

ST5 reference	ST5 field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	ST5 field name	ST5 Content to be reported	Background Information: Article of Regulation (EU) 2015/2402	Background Information: applicable explanation type for this field	Background Information: Article of Regulation (EU) 2015/980	
N0	ST513	C	ST5 notification identifier		INDIFICATION10	The unique identifier as assigned by EMAS to the previously notified ST5 notification. This field should be left blank otherwise.	All notification identifier for ST5 notifications reported before the release of the new EMAS Register of ST5 notifications. This field should be the same as the entry in ST554 "notification identifier". In the exceptional case of ST5 notifications on counterparties for which multiple ST5 notifications were submitted by different reporting entities on the same notification identifier, ST554 "notification identifier" should be used to identify each notification (i.e. securitisation or ABCP transaction with multiple sponsors). This field should contain the unique identifier of the ST5 notification as assigned by EMAS (ST554 "Securitisation contract identifier" suffixed by a 2-digit classification code). This field should be left blank otherwise.	Notification identifier	When reporting an update, the unique reference number assigned by EMAS to the previously notified ST5 notification.	N/A	General Information		
N1		M	Securitisation type	Public	LIST	Securitisation type may be "Public" or "Private".	Only possible values in Box to complete are "Public" and "Private". Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information		
N2	ST516	M	Designated Entity ID	448000001QD0830773	LIST	The LEI of the Designated Entity in accordance with Article 17(1) of Regulation (EU) 2017/2402.	Only one LEI should be reported in Box to complete and it should be one of the originator or sponsors. The ABE code assigned to the ST5 notification reporting entity should be subnational for Designated Entity LEI for the state in which the notification will be submitted or filed. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the ST5 register system.	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority.	Article 17(1)	General Information	Item 3.2 of Annex 18 of Commission Delegated Regulation (EU) 2015/980		
N3	ST511	C	Instrument ISIN	FI	ISIN	Where available, the international security identification code(s) (ISIN).	ISIN (12 character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, "-" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST511-ISIN, ST513 instrument code type and ST515 instrument code are left blank.	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique security code assigned to this securitisation.		General Information		
N4	ST511	C	Instrument code type		ALPHANUM10	If no ISIN is available, the name of the unique security code assigned to the securitisation.	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to the securitisation, at least one internal code should be reported in field ST511-instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, "-" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP, CUSIP). Field codes are highlighted in amber where: - ST511 instrument code type is left blank whereas ST513 instrument code is reported; or - fields ST511-ISIN, ST513 instrument code type and ST515 instrument code are left blank; or - field has errors in format.					N/A	
N5	ST511	C	Instrument code		TEXT100	If no ISIN is available, any other unique security code such as CUSIP, assigned to this securitisation.	Instrument code type and instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to the securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, "-" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP, value CUSIP, value). Field codes are highlighted in amber where: - ST511 instrument code is left blank whereas ST513 instrument code type is reported; or - fields ST511-ISIN, ST513 instrument code type and ST515 instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.					N/A	
N6	ST512	C	Originator LEI	548300001QD0830773	LIST	The LEI of the originator(s).	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space between each LEI. Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original issuer(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	
N7	ST518	C	Originator country		COUNTRY_2U	The country of establishment of the originator(s).	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)	General Information	N/A	
N7	ST518	C	Originator country (if multiple countries)		COUNTRY_EU_LIST	The country of establishment of the originator(s) (if multiple originators from different countries).	When several originators are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND\FYU\IRELAND\CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)	Section "Santander Consumer Bank"	N/A	
N8	ST512	C	Sponsor LEI		LIST	The LEI of the sponsor(s).	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space between each LEI. Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal entity identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original issuer(s).	N/A	N/A	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	
N9	ST518	C	Sponsor country		COUNTRY_2U	The country of establishment of the sponsor(s).	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)	General Information	N/A	
N9	ST518	C	Sponsor country (if multiple countries)		COUNTRY_EU_LIST	The country of establishment of the sponsor(s) (if multiple sponsors from different countries).	When several sponsors are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND\FYU\IRELAND\CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)	General Information	N/A	
