

| 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 | STSS3 | 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 STSS4 - 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 - STSS4 - 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 (STSS4 - 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 | STSS0 | M | Designated Entity LEI | 969500YQL6X5W4U5O533 | {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 | STSS1 | C | Instrument ISIN | FR001400ZAO7; FR001400ZIZ6; FR001400ZJ04 | {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 STSS1-ISIN, STSS1-Instrument code type and STSS1- 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 | STSS1 | 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 STSS1-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: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1- Instrument code are left blank; or - field has errors in format. | | | | | |
| N5 | STSS1 | 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: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1- 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 | STSS2 | C | Originator LEI | 9695009F5UPB9IIT1298 | {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 | STSS8 | C | Originator country | FRANCE | {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 |

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|---------------|----------------|--------------------------------|---|----------------------|----------------------|--|--|-------------------------------|---|--|--|--|
| N7 | STSS8 | 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 | STSS2 | C | Sponsor LEI | N/A | {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 | STSS8 | 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. | 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 |
| N9 | STSS8 | 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. | | | | | |
| N10 | STSS2 | O | Original Lender LEI | 9695009F5UPB9IITI298 | {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 | STSS8 | O | Original Lender Country | FRANCE | {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. | 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 |
| N11 | STSS8 | C | Original Lender Country (if multiple countries) | | {COUNTRY_WORLD_LIST} | The country of the original lender(s) (where available) | When several original lenders are reported, please use this Box to complete to report the full list of countries. "," 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). Field codes are highlighted in amber where: - 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. | | | | | |
| N12 | STSS8 | O | SSPE Country | FRANCE | {COUNTRY_EU} | The country of establishment of the SSPE(s) | SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the 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 |
| N12 | STSS8 | C | SSPE Country (if multiple countries) | | {COUNTRY_EU_LIST} | The country of establishment of the SSPE(s) (if multiple SSPEs from different countries) | 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. "," separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format. | | | | | |

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|---------------|----------------|--------------------------------|---|-----------------------------|------------------------|---|--|---------------------------|---|--|--|---|
| N14 | STSS4 | M | Non-ABCP securitisation unique identifier | 969500YQL6X5W4U5O533N202501 | {SECURITISATION ID} | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 | The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: 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. | 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 |
| N15 | STSS4 | M | Multiple STS notifications flag | N | {Y/N} | Indicates whether several STS notifications may be issued for this securitisation identifier | Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N16 | STSS4 | C | Multiple STS notifications reason | | {Master Trust/Other} | Indicates the reason for which several STS notifications may be issued for this securitisation identifier | Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format. | | | | | |
| N17 | STSS4 | C | Multiple STS notifications comment | | {TEXT-5000} | | Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format. | | | | | |
| N18 | STSS5 | C | Prospectus Country | FRANCE | {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 | Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - STSS5-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 |
| N19 | STSS5 | C | Prospectus identifier | Approbation FCT no. 25-06 | {TEXT-100} | For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided. | Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. 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. 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". Field codes are highlighted in amber for public securitisations where: - STSS5-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format. | | | | | |
| N20 | STSS5 | 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 | Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are left blank; or - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled; or - field has errors in format. | | | | | |
| N21 | STSS11 | M | Issue date | 2025-05-28 | {DATE_TEXT-YYYY-MM-DD} | Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the closing date of the most recent transaction. | 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. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format. | Issue date | Where a prospectus is drawn up in compliance with Regulation (EU) 2017/11294[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 | STSS6 | 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. | Mandatory only to public securitisations. The field may be left blank for private securitisations. 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_secr.xlsx . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format. | Securitisation Repository | Where available, the name of the registered securitisation repository. | N/A | General Information | N/A |
| N23 | STSS7 | M | Securitisation name | FCT LCL Personal Loans 2025 | {TEXT-100} | The securitisation name. | Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format. | Securitisation name | The securitisation name. | N/A | General Information | Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 |

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|---------------|----------------|--------------------------------|--|---|------------------------|---|---|-------------------------------------|---|--|--|---|
| N25 | STSS10 | M | Underlying exposures classification | credit facilities provided to individuals for personal, family or household consumption purposes | {LIST} | <p>The type of underlying exposures including:</p> <ol 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>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 | <p>The type of underlying exposures including:</p> <ol style="list-style-type: none"> 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; commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 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; other underlying exposures that are considered by the | 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. | <p>The initial notification date should be left empty.</p> <p>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_securitisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx).</p> <p>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.</p> | | | | | |
| N27 | STSS12 | M | Last notification date | 2025-05-28 | {DATE_TEXT-YYYY-MM-DD} | The date the STS notification was submitted. | <p>The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification.</p> <p>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.</p> <p>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.</p> <p>Example: 2020-01-31 (text format)</p> <p>Field codes are highlighted in amber where;</p> <ul style="list-style-type: none"> field is left blank; or last notification date is in the future; or field has errors in format | 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. | <p>Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p> | 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 | Compliance with STS criteria provided for in Articles 18 to 22 of the STS Regulation was confirmed by Prime Collateralised Securities (PCS) EU SAS acting as third party verification agent pursuant to Articles 27(2) and 28 on 28 May 2025. | {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. | <p>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</p> <p>Field codes are highlighted in amber where</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled-in and "N" is reported for the authorised third party flag; or field has errors in format | | | | | |
| N30 | STSS14 | C | Authorised Third Party name | Prime Collateralised Securities (PCS) EU SAS, France | {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 | <p>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</p> <p>Field codes are highlighted in amber where</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled-in and "N" is reported for the authorised third party flag; or field has errors in format. | 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 |
