

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 LINK WITH PROS REG
ST530	R156009E718E70DFE38 - no competent authority has yet been appointed in Italy.	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 Delegated Regulat
ST531	Class A Notes: IT0005451908 - Class B Notes: IT0005451912 - Class C Notes: IT0005451924 - Class D Notes: IT0005451932 - Class E Notes: IT0005451940 - Class F Notes: IT0005451957 - Class G Notes: IT0005451965 - Class H Notes: IT0005451973	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 a Annex 19 of Com Regulation (EU) 21
ST532	R156009E718E70DFE38	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 Delegated Regulat
ST533	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
ST534	R156009E718E70DFE38N202101	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
ST535	N/A	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST536	European DataWarehouse	Securitisation Repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST537	Brignole CO 2021 S.r.l.	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Section 4 of Annex Delegated Regulat
ST538	IT	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) SPPE(s) and original lender(s).	N/A
ST539	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
ST5310	consumer loans	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 20(1)(i) 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
ST5311	26/07/2021	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1120, 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
ST5312	23 July 2021	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A
ST5313	Prime Collateralised Securities (PCS) EU SAS has verified that the Brignole CO 2021 S.r.l. securitisation complies with the STS criteria.	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
ST5314	Prime Collateralised Securities (PCS) EU SAS	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
ST5315	Autorite des Marchés Financiers	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
ST5316	N/A	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
ST5317	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
ST5318	Under the Listed Notes Subscription Agreement, Credits, in its capacity as Originator, has represented to the Joint Lead Managers and the Arranger that (i) it has applied and will apply, as the case may be, to the Receivables the same sound and well-defined criteria for credit-granting which it applies to non-securitised exposures; (ii) it has clearly established the processes for approving and, where relevant, amending, renewing and refinancing the Receivables as it applies to the exposures it holds; and (iii) 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 Debtors creditworthiness taking appropriate account of factors relevant to verifying the prospect of the Debtors meeting their obligations under the Loan Agreements.	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5317 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
ST5319	Under the Intercreditor Agreement, the Originator has confirmed that its credit-granting as referred to in Article 27(3) of the EU Securitisation Regulation is subject to supervision.	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	Where the answer to field ST5317 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
ST5320	Pursuant to the Master Receivables Purchase Agreement and the relevant Receivables Purchase Agreement, the Originator (i) has assigned and transferred - without recourse (pro soluto) - and in block (in blocco) - to the Issuer, which has purchased - without recourse (pro soluto) and in block (in blocco) in accordance with the combined provisions of Articles 1 and 4 of the Securitisation Law and Article 58 of the Consolidated Banking Act - all of its right, title and interest in and to the Initial Portfolio and (ii) has the option to assign and transfer - without recourse (pro soluto) and in block (in blocco) - to the Issuer, which has agreed to purchase - without recourse (pro soluto) and in block (in blocco) in accordance with the combined provisions of Articles 1 and 4 of the Securitisation Law and Article 58 of the Consolidated Banking Act - all of its right, title and interest in and to each Additional Portfolio. The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against the assigned debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through (a) the publication of a notice of transfer in the Official Gazette No. 86 Part I of 22 July 2021, and (b) the registration of the transfer in the Companies Register of Milan-Monza-Brianza-Lodi on 22 July 2021. The transfer of the Receivables included in each Additional Portfolio will be rendered enforceable against the assigned debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through (a) the publication of a notice of transfer in the Official Gazette and (b) the registration of the transfer in the Companies Register of Milan-Monza-Brianza-Lodi. The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger and the Joint Lead Managers, which has been made available to all relevant competent authority referred to in Article 29 of the EU Securitisation Regulation.	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 Delegated Regulat