N10	ST512	O	Original Lender LEI		LIST	The LEI of the original lender(s) (where available).	Original Lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space between each LEI. Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original issuer(s).	N/A		Item 4.3 of Annex 9 of Commission Delegated Regulation (EU) 2015/980	
N11	ST518	O	Original Lender Country		COUNTRY_WORLD	The country of the original lender(s) (where available).	Original lender country should be reported in Box to complete where available. When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and/or Multiple countries Box to complete is left blank, whereas Original Lender LEI is filled in; or - both Original Lender country and Original Lender Country (if multiple countries) are filled in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)		N/A	
N11	ST518	C	Original Lender Country (if multiple countries)		COUNTRY_WORLD_LIST	The country of the original lender(s) (where available).	When several original lenders are reported, please use this Box to complete to report the full list of countries. "-" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND\FYU\IRELAND\CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original Lender LEI; or - both Original Lender country and Original Lender Country (if multiple countries) are filled in; or - the number of Original Lender LEIs is different from the number of Original Lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPFI(s) and original issuer(s).	Article 18 and 27(3)	Section "Transaction Overview Principal Parties"	N/A	
	ST511	O	SPFI Country	Italy	COUNTRY_2U	The country of establishment of the SPFI(s).	SPFI country should be reported in Box to complete where available. When several SPFI(s) are reported and they have the same country, please fill in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.				1		

N20	ST5214	C	Authorised Third Party name	From Collateral Securities (PCS) IS 145	(TEXT-100)	Where an authorised third party has provided ST5 verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for ST5214 is reported as "Y" Field codes are highlighted in amber where: Field is left blank and "Y" is reported for the authorised third party flag; or Field is blank and "N" is reported for the authorised third party flag; or Field has errors in format.	Where an authorised third party has provided ST5 verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General information	N/A
N21	ST5214	C	Authorised third party country	FRANCE	(ECONTR_LU)	Where an authorised third party has provided ST5 verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Select the relevant ISA country in the drop-down list. Field codes are highlighted in amber where: Field is left blank and "Y" is reported for the authorised third party flag; or Field is filled in and "N" is reported for the authorised third party flag; or Field has errors in format.				
N22	ST5215	C	Authorised Third Party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available in ISMA website under the list of competent authority supervising compliance of third parties with Article 28 of Article 28 of Regulation (EU) 2017/2402. The URL of the ISMA website is: https://www.isma.europa.eu/icsa/777_3st_of_authorized_competent_authorities_under_regulation.pdf For the ISMA website 128: https://www.isma.europa.eu/icsa/777_3st_of_authorized_competent_authorities_under_regulation.pdf	Field is mandatory in box to complete when Authorised Third Party flag for ST5215 is reported with "Y". In the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third Party country as available in ISMA website under the list of Competent authority supervising compliance of third parties with Article 28 of Article 28 of Regulation (EU) 2017/2402. The URL of the ISMA website is: https://www.isma.europa.eu/icsa/777_3st_of_authorized_competent_authorities_under_regulation.pdf For the ISMA website 128: https://www.isma.europa.eu/icsa/777_3st_of_authorized_competent_authorities_under_regulation.pdf Field codes are highlighted in amber where: Field is left blank and "Y" is reported for the authorised third party flag; or Field is filled in and "N" is reported for the authorised third party flag; or Field has errors in format.	Where an authorised third party has provided ST5 verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General information	N/A
N23	ST5217	M	Originator (or original lender) is not a credit institution	N/A	(YN)	A check box in to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in box to complete should contain "Y" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in box to complete should contain "N" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Article 27(5)	Confirmation	N/A
N24	ST5218	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator or original lender's credit granting criteria, processes and systems in place are recorded in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5217 check box is "Y"). "Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit granting criteria does not apply with respect to trade receivables. Field codes are highlighted in amber where: "Unconfirmed" is reported; or Field is left blank; or "N/A" is not reported in box to complete and ST5217 field is "N"; or "N/A" is reported in box to complete and ST5217 field is "Y"; or Field has errors in format.	Where the answer to field ST5217 is "Yes" confirmation that the originator's or original lender's credit granting criteria, processes and systems in place are recorded in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(5)	Confirmation	0
N25	ST5218	O	Credit granting criteria compliance comment	N/A	(TEXT-1000)	Field should be left blank where ST5218 Credit granting criteria compliance confirmation is equal to N/A. Field should explain the reasons for which credit granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.	Box to complete may contain additional explanation.				
