deterioration trigger explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N119	ST5547	M	Insolvency-related event confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N120	ST5547	C	Insolvency-related event explanation		(TEXT-10000)	2017/2402	Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.		documentation.			
N121	ST5548	M	Pre-determined threshold value confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SPE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	ST5549	M	New underlying exposures failure generation confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6) (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	ST5549	C	New underlying exposures failure generation explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N126	ST5550	O	Participant duties comment	The contractual obligations, duties and responsibilities of the Servicer are set out in the Servicing Agreement (see also section 7.5 (Servicing Agreement) of the Prospectus) and the contractual obligations, duties and responsibilities of the Security Trustee are set out in the Trust Agreement and section 3.3 (Security Trustee) of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b)Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N128	ST5551	O	Servicing Continuity comment	The contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement). See also section 7.5 (Servicing Agreement) of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	ST5552	O	Derivative Counterparty Continuity comment	The provisions that ensure the replacement of the Interest Rate Cap Provider upon the occurrence of certain events are set forth in the Interest Rate Cap Agreement; see also section 5.4 (Hedging) of the Prospectus. The relevant rating triggers for potential replacements are set forth in clause 3 of the ISDA Schedule.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	ST5553	M	Liquidity Provider Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N132	ST5553	O	Liquidity Provider Continuity comment	The provisions that ensure the replacement of the Cash Advance Facility Provider upon the occurrence of certain events are set forth in the Cash Advance Facility Agreement; see also section 5.5 (Liquidity Support) of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N134	ST5553	O	Account Bank Continuity comment	The provisions that ensure the replacement of the Issuer Account Bank upon the occurrence of certain events are set forth in the Issuer Account Agreement; see also section 5.6 (Issuer Accounts) of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N136	ST5555	O	Debt situation documentation comment	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 are set out in the Servicer's Mortgage Manual by reference to which the Mortgage Loans, the Mortgage Receivables, the Mortgages and other security relating thereto, including, without limitation, the enforcement procedures will be administered and such administration manual is incorporated by reference in the Issuer Services Agreement (see also section 6.3 (Origination and Servicing - Arrears and Defaults Procedures) of the Prospectus).	(TEXT-5000)	Confirmation and optional comment 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.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation 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.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N137	ST5556	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	ST5556	O	Priorities of payment and triggered events comment	The Trust Agreement clearly specifies (i) the Priorities of Payments, (ii) (a) the occurrence of the First Optional Redemption Date and (b) the delivery of an Enforcement Notice, which events trigger changes to the Priorities of Payments, will be reported in accordance with Condition 10 (Events of Default) and (iii) any change in the Priorities of Payments which will have a material adverse effect on the repayment of the Notes shall be reported to investors without undue delay in accordance with Article 21(9) of the Securitisation Regulation (see also Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver)).	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.				
N140	ST5557	O	Timely resolution of conflicts comment	The Trust Agreement contains clear provisions for convening meetings of Noteholders that facilitate the timely resolution of conflicts between Noteholders of different Classes of Notes, clearly defined voting rights of the Noteholders and clearly identified responsibilities of the Security Trustee in this respect (see also Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver)).	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Timely resolution of conflicts between clauses of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation		Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N142	ST5558	O	Historical Default and Loss Performance Data comment	The Seller has made available and will make available, as applicable to potential investors before pricing, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar mortgage loans and mortgage receivables to those being securitised, and the sources of those data and the basis for claiming similarity, which data cover a period of not shorter than five years, as required by Article 22(1) of the Securitisation Regulation (see also section 6.3 (Origination and Servicing) of the Prospectus).	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation		Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N143	ST5558	C	Historical Default and Loss Performance Data location	The Seller has made available and will make available, as applicable, to potential investors before pricing, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar mortgage loans and mortgage receivables to those being securitised, and the sources of those data and the basis for claiming similarity.	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.						
N144	ST5559	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment 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 pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.				
N145	ST5559	O	Sample external verification comment	A sample of Mortgage Receivables has been externally verified by an appropriate and independent third party prior to the date of the Prospectus (see also item (t) of section 4.4 (Regulatory and Industry Compliance), and section 6.1 (Stratification Tables) of the Prospectus). The Seller confirms that no significant adverse findings have been found by such independent third party.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation		N/A
N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N147	ST5560	C	Location of Liability cash flow model	Before pricing of the Notes, via Intex and / or Bloomberg, a liability cash flow model of the securitisation transaction described in this Prospectus which precisely represents the contractual relationship between the Mortgage Receivables and the payments flowing between the Seller, the Noteholders, other third parties and the Issuer, which shall remain to be made available to Noteholders on an ongoing basis and to potential investors upon request, as required by Article 22(3) of the EU Securitisation Regulation. See further section 4.4 (Regulatory and Industry Compliance) of the Prospectus.	(TEXT-10000)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.	Availability of a liability cash flow model to potential investors	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation		N/A
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N149	ST5560	O	Liability cash flow model comment (after pricing)		(TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N150	ST5561	M	Environmental performance availability	Available	(N/A/Available/Not available)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Not available"; or - "N/A" is reported and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7(1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation		N/A
N151	ST5561	C	Environmental performance explanation	For the purpose of compliance with Article 22(4) of the Securitisation Regulation, the Seller does not currently have and might not in the future have sufficient, reliable information on the environmental performance of the Mortgaged Assets captured in its internal database and IT systems to report on such environmental performance. See also item (u) of section 4.4 (Regulatory and Industry Compliance) of the Prospectus.	(TEXT-10000)		When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N153	ST5562	O	Article 7 compliance comment	The Seller (as originator) complies with Article 7 (including Articles 7(1)(e), (f) and (g)) of the Securitisation Regulation. Please see section 8 (General) and section 4.4 (Regulatory and Industry Compliance) under 'Disclosure Requirements' for further information.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N154	ST5562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) has been made available to potential investors before pricing upon request pursuant to Article 22(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (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.	Article 22(5)	Confirmation		N/A
N155	ST5562	O	Underlying information comment	The information required by Article 7(1)(a) has been made available to potential investors before pricing. Please see section 8 (General) and section 4.4 (Regulatory and Industry Compliance) under 'Disclosure Requirements' for further information.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N156	ST5562	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N157	ST5562	O	Before pricing documentation comment	The information required by Article 7(1)(b) to (d) has been made available before pricing at least in draft or initial form. Please see section 8 (General) and section 4.4 (Regulatory and Industry Compliance) under 'Disclosure Requirements' for further information.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						

