

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
SST50	First contact point: AndBank España, S.A.U. with LEI: 95980020140005310927. Competent authority: COMISIÓN NACIONAL DEL MERCADO DE VALORES (CNMV)	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	Class A Notes-#50305564009 Class B Notes-#50305564017 Class C Notes-#50305564025 Class Z Notes-#50305564033	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	LEI of originator: 95980020140005310927.	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	95980020140005310927N202201	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5	2022002314	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	IM ANDBANK RMB5 1, FONDO DE TITULIZACIÓN	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	ES	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(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 exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	14 January 2022	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	14 January 2022	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS. France.	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	Autorite des marches financiers (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	The securitisation meets the requirements of Articles 19 to 22 of the EU Securitisation Regulation (Regulation (EU) 2017/2402)	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	The Legal Opinion confirms that "(i) the assignment of the Initial Receivables to the Fund on the Date of Incorporation and (ii) the assignment of the Additional Receivables to the Fund during the Purchase Period has been or will be carried out – in the latter case according to the provisions of the Deed of Incorporation – legally, validly, unconditionally for the remaining term until maturity and enforceable vis-à-vis third parties with full recourse to Borrowers and, where applicable, guarantors, by means of a true sale or assignment or transfer with the same legal effect of being enforceable against the Seller or any other third party".	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5521	The assignment of the Receivables to the FT is not subject to any severe clawback provision. In the event of bankruptcy of the Seller, (i) the FT will enjoy a right of separation (arts 239 and 240 Bankruptcy Law), save for moneys in possession of the Seller, and (ii) the assignment of the Receivables may be subject to recovery only in case that fraudulent intention is evidenced in the assignment.	No severe clawback	Concise Explanation	[ALPHANUM-10000]	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
ST5522	Please see above [ST5521]	Exemption for clawback provisions in national insolvency laws	Confirmation	[ALPHANUM-1000]	Article 20(3)	In conjunction with ST5521, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
ST5523	2.2.8. Representations and warranties on the collateral given by the seller to the issuer relating to the assets. 2.2.8.1. (ii) Regarding the Mortgage Loans and the Receivables assigned to the Fund. (2) The Mortgage Loans were originated in the ordinary course of business of the Seller or the relevant originator, pursuant to underwriting standards in respect of the acceptance of Mortgages Loans that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitized.	Transfer where the seller is not the original lender	Confirmation	[ALPHANUM-1000]	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST5524	(i) The transfer of the Initial Receivables is performed and perfected at the date of incorporation of the Fund in the Deed of Incorporation by means of the issue by the Seller of the "Mortgage Titles" and the subscription by the Issuer, which will be effective from the Date of Incorporation, and (ii) the transfer of the Additional Receivables shall be performed and perfected, on each Purchase Date (as agreed before by means of the process described in sections 3.3.6. and 3.3.7. of the Additional Information).	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	[ALPHANUM-10000]	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
ST5525	Section 2.2.8 .1 (ii) (5) of the Additional Information The Seller represents that "is the sole owner of the Mortgage Loans, which are free of liens and encumbrances and has no knowledge that any Borrower may raise any objections to the payment of any amount regarding the Mortgage Loans". Section 2.2.8.1. (ii) (33) of the Additional Information The Seller represents that "Mortgage Loans are not subject to any contractual provisions preventing assignment of the Receivables or requiring the Borrower's consent for such assignment".	Representations and warranties	Concise Explanation	[ALPHANUM-10000]	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5526	According to Section 2.2.8.1 (ii) (41) of the Additional Information , the selection of the Receivables (either the Initial Receivables or the Additional Receivables) complies with the Eligibility Criteria set forth in Section 2.2.8.2 of the Additional Information at the date of the relevant assignment.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	[ALPHANUM-10000]	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5527	The underlying exposures fall into the following asset category according to article 1 (a) (i) of the Commission Delegated Regulation (EU) of 28 May 2019, supplementing Regulation (EU) 2017/2402 on the homogeneity of the underlying exposures (residential mortgages). Additionally, the Seller represents that "the Mortgage Loans have been granted by the Originator to individuals (customers) for the acquisition, construction or refurbishing of finished residences located in Spain. None of the Mortgage Loans have been granted to real estate developers. All Mortgage Loans are secured with finished residences located in Spain" (see representation 2.2.8.1.