

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
SSTS0	LEI: 5493009T008H2XXXHQ45 Comisión Nacional del Mercado de Valores	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	Class A2021-01: ESO305250047 Class C2021-01: ESO305250054	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	5493009T008H2XXXHQ45	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	959800WRDNTXKQPU1358N201701	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5	Expediente CNMV: 163.522	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	No securitisation repository registered yet but data is provided to European DataWarehouse GmbH	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	COLUMBUS MASTER CREDIT CARDS, FT	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	ES	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	credit-card receivables	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation;; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	23 June 2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	28 June 2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Compliance with STS criteria provided for in Articles 19 to 22 of the STS Regulation was confirmed by Prime Collateralised Securities (PCS) EU SAS acting as third party verification agent pursuant to Articles 27(2) and 28 on 28 June 2021	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS. France	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	Autorite des marches financiers (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A

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STSS17	N	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Bank of Spain	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	As set out in the Legal Opinion , the transfer of the Receivables will be valid and binding between the Seller and the Fund and recognised before the competent courts in Spain as being effective to transfer legal ownership and title to such Receivables. Subject to the formalities provided for in the ARA Master Receivables Sale and Purchase Agreement such transfer will be effective against any third party.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	As set out in the Legal Opinion, the transfer of the Receivables to the Fund may only be rescinded or challenged under articles 226 to 230 and 238 of the Insolvency Law by the administrator ( <i>administrador concursal</i> ) and in so challenging, the administrator will have to prove the existence of fraud, therefore the transfer of Receivables to the Fund shall not be subject to severe clawback provisions as this is interpreted in the Securitisation Regulation and the EBA final report on STS guidelines for non-ABCP securitisation dated 12 December 2018.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
STSS22	Please see answer to STSS21	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS24	Transfer of Eligible Receivables in the context of an Initial Transfer shall only occur during the Programme Revolving Period and the Programme Amortisation Period. Conversely, transfer of Eligible Receivables in the context of Additional Transfers shall occur during the Programme Revolving Period, the Programme Amortisation Period and the Programme Accelerated Amortisation Period. The purchase date of Eligible Receivables shall be, in the context of Initial Transfers, the date of delivery by the Management Company of the Sale Acceptance which shall occur on the first Business Day following each Confirmation Date; and, in the context of Additional Transfers, the first Business Day after the Drawing Date of the corresponding Eligible Receivables. As set out in the Legal Opinion, no notification to the Borrowers is required to fully perfect the transfer of ownership in the Receivables to the Fund	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.  Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
STSS25	<b>Section 2.2.8.2 of the Additional Information:</b> "(f) In accordance with Article 20(6) of the Securitisation Regulation, the Receivable is freely transferrable and such Receivable (and its Ancillary Rights) is not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of its assignment to the Fund. The payment of each Receivable is not subject to the performance of any administrative action or step, or to the execution of any document of any kind whatsoever, or to any formalities, either prior to or after the purchase of such Receivable, which has not already been carried out or obtained".	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	Pursuant to <b>Section 2.3 of the Additional Information</b> the Management Company will not carry out an active management of the assets of the Fund as this is described in article 20(7) of the Securitisation Regulation. Additionally, according to <b>Section 2.2.8.2 of the Additional Information</b> "The Seller has represented and warranted that on any Effective Purchase Date in the context of Additional Transfers, and on any Confirmation Date and any Effective Purchase Date in the context of Initial Transfers, the Credit Card Agreements, the Receivables and the Client Accounts shall comply with the Eligibility Criteria."	