

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. 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.	Securitisation type		N/A	General Information		
N2	STSS0	M	Designated Entity LEI	959800E4EBF0Y8HKAM06	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	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	XS2470180345;XS2470180774;XS2470180931;XS2470181152;XS2470181319;XS2470181400	(ISIN)	Where available, the international security identification code(s) (ISIN).	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	959800E4EBF0Y8HKAM06	(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	SPAIN	(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.						
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.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N10	STSS2	O	Original Lender LEI	959800E4EBF0Y8HKAM06	(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	SPAIN	(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.						
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.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N12	STSS8	O	SSPE Country	IRELAND	(COUNTRY_EU)	The country of establishment of the SSPE(s)	SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.						
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	959800E4EBF0Y8HKAM06N202201	(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)		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	IRELAND	(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		(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	2022-05-06	(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 https://www.esma.europa.eu/sites/default/files/library/esma_register_sec.xlsx . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A	
N23	STSS7	M	Securitisation name	Pepper Iberia Unsecured 2022 DAC	(TEXT-100)	The securitisation name.	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	Credit facilities provided to individuals for personal, family or household consumption purposes	(LIST)	<p>The type of underlying exposures including:</p> <ol style="list-style-type: none"> 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others. <p>Only possible values in Box to complete are:</p> <ul style="list-style-type: none"> - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - others <p>Select in the drop-down list the relevant Underlying exposures classification.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Underlying exposures classification	<p>The type of underlying exposures including:</p> <ol style="list-style-type: none"> 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset 	N/A	General Information	N/A	
N26	STSS12	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	<p>The initial notification date should be left empty.</p> <p>For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements (https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securitisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xls).</p> <p>For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.</p>						
N27	STSS12	M	Last notification date		(DATE_TEXT-YYYY-MM-DD)	<p>The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification.</p> <p>The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final.</p> <p>The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest.</p> <p>Example: 2020-01-31 (text format)</p> <p>Field codes are highlighted in amber where:</p> <ul style="list-style-type: none"> - field is left blank; or - last notification date is in the future; or - field has errors in format 	Notification date	The date of notification to ESMA.	N/A	General Information	N/A	
N28	STSS13	M	Authorised Third party flag	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.	(Y/N)	<p>Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A	
N29	STSS13	C	Authorised Third party statement	Compliance with the STS criteria was confirmed by Prime Collateralised Securities (PCS) EU SAS	(TEXT-5000)	<p>Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.</p>		Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".				
N30	STSS14	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS	(TEXT-100)	<p>Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party</p>		Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".				
N31	STSS14	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	<p>Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party</p>	Authorised Third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".	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	Autorite des Marches Financiers	(CA_CODE)	<p>The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)</p>	Authorised Third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y".	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)	<p>A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.</p>	Originator (or original lender) not a credit institution	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.	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)	<p>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.</p>	Confirmation that the credit granting complies with Article 9	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.	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)	<p>Box to complete may contain additional explanation.</p> <p>Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A.</p> <p>Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables.</p> <p>Field codes are highlighted in amber where it is not the case or the field has errors in format.</p>		Field codes are highlighted in amber if the field is left blank or has errors in format.				
N36	STSS19	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	<p>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.</p>	Confirmation that the credit granting is subject to supervision	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).	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	TRUE SALE. Title to the Receivables is acquired from the Transferor by the Issuer by means of a receivables sale agreement governed by Spanish law (the "Receivables Sale Agreement") with the effect of a true sale and in a manner that it is enforceable against the Transferor. Pursuant to clause 3 of the Receivables Sale Agreement, subject to certain conditions, the Transferor may from time to time (during the Revolving Period) offer to assign Receivables to the Issuer by means of an offer (the "Offers"). On the assumption that each Offer is accepted in accordance with its terms, the contract constituted by such Offer and its acceptance will be effective to fully transfer to the Issuer: (i) all of the Transferor's rights, title and interest in and to the Receivables to which such Offer relates on the terms and conditions of the Receivables Sale Agreement and such Offer; and (ii) all of the Transferor's rights, title and interest in and to the relevant Collections as and when such Collections come into existence. As a matter of Spanish law, such transfer is a true sale (see paragraphs 3.2 and 3.3 of Part C of the Clifford Chance Spanish law legal opinion). Notification of the transfer of the Receivables to their relevant Obligors occurs upon the occurrence of certain specified events set out in schedule 3 to the Receivables Sale Agreement pursuant to clause 10.4 of the Receivables Sale Agreement, although it is not necessary to notify the Obligors in order for the title to the Receivables to transfer to the Issuer. Likewise, clause 10.2 sets out that not later than the sixtieth calendar day following each Transfer Date, the document by virtue of which the transfer of Receivables is made will be raised to the status of public document before a Spanish notary so that the transfer of the receivables is effective against third parties. Under Spanish law (as reflected in paragraph 3.1 of Part C of the Clifford Chance Spanish law legal opinion), the obligations of the Transferor under the Receivables Sale Agreement are enforceable against it. Paragraph 1 and the definition of "Eligible UPL Agreement", and paragraph 2, of Part 3 of schedule 6 to the Receivables Sale Agreement also include representations as to the enforceability and effectiveness of the transfer. LEGAL OPINIONS. Paragraphs 3.1 to 3.3 of Part C of the Clifford Chance Spanish law legal opinion confirm the true sale acquisition and enforceability. DISCLOSURE. The prospectus includes disclosure on the sale mechanics (see the section of the prospectus entitled "Title to the Securitised Portfolio"), notification events (see the section of the prospectus entitled "Title to the Securitised Portfolio") and relevant representations and warranties (see the section of the N	(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		(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. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.					