(ii)(12) of the Additional Information). See also representation 2.2.8.1 (ii)(3) and 2.2.8.1 (ii)(4).	Homogeneity of assets	Detailed Explanation	[ALPHANUM]	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5528	Section 2.2.14 of the Additional Information states that "the Receivables do not include transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU nor any securitization position, whether traded or not". Additionally, the seller represents that "the Mortgage Loans have been granted by the Originator to individuals (customers) for the acquisition, construction or refurbishing of finished residences located in Spain. None of the Mortgage Loans have been granted to real estate developers. All Mortgage Loans are secured with finished residences located in Spain" (see representation 2.2.8.1.(ii)(12) of the Additional Information).	Underlying Exposure Obligations: no re securitisation	Confirmation	[ALPHANUM-1000]	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5529	2.2.8 (ii) (1) of the Additional Information: The Seller represents that "the granting of the Mortgage Loans and all aspects relating thereto are ordinary actions during the course of its business and have been and will be granted at arm's basis". 2.2.8.(ii) (2) of the Additional Information: The Seller represents that "the Mortgage Loans were originated in the ordinary course of business of the Seller or the relevant originator, pursuant to underwriting standards in respect of the acceptance of Mortgages Loans that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitized". 2.2.8.(ii) (6) of the Additional Information: The Seller represents that "has no knowledge that any Borrower is involved in insolvency proceedings". 2.2.8.(ii) (18) of the Additional Information: The Seller represents that "has faithfully complied with the Origination Policy standards described in section 2.2.7 of this Additional Information." In particular, Section 2.2.7 of the Additional Information states that "the origination of each and every Mortgage Loan has taken place during the ordinary course of Seller's business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar exposures that are not securitised, faithfully following the policy of loans' origination in force at any given time." The Seller undertakes to disclose to the Management Company without delay any material change in the Origination Policy (section 2.2.7 of the Additional Information). 2.2.8.(ii) (19) of the Additional Information: The Seller represents that "the Mortgage Loans have been and are being serviced in all material respects by the Seller in accordance with customary market procedures". 2.2.8.1 (ii) (36) of the Additional Information: The Seller represents that "for the purposes of article 20(11) of the Securitisation Regulation, none of the Borrowers or the guarantors under the Mortgage Loans is a credit-impaired Borrower who, to the best of the Seller's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures; nor (ii) was, at the time of origination, subject to a public debt restructuring process or a debt restructuring process with regard to his non-performing exposures".	Soundness of the underwriting standard	Detailed Explanation	[ALPHANUM]	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. -as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS30	<p>ANDBANK ESPAÑA, S.A.U. as Seller and as Servicer has the relevant expertise as an entity in the origination and servicing of mortgage loans since the incorporation of the bank in 2013 and specially during the last [6] years.</p> <p>Spanish credit institution with business address at: Paseo Castellana, 55 - 3ª planta. 28046 Madrid (Spain)., with Tax Identification Number (NIF) A86701711, registered with the register of the Bank of Spain under number ES1544.</p> <p>Please see also (i) Prospectus sections 2.2.7 (The method of origination or creation of the assets...) of Additional Information; and (ii) 3.5 (Name, address and significant business activities of the originators of the securitised assets) of Additional Information.</p>	Originator/Lender Expertise	Detailed Explanation	[ALPHANUM]	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	<p>The Seller represents:</p> <p>2.2.8.1. (i) (6) of the Additional Information The Seller represents that "has no knowledge that any Borrower is involved in insolvency proceedings".</p> <p>2.2.8.1. (ii) (20) of the Additional Information The Seller represents that "is not aware of the existence of litigation of any kind as regards the Mortgage Loans that may prejudice the validity or enforceability (exigibilidad) thereof or give rise to the application of Article 1.535 of the Civil Code".</p> <p>2.2.8.1 (ii) (34) of the Additional Information The Seller represents that "none of the Receivables qualifies as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 pursuant to article 20(11) of the Securitisation Regulation".</p> <p>2.2.8.1 (ii) (36) of the Additional Information The Seller represents that "for the purposes of article 20(11) of the Securitisation Regulation, none of the Borrowers or the guarantors under the Mortgage Loans is a credit-impaired Borrower who, to the best of the Seller's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures; nor (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; nor (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by the relevant Seller which have not been assigned to the Fund".</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	[ALPHANUM]	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	According to Section 2.2.8.2 (A)(ix) of the Additional Information , "on the relevant Offer Date, at least one (1) instalment has been already paid by the Borrower".	