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that:  - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS27	The asset class is receivables arising from credit card agreements complying with Article 1, (a) (iii), b, c, d of the regulatory technical standards adopted by the European Commission by means of the Commission Delegated Regulation (EU) of 28 May 2019, supplementing Regulation (EU) 2017/2402 on the homogeneity of the underlying exposures (consumer loans), so that no homogeneity factor applies since consumer financing in themselves are considered homogeneous. Additionally, <b>and pursuant to section 2.2.8.2 (s) of the Additional Information</b> "each Receivables was originated in accordance with the Seller's Credit Policies prevailing at the relevant time which are the same Credit Policies it applies to non-securitised Receivables"	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	<b>Section 2.2.8.3 of the Additional Information</b> states that "the Seller has confirmed in the Deed of Amendment that the assets of the Fund do not and will not include securitisation positions". Additionally, pursuant to <b>Section 2.2.8.2(r)</b> "none of the Receivables is a transferable security as defined in Article 4(1), (r)point (44) of MiFID II, a securitisation position within the meaning of Article 20 paragraphs 8 and 9 of the Securitisation Regulation or a derivative".	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<b>Section 2.2.8.2 of the Additional Information</b> "(d) In compliance with Article 20(10) of the Securitisation Regulation, (i) each Credit Card Agreement has been executed in the ordinary course of the Seller's business in accordance with the Seller's Credit Policies prevailing at that time which are not less stringent than those applied by the Seller at the time of origination to similar consumer revolving credit facilities that are not securitised and (ii) prior to the date on which the relevant Credit Card Agreement was made available to the relevant Borrower, all lending criteria and preconditions applied by the Seller pursuant to its Credit Policies prevailing at that time were satisfied". "(s) Each Receivable was originated in accordance with the Seller's Credit Policies applicable at the time it was originated, as described in section 2.2.7 of the Additional Information, which are the same Credit Policies it applies to non-securitised Receivables". Definition of Eligible Borrower in <b>Section 2.2.8.2 of the Additional Information</b> sets out its compliance with Article 20.11 of the Securitisation Regulation. <b>Section 3.7.2.3 of the Additional Information</b> "(b) the Management Company and the Relevant Rating Agencies shall be informed of any substantial amendment or substitution to the Credit Policies and the Servicing Policies, unless (A) the relevant amendment or substitution is necessary in order for the Credit Policies and the Servicing Policies to remain compliant with all laws and regulations applicable to the servicing of that type of consumer revolving receivables, or any guideline, instruction, judgment, injunction or rule reasonably applied by the Seller or, as applicable, the Servicer and (B) has no direct material adverse effect on the collection of the Purchased Receivables. Any amendments to the Credit Policies or the Servicing Policies will be disclosed without undue delay". <b>Section 2.2.8.3 of the Additional Information</b> "(c) The Seller has further confirmed that it has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the Borrower's creditworthiness taking appropriate account of factors relevant to verifying the prospect of the Borrower meeting his obligations under the relevant Credit Card Agreement"	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	<b>Section 2.2.8.1 of the Additional Information</b> "The originator has the relevant expertise in providing credit to consumers and servicing receivables of a similar nature to the Purchased Receivables as it has been an active entity in that market since 1990". Please see also (i) <b>Section 2.2.7 of the Additional Information</b> (The method of origination or creation of assets...); and (ii) <b>Section 3.5 of the Additional Information</b> (Name, address and significant business activities of the Seller).	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	<b>Section 2.2.8.2 of the Additional Information:</b> (m) "As at its Purchase Date, no Receivable is subject to any amicable or contentious recovery proceeding and the Seller has not initiated a termination claim with respect to the relevant Credit Card Agreement for a breach by the Borrower(s) of its (their) obligations under such Credit Card Agreement or at the occurrence of an event of default howsoever described under the Credit Card Agreement". (q) "None of the Receivables is a defaulted receivable within the meaning of Article 178(1) of the CRR". (d) "The Client Account is not classified as a Defaulted Client Account nor as a Delinquent Client Account on the relevant Purchase Date of the Receivables". Definition of Eligible Borrower, paragraph (f) "for the purposes of article 20(11) of the Securitisation Regulation, the relevant Client Account does not include, at the time of selection, exposures to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt restructuring process with regard to his non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the Fund, except if: (a) a restructured underlying exposure has not presented new arrears since the date of the restructuring, which must have taken place at least one year prior to the date of transfer or assignment of the underlying exposures to the Fund; and (b) the information provided by the Seller or as the case may be the Reporting Entity in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) of the Securitisation Regulation explicitly sets out the proportion of restructured receivables, the time and details of the restructuring as well as their performance since the date of the restructuring; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the Seller; or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the Seller which are not securitised".	