| 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 | <p>Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".</p> <p>Select the relevant EEA country in the drop-down list.</p> <p>Field codes are highlighted in amber where</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled-in and "N" is reported for the authorised third party flag; or field has errors in format. | | | | | |
| N32 | STSS15 | C | Authorised Third party Competent Authority | France - Autorité des Marchés Financiers (AMF) | {CA_CODE} | <p>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)</p> | <p>Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y".</p> <p>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)</p> <p>Field codes are highlighted in amber where</p> <ul style="list-style-type: none"> field is left blank and "Y" is reported for the authorised third party flag; or field is filled-in and "N" is reported for the authorised third party flag; or field has errors in format. | 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 |

| 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 |
|---------------|----------------|--------------------------------|---|--|-----------------------------|---|---|---|--|--|--|---|
| 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. | 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. 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. Field codes are highlighted in amber if the field is left blank or has errors in format. | 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} | 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. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). "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"). Field codes are highlighted in amber where; - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. | Confirmation that the credit granting complies with Article 9 | Where the answer to field STS17 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} | | Box to complete may contain additional explanation. Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format. | | | | | |
| N36 | STSS19 | M | Credit granting criteria supervision confirmation | N/A | {Confirmed/Unconfirmed/N/A} | 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. | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "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"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. | Confirmation that the credit granting is subject to supervision | Where the answer to field STS17 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} | | Box to complete may contain additional explanation. Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format. | | | | | |
| N38 | STSS20 | M | True sale or assignment transfer 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. | | | | | |
| N39 | STSS20 | M | True sale or assignment transfer explanation | In so far as regards Article 20(1) of the Securitisation Regulation, reference is made to the fact that the sale and assignment of the Receivables by the Seller to the Issuer constitutes a "cession" in accordance with Article L. 214-169-V 2" and Article D. 214-227 of the French Monetary and Financial Code and therefore does not constitute (and cannot be deemed as) the contracting of a debt by the Seller or the granting of a security interest by the Seller over the Purchased Receivables. This is also confirmed in a legal opinion. | {TEXT-10000} | 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. | 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. | 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 |
| 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. | 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. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format. | No severe clawback | 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. | Article 20(2) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N41 | STSS21 | 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. | | | | | |
| N42 | STSS22 | M | Clawback provisions exemption confirmation | N/A | {Confirmed/Unconfirmed/N/A} | Confirmation and optional comment on whether the provisions in Article | 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 | A confirmation whether the provisions in Article 20(3) of Regulation (EU) | Article 20(3) | Confirmation | Item 3.3 of Annex 19 of Commission |

| 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 |
|---------------|----------------|--------------------------------|---|--|-----------------------------|---|--|---|---|--|--|---|
| N43 | STSS22 | O | Clawback provisions exemption comment | | {TEXT-5000} | 20(3) of Regulation (EU) 2017/2402 apply. | Box to complete may contain additional explanation. Field should be left blank where STSS22-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. | provisions in national insolvency laws | in Article 20(5) of Regulation (EU) 2017/2402 apply. | Article 20(5) | Confirmation | Delegated Regulation (EU) 2019/980 |
| N44 | STSS23 | M | The seller is not the original lender 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. | 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 |
| N45 | STSS23 | 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 STSS23 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 STSS23 check-box is "N"; or - "N/A" is reported and STSS23 check-box is "Y"; or - field has errors in format. | | | | | |
| N46 | STSS23 | C | Transfer where the seller is not the original lender explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS23-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STSS23-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 | STSS24 | 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. | 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. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights. | Article 20(5) | Concise Explanation | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N48 | STSS24 | C | Transfer at a later stage explanation | | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS24-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STSS24-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. | | | | | |
| N49 | STSS24 | M | Alternative mechanism confirmation | N/A | {Confirmed/Unconfirmed/N/A} | | 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. | | | | | |
| N50 | STSS24 | O | Alternative mechanism comment | | {TEXT-5000} | Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402. | Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-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 | STSS25 | M | Representations and warranties confirmation | Confirmed | {Confirmed/Unconfirmed} | 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 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. | 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 |
| N52 | STSS25 | M | Representations and warranties explanation | In so far as regards Article 20(6) of the Securitisation Regulation, the Seller will represent and warrant on the relevant Purchase Date in the Master Receivables Sale and Purchase Agreement that to the best of the Seller's knowledge, each Receivable is free and clear of any right that could be exercised by third parties against the Seller or the Issuer and is not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the assignment to the Issuer with the same legal effect on the corresponding Purchase Date (see item (d) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES – Seller's Receivables Warranties" that on the Purchase Date). | {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. | | | | | |
| N53 | STSS26 | 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. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|--|-------------------------|---|--|--|--|--|--|---|
| N54 | STSS26 | M | Underlying exposures eligibility criteria explanation | Insofar as regards the requirements stemming from Article 20(7) of the Securitisation Regulation: (i) pursuant to the Master Receivables Sale and Purchase Agreement, the Seller will represent and warrant on each Purchase Date to the Management Company, acting for and on behalf of the Issuer, that each Receivable will satisfy (a) the Eligibility Criteria set out in items (ii), (iii), (v), (vi), (vii), (viii), (ix) (xii) and (xiii) of sub-section “Eligibility Criteria of the Receivables” below on its corresponding Selection Date and (b) all other Eligibility Criteria (i.e. other than items (ii), (iii), (v), (vi), (vii), (viii), (ix), (xi) and (xii) of sub-section “Eligibility Criteria of the Receivables” below) on its Purchase Date immediately following such Selection Date (see “THE LOAN AGREEMENTS AND THE RECEIVABLES – Seller’s Receivables Warranties”); and (ii) under the Issuer Regulations, the Issuer will undertake to never engage in any active portfolio management of the Purchased Receivables on a discretionary basis. | {TEXT-10000} | Confirmation and concise explanation on how 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 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 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. | Article 20(6) | Concise Explanation | Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N55 | STSS26 | M | Underlying exposures selection processes 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. | | | | | | |