At least one payment at the time of transfer	Confirmation	[ALPHANUM-1000]	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Section 2.2.3.(iv) (Legal nature of the Receivables) of the Additional Information of the Prospectus, states that "Each MT will represent 100 per cent. of the Outstanding Nominal Balance of the relevant Mortgage Loan and the right to receive payments under the corresponding Mortgage Loan, including, without limitation, late payment interest corresponding to the accrued amounts and fees related to the repayment of principal and any other rights attached to the corresponding Mortgage Loan. For the avoidance of doubts, early prepayment fees, delinquent fees and amendment fees shall not be assigned to the Issuer, hence they will belong to the Seller".	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	[ALPHANUM]	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	<p>Section 3.4.3 (Risk retention requirement) of Additional Information of the Prospectus, states the following:</p> <p>"The Seller, as Originator, will undertake in the Deed of Incorporation to retain, on an ongoing basis, a material net economic interest of at least 5 (five) per cent. in the securitisation transaction described in this Prospectus in accordance with article 6(3)(c) of the EU Securitisation Regulation (by means of the retention, on an on-going basis, of randomly selected exposures equivalent to not less than five per cent (5%) of the securitized exposures in the Securitisation, in accordance with option (c) of article 6(3) of the EU Securitisation Regulation, Regulation ("the retention of randomly selected exposures, equivalent to not less than 5 % of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 at origination") and article 8 of the Delegated Regulation (EU) 625/2014 of 13 March 2014 supplementing CRR by way of regulatory technical standards specifying the requirements for investors, sponsors, original lenders and originator institutions relating to exposures to transferred credit risk (the "Delegated Regulation 625/2014"), applicable until the new regulatory technical standards to be adopted by the Commission apply, pursuant to article 43(7) of the EU Securitisation Regulation. In addition, the Seller has undertaken that the material net economic interest held by it shall not be split amongst different types of retainers and shall not be subject to any credit-risk mitigation or hedging, in accordance with article 6(1) of the EU Securitisation Regulation."</p>	Compliance with risk retention requirements	Concise Explanation	[LIST]	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <p>(1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402;</p> <p>(2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;</p> <p>(3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402;</p> <p>(4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402;</p> <p>(5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402;</p> <p>(6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ;</p> <p>(7) other options are used.</p>	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	<p>IB: Not applicable.. N/A, there is no currency risk since (i) Receivables are referenced to Euribor as reference rate, and (ii) the Notes are also referenced to Euribor as reference rate.</p> <p>FX: N/A, there is no currency risk since (i) Receivables are expressed in Euro, and (ii) the Notes are denominated in Euro.</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	[ALPHANUM-10000]	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	No derivative contracts are entered or will be entered into by the Fund, in accordance with article 21(2) of Regulation (EU) 2017/2402.	Derivatives Purchased/Sold by SSPE	Concise Explanation	[ALPHANUM-10000]		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	N/A.	Derivatives using common standards	Concise Explanation	[ALPHANUM-10000]		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS38	Section 4.8.2. of the Securities Note: The Interest Rate applicable to Notes is calculated by reference to EURIBOR. Therefore, any referenced interest under the Notes is based on generally used market interest rates and do not reference complex formulae or derivatives.	Referenced interest payments based on generally used interest rates	Concise Explanation	[ALPHANUM-10000]	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	In case of early liquidation, the Fund shall be wound-up according to section 4.4.3 (Early Liquidation of the Fund) of the Registration Document , i.e. by applying the Available Funds, in accordance with the Liquidation Priority of Payments described in section 3.4.7.4 of the Additional Information. Since the Reserve Funds forms part of the Available Funds which are part of the Post-Enforcement Available Funds, there is no cash trapping.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	[ALPHANUM-10000]	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Please see above (STSS39).	(a) No amount of cash shall be trapped	Confirmation	[ALPHANUM-1000]	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Principal receipts from the underlying exposures are passed to the investors: (i) On each Payment Date, the Management Company, on behalf of the Fund, will apply the Available Funds amount in accordance with the Pre-Enforcement Priority of Payments set forth in section 3.4.7.2 of the Additional Information. (ii) The Management Company will liquidate the Fund on the Legal Maturity Date or at any time at which the Early Liquidation takes place by applying the Available Funds amount in accordance with the Liquidation Priority of Payments set forth in section 3.4.7.4 of the Additional Information.	