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	The STS notification shall provide a detailed manner 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 the Regulation (EU) 2017 2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	As set out in <b>Section 2.2.8.2 of the Additional Information</b> "In accordance with article 20(12) of the Securitisation Regulation, the Credit (m)Card Agreement has already given rise to the effective and full payment of at least one (1) instalment by the Borrower under the Client Account before the Purchase Date."	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.  The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Sale of Purchased Receivables is limited to (i) liquidation of the Fund as described in <b>Section 4.4.4 of the Securities Note</b> ; (ii) the remedies in case of a breach of Eligibility Criteria in accordance with <b>Section 2.2.9.1 of the Additional Information</b> and (iii) the Optional Repurchase Events detailed in <b>Section 3.3.1.11 of the Additional Information</b> .	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS34	<b>3.4.3.1.EU Risk Retention Requirement:</b> The Seller, in its capacity as originator, will retain, on an ongoing basis, a material net economic interest of not less than five per cent. in the securitisation contemplated by the Programme Documents in accordance with article 6(3)(d) of the Securitisation Regulation and article 8 of the Delegated Regulation (EU) 625/2014 of 13 March 2014 supplementing CRR by way of regulatory technical standards specifying the requirements for investors, sponsors, original lenders and/or originator institutions relating to exposures to transferred credit risk, applicable until the new regulatory technical standards to be adopted by the Commission apply, pursuant to article 43(7) of the Securitisation Regulation. The Retention comprises the Seller holding an interest in the first loss tranche represented in this case by Seller Interest Credit Facility, the Aggregate Deferred Purchase Price and the Subordinated Facilities (Expenses Subordinated Facility, General Reserve Subordinated Facility and Commingling Reserve Subordinated Facility) and/or any Class C Notes retained by the Seller (if any)	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.  These explanations shall in particular indicate 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 are used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	<b>Section 5.1.4 of the Securities Note:</b> "If the Notes of any Notes Series are Floating Rate Notes and unless such Floating Rate Notes have a Maximum Interest Rate, the Fund will enter into one or several Hedging Agreements with one or several Eligible Hedging Counterparty(ies) in order to hedge its exposure with respect to any Floating Rate Notes of any Notes Series against the fixed interest rate of the Purchased Receivables. Additional details on the hedging strategy of the Fund are included in section 3.4.8 of the Additional Information"	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	In accordance with Article 21(2) of the Securitisation Regulation, the Fund will not be a party to any derivative instrument except for the purpose of hedging the interest rate risk of any Floating Rate Notes.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Hedging Agreements will each be documented by means of (i) a master agreement in the form of 2002 ISDA Master Agreement (Multicurrency-Cross Border), as published by the International Swaps and Derivatives Association, Inc., including its schedule, credit support annex thereto and confirmation; (ii) a Contrato Marco de Operaciones Financieras in its 2013 version (or any other as selected by the Management Company) together with its Annex 1, credit support annex thereto and confirmation or (iii) any other financial transactions master netting documentation that the Management Company deems suitable.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	<b>Section 4.8.6 (b) of the Securities Note</b> "The Interest Rate in respect of Floating Rate Notes of any Notes Series for each Interest Period will be the result of adding the Relevant Margin (or the Step-up Margin) to the Reference Rate and shall be determined in the manner specified in the relevant Issuing Document; the provisions below relating to Reference Rate determination shall apply. For this purpose Reference Rate shall be (i) during the Programme Revolving Period and the Programme Amortisation Period either the EURIBOR for one (1) month, or the EURIBOR for three (3) months, or the EURIBOR for six (6) months or the EURIBOR for twelve (12) months, as specified in the relevant Issuing Document and (ii) during The Programme Accelerated Amortisation Period, EURIBOR for one (1) month" The Receivables to be purchased by the Fund bear an adjustable fixed interest rate.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	As set out in <b>Section 4.4.3 of the Registration Document</b> "the Management Company will proceed to liquidate the Fund following the occurrence of a Fund Liquidation Event (once the CNMV and the Noteholders have been informed in the manner set out in section 4 of the Additional Information), such circumstance constituting an Accelerated Amortisation Event. The liquidation of the Fund shall be made in accordance with the Accelerated Priority of Payments set out in section 3.4.7.2 of the Additional Information". <b>Pursuant to Section 3.4.2 of the Additional Information</b> "during the Programme Accelerated Amortisation Period, the Management Company will apply, on each Monthly Payment Date, the Available Distribution Amount towards the following payments or debits in the following order of priority (the Accelerated Priority of Payments) but in each case only to the extent that all payments or debits of a higher priority have been made in full: (...)"	