

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	549300MJE0EYLRQ0SS55	(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	IT0005619694;IT0005619710;IT0005619819;IT0005619827;IT0005619835;IT0005619868	(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	549300MJE0EYLRQ0SS55	(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	Italy	{COUNTRY_EU}	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country.  Select the relevant EEA country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	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		{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		{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		{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	Italy	{COUNTRY_EU}	The country of establishment of the SSPE(s)  Select the relevant EEA country in the drop-down list.  Field codes are highlighted in amber where the field has errors in format.								
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.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A			
N14	STSS4	M	Non-ABCP securitisation unique identifier	549300MJE0EYLRQ0SS55N202402	{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.  Field codes are highlighted in amber if the field is left blank or has errors in format.								
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.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A			
N16	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}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier  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		{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.								
N19	STSS5	C	Prospectus identifier		{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.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A			

N20	STSS5	C	Exemption on Prospectus	The securitisation is exempted from publication of the prospectus because the exemptions under article 1, paragraph 4, letters a) and c) of Regulation (EU) 2017/1129 apply to the transaction.	(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	2024-11-28	(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) 2017/1129[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 <a href="https://www.esma.europa.eu/sites/default/files/library/esma_register_secx.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma_register_secx.xlsx</a> .  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	Auto ABS Italian Stella Loans S.r.l. (Series 2024-2)	(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	
N25	STSS10	M	Underlying exposures classification	auto loans/leases	(LIST)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others.	Only possible values in Box to complete are: - 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  Select in the drop-down list the relevant Underlying exposures classification.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type or underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or	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.	The initial notification date should be left empty. 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 ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_secritisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_secritisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx</a> ).  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.						
N27	STSS12	M	Last notification date	2024-11-28	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. 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.  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.  Example: 2020-01-31 (text format)  Field codes are highlighted in amber where: - 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.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or 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, 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	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	{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.	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - 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	{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	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - 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.					
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	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - 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
N32	STSS15	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	{CA_CODE}	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_secritisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_secritisation_regulation.pdf</a> )	Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y". 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 ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_secritisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_secritisation_regulation.pdf</a> ) Field codes are highlighted in amber where - 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