N26	ST5219	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit granting is referred to in Article 27(6) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5217 field is "Y"). Field codes are highlighted in amber where: "Unconfirmed" is reported; or Field is left blank; or "N/A" is not reported in box to complete and ST5217 field is "N"; or "N/A" is reported in box to complete and ST5217 field is "Y"; or Field has errors in format.	Where the answer to field ST5217 is "Yes" confirmation that the credit granting is referred to in Article 27(6) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(5)	Confirmation	N/A
N27	ST5219	O	Credit granting criteria supervision comment	N/A	(TEXT-1000)	Box to complete may contain additional explanation. Field should be left blank where ST5219 Credit granting criteria supervision confirmation is equal to N/A.	Field codes are highlighted in amber where it is not the case or the field has errors in format.				
N28	ST5220	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Pursuant to the terms of the Master Transfer Agreement, the seller has assigned and transferred to the issuer, which has purchased, in accordance with the combined provisions of articles 1, 2 and 3 of the Securitisation Law and the articles of the Law 52 referred to herein, all of its rights, title and interests in and to the initial Portfolio. As long as no Purchase Event has occurred, sales of subsequent Portfolio may take place during the Structuring Period in accordance with the provisions of the Master Transfer Agreement. The transfer of the initial Portfolio has been reviewed and confirmed against any third party creditors of the seller (including any insolvency receiver of the seller) through the publication of a notice of transfer in the Official Gazette. ("Part 1 of Part 1 and 2) the registration of the transfer in the appropriate register of France - https://www.legifrance.gouv.fr/ - and in the Register and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger and the Issuer (Lenders) which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 21 of the EU Securitisation Regulation.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank; or Field is equal to "Unconfirmed"; or Field has errors in format.	Transfer of the underlying exposure to true sale or assignment	Article 20(1)	Concise Explanation	Item 3.1 of Annex 12 of Commission Delegated Regulation (EU) 2019/860
N29	ST5220	M	True sale or assignment transfer explanation	N/A	(TEXT-1000)	Confirmation and concise explanation on how the transfer of the underlying exposure is made by means of true sale or transfer with the same legal effect in practice as if it were a sale or assignment against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A concise explanation of how the transfer of the underlying exposure is made by means of true sale or transfer with the same legal effect in practice as if it were a sale or assignment against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.1 of Annex 12 of Commission Delegated Regulation (EU) 2019/860
N30	ST5221	M	Subject to severe drawback	N/A	(YN)	A check box in to whether any of the severe drawback provisions referred to in Article 20(1) or 18 of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in box to complete should contain "Y" where any of the severe drawback provisions referred to in Article 20(1) or 18 of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: Field is left blank; or Field is equal to "Y"; or Field has errors in format.	No severe drawback	Article 20(2)	Concise Explanation	Item 3.1 of Annex 12 of Commission Delegated Regulation (EU) 2019/860
N41	ST5221	C	Subject to severe drawback explanation	N/A	(TEXT-1000)	A concise explanation on whether any of the severe drawback provisions referred to in Article 20(1) (4) or (5) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe drawback" check box is "N". Field codes are highlighted in amber where: Field is left blank and "Subject to severe drawback" check box is "Y"; or Field is not left blank and "Subject to severe drawback" check box is "N"; or Field has errors in format.				
N42	ST5221	M	Drawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(1) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: Field is left blank; or Field is equal to "Unconfirmed"; or Field has errors in format.	Exemption for drawback provisions is not applicable even	Article 20(2)	Confirmation	Item 3.1 of Annex 12 of Commission Delegated Regulation (EU) 2019/860
N43	ST5222	O	Drawback provisions exemption comment	N/A	(TEXT-1000)	Field should be left blank where ST5222 Drawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Box to complete may contain additional explanation.				
N44	ST5223	M	The seller is not the original lender	N/A	(YN)	Indicator that the seller is not the original lender.	Check box in box to complete should contain: "Y" where the seller is not the original lender "N" where the seller is the original lender. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N45	ST5223	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and ST5223 check box is "N". Field codes are highlighted in amber where: Field is left blank; or "Unconfirmed" is reported; or "N/A" is not reported and ST5223 check box is "Y"; or "N/A" is reported and ST5223 check box is "N"; or Field has errors in format.	Transfer where the seller is not the original lender	Article 20(4)	Confirmation	Item 3.1 of Annex 12 of Commission Delegated Regulation (EU) 2019/860
N46	ST5223	C	Transfer where the seller is not the original lender explanation	N/A	(TEXT-1000)	Field should be left blank where ST5223 Transfer where the seller is not the original lender confirmation is not "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.	Box to complete should contain the concise explanation where ST5223 Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5223 Transfer where the seller is not the original lender confirmation is equal to N/A.				