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Please see answer to STSS41. The General Reserve is not replenished during the Accelerated Amortisation Period.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Principal receipts shall be distributed following the relevant priority order as set out in <b>Section 3.4.7.2 of the Additional Information</b> , which are based upon the seniority of the Notes.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Please see answer to STSS43	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	There is not any section of the Base Prospectus that requires automatic liquidation of the underlying exposures to market value. Please see <b>Section 4.4.3 of the Registration Document</b> for more details on the liquidation of the Fund.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Not applicable. See <b>Section 4.6.5 of the Securities Note</b> for a summary of the ranking of the interest payments Notes in the Fund order of payments and <b>Section 4.6.6 of the Securities Note</b> for a summary of the ranking of the Notes repayments in the Fund order of payments	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS45	As defined on the Base Prospectus, "Programme Revolving Period means the period which started on the Fund Incorporation Date (included) and will terminate on the Monthly Payment Date (excluded) immediately following the occurrence of: (i) a Revolving Termination Event; or (ii) an Accelerated Amortisation Event". See STSS46, STSS47, STSS48 and STSS49 for a concise explanation on how the provisions of Art 21(6) (a) (b) (c) and (d) are included in the Base Prospectus.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	<b>Section 3.1.4 (a) of the Additional Information</b> includes as "Revolving Termination Events", among others that: "(ix) on any Calculation Date, the Management Company has determined that the aggregate of the sum of: (A) I. the Outstanding Principal Balances of the Purchased Receivables (excluding the Non-Compliant Receivables) under the Performing Client Accounts as of the immediately prior Cut-Off Date to such Calculation Date; plus II. the Outstanding Principal Balances of the Purchased Receivables transferred in the context of Initial Transfers on the Purchase Date prior to the Calculation Date; minus III. the Outstanding Principal Balances of any outstanding Purchased Receivables (other than those deriving from Defaulted Client Accounts or Non-Compliant Client Accounts) repurchased by the Seller on such Calculation Date; (B) the Unapplied Revolving Amount to be credited to the Revolving Account as of the next Monthly Payment Date immediately following such Calculation Date (after the application of the Priority of Payments); and (C) the amounts standing to the credit of the Principal Account as of the next Monthly Payment Date immediately following such Calculation Date (after the application of the Priority of Payments), is less than the Principal Amount Outstanding of all Notes Series as of the Monthly Payment Date immediately following such Calculation Date (taking into account any redemption or issuance of Notes Series to be made between, on or before the next Monthly Payment Date), multiplied by the sum of (i) one (1) and (ii) the Required Seller Share"	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	<b>Section 3.1.4 (a) of the Additional Information</b> includes as "Revolving Termination Events", among others that: "(vi) an Insolvency Event has occurred in respect of the Servicer". Please see definition of "Seller Event of Default" which expressly refers to insolvency in its paragraph 2.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	See answer to STSS46. In addition, see Revolving Termination Events set out in <b>Section 3.1.4 (a) (i) of the Additional Information</b> : "on any Calculation Date, the Management Company has determined that for the third (3rd) consecutive Monthly Payment Date, the Residual Principal Deficiency Ledger is to remain in debit on the next Monthly Payment Date after the application of the Interest Priority of Payments" and <b>Section 3.1.4 (a) (iv) of the Additional Information</b> "a Purchase Shortfall has occurred" as well as definition of Purchase Shortfall therein ("on any Monthly Payment Date during the Programme Revolving Period, the fact that for the 6th consecutive Monthly Payment Dates the credit balance of the Revolving Account exceeds 15 per cent. (15%) of the aggregate Principal Amount Outstanding of all Notes Series on such date")	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	See answer to STSS46 and Revolving Termination Event in case a Purchase Shortfall occurs as described in STSS48.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	The Servicing of the Receivables is set forth in <b>section 3.7.2. of the Additional Information</b> . Duties and responsibilities undertaken by the Management Company regarding the management and legal representation of the Fund and Noteholders are described in <b>Section 3.7.1 of the Additional Information</b> .	