ST5321	The Italian insolvency laws do not contain severe clawback provisions within the meaning of articles 20, paragraph 2, and 20, paragraph 3, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For the purpose of compliance with articles 20(2) and 20(3) of the Securitisation Regulation, under the Master Receivables Purchase Agreement and Intercreditor Agreement the Seller has confirmed that the Seller has its centre of main interest (as that term is defined in the EU Insolvency Regulation) in the Republic of Italy; therefore, the Seller is subject to Italian insolvency laws that do not contain severe clawback provisions. Reference is made to sections entitled 'Description of Transaction Documents - Master Receivables Purchase Agreement' and 'Description of Transaction Documents - Intercreditor Agreement' of the Prospectus. In addition, although as at the date of the Prospectus 80.10 per cent. of the share capital of Credits is owned by Columbus Holdco S.a.r.l., in case of insolvency of Columbus Holdco S.a.r.l., the Luxembourg laws would not per se apply to a possible draw back action aimed at the recovery of Credits' assets on the basis that Credits would be subject to insolvency proceedings only to the extent that it is found to be insolvent.	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(1)(b) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex Delegated Regulat
ST5322	Not Applicable.	Exemption for clawback provisions in national insolvency laws.	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST5321, 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 Delegated Regulat
ST5323	Not Applicable.	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 Delegated Regulat
ST5324	The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against the assigned debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through (a) the publication of a notice of transfer in the Official Gazette No. 86 Part I of 22 July 2021, and (b) the registration of the transfer in the Companies Register of Milan-Monza-Brianza-Lodi on 22 July 2021. The transfer of the Receivables included in each Additional Portfolio will be rendered enforceable against the assigned debtors and any third party creditors of the Originator (including any insolvency receiver of the same) through (a) the publication of a notice of transfer in the Official Gazette and (b) the registration of the transfer in the Companies Register of Milan-Monza-Brianza-Lodi. Therefore, the requirements of Article 20, paragraph 5, of the EU Securitisation Regulation are not applicable.	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.	Item 3.3 of Annex Delegated Regulat
ST5325	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Transfer Date, each Receivable is fully and unconditionally owned and available directly to the Originator and, to the best of the Originator's knowledge, is not subject to any lien (piggyback), security (equity) or other charge in favour of any third party (except any charge arising from the applicable mandatory law) or other charge in favour of any third party or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of Receivables under the Master Receivables Purchase Agreement and is freely transferable to the Issuer.	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPPE from enforcing its rights.	Item 2.2.8 of Annex Delegated Regulat

575526	Under the Intercreditor Agreement, the parties thereto have acknowledged that the disposal of Receivables is permitted only in the following circumstances: (i) from the Issuer to the Originator, in case of any breach of representations and warranties by the Originator pursuant to the terms of the Warranty and Indemnity Agreement, (ii) from the Issuer to the Originator, in case of repurchase of individual Receivables pursuant to the terms of the Master Receivables Purchase Agreement, (iii) from the Issuer to the Originator, in case of repurchase of the Aggregate Portfolio in the context of an early redemption of the Notes in accordance with Condition 8.1 (Early Redemption upon exercise of the Originator Call Option), Condition 8.4 (Optional Redemption) and Condition 8.5 (Optional Redemption for taxation reasons) pursuant to the terms of the Conditions and the Intercreditor Agreement, and (iv) from the Issuer or the Representative of the Noteholders on its behalf to third parties in case of disposal of the Aggregate Portfolio following the delivery of a Trigger Notice pursuant to the terms of the Intercreditor Agreement. Therefore, no active portfolio management within the meaning of article 20(7) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria is allowed. Reference is made to the section headed 'Description of the Transaction Documents – Intercreditor Agreement' of the Prospectus.	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 SPSE 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.	Item 2.2.7 of Annex Delegated Regulation
575527	The Receivables included in the Initial Portfolio satisfy and the Receivables included in any Additional Portfolio satisfy and will satisfy, as the case may be, the homogeneous conditions of Article 20(8) of the Securitisation Regulation and the final draft EBA regulatory technical standards dated 11 July 2018. In particular, pursuant to the Warranty and Indemnity Agreement the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Transfer Date, the Receivables included in the Initial Portfolio are, and the Receivables included in any Additional Portfolio will be, homogeneous in terms of asset type taking into account the specific characteristics relating to the cash flows of the asset type including their contractual, credit-risk and prepayment characteristics, given that: (a) all Receivables have been or will be, as the case may be, originated by Credits, in the Originator ordinary course of business, based on similar loan disbursement policies which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (b) all Receivables have been or will be, as the case may be, serviced by Credits according to similar servicing procedures and (c) all Receivables fall or will fall, as the case may be, within the same asset category of the relevant Technical Standards named credit facilities to individuals for personal, family or household consumption purposes. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) each of the Receivables derives from duly executed Loan Agreements; (ii) each Loan Agreement and each other agreement, deed or document relating thereto is valid and constitutes binding and enforceable obligations, with full recourse to the Debtors; and (iii) as at the relevant Valuation Date and as at the relevant Transfer Date, each Portfolio does not and will not, as the case may be, comprise any transferable securities, as defined in point (44) of article 4(1) of Directive 2014/49/EU. Finally, pursuant to the Eligibility Criteria set out in the Master Receivables Purchase Agreement and in accordance with the Warranty and Indemnity Agreement, the Loans will be repayable in instalments pursuant to the relevant amortising plan. For further details, see the sections headed 'The Aggregate Portfolio and Description of the Transaction Documents – Warranty and Indemnity Agreement of the Prospectus'.	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) 2019/1226 are met.	Item 2.2.7 of Annex Delegated Regulation
575528	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Transfer Date, the Initial Portfolio does not, and the Additional Portfolio will not, comprise any securitisation positions. For further details, reference is made to sections The Aggregate Portfolio and Description of The Transaction Documents - Warranty and Indemnity Agreement of the Prospectus.	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 Delegated Regulation
575529	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that (i) each of the Receivables derives from duly executed Loan Agreements which have been granted by Credits in its ordinary course of business, (ii) Credits has expertise in originating exposures of a similar nature to those assigned under the Securitisation for at least 5 years; (iii) the Loans have been granted in accordance with the loan disbursement policy applicable from time to time that is no less stringent than the loan disbursement policy applied by Credits at the time of origination to similar exposures that are not assigned under the Securitisation; (iv) Credits has assessed the Debtors creditworthiness in compliance with the requirements set out in article 8 of Directive 2008/48/EC under the Warranty and Indemnity Agreement, the Originator has undertaken to promptly inform the Servicer of any material change occurred after the Issue Date in the loan disbursement policies from time to time applicable in respect of the Receivables to be included in any Additional Portfolio, providing an explanation of any such change and an assessment of any impact it may have on the new Loans in order for the Servicer to disclose such information, without delay, as the most information and Significant Event Report that will be made available by the Reporting Entity, through the Securitisation Repository, to potential investors in the Notes pursuant to and for the purposes of article 20(10) of the EU Securitisation Regulation and the applicable Technical Standards. For further details, reference is made to sections The Aggregate Portfolio, Description of the Transaction Documents - Warranty and Indemnity Agreement, Description of the Transaction Documents - Servicing Agreement and The Originator and the Servicer of the Prospectus.	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 8 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex Delegated Regulation
575530	Credits is a joint-stock company duly incorporated under the laws of Italy and licenced to carry out lending activity pursuant to Article 106 of the Consolidated Banking Act. Credits is an established originator and servicer active in the consumer loan market since 2008. Moreover, under the Warranty and Indemnity Agreement, Credits has represented and warranted that it has the required expertise in originating consumer loans which are of a similar nature as the Loans within the meaning of Article 20(10) of the Securitisation Regulation (taking the EBA Guidelines on STS into account), as has a Kenexa in accordance with the Consolidated Banking Act and a minimum of 5 years experience in originating consumer loans similar to those securitised. Reference is also made to sections headed 'The Originator and the Servicer and Credit and Collateral Policies of the Prospectus'.	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 Delegated Regulation
575531	Under the Warranty and Indemnity Agreement, Credits has represented and warranted that, as at the relevant Valuation Date and as at the relevant Transfer Date, the Initial Portfolio does not, and each Additional Portfolio will not, include Receivables classified as exposures in default within the meaning of Article 176, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired debtor or guarantor, who, to the best of Credits knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-applicable 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 of the underlying exposures to the Issuer; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; 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 the ones of comparable exposures held by Credits which have not been assigned under the Securitisation. For further details, see the sections headed 'The Aggregate Portfolio and Description of the Transaction Documents - Warranty and Indemnity Agreement of the Prospectus'.	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) (ii) 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 Delegated Regulation