| N56 | STSS26 | M | Underlying exposures selection processes explanation | Insofar as regards the requirements stemming from Article 20(7) of the Securitisation Regulation: (i) pursuant to the Master Receivables Sale and Purchase Agreement, the Seller will represent and warrant on each Purchase Date to the Management Company, acting for and on behalf of the Issuer, that each Receivable will satisfy (a) the Eligibility Criteria set out in items (ii), (iii), (v), (vi), (vii), (viii), (ix) (xii) and (xiii) of sub-section “Eligibility Criteria of the Receivables” below on its corresponding Selection Date and (b) all other Eligibility Criteria (i.e. other than items (ii), (iii), (v), (vi), (vii), (viii), (ix), (xi) and (xii) of sub-section “Eligibility Criteria of the Receivables” below) on its Purchase Date immediately following such Selection Date (see “THE LOAN AGREEMENTS AND THE RECEIVABLES – Seller’s Receivables Warranties”); and (ii) under the Issuer Regulations, the Issuer will undertake to never engage in any active portfolio management of the Purchased Receivables on a discretionary basis. | {TEXT-10000} | 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 concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N57 | STSS27 | M | Homogeneity of assets confirmation | Confirmed | {Confirmed/Unconfirmed} | 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 confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: | 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) [XX/XXXX], 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 |
| N58 | STSS27 | M | Homogeneity of assets explanation | Insofar as regards the requirements stemming from Article 20(8) of the Securitisation Regulation: (i) with respect to the requirement that the Purchased Receivables be homogeneous in terms of asset type, taking into account the cash flows, credit risk and prepayment characteristics of the Eligible Receivables, reference is made to the representations and warranties to be made by the Seller on the relevant Purchase Date in respect of the Receivables to be assigned to the Issuer and the related Loan Agreements pursuant to the Master Receivables Sale and Purchase Agreement, as set out in section “THE LOAN AGREEMENTS AND THE RECEIVABLES – Seller’s Receivables Warranties” and the representations, warranties and undertakings of the Servicer under the Servicing Agreement as set out in section “SERVICING OF THE PURCHASED RECEIVABLES – Servicer’s representations, warranties and undertakings”, based on which the Purchased Receivables satisfy the homogeneity conditions of Article 1(b) of the RTS Homogeneity (as the Seller will represent that each such Purchased Receivables has been originated in France in the ordinary course of the Seller’s business pursuant to underwriting standards in respect of the acceptance of consumer loans that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised), Article 1(c) of the RTS Homogeneity (as the Servicer will represent, warrant and undertake to service and administer the Purchased Receivables pursuant to (A) the provisions of the Servicing Agreement and (B) to the Servicing Procedures) and Articles 1(a) of the RTS Homogeneity (as the Seller will represent that each Loan Agreement is a consumer loan agreement); (ii) with respect to the requirement that the Purchased Receivables contain obligations that are contractually binding and enforceable, with full recourse to debtors and, where applicable, guarantees, reference is made to item (b)(iii) of | {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. | | | | | |
| N59 | STSS28 | 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 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N60 | STSS28 | O | No re-securitisation comment | Insofar as regards the requirements stemming from Article 20(9) of the Securitisation Regulation, with respect to the absence, within the pool of Purchased Receivables, of securitisation position as defined in the Securitisation Regulation, reference is made to item (h) of “Seller’s Receivables Warranties” in section “THE LOAN AGREEMENTS AND THE RECEIVABLES”), whereby this point is confirmed. | {TEXT-5000} | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | |

Page 7

| 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 |
|---------------|----------------|--------------------------------|--|---|-----------------------------|---|--|--|--|--|--|---|
| N61 | STSS29 | 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 | STSS29 | M | Soundness of the underwriting standards (ordinary course of business) explanation | Insofar as regards the requirements stemming from Article 20(10) of the Securitisation Regulation: (i) the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on the relevant Purchase Date that the Receivables have been originated by LCL in France in the ordinary course of the Seller's business pursuant to underwriting standards in respect of the acceptance of consumer loans that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised by means of the Securitisation (see item b(iii) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES"); (ii) the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that it has not selected and shall not select Receivables to be transferred to the Issuer with the aim of rendering losses on the Purchased Receivables transferred to the Issuer, measured over four (4) years, higher than the losses over the same period on comparable receivables held on its balance sheet (see item (a) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties"); and (iii) with respect to the expertise of the Seller, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that its business has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Closing Date and reference is made to item (b) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES". | {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 | STSS29 | M | Soundness of the underwriting standards (disclosure) 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 | | | | | |
| N64 | STSS29 | M | Soundness of the underwriting standards (disclosure) explanation | Insofar as regards the requirements stemming from Article 20(10) of the Securitisation Regulation: a summary of the underwriting standards is disclosed in the Prospectus and the Seller has undertaken in the Master Receivables Sale and Purchase Agreement to fully disclose to the Issuer any material change to such underwriting standards, in so far as those changes apply to the origination of Receivables to be transferred by the Seller to the Issuer after the Closing Date without undue delay (see item (e) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties") and the Management Company has undertaken in the Issuer Regulations to fully disclose such information to potential investors without undue delay upon having received such information from the Seller; | {TEXT-32767} | 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 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 | STSS29 | M | Residential Loan requirement confirmation | N/A | {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 STSS10 field is not "residential mortgages"; or - "N/A" is reported and STSS10 field is "residential mortgages"; or - field has errors in format. | | | | | |
| N66 | STSS29 | C | Residential Loan requirement explanation | | {TEXT-32767} | | Box to complete should contain the concise explanation where STSS29-Residential Loan requirement confirmation is not "N/A". Field should be left blank where STSS29-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 | STSS29 | M | Borrower's creditworthiness assessment 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. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|---|-------------------------|---|--|---|---|--|--|--|
| N68 | STSS29 | M | Borrower's creditworthiness assessment explanation | Insofar as regards the requirements stemming from Article 20(10) of the Securitisation Regulation, the Seller will represent and warrant on the relevant Purchase Date in the Master Receivables Sale and Purchase Agreement that in respect of each Receivable, the assessment of the Borrower's creditworthiness was done in accordance with the Seller's underwriting criteria and meets the requirements set out in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or of Article 8 of Directive 2008/48/EC (see item (d) of section "THE LOAN AGREEMENTS AND THE RECEIVABLES - Seller's Additional Representations and Warranties"). | {TEXT-32767} | 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 detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format. | | | | | |
| N69 | STSS30 | M | Originator/Lender Expertise confirmation | Confirmed | {Confirmed/Unconfirmed} | 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 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. | 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 |