(b) principal receipts shall be passed to investors	Confirmation	[ALPHANUM-1000]	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Prospectus section 4.4.5 (Actions for the cancellation of the Fund) of the Registration Document : amounts shall be applied in the form, amount and order of priority established in the Liquidation Priority of Payments described in section 3.4.7.3 of the Additional Information. Prospectus section 3.4.7.4. (Post-Enforcement Priority of Payments) of the Additional Information : provides for a repayment of the Notes in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	[ALPHANUM-1000]	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	There is no provision in the Prospectus requiring automatic liquidation of the Receivables at market value, as stated in section 4.4.4 and 4.4.5 of the Registration Document .	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	[ALPHANUM-1000]	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Please see above (STSS41).	Securitisations featuring non-sequential priority of payments	Confirmation	[ALPHANUM-1000]	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	The transaction features a Purchase Period. There are appropriate triggers that may cause the end of the Purchase Period. For these purposes the following will trigger the end of the Purchase Period - section 3.3.4 (Purchase Period) of the Additional Information : (i) The Issuance Period End Date, if such date corresponds to (i) or (iii) of the Issuance Period End Date events described in section 4.1.2 of the Securities Note. (ii) The Purchase Date immediately prior to a Payment Date in which a breach in the Minimum Reserve Fund Level occurs. (iii) The Purchase Date immediately prior to a Payment Date in which a Redemption Deficit arises. (iv) On the Purchase Date immediately prior to the second consecutive Payment Date when the outstanding balance of the Purchase Price Reserve held in the Treasury Account is higher than 10% of the Outstanding Nominal Balance of the Notes and such level is not reduced in the following 30 days. (v) The date in which a Seller Event of Default (as defined below) has occurred and has been communicated to the Management Company. (vi) The date in which a Servicer Termination Event has occurred and has been communicated to the Management Company. (vii) The date in which the Management Company acknowledges any qualification affecting to the Additional Receivables to be transferred to the issuer in the audit report	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	[ALPHANUM-10000]	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS46	See item (iii) of above STSS45: "The Purchase Date immediately prior to a Payment Date in which a Redemption Deficit arises". For these purposes, "Redemption Deficit" means "the deficit that will occur on any Payment Date if the difference between (i) and (ii) below is greater than zero (i) The difference between the Outstanding Nominal Balance of the Class A, Class B and Class C Notes on the previous Payment Date and the Outstanding Nominal Balance of the Receivables that are not a Defaulted Receivable (the "Non-Defaulted Receivables") at the end of the immediately previous Collection Period; and (ii) The amounts standing to the credit to the Treasury Account after paying items (1) to (4) of the Pre-Enforcement Priority of Payments."	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	See items (v) and (vi) of above STSS45: "The date in which a Seller Event of Default (as defined below) has occurred and has been communicated to the Management Company; (vi) The date in which a Servicer Termination Event has occurred and has been communicated to the Management Company;"	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	See items (iii) and (iv) of above STSS45: "The Purchase Date immediately prior to a Payment Date in which a Redemption Deficit arises". "On the Purchase Date immediately prior to the second consecutive Payment Date when the outstanding balance of the Purchase Price Reserve held in the Treasury Account is higher than 10% of the Outstanding Nominal Balance of the Notes and such level is not reduced in the following 30 days".	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	See item (iv) of above STSS45: "On the Purchase Date immediately prior to the second consecutive Payment Date when the outstanding balance of the Purchase Price Reserve held in the Treasury Account is higher than 10% of the Outstanding Nominal Balance of the Notes and such level is not reduced in the following 30 days".	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	[ALPHANUM-10000]	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	The obligations of the Servicer are set forth in section 3.7.2. of the Additional Information . The obligations of the Management Company (trustee) are set forth in section 3.7.1. of the Additional Information .	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	[ALPHANUM-1000]	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	The term and substitution of the Servicer shall be done in accordance with the procedure established in section 3.7.2.10. of the Additional Information .	(b) Servicing Continuity Provisions	Confirmation	[ALPHANUM-1000]	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	n/a.	(c) Derivative Counterparty Continuity Provisions	Confirmation	[ALPHANUM-1000]	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	According to section 3.4.5 of the Additional Information , in case of a Bank Account Provider Downgrade Event, the Management Company (i) shall obtain an unconditional and irrevocable first demand guarantee securing, upon request of the Management Company, the timely performance by the account holder of its obligation to repay the amounts deposit therein, or (ii) transfer the Treasury Account.	