575532	The Debtors of the underlying exposures have paid at least the first instalment of the relevant Loan Agreement as at the Valuation Date of the Initial Portfolio (with respect to the Initial Portfolio) and as of the relevant Valuation Date of the relevant Additional Portfolio (with respect to each Additional Portfolio). Accordingly, the exemption set forth in Article 20(12) of EU Securitisation Regulation is not applicable. Reference is made to schedule 1 (Criteria Commu) to the Master Receivables Purchase Agreement and section The Aggregate Portfolio - Eligibility Criteria and Purchase Conditions of the Prospectus.	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 Commission Deleg 2019/980
575533	Not applicable. In particular, the Receivables arose and will arise from Loan Agreements and are not secured by any security interests over underlying assets. Furthermore, and as set out in the Eligibility Criteria, (i) the amortising plans of the relevant Loan Agreements (excluding the pre-amortising period, if any), provide for no more than 120 instalments, (ii) the Loan Agreements are paid in 12 instalments per annum in accordance with the relevant amortising plan and (iii) the Loan Agreements do not provide for either balloon loans nor loans providing for a final maximum instalment the amount of which is higher than the others instalments of the relevant amortising plan. In addition, as the Receivables arise from unsecured Loan Agreements, there are no security interests over any specified asset securing the Receivables. Therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of any asset. Reference is made to schedule 1 (Criteria Commu) to the Master Receivables Purchase Agreement and section The Aggregate Portfolio - Eligibility Criteria and Purchase Conditions of the Prospectus.	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 Delegated Regulation
575534	Under the Subscription Agreements the Originator has undertaken to retain, on an on-going basis, a material net economic interest of not less than 5 (five) per cent. In the Securitisation, in accordance with option (a) of article 6, paragraph 3, of the EU Securitisation Regulation and the applicable Technical Standards. Reference is made to the sections of the Prospectus headed 'Risk Retention and Transparency Requirements' and 'Description of the Intercreditor Agreement - Intercreditor Agreement - Risk Retention and Transparency Requirements'.	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-ARF 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 Annex 19 of Commission Deleg (EU) 21
575535	The rate of interest applicable to the Listed Notes for each interest period shall be: A) the Euribor, plus B) the following respective margins: 1) from and including the Initial Interest Period to and including the Interest Period ending on the First Optional Redemption date: (i) for the Class A Notes: 0.75% per annum; (ii) for the Class B Notes: 0.80% per annum; (iii) for the Class C Notes: 1.15% per annum; (iv) for the Class D Notes: 1.60% per annum; (v) for the Class E Notes: 3.70% per annum; (vi) for the Class F Notes: 5.90% per annum; 2) from and including the Interest Period commencing on the First Optional Redemption Date and any Interest Period thereafter: (i) for the Class A Notes: 1.50% per annum; (ii) for the Class B Notes: 2.60% per annum; (iii) for the Class C Notes: 2.15% per annum; (iv) for the Class D Notes: 2.60% per annum; (v) for the Class E Notes: 4.70% per annum; (vi) for the Class F Notes: 6.90% per annum; 3) with exclusive reference to the Class X Notes, from and including the Initial Interest Period and on any Interest Period thereafter 3.50% per annum, provided that if such rate of interests falls 0 (zero), the applicable Rate of Interest on the Listed Notes will be equal to 0 (zero). The Class X Notes will have the right to receive the Residual Payments in accordance with the applicable Priority of Payments. The Issuer will enter into a Cap Counterparty, dated 22 July 2021, in order to hedge its floating interest rate exposure in relation to the Notes, as amended, supplemented or replaced from time to time. In addition, (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Transfer Date, the Initial Portfolio does not, and the Additional Portfolio will not, comprise any derivatives, and (ii) under the Conditions, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save as expressly permitted by Article 21, paragraph 2, of the Securitisation Regulation. For further details, see the sections headed 'The Aggregate Portfolio and Description of the Transaction Documents - Warranty and Indemnity Agreement and Condition 5 (Covenants)'. Finally, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables arise from Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro. For further details, see the sections headed Terms and Conditions of the Notes (including Condition 7.5 (Rates of Interest)), Description of the Transaction Documents - Warranty and Indemnity Agreement, Transaction Overview, Terms and Conditions of the Notes and Description of the Transaction Documents - Cap Agreement of the Prospectus.	Mitigation of interest rates (R) and currency risks (X) 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 the Commission Deleg 2019/980