| N70 | STSS30 | M | Originator/Lender Expertise explanation | Insofar as regards the requirements stemming from Article 20(10) of the Securitisation Regulation, with respect to the expertise of the Seller, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement that its business has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Closing Date and reference is made to item (b) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES". | {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. | | | | | |
| N71 | STSS31 | 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 | STSS31 | M | Defaulted or restructured exposures explanation | Insofar as regards the relevant requirements stemming from Article 20(11) of the Securitisation Regulation, please refer to sub-section Eligibility Criterion of the Receivables (xv): "To the best of the Seller's knowledge, on the basis of (i) information obtained from the Borrower on origination of the Receivables, (ii) information obtained from the Seller in the course of its servicing of the Receivables or in the course of its risk-management procedure or (iii) information notified to the Seller by a third party, the Main Borrower or any of the other Borrowers in respect of the Receivable is not a credit-impaired borrower meaning an individual who: (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 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 relevant Purchase Date; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the Seller; or (iii) 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 receivables held by LCL and which are not assigned to the Issuer." | {TEXT-32767} | 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. | 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. | Transferred underlying exposures without exposures in default | 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. | Article 20(11) | Detailed Explanation | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N73 | STSS32 | M | At least one payment at the time of transfer confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "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. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format. | | | | | |
| N74 | STSS32 | O | At least one payment at the time of transfer comment | Insofar as regards the requirements stemming from Article 20(12) of the Securitisation Regulation, the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on each relevant Purchase Date that each relevant Receivable has given rise to the effective and full payment of at least one (1) Instalment by the Borrower (see to item (x) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES") | {TEXT-5000} | Article 20(12) 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. | | | | | |
| N75 | STSS32 | C | Payment exemption | | {LIST} | 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. | 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 The payment exemption should be consistent with the confirmation indicator populated for STSS32 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. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for STSS32 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 STSS32 and field is not left blank; or - field has errors in format. | At least one payment at the time of transfer | 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. | Article 20(12) | Confirmation | Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

| 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 |
|---------------|----------------|--------------------------------|--|--|-------------------------|--|---|--|---|--|--|---|
| N76 | STSS32 | 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 STSS32 is Confirmed.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for STSS32; or - field has errors in format. | | | | | |
| N77 | STSS33 | M | Degree of dependence on repayments confirmation | Confirmed | {Confirmed/Unconfirmed} | | <p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N78 | STSS33 | M | Degree of dependence on repayments explanation | Insofar as regards the requirements stemming from Article 20(13) of the Securitisation Regulation, that the repayments to be made to the Noteholders by the Issuer have not been structured to depend predominantly on the sale of the Ancillary Rights attached to the Purchased Receivables, reference is made to the section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" and to the fact that the Seller will represent and warrant in the Master Receivables Sale and Purchase Agreement on each relevant Purchase Date that each relevant Receivable is payable in arrears in constant monthly instalments subject to any applicable grace period (délai de grâce) at inception as the case may be (see item (iv) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES"). | {TEXT-32767} | 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>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> | Repayment of the holders shall not have been structured to depend predominantly on the sale of assets. | 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. | Article 20(13) | Detailed Explanation | Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N79 | STSS34 | 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:</p> <ul style="list-style-type: none"> - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format. | | | | | |
| N80 | STSS34 | M | Compliance with risk retention requirements explanation | Pursuant to the Notes Subscription Agreement, the Seller, as "originator" for the purposes of Article 6(1) of Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (the "EU Securitisation Regulation"), has undertaken that it shall comply (i) at all times with the provisions of Article 6 of the EU Securitisation Regulation and (ii) therefore, retain on an ongoing basis a material net economic interest in the transaction which, in any event, shall not be less than 5 per cent. As at the Issue Date, the Seller intends to retain a material net economic interest of not less than five (5) per cent. in the Securitisation through the holding of all Class D Notes in accordance with Article 6(3)(d) of the EU Securitisation Regulation and Article 7 of the EU Risk Retention RTS. Any change to the manner in which such interest is held will be notified to Noteholders. For further details, please refer to paragraph "EU Risk Retention Requirements" of the Prospectus. | {TEXT-10000} | 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>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 | STSS34 | C | Retaining entity LEI | 9695009F5UPB9IIT298 | {LEI} | LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402. | <p>LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database.</p> <p>Only one LEI should be reported.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - neither entity name nor entity LEI is reported - field has errors in format. | | | | | |
| N82 | STSS34 | C | Retaining entity name | LCL | {TEXT-100} | 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>Entity name should be reported in Box to complete where LEI is not available for STSS34-Retaining entity LEI.</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - neither entity name nor entity LEI is reported - field has errors in format. | | 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. | | | |
| N83 | STSS34 | M | Vertical slice | Y | {Y/N} | Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk? | <p>Only possible values in Box to complete are "Y" or "N"</p> <p>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:</p> <ul style="list-style-type: none"> - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | | An indication which entity retains the material net economic interest and which option is used for retaining the risk including: | | | |
| N84 | STSS34 | M | Seller's share | N | {Y/N} | Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk? | <p>Only possible values in Box to complete are "Y" or "N"</p> <p>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:</p> <ul style="list-style-type: none"> - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | Compliance with risk retention requirements | (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; | 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 |
| N85 | STSS34 | M | Randomly-selected exposures kept on balance sheet | N | {Y/N} | 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>Only possible values in Box to complete are "Y" or "N"</p> <p>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:</p> <ul style="list-style-type: none"> - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | | (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; | | | |
| N86 | STSS34 | M | First loss tranche | N | {Y/N} | Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk? | <p>Only possible values in Box to complete are "Y" or "N"</p> <p>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:</p> <p>Page 10</p> <ul style="list-style-type: none"> - field is left blank; or - all options are filled-in with "N"; or - field has errors in format. | | (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. | | | |

| 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 |