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.	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
N42	STSS22	M	Clawback provisions exemption confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N43	STSS22	O	Clawback provisions exemption comment	The Transferor is incorporated in Spain and the Transferor has its registered office and its centre of main interests in Spain, therefore Spain will be the relevant jurisdiction for the purposes of the applicable insolvency law. Spanish insolvency law provides for clawback provisions as described in paragraph 4.7 of part D of the Clifford Chance Spanish law legal opinion which specifies that under Article 226 of the Spanish Insolvency Law, if a declaration of insolvency (declaración de concurso) is made in relation to a company, the court may, on the application of the insolvency administrators (or, should the insolvency administrators have not applied for it within two months following to the date of the formal request of a creditor to do so, on the application of such creditor), set aside any transaction which is found to be detrimental for the insolvency estate entered into by the company within the 2 years period preceding the declaration of insolvency. As generally outlined in the Clifford Chance Spanish law legal opinion (see paragraph 3.3 of part C of the Clifford Chance Spanish law legal opinion), if a liquidator or administrator is appointed in relation to the Transferor, neither the liquidator nor the administrator nor any creditor of the Transferor would be able to contest successfully or avoid or have set aside any transfer referred to in paragraph 3.2 of the Clifford Chance Spanish law legal opinion (which is subject to the reservation set out in paragraph 4.7 of part D of the Clifford Chance Spanish law legal opinion). Therefore, the transfer is not subject to "severe clawback provisions".	(TEXT-5000)		Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply. Box to complete may contain additional explanation. Field should be left blank where STSS22-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	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
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)		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)		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	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	STSS24	M	Alternative mechanism 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 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	The transfer of the Receivables is performed and perfected at the point of sale for each Receivable – full legal title of the Receivables is sold under Spanish law when the Offer is accepted by the Issuer (see the section of the Prospectus entitled "Title to the Securitised Portfolio"). Paragraph 3.2 of part C of the Clifford Chance Spanish law legal opinion confirms that, on the assumption that each Offer is accepted in accordance with its terms, the contract constituted by such Offer and acceptance will be effective to fully transfer to the Purchaser: (a) all of the Transferor's rights, title and interest in and to the Receivables to which such Offer relates on the terms and conditions of the Receivables Sale Agreement and such Offer; and (b) all of the Transferor's rights, title and interest in and to the relevant Collections as and when such Collections come into existence and paragraph 4.8 of part D of the Clifford Chance Spanish law legal opinion sets out the consequences vis-à-vis the borrowers of not delivering notice to the borrowers.	(TEXT-5000)	OPTIONAL COMMENT: THE NOTIFIED SECURITISATION IS AN optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	STSS25	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N52	STSS25	M	Representations and warranties explanation	All Receivables are transferred pursuant to the Receivables Sale Agreement on the same terms and conditions (see clause 2 of the Receivables Sale Agreement). The prospectus identifies the originator (see the section of the prospectus entitled "Origination and Servicing Process"), and includes disclosure on the relevant representations and warranties (see the section of the prospectus entitled "Title to the Securitised Portfolio"). The Transferor represents and warrants on the relevant sale date in the form of the representations and warranties set out in part 3 of schedule 6 to the Receivables Sale Agreement, which include that: (i) the UPL Agreement creates legal, valid and binding obligations between the Transferor and the relevant Obligor and is enforceable against the relevant Obligor (as of the Cut-Off Date – see the definition of "Eligible UPL Agreement"); and (ii) the assignment is free of any Encumbrances (see "Warranties and Repurchase" described in the section of the prospectus entitled "Title to the Securitised Portfolio").	(TEXT-10000)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties		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	The underlying exposures meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis, see the section of the prospectus entitled "The Securitised Portfolio". Each Receivable sold to the Issuer must comply with the representations and warranties (set out at part 3 of schedule 6 to the Receivables Sale Agreement and summarised in the section of the prospectus entitled "Title to the Securitised Portfolio"). 