575536	Other than the Cap Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has covenanted not to enter into any derivative contracts, other than the Cap Agreement, except to the extent permitted by or provided for in the Transaction Documents, or by the prior written consent of the Representative of the Noteholders. For further details, see Condition 5 (Covenants) in the conditions of the Notes and the Prospectus.	Derivatives Purchased/Sold by SPSE	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	The STS notification shall explain in a concise manner that the SPSE 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 the Commission Deleg 2019/980
575537	The Cap Agreement has been documented under a 2002 ISDA Master Agreement, including the schedule thereto, a 1995 ISDA Credit Support Annex and a confirmation between the Issuer and the Cap Counterparty entered into on or about the Issue Date. Reference is also made to sections Description of the Transaction Documents - Cap Agreement of the Prospectus.	Derivatives using common standards	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	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 the Commission Deleg 2019/980

57538	Under the Warranty and Indemnity Agreement, Credits has represented and warranted that, the Receivables included in the Initial Portfolio have, and the Receivables included in each Additional Portfolio will have a fixed interest rate. In addition, the Rate of Interest applicable in respect of the Listed Notes is calculated by reference to Eurobor. Accordingly, any referenced interest payments under the Receivables and the Listed Notes are calculated by reference to generally used market interest rates and do not reference complex formulae or derivatives. Reference is also made to sections headed Description of the Transaction Documents - Warranty and Indemnity Agreement, The Aggregate Portfolio and Condition 7.5 (Rate of Interest) of the Prospectus.	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 3.4.5 of Annex Delegated Regulation
57539	Following the service of a Trigger Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents; and (ii) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders or shall - as the case may be in accordance with the Conditions - (if so directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) subject to the terms and conditions of the Intercreditor Agreement, in full or in part, subject to the terms and conditions of the Intercreditor Agreement, shall require the automatic liquidation of the Portfolio. Reference is also made to Conditions 6.3 (Post-Enforcement Priority of Payments) and 12 (Trigger Events) of the section headed Terms and Conditions of the Notes of the Prospectus. See further STS 40, 41, 42 and 43.	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 Delegated Regulation
57540	Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer Accounts. Reference is also made to Condition 6.3 (Post-Enforcement Priority of Payments) of the section headed Terms and Conditions of the Notes of the Prospectus.	(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 Delegated Regulation
57541	Following the service of a Trigger Notice, no principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Enforcement Priority of Payments. Reference is also made to Condition 6.3 (Post-Enforcement Priority of Payments) of the section headed Terms and Conditions of the Notes of the Prospectus.	(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 Delegated Regulation
57542	Following the service of a Trigger Notice, the Senior Notes will continue to rank, as to repayment of principal, in priority to the Mezzanine Notes and the Junior Notes as before the delivery of a Trigger Notice. Therefore, the Post-Enforcement Priority of Payments provided for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Furthermore, notwithstanding the above, prior to the delivery of a Trigger Notice, payments in respect of the Class F Notes will be made in priority to payments in respect of the Class X Notes under the Post-Enforcement Priority of Payments, for the purposes of the definitions of Most Senior Class of Notes and Most Senior Class of Listed Notes, both prior to and after the delivery of a Trigger Notice. The Class X Notes will at all times rank ahead of the Class F Notes. Reference is also made to Condition 6.3 (Post-Enforcement Priority of Payments) of the section headed Terms and Conditions of the Notes of the Prospectus.	(c) repayment shall not be reversed with regard to its 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 its seniority.	Item 3.4.5 of Annex Delegated Regulation
57543	Following the service of a Trigger Notice, no automatic liquidation of the Aggregate Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall - as the case may be in accordance with the Conditions - (if so directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Aggregate Portfolio (in full or in part). Reference is also made to Condition 12 (Trigger Events) of the section headed Terms and Conditions of the Notes of the Prospectus.	(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 no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex Delegated Regulation
57544	The Securitisation does not provide for non-sequential priority of payments. Indeed, as to repayment of principal, the Notes will rank at all times as follows: (i) the Senior Notes, in priority to the Mezzanine Notes and the Junior Notes and (ii) the Mezzanine Notes, in priority to the Junior Notes but subordinated to the Senior Notes. Therefore, the requirements of Article 21, paragraph 5, of the EU Securitisation Regulation are not applicable. Reference is also made to Condition 6.1 (Pre-Enforcement Interest Priority of Payments), Condition 6.2 (Pre-Enforcement Priority of Payments) and 6.3 (Post-Enforcement Priority of Payments) of the Prospectus.	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 Delegated Regulation