|---------------|----------------|--------------------------------|--|---|---|---|--|---|---|--|--|--|
| N87 | STSS34 | 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 | STSS34 | 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 | STSS34 | 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 | STSS34 | C | Other options used comment | | {TEXT-5000} | | Value should be reported in Box to complete when Other option indicator" is reported with "Y" for STSS34. Field codes are highlighted in amber where it is not the case or field has errors in format. | | | | | |
| N91 | STSS35 | M | Mitigation of Interest rates and currency risks confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | 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. | 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. | Mitigation of Interest rates (IR) and currency risks (FX) Risks | 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 |
| N92 | STSS35 | M | Mitigation of Interest rates and currency risks explanation | Insofar as regards the requirements stemming from Article 21(2) of the Securitisation Regulation, the Issuer will hedge its interest rate exposure under the Notes in full by entering into the Interest Rate Swap Agreement with the Interest Rate Swap Counterparty in order to appropriately mitigate such interest rate exposure (see "THE INTEREST RATE SWAP AGREEMENT") under the Rated Notes. Furthermore, the Notes will be denominated in euro, the interest on the Notes will be payable monthly in arrear in euro and the Receivables are denominated in euro (see also Condition 3 (Form, Denomination and Title) of the Notes and item (iii) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables". Accordingly, no currency risk applies to the securitisation. | {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. | | | | | |
| N93 | STSS36 | M | Derivatives not purchased/sold by SSPE confirmation | Exemption on derivatives | {No derivatives/Exemption 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. | Derivatives Purchased/Sold by SSPE | A 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. | Article 21(2) | Concise Explanation | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N94 | STSS36 | M | Derivatives not purchased/sold by SSPE explanation | Insofar as regards the requirements stemming from Article 21(2) of the Securitisation Regulation, other than the Interest Rate Swap Agreement, no derivative contracts are entered into by the Issuer (see item (i) of "Restrictions on Activities" of section "THE ISSUER") and derivatives will not meet the Eligibility Criteria and as a result thereof the underlying exposures to be sold and assigned to the Issuer shall not include derivatives (see also item (h) of "Seller's Receivables Warranties" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES"). | {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. | | | | | |
| N95 | STSS37 | 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 STSS36-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and STSS36-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; 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 |
| N96 | STSS37 | C | Common standards underwriting derivatives explanation | Please refer to section "THE INTEREST RATE SWAP AGREEMENT" The Class A Interest Rate Swap Agreement is governed by the 2013 <i>Fédération Bancaire Française</i> (FBF) master agreement relating to transactions on forward financial instruments (<i>convention cadre FBF relative aux opérations sur instruments financiers à terme</i> or the "FBF Master Agreement") as amended by a supplementary schedule and confirmed by one written swap confirmation The Class B/C/D Interest Rate Swap Agreement is governed by the 2013 <i>Fédération Bancaire Française</i> (FBF) master agreement relating to transactions on forward financial instruments (<i>convention cadre FBF relative aux opérations sur instruments financiers à terme</i> or the "FBF Master Agreement") as amended by a supplementary schedule and confirmed by one written swap confirmation. | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS37-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where STSS37-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. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|--|--|-----------------------------|---|--|---|---|--|--|--|
| N97 | STSS38 | M | Referenced interest payments confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | 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. | 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 | STSS38 | M | Referenced interest payments explanation | Insofar as regards the requirements stemming from Article 21(3) of the Securitisation Regulation: (i) any referenced interest payments under the Purchased Receivables are based on fixed rate (see also item (ii) of "Eligibility Criteria of the Loan Agreements and the Receivables - Eligibility Criteria of the Receivables" in section "THE LOAN AGREEMENTS AND THE RECEIVABLES"); and (ii) the interest rate of the Notes is based on 1-month Euribor which is a generally used market interest rate in European consumer loan securitisation transactions and does not reference complex formulae or derivatives (see section "TERMS AND CONDITIONS OF THE NOTES"). | {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. | Referenced interest payments based on generally used interest rates | 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 | STSS39 | M | Acceleration notice / enforcement requirement confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 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. | | | | | |
| N100 | STSS39 | M | Acceleration notice / enforcement requirement explanation | The requirements of Article 21(4) of Regulation (EU) 2017/2402 are met as detailed below (STSS40 to STSS43). | {TEXT-10000} | | 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. | No trapping of cash following enforcement or an acceleration notice | 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 | STSS40 | M | No trapping of cash 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. | | | | | |
| N102 | STSS40 | O | No trapping of cash comment | It is confirmed, insofar as regards the requirements stemming from Article 21(4) of the Securitisation Regulation, that pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event: (i) no amount of cash shall be trapped in the Issuer Bank Accounts; (ii) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments (see "OPERATION OF THE ISSUER – Operation of the Issuer during the Accelerated Redemption Period"); (iii) the repayment of the Notes shall not be reversed with regard to their seniority; and (iv) no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents. Please refer also to section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" | {TEXT-5000} | 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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | (a) 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 | STSS41 | M | Sequential amortisation 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. | | | | | |
| N104 | STSS41 | O | Sequential amortisation comment | It is confirmed, insofar as regards the requirements stemming from Article 21(4) of the Securitisation Regulation, that pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event: (i) no amount of cash shall be trapped in the Issuer Bank Accounts; (ii) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments (see "OPERATION OF THE ISSUER – Operation of the Issuer during the Accelerated Redemption Period"); (iii) the repayment of the Notes shall not be reversed with regard to their seniority; and (iv) no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents. Please refer also to section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" | {TEXT-5000} | Confirmation and optional comment 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 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 | Confirmation 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. | Article 21(4)(b) | Confirmation | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N105 | STSS42 | 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 | STSS42 | O | Reversed repayment on seniority comment | It is confirmed, insofar as regards the requirements stemming from Article 21(4) of the Securitisation Regulation, that pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event: (i) no amount of cash shall be trapped in the Issuer Bank Accounts; (ii) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments (see "OPERATION OF THE ISSUER – Operation of the Issuer during the Accelerated Redemption Period"); (iii) the repayment of the Notes shall not be reversed with regard to their seniority; and (iv) no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents. Please refer also to section "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" | {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 | STSS43 | M | No automatic liquidation 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"; - field has errors in format. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|---|-----------------------------|---|---|---|---|--|--|---|