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	For the purposes of Article 4, paragraph 1, of the Securitisation Law and the Articles of the Italian Factoring Law referred to therein, the parties to the Master Receivables Transfer Agreement have expressly confirmed that upon performance of the following actions (the <b>Transfer Formalities</b> ): (a) the publication of the notice of assignment in the Official Gazette, in respect of each Receivable comprised in the Initial Portfolio; or (b) the payment to the Seller, in whole or in part, of the relevant Individual Purchase Price in accordance with the provisions of the Italian Factoring Law, in respect of each Receivable comprised in each Additional Portfolio, the assignment and transfer of the relevant Receivable from the Seller to the Issuer will become enforceable ( <i>opponibile</i> ) against: (a) any prior assignees of such Receivable, who have not perfected its/their assignment by way of (A) notifying the relevant Debtor or (B) making the relevant Debtor acknowledge the assignment by an acceptance bearing a date certain at law ( <i>data certa</i> ) or in any other way permitted by applicable law, in each case prior to the date of the performance of the applicable Transfer Formalities; (b) a receiver in the insolvency of the Seller, to the extent that such state of insolvency has been declared after the date of the performance of the applicable Transfer Formalities; and (c) any creditors of the Seller who have not commenced enforcement by means of obtaining an attachment order ( <i>pignoramento</i> ) in respect of the relevant Receivable prior to the date of the performance of the applicable Transfer Formalities.	(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 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N43	STSS22	O	Clawback provisions exemption comment		(TEXT-5000)		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.								
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.								
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.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N46	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.						
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.	Transfer performed by means of an assignment and perfected at a later stage	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N49	STSS24	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used.  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N50	STSS24	O	Alternative mechanism comment		(TEXT-5000)		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.						
N52	STSS25	M	Representations and warranties explanation		(TEXT-10000)	Under the Master Receivables Transfer Agreement, the Seller has represented and warranted that, to the best of its knowledge, the Receivable has not been the subject of a writ being served by the relevant Debtor or by any other third party (including, but not limited to, any public authority, local government or governmental agency of any State or any sub-division thereof) on any ground whatsoever, and are not subject, in whole or in part, to any prohibition on payment, protest, lien, cancellation right, suspension of payments, set-off, counter claim, judgement, claim, refund or any other similar events which are likely to reduce the amount due in respect of the Receivable, and there are not, in whole or in part, any such existing or potential prohibition on payment, protest, lien, cancellation right, suspension of payments, set-offs, counter claim, judgement, claim, refund or similar events; in particular, no Debtor can bring a claim against the Seller (or any entities succeeding to the rights of Seller) for the payment of any amounts relating to the relevant Receivable including any set-off claims between payments in respect of the Receivable and payments in respect of the Insurance Policies and the Financed Services.	Box to complete should contain the concise explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N53	STSS26	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)	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 confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N54	STSS26	M	Underlying exposures eligibility criteria explanation		(TEXT-10000)	Each Receivable offered for purchase to the Issuer in accordance with the provisions of the Master Receivables Transfer Agreement must satisfy, on the relevant Selection Date and Purchase Date, the Eligibility Criteria set out in the Master Receivables Transfer Agreement (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Master Receivables Transfer Agreement" and "The Aggregate Portfolio - Eligibility Criteria").	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.						
N55	STSS26	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N56	STSS26	M	Underlying exposures selection processes explanation		(TEXT-10000)	Under the Master Receivables Transfer Agreement the Seller has represented and warranted to the Issuer that: (i) each Receivable is validly assigned and transferred on the relevant Purchase Date pursuant to, and in compliance with, the terms and conditions of the Master Receivables Transfer Agreement and the Securitisation Law; (ii) no Debtor (a) is subject to judicial proceedings or Insolvency Proceedings; and (b) is, or has been, since the date of the relevant Auto Loan Contract, in material breach of any obligation owed in respect of the relevant Auto Loan Contract; (iii) to the best of its knowledge, the Receivables are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale of such Receivables from the Seller to the Issuer, for the purposes of article 20(1) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards; and (iv) the Eligibility Criteria do not allow for active portfolio management of the Receivables on a discretionary basis, in accordance with article 20(7) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	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: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N58	STSS27	M	Homogeneity of assets explanation		(TEXT-32767)	Under the Master Receivables Transfer Agreement the Seller has represented and warranted to the Issuer that the Receivables are homogenous (i) in the terms of asset type, taking into account the specific characteristics relating to the cash flows of the asset type including their contractual credit risk and prepayment characteristics, and (ii) with reference to the homogeneity factors available for auto loans, in accordance with article 20(8) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		