57545	Pursuant to the Master Receivables Purchase Agreement, there are appropriate Purchase Termination Events which may cause the end of the Revolving Period. For a concise explanation how the provisions of Article 21(6)(a), (b) and (c) are met, reference is made to the fields STS54A, STS54B, STS54C and STS54D below. Reference is also made to the section headed Description of the Transaction Documents - Master Receivables Purchase Agreement.	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 Commission Delegated Regulation 2019/980
57546	Pursuant to clause 2.1 (Cessione di Portafoglio Aggiuntivo) of the Master Receivables Purchase Agreement the Issuer may purchase any Additional Portfolio during the Revolving Period to the extent such Additional Portfolio meet the Criteria and the Conditions to Purchase are met, provided that no Purchase Termination Notice has been delivered in accordance with the Transaction Documents. The Purchase Termination Events include, inter alia, the circumstance that, as on any Calculation Date, the Cumulative Gross Default Rate, determined as at the immediately preceding Calculation Date, exceeds 4.5 % and/or the Rolling Average Delinquency Ratio, determined as at the immediately preceding Calculation Date exceeds 1.5. Reference is made to the relevant definitions set forth in the Conditions of the Prospectus.	(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 manner where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 Commission Delegated Regulation 2019/980
57547	Pursuant to clause 2.2 (Cessione di Portafoglio Aggiuntivo) of the Master Receivables Purchase Agreement the Issuer may purchase any Additional Portfolio during the Revolving Period, provided that no Purchase Termination Notice has been delivered in accordance with the Transaction Documents. The Purchase Termination Events include, inter alia, the circumstance that, as on any Calculation Date, the balance of the Collection Account (also taking into account the payments made by the Issuer for the purchase of Additional Portfolios on the Payment Date immediately following) is higher than 15% of the Outstanding Principal of the Initial Portfolio. Reference is made to the relevant definitions set forth in the Conditions of the Prospectus.	(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 manner, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 Commission Delegated Regulation 2019/980
57548	Pursuant to the Master Receivables Purchase Agreement the Issuer may purchase any Additional Portfolio during the Revolving Period, provided that no Purchase Termination Event has occurred. The Purchase Termination Events include, inter alia, the circumstance that, on any Calculation Date, the balance of the Collection Account (also taking into account the payments made by the Issuer for the purchase of Additional Portfolios on the Payment Date immediately following) is higher than 15% of the Outstanding Principal of the Initial Portfolio. Reference is made to the relevant definitions set forth in the Conditions of the Prospectus.	(c) value of the underlying exposures held by the SPSP falls below a pre-determined threshold	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	The STS notification shall explain in a concise manner, 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 Commission Delegated Regulation 2019/980
57549	Pursuant to clause 2.2 (Cessione di Portafoglio Aggiuntivo) of the Master Receivables Purchase Agreement the Issuer may purchase any Additional Portfolio during the Revolving Period to the extent such Additional Portfolio meet the Criteria and the Conditions to Purchase are met, provided that no Purchase Termination Notice has been delivered in accordance with the Transaction Documents. The Purchase Termination Events include, inter alia, the circumstance that the Originator fails to sell Additional Portfolios for 4 (four) consecutive Offer Dates, unless such failure is attributable to Covid-19 pandemic. Reference is also made to section "Description of the Transaction Documents - Master Receivables Purchase Agreement" of the Prospectus.	(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 manner 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 Commission Delegated Regulation 2019/980
57550	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and other service providers are set out in the relevant Transaction Documents. For further details, see the section headed Description of the Transaction Documents - Servicing Agreement, Description of the Transaction Documents - Cash Allocation, Management and Payments Agreement, Description of the Transaction Documents - Corporate Services Agreement and Terms and Conditions of the Notes of the Prospectus.	(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 Delegated Regulation
57551	The Servicing Agreement and the Back-Up Servicing Agreement contain provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolio, including the obligation of the Back-Up Servicer to act as Successor Servicer upon termination of the appointment of the Servicer. For further details, see the sections headed Description of the Transaction Documents - Servicing Agreement and Description of the Transaction Documents - Back-Up Servicing Agreement. The Cash Allocation, Management and Payments Agreement and the Cap Agreement contain provisions aimed at ensuring the replacement of the Account Bank and the Cap Counterparty, respectively in case of its default, insolvency or other specified events. In particular, under the Intercreditor Agreement, it is provided that, if the Cap Transaction is terminated early and no Trigger Event has occurred, the Issuer will use its best endeavours to replace the Cap Transaction with a replacement cap counterparty on substantially the same terms as the Cap Agreement. Whether the Issuer is able to replace the Cap Transaction will be dependent on the circumstances at the time and may not be possible. For further details, see the section headed Description of the Transaction Documents - Cash Allocation, Management and Payments Agreement, Cap Agreement and Intercreditor Agreement of the Prospectus.	(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 Delegated Regulation