| N108 | STSS43 | O | No automatic liquidation comment | It is confirmed, insofar as regards the requirements stemming from Article 21(4) of the Securitisation Regulation, that pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event: (i) no amount of cash shall be trapped in the Issuer Bank Accounts; (ii) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments (see “OPERATION OF THE ISSUER – Operation of the Issuer during the Accelerated Redemption Period”); (iii) the repayment of the Notes shall not be reversed with regard to their seniority; and (iv) no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents. Please refer also to sections "SOURCES OF FUNDS TO PAY THE NOTES, CASHFLOWS, CALCULATIONS, DISTRIBUTIONS AND PRIORITY OF PAYMENTS" and "LIQUIDATION OF THE ISSUER". | {TEXT-5000} | 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 may contain additional explanation. Field codes are highlighted in amber where the 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 |
| N109 | STSS44 | 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. | 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 |
| N110 | STSS44 | O | Non-sequential priority of payments triggers comment | | {TEXT-5000} | pursuant to Article 21(5) of Regulation (EU) 2017/2402. | Box to complete may contain the concise explanation where STSS44-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where STSS44-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. | | | | | |
| N111 | STSS44 | 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 STSS44 - Non-sequential priority of payments triggers confirmation; or - field has errors in format. | | | | | |
| N112 | STSS44 | 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 | STSS54 | 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. | 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 |
| N114 | STSS54 | M | Servicer expertise explanation | Insofar as regards the requirements stemming from Article 21(8) of the Securitisation Regulation LCL (acting as Servicer) will represent and warrant in the Servicing Agreement that: (i) it has a banking license (agrément) as a credit institution (établissement de crédit) granted by the ACPR; (ii) its business has included the servicing of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Closing Date and reference is made to item (vi)(x) of “Servicer’s representations, warranties and undertakings” in “SERVICING OF THE PURCHASED RECEIVABLES”; and (iii) it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Purchased Receivables (see item (vi)(y) of “SERVICING OF THE PURCHASED RECEIVABLES – The Servicing Agreement - Servicer’s Representations, Warranties and Undertakings”). | {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. | | | | | |
| N115 | STSS45 | M | Early termination confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | | 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. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|---|-----------------------------|--|---|--|---|--|--|--|
| N116 | STSS45 | C | Early termination explanation | Insofar as regards the requirements stemming from Article 21(6) of the EU Securitisation Regulation, the Issuer Regulations provide that the Issuer shall not purchase any Additional Receivables upon the occurrence of a Revolving Period Termination Event (see “SALE AND PURCHASE OF RECEIVABLES – Assignment and Transfer of the Receivables - Sale and Purchase of Additional Receivables - Conditions Precedent to the Purchase of Additional Receivables - (a) no Revolving Period Termination Event has occurred or will have occurred on the relevant Purchase Date;”). With respect to Article 21(6)(a) of the EU Securitisation Regulation, please refer to items (b), (c) and (g) of “Revolving Period Termination Events”. With respect to Article 21(6)(b) of the EU Securitisation Regulation, please refer to items (e) and (f) of “Revolving Period Termination Events”. With respect to Article 21(6)(c) of the EU Securitisation Regulation, please refer to items (b) and (c) of “Revolving Period Termination Events”. With respect to Article 21(6)(d) of the EU Securitisation Regulation, please refer to item (a) of “Revolving Period Termination Events”. | {TEXT-10000} | 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 concise explanation where STSS45-Early termination confirmation is not "N/A". Field should be left blank where STSS45-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. | 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 |
| N117 | STSS46 | M | Credit quality deterioration trigger confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-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(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation. | Article 21(6)(a) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N118 | STSS46 | C | Credit quality deterioration trigger explanation | Please refer to the definition of “Revolving Period Termination Events” which includes the occurrence of the following events: “(b)the Delinquency Ratio exceeds 4.50 per cent.; (c)the Cumulative Gross Loss Ratio exceeds: (i)0.6 per cent. if the relevant Calculation Date falls between the Closing Date and the Payment Date falling in November 2025 (included); (ii)1.1 per cent. if the relevant Calculation Date falls between November 2025 (excluded) and the Payment Date falling in May 2026 (included); (iii)1.6 per cent. if the relevant Calculation Date falls between May 2026 (excluded) and the Payment Date falling in November 2026 (included); (iv)2.1 per cent. if the relevant Calculation Date falls between November 2026 (excluded) and the Payment Date falling in May 2027 (included); (v)2.6 per cent. if the relevant Calculation Date falls between May 2027 (excluded) and the Payment Date falling in November 2027 (included); (vi)3.1 per cent. if the relevant Calculation Date falls between November 2027 (excluded) and the Payment Date falling in May 2028 (included); (...) | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS46-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where STSS46-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 | STSS47 | M | Insolvency-related event confirmation | Confirmed | {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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-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 documentation. | Article 21(6)(b) | Concise Explanation | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N120 | STSS47 | C | Insolvency-related event explanation | Please refer to the definitions of: - “Revolving Period Termination Events” which includes the occurrence of: (e) a Seller Event of Default: a Seller Event of Default has occurred and is not cured or remedied within the applicable cure period; (f) a Servicer Termination Event: a Servicer Termination Event has occurred and is not cured or remedied within the applicable cure period; - "Seller Event of Default" which includes the occurrence of 3. Insolvency and Regulatory Events - "Servicer Event of Default" which includes the occurrence of 5. Insolvency and Regulatory Events | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS47-Insolvency-related event confirmation is not "N/A". Field should be left blank where STSS47-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. | | | | | |
| N121 | STSS48 | M | Pre-determined threshold value confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | | 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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not"N/A"; or | | | | | |

| 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 |
|---------------|----------------|--------------------------------|--|--|-----------------------------|---|---|---|--|--|--|--|
| N122 | STSS48 | C | Pre-determined threshold value explanation | Please refer to the definition of "Revolving Period Termination Events" which includes the following: (a)a Purchase Shortfall Event has occurred, where "Purchase Shortfall Event" means the event which shall occur if, on each Calculation Date (and taking into account the Additional Receivables to be purchased by the Issuer on the following Purchase Date), the ratio (expressed as a percentage) between: (a) the Outstanding Principal Balance of the Purchased Receivables as of the preceding Cut-Off Date; and (b) the Principal Amount Outstanding of the Notes as of the Closing Date, is less than eighty (80) per cent. (b)the Delinquency Ratio exceeds 4.50 per cent.; (c)the Cumulative Gross Loss Ratio exceeds: (i)0.6 per cent. if the relevant Calculation Date falls between the Closing Date and the Payment Date falling in November 2025 (included); (ii)1.1 per cent. if the relevant Calculation Date falls between November 2025 (excluded) and the Payment Date falling in May 2026 (included); (iii)1.6 per cent. if the relevant Calculation Date falls between May 2026 (excluded) and the Payment Date falling in November 2026 (included); (iv)2.1 per cent. if the relevant Calculation Date falls between November 2026 (excluded) and the Payment Date falling in May 2027 (included); (v)2.6 per cent. if the relevant Calculation Date falls between May 2027 (excluded) and the Payment Date falling in November 2027 (included); (vi)3.1 per cent. if the relevant Calculation Date falls between November 2027 (excluded) and the Payment Date falling in May 2028 (included)." | {TEXT-10000} | Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SSPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402 | Box to complete should contain the concise explanation where STSS48-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where STSS48-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. | (c) value of the underlying exposures held by the SSPE 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 |