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	According to the Receivables Eligibility Criteria attached to the Master Receivables Transfer Agreement, it is provided that the Receivable does not include any securitisation position, pursuant to articles 20(9) and 24(8) of the EU Securitisation Regulation.	{TEXT-5000}		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N61	STSS29	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	{Confirmed/Unconfirmed}	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 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	According to the Receivables Eligibility Criteria, it is provided that the Auto Loan Contract (i) was executed by the Seller in its ordinary course of business and pursuant to its normal procedures in respect of the acceptance of and extension of auto financing loans, (ii) within the scope of its normal or habitual credit activity and (iii) has been managed in accordance with the Servicing Procedures.	{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.					
N63	STSS29	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	{Confirmed/Unconfirmed}	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		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.			
N64	STSS29	M	Soundness of the underwriting standards (disclosure) explanation	According to the Master Receivables Transfer Agreement, the Seller has represented and warranted to the Issuer that the Receivables are originated in the ordinary course of the Seller's business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar receivables that are not securitised, in accordance with article 20(10) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards. The Seller has undertaken to disclose also to the investors (including potential investors) any material changes from prior underwriting standards without undue delay, including explanation of the purpose of the change, in accordance with article 20(10) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	{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.		- 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.			
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.	Soundness of the underwriting standard	- 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.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
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.		- 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.			
N67	STSS29	M	Borrower's creditworthiness assessment confirmation	Confirmed	{Confirmed/Unconfirmed}	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC[3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU[4] or, where applicable, equivalent requirements in third countries.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N68	STSS29	M	Borrower's creditworthiness assessment explanation	Under the Master Receivables Transfer Agreement, the Seller has represented and warranted to the Issuer that the assessment of the Debtor's creditworthiness meets all the requirements set out under Article 8 of Directive 2008/48/EC, in accordance with article 20(10) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	{TEXT-32767}		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N69	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	Under the Master Receivables Transfer Agreement, the Seller has represented and warranted to the Issuer that it has expertise in originating and servicing receivables of a similar nature of the Receivables, in accordance with article 20(10) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	{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}	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 confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		A 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.			
N72	STSS31	M	Defaulted or restructured exposures explanation	Under the Master Receivables Transfer Agreement, the Seller has represented and warranted to the Issuer that the Receivables comprised in each Portfolio do not qualify as exposure in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 nor as exposures to a credit impaired debtor or guarantor, who, to the best of the Seller's knowledge: (a) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non performing exposures within 3 (three) years prior to the Purchase Date; (b) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or in the absence of such public credit registry, in another credit registry available to the Seller or the original lender; or (c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by the Seller which have not been securitised, in accordance with article 20(11) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	{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.	Transferred underlying exposures without exposures in default	- 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 Article 20(12) of Regulation (EU) 2017/2402.	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	Pursuant to the Receivables Eligibility Criteria set out in the Master Receivables Transfer Agreement, the Seller transferred or shall transfer, as the case may be, to the Issuer only Receivables arising from Auto Loans in respect of which at least 1 (one) instalment has been paid by the Debtor under the relevant Auto Loan Contract (for further details, see the section of the Prospectus headed "The Aggregate Portfolio - Receivables Eligibility Criteria").	(TEXT-5000)		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		
N76	STSS32	O	Payment exemption explanation		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for STSS32 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for STSS32; or - field has errors in format.							
N77	STSS33	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	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.	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.	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		
N78	STSS33	M	Degree of dependence on repayments explanation	The Seller has represented and warranted to the Issuer that none of the Receivables depends on the sale of assets to repay its outstanding principal as at the relevant contract maturity, also for the purposes of article 20(13) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards	(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.							
N79	STSS34	M	Compliance with risk retention requirements 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.							
N80	STSS34	M	Compliance with risk retention requirements explanation	Under the Intercreditor Agreement, the Seller has undertaken that it will: (i) retain at the origination and maintain (on an ongoing basis) a material net economic interest of at least 5 (five) per cent. in the Securitisation through an interest in randomly selected exposures, in accordance with option (c) of Article 6(3), of the EU Securitisation Regulation and the applicable Regulatory Technical Standards and of SECN 5 (the FCA Retention Rules) and Article 6 of Chapter 2 together with Chapter 4 of the PRA Securitisation Rules (the PRA Retention Rules and, together with the FCA Retention Rules, the UK Retention Rules) (as such rules are interpreted and applied on the Issue Date). Such interest in randomly selected exposures has been and will be equivalent to no less than 5 per cent. of the nominal value of the securitised exposures as at each relevant Purchase Date; (ii) not change the manner in which the net economic interest set out above is held until the Notes are redeemed or repaid in full, save as permitted by the EU Securitisation Regulation and the applicable Regulatory Technical Standards and by the UK Retention Rules (as such rules are interpreted and applied on the Issue Date); (iii) disclose that it continues to fulfil the obligation to maintain the material net economic interest in the Securitisation in accordance with Article 6(3)(c) of the EU Securitisation Regulation and the UK Retention Rules (as such rules are interpreted and applied on the date hereof and not taking into account any relevant national measures) and give relevant information to the Noteholders, prospective transferee of the Notes and the competent authorities in this respect on a monthly basis through the Sec Reg Investor Report to be prepared by the Calculation Agent pursuant to the Cash Allocation, Management and Payment Agreement; (iv) procure that any change to the manner in which the material net economic interest set out above is held will be notified to the Calculation Agent to be disclosed in the Sec Reg Investor Report; (v) not split the material net economic interest held by it amongst different types of retainers (such material net economic interest not to be subject to any credit-risk mitigation or hedging, in accordance with Article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards and the UK Retention Rules (as such rules are interpreted and applied on the Issue Date)), provided that, for the avoidance of doubt, the Seller shall only be required to comply with the obligations set out above for so long as the EU Securitisation Regulation shall apply to the Securitisation.	(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. 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.								
N81	STSS34	C	Retaining entity LEI	549300MJE0EYLRQ0SS55	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.							
N82	STSS34	C	Retaining entity name	Stellantis Financial Services Italia S.p.A.	(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.	Entity name should be reported in Box to complete where LEI is not available for STSS34-Retaining entity LEI. Field codes are highlighted in amber where: - 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. An indication which entity retains the					