(c) Account Bank Continuity Provisions	Confirmation	[ALPHANUM-1000]	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	Please see above (STSS30)	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	[ALPHANUM]	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Prospectus Section 2.2.7 of the Additional Information contains the procedure of action to be followed by the Servicer depending on the status of each Loan. Section 3.7.2.4 of the Additional Information sets out the actions to be taken by the Servicer in case of Borrower's default, and Section 3.7.2.5 of the Additional Information contains the court actions and out-of-court actions that the Servicer is responsible to carry out against Borrowers that are in breach of their payment obligations under any Mortgage Loan Agreement.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	[ALPHANUM-1000]	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS56	<p>Section 3.4.7.2 of the Additional Information provides for the Pre-Enforcement Priority of Payments in sub-section (ii) (Application) and the following Section 3.4.7.3. of the Additional Information provides for the conditions for the postponement on Class B and Class C interest payments.</p> <p>Section 3.4.7.4 of the Additional Information provides for the Post-Enforcement Priority of Payments.</p> <p>See Section 4.4.3.1 (Mandatory Early Liquidation of the Fund) of the Registration Document that establishes that "Notice of the liquidation of the Fund will be provided to the CNMV by publishing the appropriate material event (<i>información relevante</i>) and thereafter to the Noteholders in the manner established in section 4.2.2 of the Additional Information, at least thirty (30) Business Days in advance of the date on which the Early Liquidation is to take place."</p>	Priorities of payment and triggers events	Confirmation	[ALPHANUM-1000]	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	As per Prospectus section 3.7.1 of the Additional Information : "The Management Company, as third party representative, will represent and protect the interests of the Noteholders and other financial creditors of the Fund. As a consequence, it will subordinate its actions to this objective and always in accordance with current legislation."	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	[ALPHANUM-1000]	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	According to Section 4.2.2.5 of the Additional Information , the Originator (or any agent on its behalf) will make available to potential investors, before pricing, delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, for a period no shorter than 5 years Data is available on the website of the European Data Warehouse (for registered users) via the following link https://editor.eurodw.eu/ .	Historical Default and Loss Performance Data	Confirmation	[ALPHANUM-1000]	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	Ernst&Young, S.L., as authorised audit company, has issued the special securitisation report on certain attributes and the fulfilment of the Eligibility Criteria of a sample of 461 loans randomly selected out of the Preliminary Portfolio, including verification of the accuracy of data disclosed in respect of those loans.	Sample of the underlying exposures subject to external verifications	Confirmation	[ALPHANUM-1000]	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Liability cash flow model elaborated and published by Bloomberg Finance LP has been made available before pricing in https://www.imtitulizacion.com and/or https://eurodw.eu/ .	Availability of a liability cash flow model to potential investors	Confirmation	[ALPHANUM-1000]	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	According to Section 4.2.2.5 of the Additional Information , the Originator (or any agent on its behalf) will make available to potential investors, before pricing and upon request, the loan-by-loan information (including, inter alia, the information, if available related to the environmental performance of the assets) required by point (a) of the first subparagraph of article 7(1) of the Securitisation Regulation (information which will be updated during the life of the transaction).	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	[ALPHANUM-10000]	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	<p>The Originator confirms its compliance with article 7 of the EU Securitisation Regulation. Furthermore, in accordance with article 22 of the EU Securitisation Regulation, the Originator (or any agent on its behalf) will make available (or has made available in https://www.imtitulizacion.com and/or https://eurodw.eu/) to potential investors, before pricing, the following information (see Section 4.2.2.5 of the Additional Information):</p> <p>(i) delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, for a period no shorter than 5 years;</p> <p>(ii) The details of the modelling platform appointed for the purposes of providing a cash flow model in compliance with article 22.3 of the Securitisation Regulation in relation to the issue of the Notes will be specified in the applicable Issuing Document prepared in relation to such Notes;</p> <p>(iii) upon request, the loan-by-loan information (including, inter alia, the information, if available related to the environmental performance of the assets) required by point (a) of the first subparagraph of article 7(1) of the Securitisation Regulation; this information will be updated during the life of the transaction.</p> <p>(iv) draft versions of the Prospectus, the Transaction Documents and the STS Notification;</p> <p>(v) the Special Securitisation Report on the Preliminary Portfolio.</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	[ALPHANUM-1000]	Article 22 (5)	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none"> - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. 	N/A