| N123 | STSS49 | M | New underlying exposures failure generation confirmation | Confirmed | {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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-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 | STSS49 | C | New underlying exposures failure generation explanation | Please refer to the definition of "Revolving Period Termination Events" which includes the following: (a) a Purchase Shortfall Event has occurred where "Purchase Shortfall Event" means the event which shall occur if, on each Calculation Date (and taking into account the Additional Receivables to be purchased by the Issuer on the following Purchase Date), the ratio (expressed as a percentage) between: (a)the Outstanding Principal Balance as of the preceding Cut-off Date; and (b)the Principal Amount Outstanding of the Notes as of the Closing Date, is less than eighty (80) per cent. | {TEXT-10000} | | Box to complete should contain the concise explanation where STSS49-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where STSS49-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 | STSS50 | M | Participant duties 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. | | | | | |
| N126 | STSS50 | O | Participant duties comment | It is confirmed, that: (a) the contractual obligations, duties and responsibilities of the Management Company are documented in the Issuer Regulations and described in the sub-section "The Management Company" of section "THE TRANSACTION PARTIES" of the Prospectus; (b) the contractual obligations, duties and responsibilities of the Custodian are documented in the Issuer Regulations and described in the sub-section "The Custodian" of section "THE TRANSACTION PARTIES" of the Prospectus; (c) the contractual obligations, duties and responsibilities of the Servicer are documented in the Servicing Agreement and described in the sub-section "The Servicing Agreement" of section "SERVICING OF THE PURCHASED RECEIVABLES" of the Prospectus; (d) the contractual obligations, duties and responsibilities of the Seller are documented in the Master Receivables Sale and Purchase Agreement and described in the section "SALE AND PURCHASE OF THE RECEIVABLES" of the Prospectus; (e) the contractual obligations, duties and responsibilities of each Issuer Account Bank are documented in the Account Bank Agreement and described in the section "ISSUER BANK ACCOUNTS" of the Prospectus; (f) the contractual obligations, duties and responsibilities of the Data Protection Agent are documented in the Data Protection Agency Agreement and described in the sub-section "The Data Protection Agent" of the section "THE TRANSACTION PARTIES" of the Prospectus; and (g) the contractual obligations, duties and responsibilities of the Statutory Auditor are documented in the Issuer Regulations and described in the sub-section "The Statutory Auditor to the Issuer" of the section "THE TRANSACTION PARTIES" of the Prospectus. | {TEXT-5000} | 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 may contain additional explanation. Field codes are highlighted in amber where the 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 |
| N127 | STSS51 | M | Servicing Continuity confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the securitisation documentation | 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. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|---|-----------------------------|--|---|---|---|--|--|---|
| N128 | STSS51 | O | Servicing Continuity comment | It is confirmed, insofar as regards the requirements stemming from Article 21(7) of the Securitisation Regulation, that 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 Replacement Servicer shall be appointed upon the occurrence of a Servicer Termination Event under the Servicing Agreement), a summary of which is included in section “SERVICING OF THE PURCHASED RECEIVABLES – The Servicing Agreement”. | {TEXT-5000} | 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 may contain additional explanation. Field codes are highlighted in amber where the 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 |
| N129 | STSS52 | M | Derivative Counterparty Continuity confirmation | Confirmed | {Confirmed/Unconfirmed/N/A} | | 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 | STSS52 | O | Derivative Counterparty Continuity comment | It is confirmed, insofar as regards the requirements stemming from Article 21(7) of the Securitisation Regulation, that the provisions that ensure the replacement of the Interest Rate Swap Counterparty upon the occurrence of a breach, an insolvency event or a downgrade event are set forth in the Interest Rate Swap Agreement (see “THE INTEREST RATE SWAP AGREEMENT - DBRS Rating Events and S&P Rating Events affecting the Interest Rate Swap Agreement and remedial actions”). The relevant rating triggers for potential replacement of the Interest Rate Swap Counterparty are set forth in the definition of “Interest Rate Swap Counterparty Required Ratings”. | {TEXT-5000} | 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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N131 | STSS53 | M | Liquidity Provider Continuity confirmation | N/A | {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 | | | | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| N132 | STSS53 | O | Liquidity Provider Continuity comment | | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N133 | STSS53 | 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. | (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 | |
| N134 | STSS53 | O | Account Bank Continuity comment | It is confirmed, insofar as regards the requirements stemming from Article 21(7) of the Securitisation Regulation, that the provisions that ensure the replacement of the Issuer Account Bank upon the occurrence of a breach, an insolvency event or a downgrade are set forth in the Account Bank Agreement (see “ISSUER ACCOUNT BANKS - Termination of the Account Bank Agreement”). The relevant rating triggers for potential replacement of the Account Bank are set forth in the definition of “Account Bank Required Ratings” with respect to the Account Bank". | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N135 | STSS55 | M | Debt situation documentation confirmation | Confirmed | {Confirmed/Unconfirmed} | 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 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. | 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 |
| N136 | STSS55 | O | Debt situation documentation comment | It is confirmed, insofar as regards the requirements stemming from Article 21(9) of the Securitisation Regulation, that definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge-offs, recoveries and other asset performance remedies are set out in section “ORIGINATION, SERVICING AND COLLECTIONS PROCEDURES” 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. | | | | | |
| N137 | STSS56 | 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. | | | |

| 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 |
|---------------|----------------|--------------------------------|---|--|-------------------------|---|---|---|--|--|--|--|
| N138 | STSS56 | O | Priorities of payment and triggered events comment | It is confirmed, insofar as regards the requirements stemming from Article 21(9) of the Securitisation Regulation, that: (ii) the Issuer Regulations clearly specify the Priority of Payments; (iii) pursuant to the Issuer Regulations: (x) the occurrence of a Sequential Redemption Event will be reported to Noteholders without undue delay (see Condition 7(c) of the Notes); and (y) the occurrence of an Accelerated Redemption Event will trigger a change from the Interest Priority of Payments and the Principal Priority of Payments into the Accelerated Priority of Payments and such change will be reported to Noteholders without undue delay (see Condition 10 of the Notes); and (iv) any amendment to the Priority of Payments following an Extraordinary Resolution passed at a General Meeting of or a Written Resolution which will materially adversely affect the repayment of the Notes shall be reported to the Noteholders and investors without undue delay (see Condition 11(c)(D)(v) of the Notes). | {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 | STSS57 | 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. | Timely resolution of conflicts between classes 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 |