N83	STSS34	M	Vertical slice	N	{Y/N}	Is vertical slice in accordance with Article 6(3)(a) 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 vertical slice 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.	Compliance with risk retention requirements	material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.	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
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?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise.  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.					
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	Y	{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?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise.  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.					
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?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise.  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.					
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	In order to hedge its interest rate exposure in relation to its floating rate interest obligations under the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes and appropriately mitigate the interest rate risk connected therewith pursuant to Article 21(2) of the EU Securitisation Regulation, the Issuer entered into the Interest Rate Swap Agreement with the Interest Rate Swap Provider in the form of an ISDA 2002 Master Agreement (together with the schedule thereto, the relevant credit support annex and the relevant confirmations).	{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	Other than the Interest Rate Swap Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save as expressly permitted by article 21(2) of the EU Securitisation Regulation (for further details, see Condition 3 (Covenants) in the section of the Prospectus headed "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.					
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	The Interest Rate Swap Agreement entered into on 2 October 2024 between the Issuer and the Interest Rate Swap Provider and relating to the Notes have been documented under 2002 ISDA Master Agreements, together with the relevant Schedules, Credit Support Annexes and confirmations thereto (for further details, see section of the Prospectus headed "The Interest Rate Swap Agreement").	{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.					

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.	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
N98	STSS38	M	Referenced interest payments explanation	Pursuant to the Eligibility Criteria set out in the Master Receivables Transfer Agreement, the Receivables have a fixed Effective Interest Rate. In addition, (a) the rate of interest applicable to the Rated Notes is a floating rate equal to EURIBOR plus a margin (with zero floor) and the interest rate risk arising from the mismatch between the interest rate applicable on the Loans and the Rated Notes is appropriately mitigated through the Interest Rate Swap Agreement; (b) the rate of interest applicable to the Junior Notes is a fixed rate.	{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.					
N99	STSS39	M	Acceleration notice / enforcement requirement confirmation	Confirmed	{Confirmed/Unconfirmed}		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N100	STSS39	M	Acceleration notice / enforcement requirement explanation	Each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	{TEXT-10000}	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 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}	Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(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
N102	STSS40	O	No trapping of cash comment	Following the delivery of an Trigger Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents, as required by Article 21(4)(a) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. Reference is also made to Condition 4.4 (Post-Enforcement Priority of Payments) and Condition 11 (Enforcement) of the section of the Prospectus headed "Terms and Conditions 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.					
N103	STSS41	M	Sequential amortisation confirmation	Confirmed	{Confirmed/Unconfirmed}	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of 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 should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) 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
N104	STSS41	O	Sequential amortisation comment	Following the service of a Trigger Notice, any principal amount arising from the Purchased Receivables will be distributed to the Noteholders in accordance with the Post-Enforcement Priority of Payments. Reference is also made to Condition 4.4 (Post-Enforcement Priority of Payments).	{TEXT-5000}		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N105	STSS42	M	Reversed repayment on seniority confirmation	Confirmed	{Confirmed/Unconfirmed}	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 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) 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
N106	STSS42	O	Reversed repayment on seniority comment	After the occurrence of a Sequential Redemption Event or the delivery of a Trigger Notice, repayments of principal in respect of the Notes shall be made in a sequential order at all times in accordance with the Pre-Enforcement Principal Priority of Payments or the Post-Enforcement Priority of Payments, as the case may be. Reference is also made to Condition 4.2 (Pre-Enforcement Principal Priority of Payments) and 4.4 (Post-Enforcement Priority of Payments).	{TEXT-5000}		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	STSS43	M	No automatic liquidation confirmation	Confirmed	{Confirmed/Unconfirmed}	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	STSS43	O	No automatic liquidation comment	Following the delivery of a Trigger Notice and in accordance with the Conditions, the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall (if so directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Aggregate Portfolio or any part thereof in accordance with the provisions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Aggregate Portfolio pursuant to Article 21(4)(d) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.	{TEXT-5000}		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	STSS44	M	Non-sequential priority of payments triggers confirmation	N/A	{Confirmed/Unconfirmed/N/A}		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N110	STSS44	O	Non-sequential priority of payments triggers comment		(TEXT-5000)	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 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.	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.  Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