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 do not constitute active portfolio management for purposes of Article 20(7) of the Securitisation Regulation. Clauses 7, 8 and 11 of the Receivables Sale Agreement provide for repurchase obligations and options for the Transferor to repurchase Receivables from the Issuer. See the section of the Prospectus entitled "Title to the Securitised Portfolio - Warranties and Repurchase". The Transferor has identified a portfolio of receivables (the "Provisional Securitised Portfolio") to assign and transfer to the Issuer, using a system containing defined data on each of the qualifying loans in the Transferor's overall portfolio of loans available for selection. This system allows the setting of exclusion criteria, among others corresponding to relevant Transferor Asset Warranties that the Transferor makes in the Receivables Sale Agreement in relation to the Receivables (see the section of the prospectus entitled "Title to the Securitised Portfolio – Warranties and Repurchase"), the Eligibility Criteria, the Portfolio Concentration Levels and the Portfolio Performance Trigger Events. Once the criteria have been determined, the system identifies all Receivables owned by the Transferor that are consistent with the criteria. See prospectus section entitled "The Securitised Portfolio". For on-going sales during the Revolving Period, the Transferor selects consumer loans randomly having regard to the Eligibility Criteria and Portfolio Concentration Levels.	(TEXT-10000)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis		Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N55	STSS26	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N56	STSS26	M	Underlying exposures selection processes explanation	See N54	(TEXT-10000)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N57	STSS27	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [2019/1851], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N58	STSS27	M	Homogeneity of assets explanation	It is confirmed that the Receivables to be sold to the Issuer satisfy the homogeneity conditions of Article 20(8) of the Securitisation regulation and the regulatory technical standards as contained in article 1(a), (b), (c) and (d) of the EBA/RTS/2018/02 (homogeneity of the underlying exposures). The Receivables in the Securitised Portfolio: (a) have been underwritten by PFC according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (b) are PII Loans and POS Loans entered into substantially on the terms of similar standard documentation; and (c) are serviced by Pepper Assets Services S.L.U. ("PAS") pursuant to the Servicing Agreement according to similar servicing procedures with respect to monitoring, collection and administration of cash receivables generated from the Receivables; (c) fall within the same asset category, namely credit facilities provided to individuals for personal, family or household consumption purposes. No homogeneity factor is applicable for this asset category. See the eligibility criteria set out in the Receivables Sale Agreement at schedule 8 to the Receivables Sale Agreement and the disclosure in the section of the prospectus entitled "The Securitised Portfolio".	(TEXT-32767)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [2019/1851], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets		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.					
N60	STSS28	O	No re-securitisation comment	The portfolio is comprised of consumer loans based on standard form documentation, and does not include any securitisation position for the purposes of Article 20(9) of the Securitisation Regulation, any transferable securities for the purpose of Article 20(8) of the Securitisation Regulation or any derivatives for the purpose of Article 21(2) of the Securitisation Regulation. The prospectus describes the portfolio (see the sections of the prospectus entitled "The Securitised Portfolio" and "Title to the Securitised Portfolio").	(TEXT-5000)	Confirmation and optional comment that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Underlying Exposure Obligations: no re securitisation		Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
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	The Receivables Sale Agreement representations include that each Receivable has been originated in accordance with the Transferor's Guidelines (see para 1.2(b) of schedule 8 to the Receivables Sale Agreement). The Guidelines are defined (see the definition in the prospectus and the Master Framework Agreement) to be the Transferor's usual policies, procedures and practices relating to the operation of its consumer loan business and therefore (1) the underlying exposures were originated in the ordinary course of the Transferor's business and (2) the underwriting standards do not differ between securitised and non-securitised Receivables. See the section of the prospectus entitled "Origination and Servicing Process Changes to the Guidelines" where it is specified that any material changes from the Transferor's underwriting policies and Guidelines will be disclosed without undue delay to the extent required by Article 20(10) of the Securitisation Regulation. The Receivables are unsecured consumer loans. Accordingly, the assessment of a prospective obligor's creditworthiness is conducted in accordance with the Transferor's Guidelines aims, where appropriate, to meet the requirements set out in Article 8 of Directive 2008/48/EC (Consumer Credit Directive) as transposed in Article 14 of the Spanish Act 16/2011 of 24 June on consumer credit agreements.	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N63	STSS29	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)	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.					