57552	The Cap Agreement provides for the replacement of the Cap Counterparty in the case of its default, insolvency and other specified events. Reference is also made to section Description of the Transaction Documents - Cap Agreement of the Prospectus.	(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 Delegated Regulation
57553	The Cash Allocation, Management and Payments Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of its default, insolvency or other specified events. For further details, see the section headed Description of the Transaction Documents - Cash Allocation, Management and Payments Agreement of the Prospectus.	(d) Account Bank Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(d)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (d) of Regulation (EU) 2017/2402.	Item 3.8 of Annex Delegated Regulation
57554	Credits is an established originator and servicer active in the consumer loan market since 2006. It is licensed to carry out lending activity pursuant to Article 106 of the Consolidated Banking Act. Pursuant to the Servicing Agreement, Credits has represented and warranted that it has all skills, software, hardware, information technology and human resources necessary to comply with the efficiency standards required by the Servicing Agreement. In addition, the Servicer has represented and warranted it has expertise in servicing exposures of a similar nature to those securitised for more than 3 (three) years and has well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures. In addition, pursuant to the Servicing Agreement, the Back-Up Servicer and any Successor Servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures. Reference is also made to the section headed Description of the Transaction Documents - Servicing Agreement of the Prospectus.	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 Delegated Regulation
57555	The Master Receivables Purchase Agreement and the Servicing Agreement (including the Collection Policies attached thereto) set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructurings, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. Reference is made to the sections headed Description of the Transaction Documents - Master Receivables Purchase Agreement and Receivables Purchase Agreement, Description of the Transaction Documents - Servicing Agreement and The Credit and Collection Policies of the Prospectus.	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 Delegated Regulation
57556	The Transaction Documents clearly specify the applicable Priority of Payments and the events which trigger changes in such applicable Priority of Payments. Pursuant to the Cash Allocation, Management and Payments Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to prepare, on or prior to each Investor Report Date, the Sec Reg Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the applicable Priority of Payments), in compliance with the Securitisation Regulation and applicable Technical Standards; and (ii) subject to receipt of the Sec Reg Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the website of European Standardisation (https://www.es-trs.com) at the date of the Investor Report. Reference is also made to the sections headed Terms and Conditions of the Notes of the Prospectus, Description of the Transaction Documents - Intercreditor Agreement and Description of the Transaction Documents - Cash Allocation, Management and Payments Agreement of the Prospectus.	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 Delegated Regulation
57557	The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly manage the responsibilities of the Representative of the Noteholders; therefore, the provisions of Article 21(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to the section headed Terms and Conditions of the Notes of the Prospectus.	Timely resolution of conflicts between classes of investors that facilitates the timely resolution of conflicts between classes of investors and 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. Commission Delegated Regulation 2019/980
57558	Under the Intercreditor Agreement Credits has confirmed that (i) it has made available to potential investors in the Notes before pricing, on the website of European Standardisation (being, as at the date of the Prospectus, www.eurode.eu) data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years; and (ii) as initial holder of part of the principal amount of the Listed Notes and the whole principal amount of the Class R Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years. Reference is also made to section headed Description of the Transaction Documents - Intercreditor Agreement of the Prospectus.	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 Delegated Regulation