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	Sequential Redemption Events include, inter alia, the circumstance that any of the Cumulative Loss Ratio or the Delinquency Ratio Rolling Average is greater than certain levels as set out in the Prospectus (for further details see the definition of Sequential Redemption Events under the section named "Terms and Conditions" under the Prospectus, Condition 6.7 (Sequential Redemption Event)).	(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.					
N114	STSS54	M	Servicer expertise explanation	Stellantis Financial Services Italia S.p.A. is a bank organised as a joint stock company, incorporated under the laws of Italy, licenced to carry out lending activity according to the Consolidated Banking Act and specialised in auto loan lending. Under the Servicing Agreement, the Servicer has represented and warranted it has the required expertise in servicing exposures of a similar nature to the Receivables and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of the Receivables, in accordance with article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. In addition, pursuant to the Servicing Agreement any successor servicer shall have expertise in servicing exposures of a similar nature to the Receivables and has well documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures, in accordance with article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.	(TEXT-32767)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	STSS45	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation.  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	STSS45	C	Early termination explanation	Pursuant to the Master Receivables Transfer Agreement, there are appropriate Amortisation Events which may cause the end of the Revolving Period. For a concise explanation how the provisions of article 21(6)(a), (b), (c) and (d) are met, reference is made to the fields STSS46, STSS47, STSS48 and STSS49 below.	(TEXT-10000)		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.					
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	The Amortisation Events include, inter alia, the followings: (i) the Default Ratio Rolling Average, calculated on the relevant Calculation Date, is higher than 0.5 per cent; or (ii) the Delinquency Ratio for the immediately preceding Collection Period, calculated on the relevant Calculation Date, is higher than 5 per cent. (for further details see the definition of "Amortisation Events under the section named "Terms and Conditions" under the Prospectus).	(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	The Amortisation Events include, inter alia, the circumstance that a Servicer Termination Event (which includes the Servicer becoming insolvent) occurs in respect of SFS Italia (for further details see the definition of Amortisation Events under the section named "Terms and Conditions" under the Prospectus).	(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)	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 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.	(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
N122	STSS48	C	Pre-determined threshold value explanation	The Amortisation Events include, inter alia, the followings: (i) a debit balance remains outstanding on the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger, or the Class D Principal Deficiency Sub-Ledger on any Calculation Date following the relevant payments and/or provisions required to be made by the Issuer on the immediately following Payment Date in accordance with the Pre-Enforcement Interest Priority of Payments; or (ii) on any Payment Date, the amount standing to the credit of the General Reserve Account is lower than the General Reserve Required Amount following the relevant payments and/or provisions required to be made by the Issuer on such date in accordance with the Pre-Enforcement Interest Priority of Payments (for further details see the definition of Amortisation Events under the section named "Terms and Conditions" under the Prospectus).	(TEXT-10000)		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.					
N123	STSS49	M	New underlying exposures failure generation 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 - field has errors in format.					
N124	STSS49	C	New underlying exposures failure generation explanation	The Amortisation Events include the following events: (a) a Sequential Redemption Event occurs; or (b) a Servicer Termination Event occurs; or (c) the Default Ratio Rolling Average, calculated on the relevant Calculation Date, is higher than 0.5 per cent.; or (d) the Delinquency Ratio for the immediately preceding Collection Period, calculated on the relevant Calculation Date, is higher than 5 per cent.; or (e) a debit balance remains outstanding on the Class A Principal Deficiency Sub-Ledger, the Class B Principal Deficiency Sub-Ledger, the Class C Principal Deficiency Sub-Ledger, or the Class D Principal Deficiency Sub-Ledger on any Calculation Date following the relevant payments and/or provisions required to be made by the Issuer on the immediately following Payment Date in accordance with the Pre-Enforcement Interest Priority of Payments; or (f) on any Payment Date, the amount standing to the credit of the General Reserve Account is lower than the General Reserve Required Amount following the relevant payments and/or provisions required to be made by the Issuer on such date in accordance with the Pre-Enforcement Interest Priority of Payments; or (g) on any Payment Date, the Principal Available Distribution Amounts standing to the credit of the Collection Account after application of item Third (i) of the Pre-Enforcement Principal Priority of Payments exceeds 10 per cent. of the Outstanding Balance of the Initial Portfolio as at the First Selection Date for 3 (three) consecutive Purchase Dates; or (h) the Issuer delivers a notice of redemption after the occurrence of an Issuer Tax Event pursuant to Condition 6.3 (Redemption, Purchase and Cancellation – Optional redemption for Issuer Tax Event).	(TEXT-10000)	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 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.	(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