N64	STSS29	M	Soundness of the underwriting standards (disclosure) explanation	The Receivables Sale Agreement representations include that each Receivable has been originated in accordance with the Transferor's Guidelines (see para 1.2(b) of schedule 8 to the Receivables Sale Agreement). The Guidelines are defined (see the definition in the prospectus and the Master Framework Agreement) to be the Transferor's usual policies, procedures and practices relating to the operation of its consumer loan business and therefore (1) the underlying exposures were originated in the ordinary course of the Transferor's business and (2) the underwriting standards do not differ between securitised and non-securitised Receivables. See the section of the prospectus entitled "Origination and Servicing Process Changes to the Guidelines" where it is specified that any material changes from the Transferor's underwriting policies and Guidelines will be disclosed without undue delay to the extent required by Article 20(10) of the Securitisation Regulation. The Receivables are unsecured consumer loans. Accordingly, the assessment of a prospective obligor's creditworthiness is conducted in accordance with the Transferor's Guidelines and, where appropriate, aims to meet the requirements set out in Article 8 of Directive 2008/48/EC (Consumer Credit Directive) as transposed in Article 14 of the Spanish Act 16/2011 of 24 June on consumer credit agreements.	(TEXT-32767)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underwriting standard	course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC [3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU [4] or, where applicable, equivalent requirements in third countries.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	STSS29	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS10 field is not "residential mortgages"; or - "N/A" is reported and STSS10 field is "residential mortgages"; or - field has errors in format.					
N66	STSS29	C	Residential Loan requirement explanation		(TEXT-32767)	Box to complete should contain the concise explanation where STSS29-Residential Loan requirement confirmation is not "N/A". Field should be left blank where STSS29-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N67	STSS29	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	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	The assessment of a prospective borrower's creditworthiness is conducted in accordance with the Transferor's Guidelines and, where appropriate, aims to meet the requirements set out in Article 8 of Directive 2008/48/EC (Consumer Credit Directive).	(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	PFC has more than seven years of experience in the origination and underwriting of unsecured personal loans similar to those included in the Securitised Portfolio. See the section of the prospectus entitled "The Transferor" for additional details.	(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. - 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
N72	STSS31	M	Defaulted or restructured exposures explanation	The Eligibility Criteria set out in the Receivables Sale Agreement include that the Receivables are not Defaulted Receivables and do not have any instalment due and unpaid (see paragraphs 1.9 and 1.10 of schedule 8 to the Receivables Sale Agreement and the section of the prospectus entitled "Title to the Securitised Portfolio - Eligible Receivables"). As far as the Transferor is aware, having taken all appropriate steps, the Securitised Portfolio does not contain accounts which were in default or credit impaired at the time of selection or, to the best of the Transferor's knowledge were defaulted or restructured in the way described by Article 20(11)(a), (b) and (c). On this basis the Securitised Portfolio meets the requirements of Article 20(11)(a), (b) and (c).	(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.						
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	The Eligibility Criteria set out in the Receivables Sale Agreement include that at least one payment of principal and/or interest has fallen due and been paid (see paragraph 1.8 of schedule 8 to the Receivables Sale Agreement and the Eligibility Criteria set out in the section of the prospectus entitled "Title to the Securitised Portfolio - Eligible Receivables"). The exemption under Article 20(12) does not apply.	(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)	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 3 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. 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. 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	Repayment of the Notes has not been structured to depend on the sale of the Receivables.	(TEXT-32767)	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
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	The Transferor (as originator for the purposes of the Securitisation Regulation) will (a) retain, on an ongoing basis, a material net economic interest in the securitisation of not less than 5% in accordance with Article 6(1) of the EU Securitisation Regulation by retaining not less than 5% of the nominal value of each of the tranches sold or transferred to investors (being each Class of Notes) in accordance with Article 6(3)(a) of the EU Securitisation Regulation; (b) not change the manner or form in which it retains such net economic interest, except to the extent permitted or required under the EU Securitisation Regulation; (c) not transfer, sell or hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to such net economic interest, except to the extent permitted or required under the EU Securitisation Regulation; and (d) comply with the disclosure obligations described in Article 7(1)(e)(ii) of the EU Securitisation Regulation by confirming its ongoing retention of a material net economic interest in the securitisation in accordance with Article 6(1) of the EU Securitisation Regulation through the provision of the information in the Prospectus, disclosure in the Monthly Servicer and Cash Manager Reports (as prepared by the Servicer) and procuring provision to the issuer of access to any reasonable and relevant additional data and information referred to in Article 7 of the EU Securitisation Regulation (subject to all applicable laws). See the section of the prospectus entitled "Certain Regulatory Disclosures – Securitisation Regulation".	(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	959800E4EBF0Y8HKAM06	(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	Pepper Finance Corporation, S.L.U.	(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.	