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	The appointment and authority of the Servicer is effective from the Fund Incorporation Date and shall remain in full force and effect in accordance with <b>section 3.7.2.15 of the Additional Information</b> (Servicer Termination Events – Termination of appointment – Substitution)	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	<b>Section 3.4.8.1 of the Additional Information</b> : "If the Hedging Agreement is early terminated, the Fund may be required to enter into a hedging agreement on similar terms with a replacement hedging counterparty. The Fund will endeavour but cannot guarantee to find a replacement hedging counterparty upon early termination of the Hedging Agreement".	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	<b>3.4.5.10. Common Terms applicable to the Issuer Accounts</b> : "(g) The Issuer Accounts Bank is required at all times to be an Eligible Institution. Should the Accounts Bank cease to be an Eligible Institution an Issuer Accounts Bank Termination Event shall occur with the effects set out in paragraph (j) below. (j) Upon the occurrence of an Issuer Accounts Bank Termination Event, the Management Company shall appoint a New Issuer Accounts Bank within thirty (30) calendar days after the occurrence of such Issuer Accounts Bank Termination Event and provided that the New Issuer Accounts Bank meets the Issuer Accounts Bank Substitution Requirements".	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	See answer to STSS32.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Servicing Policies are set out in <b>Section 3.7.2.13 of the Additional Information</b> , including the mitigation of risks via recovery of bad debts; the payment protection insurance and the use of Debt Refinancing, Debt Restructuring and Write-Offs (as these terms are defined therein).	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	As described in <b>Section 3.4.7.2 of the Additional Information</b> : "During the Programme Revolving Period and the Programme Amortisation Period the priorities of payments are (i) the Interest Priority of Payments, (ii) the Interest Shortfall Priority of Payments and (iii) the Principal Priority of Payments". "During the Programme Accelerated Amortisation Period, the priority of payments is the Accelerated Priority of Payments". "Any events which trigger changes in the priorities of payments and any change in the priorities of payments which will materially adversely affect the repayment of the Notes shall be disclosed to the investors, without undue delay, in each case to the extent required under article 21(9) of the Securitisation Regulation".	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	<b>Section 6.4 of the Registration Document</b> : "The Management Company is also responsible for acting with utmost diligence and transparency in defence of the best interests of the holders of the notes issued by the Fund and the funders of the Fund. Consequently, the Management Company must subordinate its actions to safeguarding the interests of such persons, abiding by the applicable provisions in this regard prevailing from time to time".	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS58	Section 3.5.1 of the Additional Information contains historical performance data that has been extracted starting from December 2011 and ending on April 2021 (included) (which is the most recent information available).	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	Upon the issuance of a new Notes Series (unless the relevant verification has been performed less than twelve (12) months prior to such issuance), Mazars Auditores, S.L.P. will act as independent third party for the preparation of the Special Securitisation Report on the Securitised Portfolio. The Seller, as originator, will confirm in a notice sent to the Management Company and uploaded on the European DataWarehouse website: <a href="https://editor.eurodw.eu/editor">https://editor.eurodw.eu/editor</a> (the EDW Website) and, when a securitisation repository is registered in accordance with article 10 of the Securitisation Regulation, on the relevant securitisation repository as disclosed to the Noteholders by means of publication of the appropriate privileged information (información privilegiada) or other material event (otra información relevante), as applicable, with the CNMV (the Securitisation Repository) that in relation to the Special Securitisation Report on the Securitised Portfolio no significant adverse findings are found by such independent third party during its review.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	As set out in the Final Terms, Intex has been appointed for the purposes of providing the cash flow model in compliance with Article 22.3 of the Securitisation Regulation, being such a cash flow made available to investors before the pricing of the Notes (and shall, after pricing, be that model available to Noteholders on an ongoing basis and to potential investors upon request)	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	N/A	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	The Seller, as originator, shall be responsible for compliance with article 7 of the Securitisation Regulation, in accordance with article 22.5 of the Securitisation Regulation. The Management Company has been designated by the Seller, as originator, as the reporting entity for the purposes of article 7(2) of the EU Securitisation Regulation for the purposes of fulfilling the information requirements under such article. Pursuant to the Final Terms dated on June 23, reporting obligations under article 7 and article 22 of the Securitisation Regulation have been satisfied by making available the relevant information via European DataWarehouse website.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm 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.	N/A