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.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N126	STSS50	O	Participant duties comment	The contractual obligations, duties and responsibilities of the Master Servicer, the Sub-Servicer, the Back-up Sub-Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement", "Description of the Transaction Documents - The Back-up Servicing Agreement", "Description of the Transaction Documents - The Cash Allocation, Management and Payment Agreement", "Description of the Transaction Documents - The Corporate Services Agreement" and "Terms and Conditions of the Notes".	(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.					
N127	STSS51	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N128	STSS51	O	Servicing Continuity comment	The Servicing Agreement contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolio, including the replacement of the defaulted or insolvent Servicer with a Successor Servicer (unless a Back-up Servicer has been already appointed) (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement").	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.					
N129	STSS52	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative	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)	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	Pursuant to the Intercreditor Agreement, if the Interest Rate Swap Agreement is terminated, the Issuer has covenanted with the Representative of the Noteholders that it will use its best endeavours to find a suitably rated replacement interest rate swap provider willing to enter into a new transaction on terms that reflect as closely as reasonably possible the economic, legal and credit terms of the terminated transaction under the Interest Rate Swap Agreement.	(TEXT-5000)	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.	(c) of Regulation (EU) 2017/2402.				
N131	STSS53	M	Liquidity Provider Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N132	STSS53	O	Liquidity Provider Continuity comment	The transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(c)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
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.					
N134	STSS53	O	Account Bank Continuity comment	The Cash Allocation, Management and Payment Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of its default, insolvency or other specified events (for further details, see the sections headed "Description of the Transaction Documents - The Cash Allocation, Management and Payment Agreement").	(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	The Servicing Agreement and the Underwriting and Servicing Policies set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies (for further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement" and "The Underwriting and Servicing Procedures").	(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)	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 should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	STSS56	O	Priorities of payment and triggered events comment	The Transaction Documents clearly specify the Priorities of Payments, the events which trigger changes in such Priorities of Payments as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Intercreditor Agreement, the Seller (as Reporting Entity) has undertaken to the Issuer, the Co-Arrangers and the Representative of the Noteholders, that it will, on a monthly basis within each Sec Reg Report Date, (iii)in compliance with Articles 7(1)(f) and 7(1)(g) of the EU Securitisation Regulation, notify through the report that is prepared by the Calculation Agent on behalf of the Seller in accordance with the provisions set forth under clause 8.10 of the Cash Allocation, Management and Payment Agreement (the Inside Information and Significant Event Report) on the basis of the form provided under the applicable Regulatory Technical Standards (Annex XIV), without delay upon the occurrence of the relevant event or the awareness of the relevant information, and make available on the Securitisation Repository and, in any case, within each Sec Reg Report Date, to the Noteholders, the competent authorities referred to in Article 29 of the EU Securitisation Regulation and prospective Noteholders any inside information relating to the Securitisation that the Reporting Entity is obliged to make public in accordance with Article 17 of the Regulation (EU) No. 596/2014 of the European Parliament and of the Council on insider dealing and market manipulation (if applicable) and any significant event or inside information relating to the Securitisation.	(TEXT-5000)		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	The Conditions (including the Rules of the Organisation of Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders; therefore, the provisions of article 21(10) of the Securitisation Regulation relating to the timely resolution of conflicts are met (for further details, see the section of the Prospectus headed "Terms and Conditions 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.		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.					
N142	STSS58	O	Historical Default and Loss Performance Data comment	Under the Intercreditor Agreement, the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, (i) through the Securitisation Repository, the information under point (a) of the first subparagraph of Article 7(1) upon request and the information and documents, in draft form, under points (b) and (d) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation, (ii) through the section of the Prospectus headed "The Aggregate Portfolio" and the Securitisation Repository, data on static and historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, covering a period of at least 5 (five) years, pursuant to Article 22(1) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria (please refer to the section of the Prospectus headed "General Information").	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N143	STSS58	C	Historical Default and Loss Performance Data location	Data on static and dynamic historical default and loss performance, such as delinquency and default data have been made available through the website of European DataWarehouse or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation as notified by the Issuer to, inter alios, the investors in the Notes.	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.						