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.			An indication which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.	
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.	Compliance with risk retention requirements	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	N	(Y/N)	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?	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	Y	(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.	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.	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	Payments from the Receivables represent fixed rate payments, while the Notes are floating rate. An interest rate cap is used in the Transaction to mitigate fixed-to-floating interest rate risk. See the section of the prospectus entitled "Key Structural Features – Accounts and Cash Management". Currency risk is not relevant as the Receivables and the Notes are denominated in Euro.	(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 SPPE confirmation	Exemption on derivatives	(No derivatives/Exemption on derivatives/Unconfirmed)	Confirmation and concise declaration that the SPPE 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.			A concise declaration that the SPPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	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 SPPE explanation	As confirmed in the the section of the prospectus entitled "The Securitised Portfolio – Characteristics of the Receivables", the portfolio, as at the Initial Cut-Off Date, does not include any derivatives for purposes of Article 21(2) of the EU Securitisation Regulation on the basis that the Receivables in the Securitised Portfolio have been entered into substantially on the terms of similar standard documentation for unsecured consumer loans. Furthermore, under the Trust Deed, the Issuer has undertaken not to enter into any transactions other than those contemplated in a defined set of Transaction Documents (which includes derivatives for hedging purposes).	(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 SPPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and STSS36-Derivatives not purchased/sold by SPPE 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.	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 cap agreements are based on ISDA forms. See the section of the prospectus entitled "Key Structural Features - Accounts and Cash Management - Interest Rate Cap Transaction".	(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.	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.	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	Interest on the consumer loan receivables is fixed rate only and the fixed rate of interest is as agreed in the relevant POS or PIL loan agreement. The basis for the Note interest rate is EURIBOR.	(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)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	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
N100	STSS39	M	Acceleration notice / enforcement requirement explanation	See the sections of the prospectus entitled "Cashflows and Cash Management" and "Post-Enforcement Priority of Payments".	(TEXT-10000)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber if the field is left blank or has errors in format.					
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		(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		(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		(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		(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)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N110	STSS44	O	Non-sequential priority of payments triggers comment		(TEXT-5000)		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.	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.		Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	STSS44	O	Credit quality deterioration trigger comment		(TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	STSS54	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	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 confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	STSS54	M	Servicer expertise explanation	The Servicer has more than 8 years of experience in the servicing of receivables similar to those included in the Securitised Portfolio. See the section of the prospectus entitled "The Servicer/Cash Manager". PAS confirms that it has well documented and adequate policies, procedures and risk management controls relating to the servicing of the Receivables.	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
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	See STSS46 to STSS49.	(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	Deterioration in the credit quality of the underlying exposures is measured by reference to the Cumulative Net Loss Trigger and the Dynamic Delinquency Trigger. See the section of the prospectus entitled "Key Structural Features – Amortisation Period" and "Early Amortisation Events" limb (g) - the occurrence of a Portfolio Performance Trigger Event.	(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)	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	ST5547	C	Insolvency-related event explanation	Confirmed. See the section of the prospectus entitled "Key Structural Features" and "Early Amortisation Events" limb (a) which refers to an Insolvency Event of the Transferor or Servicer.	(TEXT-10000)	2017/2402	Box to complete should contain the concise explanation where ST5547-insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	ST5548	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 ST5548-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5548-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	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N122	ST5548	C	Pre-determined threshold value explanation	The sale of any additional receivables during the revolving period is subject to the satisfaction of specific eligibility criteria intended to, amongst other things, safeguard the value of the underlying exposures. See the section of the prospectus entitled "Key Structural Features - Amortisation Period" and "Early Amortisation Events" limb (j) which refers to the principal balance of the Securitised Portfolio falling below a specified threshold.	(TEXT-10000)	2017/2402	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6) (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5549-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5549-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N124	ST5549	C	New underlying exposures failure generation explanation	The sale of any additional receivables during the revolving period is subject to the satisfaction of specific eligibility criteria intended to, amongst other things, safeguard the value of the underlying exposures. See the section of the prospectus entitled "Key Structural Features - Amortisation Period" and "Early Amortisation Events" limb (j) which refers to the principal balance of the Securitised Portfolio falling below a specified threshold.	