| N140 | STSS57 | O | Timely resolution of conflicts comment | It is confirmed, insofar as regards the requirements stemming from Article 21(10) of the Securitisation Regulation, that the Issuer Regulations and Condition (11) of the Notes contain provisions for convening meetings of Listed Noteholders, voting rights of the Listed Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Management Company in this respect. | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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. | | | |
| N141 | STSS58 | 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. | 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 |
| N142 | STSS58 | O | Historical Default and Loss Performance Data comment | It is confirmed, insofar as regards the requirements stemming from Article 22(1) of the Securitisation Regulation, that the Seller has made available through the Securitisation Repository Website to potential investors the information regarding the Purchased Receivables over the past five years as set out in section "HISTORICAL INFORMATION DATA" of the Prospectus, prior to the pricing of the Notes. | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N143 | STSS58 | C | Historical Default and Loss Performance Data location | https://eurodw.eu/products/accessing-data/ | {TEXT-1000} | Statement 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 | STSS59 | M | Sample external verification 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 a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | | | |

| 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 |
|---------------|----------------|--------------------------------|--|---|-------------------------------|--|---|--|--|--|--|---|
| N145 | STSS59 | O | Sample external verification comment | It is confirmed, insofar as regards the requirements stemming from Article 22(2) of the Securitisation Regulation, that, pursuant to the Master Receivables Sale and Purchase Agreement, the Seller (a) has represented and warranted that a representative sample of the Receivables has been subject to an external verification, applying a confidence level of 95 per cent. and 1 per cent. of margin error rate by an appropriate and independent party prior to the issuance of the Notes, and in particular (i) verification that the data in respect of the Receivables is accurate, (ii) verification of the compliance of the provisional portfolio of Receivables with the Eligibility Criteria that were able to be tested prior to issuance of the Notes and (iii) verification that the information outlined in sections "WEIGHTED AVERAGE LIFE OF THE NOTES AND ASSUMPTIONS" and "HISTORICAL INFORMATION DATA" is accurate and (b) has confirmed that no significant adverse findings have been found (see item (f) of "Seller's Additional Representations and Warranties" in "THE LOAN AGREEMENTS AND THE RECEIVABLES"). | {TEXT-5000} | 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 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 | STSS60 | M | Liability cash flow model confirmation (prior pricing) | Confirmed | {Confirmed/Unconfirmed} | 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 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. | 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 |
| N147 | STSS60 | C | Location of Liability cash flow model | It is confirmed, insofar as regards the requirements stemming from Article 22(3) of the Securitisation Regulation, that the Seller has made available through the Securitisation Repository Website to potential investors the Liability Cash Flow Model (as defined in the Prospectus) prior to the pricing of the Notes. | {TEXT-10000} | | 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. | | | | | |
| N148 | STSS60 | M | Liability cash flow model confirmation (after pricing) | Confirmed | {Confirmed/Unconfirmed} | | 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 | STSS60 | O | Liability cash flow model comment (after pricing) | It is confirmed, insofar as regards the requirements stemming from Article 22(3) of the Securitisation Regulation, that pursuant to the Master Receivables Sale and Purchase Agreement, the Seller has undertaken to make, after the pricing of the Notes, the Liability Cash Flow Model available to the Noteholders on an ongoing basis and to potential investors upon request, through the Securitisation Repository Website. | {TEXT-5000} | 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 may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format. | Publication on environmental performance of underlying | A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or | | | |
| N150 | STSS61 | M | Environmental performance availability | N/A | {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 | Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STSS10-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 STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STSS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format. | | | | | |

| 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 |
|---------------|----------------|--------------------------------|---|---|---|---|--|---|--|--|--|---|
| N151 | STSS61 | C | Environmental performance explanation | | {TEXT-10000} | Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). When Environment performance confirmation for STSS61 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for STSS61 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. | | exposures consisting of residential loans or car loans or leases* | 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 |
| N152 | STSS62 | 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. | 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 |
| N153 | STSS62 | O | Article 7 compliance comment | It is confirmed, insofar as regards the requirements stemming from Article 22(5) of the EU Securitisation Regulation: (i)pursuant to the terms of the Master Receivables Sale and Purchase Agreement, the Seller (as originator) and the Issuer (as SSPE), represented by the Management Company, have, in accordance with Article 7(2) of the EU Securitisation Regulation, designated amongst themselves the Issuer, represented by the Management Company, as the Reporting Entity, to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first sub-paragraph of Article 7(1) of the EU Securitisation Regulation provided that in accordance with Article 22(5) of the EU Securitisation Regulation the Seller shall be responsible for the information provided in accordance with Article 7 (Transparency requirements for originators, sponsors and SSPEs) of the EU Securitisation Regulation; (ii)the Underlying Exposure Report has been made available by the Seller to potential investors on the Securitisation Repository Website before the pricing of the Notes; (iii)the information required pursuant to Article 7 (Transparency requirements for originators, sponsors and SSPEs) of the EU Securitisation Regulation (including the draft STS notification within the meaning of Article 27 (STS notification requirements) of the EU Securitisation Regulation) has been made available to potential investors prior to the pricing of the Notes on the Securitisation Repository Website; (iv)copies of the final Transaction Documents (excluding the Notes Subscription Agreement) and the Prospectus shall be published by the Reporting Entity on the Securitisation Repository Website at the latest fifteen days after the Closing Date; For the purposes of Article 7 (Transparency requirements for | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | | | |
| N154 | STSS62 | M | Underlying information confirmation | Confirmed | {Confirmed/Unconfirmed} | Confirmation and optional comment that the information required by Article 7(1) (a) 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. | | | | | |
| N155 | STSS62 | O | Underlying information comment | It is confirmed, insofar as regards the requirements stemming from Article 22(5) of the Securitisation Regulation, that the Underlying Exposure Report has been made available by the Seller to potential investors on the Securitisation Repository Website before the pricing of the Notes. | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |
| N156 | STSS62 | 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 | STSS62 | O | Before pricing documentation comment | It is confirmed, insofar as regards the requirements stemming from Article 22(5) of the Securitisation Regulation, that (i) the information required pursuant to Article 7 (Transparency requirements for originators, sponsors and SSPEs) of the Securitisation Regulation (including the draft STS notification within the meaning of Article 27 (STS notification requirements) of the Securitisation Regulation) has been made available to potential investors prior to the pricing of the Notes on the Securitisation Repository Website and (ii) copies of the final Transaction Documents (excluding the Notes Subscription Agreement) and the Prospectus shall be published by the Reporting Entity on the Securitisation Repository Website at the latest fifteen days after the Closing Date. | {TEXT-5000} | | Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. | | | | | |