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.				
N145	STSS59	O	Sample external verification comment	Pursuant to Article 22(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, an external verification has been made, prior to the Issue Date, by an appropriate and independent party in respect of the provisional Initial Portfolio as at 3 September 2024 or the Initial Portfolio and no significant adverse findings have been found. Such verifications have confirmed: (i) on a statistical basis, the integrity and referentiality of the information provided in the documentation and in the IT systems in respect of each selected position of a representative sample of the provisional Initial Portfolio as at 3 September 2024; (ii) the accuracy of the data relating to the Initial Portfolio disclosed in the paragraph entitled "Stratification Tables"; and (iii) the compliance of the data contained in the loan by loan data tape prepared by the Seller in relation to the Initial Portfolio with certain Eligibility Criteria that are able to be tested prior to the Issue Date (please refer to the section of the Prospectus headed "The Aggregate Portfolio").	(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)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N147	STSS60	C	Location of Liability cash flow model	The liability cash flow model is made available through the Bloomberg and Intex platforms.	(TEXT-10000)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation.  Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.		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.				
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.	Availability of a liability cash flow model to potential investors		Article 22(3)	Confirmation		N/A
N149	STSS60	O	Liability cash flow model comment (after pricing)	Pursuant to the Intercreditor Agreement, the Seller has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through the website of Bloomberg and Intex, a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Seller, the investors in the Notes, other third parties and the Issuer pursuant to Article 22(3) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. The Seller has also undertaken to update the above liability cash flow model in case of significant changes of the information on the Securitisation contained thereunder.	(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.						
N150	STSS61	M	Environmental performance availability	Available	(N/A/Available/Not 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.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation		N/A
N151	STSS61	C	Environmental performance explanation	Pursuant to the Intercreditor Agreement, the Sub-Servicer has undertaken to prepare and deliver, through publication on the Securitisation Repository, to the Issuer, the Representative of the Noteholders, the Calculation Agent, the perspective noteholders, the Noteholders, the competent authorities referred to in Article 29 of the EU Securitisation Regulation, the Co-Arrangers, the Servicer, the Corporate Servicer, the Account Bank and the Paying Agent, a report on the basis of the form provided under the applicable Regulatory Technical Standards (Annex VI), based on the information available to it and on certain information contained in the latest Investor Report, and containing all the information set forth under Article 7(1)(a) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards (including, inter alia, the information related to the environmental performance of the assets financed by the relevant Auto Loan, if available. In addition, the Seller has undertaken, under the Master Receivables Purchase Agreement, to the extent available to it, to publish the information related to the environmental of the vehicles financed through the loans originating the Receivables transferred to the Issuer during the Revolving Period, pursuant to Article 22(4) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	(TEXT-10000)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	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.						
N152	STSS62	M	Article 7 compliance 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.						
N153	STSS62	O	Article 7 compliance comment	Under the Intercreditor Agreement, the parties thereto have acknowledged that the Seller shall be responsible for compliance with Article 7 of the EU Securitisation Regulation. Each of the Issuer and the Seller has agreed that the Seller is designated as Reporting Entity, pursuant to and for the purposes of Article 7(2) of the EU Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the Issue Date, as applicable, the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation by making available the relevant information and documents through the Securitisation Repository. In addition, each of the Issuer and the Seller have agreed that the Seller is designated as first contact point for investors and competent authorities pursuant to the third subparagraph of Article 27(1) of the EU Securitisation Regulation (please refer to the section of the Prospectus headed "General Information").	(TEXT-5000)	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 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}	<p>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.</p> <p>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.</p>	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:  - field is left blank; or  - field is equal to "Unconfirmed"; or  - field has errors in format.</p>	<p>Originator and sponsor responsible for compliance with Article 7</p> <p>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.</p>	Article 22(5)	Confirmation	N/A
N155	STSS62	O	Underlying information comment	{TEXT-5000}	<p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>						
N156	STSS62	M	Before pricing documentation confirmation	Confirmed	{Confirmed/Unconfirmed}	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p> <p>Field codes are highlighted in amber where:  - field is left blank; or  - field is equal to "Unconfirmed"; or  - field has errors in format.</p>					
N157	STSS62	O	Before pricing documentation comment	{TEXT-5000}	<p>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.</p> <p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>						