Instructions

Column header
FSD reference
RTS field code
Mandatory/Conditional/Optional
Field name
Box to complete
Field format
Field description
Technical guidance
RTS field name
RTS Content to be reported
Background information: Article of regulation (EU) 2017/2402
Background information: applicable explanation type for this field
Background information: Article of Regulation (EU) 2019/980
Format symbol
{ALPHANUM-n}
{CA_CODE}

{Confirmed/Unconfirmed/N/A}
{Confirmed/Unconfirmed}
{COUNTRY}
{DATE_TEXT-YYYY-MM-DD}
{ISIN}
{LEI}
{LIST}
{N/A/Available/Not available}
{NOTIFICATION ID}
{SECURITISATION ID}
{TEXT-n}
{Y/N}

1. After accessing the STSRE Register, you must click on the “STS notification records” tab and the “Upload draft STS notifications” option in order to access the “Upload draft STS Notification” page.
2. Click on the “Choose file” button.
3. Select the .xlsx file to upload.

Note: **The selected file must follow the format/ naming convention of the non-ABCP template** that may be also downloaded through the respective entry form page)

For non-ABCP securitisations, the file naming convention is: STSNotificationRecord_NonAbcp_Template.xlsx

4. Click on the “Upload” button.

Upon clicking on the “Upload” button, the system will present a confirmation message that the request was successfully submitted.

Where the selected file does not follow the format/ naming convention of the ABCP template, the system

Description

Technical reference number for the reporting element

Indicates the corresponding RTS code for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Example: LEI for securitisation parties have been split into the relevant boxes (either sponsor, originator,

Indicates the reporting element's status due to XLS and application validations rules

- Optional (O) = the data is optional in the template – data should be reported where relevant

Example: Original lender

- Mandatory (M) = Reporting Element is mandatory at XLS level - the data is always required

Example: Securitisation Identifier

- Conditional (C) = the reporting element is optional but is required for specific situations or required dependent on other data in the template.

Example: Originator country may be reported through 2 different boxes depending on the reporting of unique or multiple countries. One and only one of these 2 boxes should be reported.

Where possible, data quality check is embedded in the spreadsheet and Field code is displayed in amber where reported element is not consistent with the "Mandatory" and "Conditional" rules.

- Forbidden(F) = the reporting element is forbidden

Element name

Content to be reported

Element formatting (see below table for further explanation)

Reporting element definition

Lists the technical guidance for that reporting element.

Lists the consistency rules applicable on the reporting element.

Indicates the corresponding RTS name for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates the corresponding RTS content to report for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates where available the related Article of regulation (EU) 2017/2402

Indicates where available the applicable explanation type for the reporting element basde on RTS

Indicates where available the related Article of Regulation (EU) 2019/980

Definition

Up to n alphanumerical characters.

4 letter competent authority code followed by the authority name as available in the drop-down list

Drop-down list with:
<ul style="list-style-type: none"> - N/A - Not Applicable where this reporting element is not applicable for that STS notification - Confirmed - where legal requirement is confirmed - Unconfirmed - where legal requirement is not confirmed
Drop-down list with:
<ul style="list-style-type: none"> - Confirmed where legal requirement is confirmed - Unconfirmed where legal requirement is not confirmed
Full country name:
<ul style="list-style-type: none"> - {COUNTRY_EU} - drop-down list with EU countries - {COUNTRY_EU_LIST} - list of EU countries separated with semi-colon - {COUNTRY_WORLD} - drop-down list with worldwide countries - {COUNTRY_WORLD_LIST} - list of worldwide countries separated with semi-colon
Dates shall be formatted in text with the following format: YYYY-MM-DD.
ISIN code, as defined in ISO 6166 with 12 alphanumerical characters
Legal entity identifier as defined in ISO 17442 with 20 alphanumerical characters
Drop-down list
Drop-down list with:
<ul style="list-style-type: none"> - N/A - Not Applicable - Available - Not Available
Securitisation ID + 2 digitsclassification or 3 digitsclassification
20 characters LEI + T + YYYY + max3digitsclassification for ABCP Securitisation
Free text field up to n UTF8 characters.
Drop-down list with:
<ul style="list-style-type: none"> - Y - Yes or true - N - No or False

[illegible]

[illegible]