57559	Pursuant to article 21(2) of the EU Securitisation Regulation and the IBA Guidelines on STS Criteria, an appropriate and independent party has verified prior to the Issue Date (i) on a statistical basis, the integrity and representativeness of the information provided in the documentation and in the T1 systems in respect of each selected portfolio of a representative sample of a provisional portfolio substantially in final form from which the Initial Portfolio was extracted; (ii) the accuracy of the data disclosed in the paragraph entitled "Characteristics of the Initial Portfolio" of the Prospectus; and (iii) the compliance of the data contained in the loan by loan data tape prepared by the Originator in relation to the Receivables comprised in the Initial Portfolio with the Criteria that are able to be tested prior to the Issue Date. Reference is also made to section headed The Aggregate Portfolio of the Prospectus, in which reference is made to the stratification tables.	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
57560	Under the Intercreditor Agreement, Credits has confirmed that (i) it has made available to potential investors in the Notes before pricing, through the website of intex (being, as at the date of the Prospectus, www.intex.com) a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the investors in the Notes, other third parties and the Issuer; and (ii) as initial holder of part of the principal amount of the Listed Notes and the whole principal amount of the Class R Notes, it has been in possession, before pricing, of a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer. In addition, pursuant to the Intercreditor Agreement, it has made available to investors in the Notes on an ongoing basis and to potential investors in the Notes on a one-off basis, through the website of intex (being, as at the date of the Prospectus, www.intex.com), a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer. Reference is also made to the section headed Description of the Transaction Documents - Intercreditor Agreement of the Prospectus.	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 which precisely represents the contractual relationship between the Receivables and the payments flowing between the 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

ST5561	Not Applicable.	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 required to the environmental performance of the assets financed by residential loans, or auto loans or leases is available to potential investors before pricing upon request.	N/A
ST5562	<p>Under the Intercreditor Agreement, the parties thereto have acknowledged and agreed that the Originator shall be responsible for compliance with article 7 of the EU Securitisation Regulation. Pursuant to the Intercreditor Agreement, the Issuer and the Originator have designated the Originator as Reporting Entity in accordance with article 7(2) of the EU Securitisation Regulation. The Originator, also in its capacity as Reporting Entity, has represented and warranted that it has fulfilled before pricing and/or shall fulfil after the Issue Date, as the case may be, the information requirements pursuant to points (a), (b), (c), (e), (f) and (g) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and article 22 of the EU Securitisation Regulation. In addition, each of the Issuer and the Originator has agreed that the Originator is designated as first contact point for investors and competent authorities pursuant to the third sub-paragraph of article 27(1) of the EU Securitisation Regulation. As to pre-pricing information, the Originator has represented and warranted to the Issuer, the Representative of the Noteholders and the other Parties that: (a) for the purposes of compliance with article 22(1) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as initial holder of part of the principal amount of the Listed Notes and the whole principal amount of the Class R Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years; (b) for the purposes of compliance with article 22(3) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing, through the website of Intex (being, as at the date of the Prospectus, www.intex.com), a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer, and (ii) as initial holder of the part of the principal amount of the Listed Notes and the whole principal amount of the Class R Notes, it has been in possession, before pricing, of a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer; (c) for the purposes of compliance with article 22(5) of the EU Securitisation Regulation, (i) it has made available to potential investors in the Notes before pricing the information and documentation under point (a) of article 7(1) of the EU Securitisation Regulation upon request and the information and documentation under points (b) and (c) of article 7(1) of the EU Securitisation Regulation in draft form, and (ii) as initial holder of part of the principal amount of the Listed Notes and the whole principal amount of the Class R Notes, it has been, before pricing, in possession of the data relating to each Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation) and of the information and documentation under points (b) and (c) of the first subparagraph of article 7(1) of the EU Securitisation Regulation. For further details see the sections headed Description of the Transaction Documents - Servicing Agreement, Description of the Transaction Documents - Cash Allocation, Management and Payments Agreement, Description of the Transaction Documents - Intercreditor Agreement and General Information of the Prospectus.</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	[ALPHANUM-10000]	Article 22 (5)	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none"> - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. 	N/A