(TEXT-10000)	2017/2402	Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	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	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N126	ST5550	O	Participant duties comment	Confirmed. The Trust Deed sets out the obligations of the Note Trustee, the Security Trust Deed and Cash Management Agreement sets out the obligations of the Security Trustee and the Servicing Agreement sets out the obligations of the Servicer. See also the sections of the prospectus entitled "Servicing and Cash Management" and "Terms and Conditions of the Notes".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such	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	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N128	ST5551	O	Servicing Continuity comment	Confirmed. The occurrence of a Servicer Default will entitle the Issuer or, following delivery of an Enforcement Notice, the Security Trustee, to replace PAS as Servicer with the Back-Up Servicer as the Successor Servicer. See the section of the prospectus entitled "Servicing and Cash Management - Termination of Appointment of Servicer" and the Servicing Agreement.	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) Derivative Counterparty Continuity Provisions	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N130	ST5552	O	Derivative Counterparty Continuity comment	Confirmed. See the sections of the prospectus entitled "Key Structural Features – Accounts and Cash Management – Main features" and "Triggers Tables - Rating Triggers Tables".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N132	ST5553	O	Liquidity Provider Continuity comment	Confirmed	(TEXT-5000)	2017/2402	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	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N134	ST5553	O	Account Bank Continuity comment	Confirmed. See the section of the prospectus entitled "Triggers Tables - Rating Triggers Table".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	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	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N136	ST5555	O	Debt situation documentation comment	Confirmed. See the sections of the prospectus entitled "Origination and Servicing Process" and "Servicing and Cash Management". The Guidelines (as defined in the Master Framework Agreement) set out in clear and consistent terms the operating procedures in relation to the treatment of customers in arrears.	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N137	ST5556	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.	Priorities of payment and triggers events	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N138	ST5556	O	Priorities of payment and triggered events comment	Confirmed. See the sections of the prospectus entitled "Key Structural Features" and "Cashflows and Cash Management".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N140	ST5557	O	Timely resolution of conflicts comment	Confirmed. See the sections of the prospectus entitled "Overview of the Rights of Noteholders" and "Terms and Conditions of the Notes".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Historical Default and Loss Performance Data	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N142	ST5558	O	Historical Default and Loss Performance Data comment	Confirmed. See the section of the prospectus entitled "Historical Default and Loss Performance".	(TEXT-5000)	2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					

N143	STSS58	C	Historical Default and Loss Performance Data location	Confirmed. See the section of the prospectus entitled "Historical Default and Loss Performance".	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.					
N144	STSS59	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	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
N145	STSS59	O	Sample external verification comment	An external verification (including verification that the data disclosed in this Prospectus in respect of the Receivables is accurate) has been made in respect of a sample of Receivables prior to the Closing Date by an appropriate and independent party and no significant adverse findings have been found (for further details, see the section of the prospectus entitled "Statistical Information On The Provisional Securitised 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.		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.			
N146	STSS60	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Availability of a liability cash flow model to potential investors	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation	N/A
N147	STSS60	C	Location of Liability cash flow model	Confirmed. See the section of the prospectus entitled "Listing and General Information". The liability cash flow model has been made available to potential investors. This can be accessed at https://editor.eurodow.eu/ . The liability cashflow model precisely represents the contractual relationships between the underlying exposures and the payments flowing between the parties to the transaction.	(TEXT-10000)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the 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)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N149	STSS60	O	Liability cash flow model comment (after pricing)	Confirmed. See the section of the prospectus entitled "Listing and General Information". The liability cash flow model has been made available to potential investors. This can be accessed at https://editor.eurodow.eu/ . The liability cashflow model precisely represents the contractual relationships between the underlying exposures and the payments flowing between the parties to the transaction.	(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	N/A	(N/A/Available/Not available)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and 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		(TEXT-10000)		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)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N153	STSS62	O	Article 7 compliance comment		(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N154	STSS62	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N155	STSS62	O	Underlying information comment		(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N156	STSS62	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	STSS62	O	Before pricing documentation comment		(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					