## Instructions

### Column header

FSD reference

RTS field code

Mandatory/Conditional/Optional

Field name

Box to complete

Field format

Field description

Technical guidance

RTS field name

RTS Content to be reported

Background information:

Article of regulation (EU) 2017/2402

Background information:

applicable explanation type for this field

Background information:

Article of Regulation (EU) 2019/980

Format symbol

{ALPHANUM-n}

{CA\_CODE}

{Confirmed/Unconfirmed/N/A}

{Confirmed/Unconfirmed}

{COUNTRY}

{DATE\_TEXT-YYYY-MM-DD}

{ISIN}

{LEI}

{LIST}

{N/A/Available/Not available}

{NOTIFICATION ID}

{SECURITISATION ID}

{TEXT-n}

{Y/N}

In order to import a (new) draft STS notification record you must follow the below steps:

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

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

For non-ABCP securitisations, the file naming convention is: STSNotificationRecord\_NonAbcp\_Template.xlsx

4. Click on the “Upload” button.

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

## Description

Technical reference number for the reporting element

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

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

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

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

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

Example: Original lender

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

Example: Securitisation Identifier

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

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

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

- Forbidden(F) = the reporting element is forbidden

Element name

Content to be reported

Element formatting (see below table for further explanation)

Reporting element definition

Lists the technical guidance for that reporting element.

Lists the consistency rules applicable on the reporting element.

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

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

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

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

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

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

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

## Definition

Up to n alphanumerical characters.

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

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