N47	ST5224	M	Transfer at later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposure is performed by means of an assignment and performed at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in box to complete only when the transfer of the underlying exposure is not performed by means of an assignment and performed at a later stage than at the closing of the securitisation. "Confirmed" should be reported where the perfection is a later stage than at the closing of the securitisation is effected at least through the required measures as determined under paragraph 4 of Article 20(1) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: Field is left blank; or Field is equal to "Unconfirmed"; or Field has errors in format.	Where the transfer of the underlying			

N48	ST5324	C	Transfer at a later stage explanation	(TEXT-1000)	See the most recent pre-determined review report as issued in Article 20(5) Regulation (EU) 2017/2402.	See to complete should contain the concise explanation where ST5324 Transfer at a later stage confirmation is used "N/A". Field should be left blank where ST5324 Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage. Article 20(5)	Concise Explanation	Item 1.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/1980
N49	ST5324	M	Alternative mechanism confirmation	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an issuer/issuer of the aggregate portfolio provides the SDR from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in lieu to complete only for non residential loans. Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	How alternative mechanisms of transfer are used, confirmation and optional comment that an issuer/issuer of the aggregate portfolio provides the SDR from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)
N50	ST5324	O	Alternative mechanism comment	(TEXT-1000)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an issuer/issuer of the aggregate portfolio provides the SDR from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the concise explanation where ST5324 Alternative mechanism confirmation is used "N/A". Field should be left blank where ST5324 Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	How alternative mechanisms of transfer are used, confirmation and optional comment that an issuer/issuer of the aggregate portfolio provides the SDR from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)
N51	ST5325	M	Representations and warranties confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and concise explanation on how and whether there are any representations and warranties provided by the seller when the underlying exposures included in the securitisation are not encumbered or otherwise subject to a legal claim or assignment or transfer with the same legal effect pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Confirmation and concise explanation on how and whether there are any representations and warranties provided by the seller when the underlying exposures included in the securitisation are not encumbered or otherwise subject to a legal claim or assignment or transfer with the same legal effect.	Article 20(5)
N52	ST5325	M	Representations and warranties explanation	(TEXT-1000)	The responses that may be considered to be correct after the Data Check shall meet the Eligibility Criteria, and the relevant Transfer Data, the Representations and Warranties included in each Subsequent Portfolio will not be, or cannot be, adversely affected by the enforceability of the true sale to the issuer pursuant to Article 20(5) of the EU Securitisation Regulation. The further details, see Section "Description of the Warranties and Indemnity Agreements" and the section of the Prospectus headed "The Aggregate Portfolio - Other Features of the Aggregate Portfolio".	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Representations and warranties	Article 20(5)
N53	ST5326	M	Underlying exposures eligibility criteria confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned to, the seller to the SDR meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of a discretionary bank pursuant to Article 20(7) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	A concise explanation on how the underlying exposures transferred from, or assigned to, the seller to the SDR meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of a discretionary bank.	Article 20(5)
N54	ST5326	M	Underlying exposures eligibility criteria explanation	(TEXT-1000)	The responses that may be considered to be correct after the Data Check shall meet the Eligibility Criteria, and the relevant Transfer Data, the Representations and Warranties included in each Subsequent Portfolio will not be, or cannot be, adversely affected by the enforceability of the true sale to the issuer pursuant to Article 20(5) of the EU Securitisation Regulation. The further details, see Section "Description of the Warranties and Indemnity Agreements" and the section of the Prospectus headed "The Aggregate Portfolio - Other Features of the Aggregate Portfolio".	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A concise explanation on how the underlying exposures transferred from, or assigned to, the seller to the SDR meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of a discretionary bank.	Article 20(5)
N55	ST5326	M	Underlying exposures selection process confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on their identification and that they do not allow for active portfolio management of a discretionary bank pursuant to Article 20(7) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Eligibility criteria which do not allow for active portfolio management of a discretionary bank.	Article 20(5)
N56	ST5326	M	Underlying exposures selection process explanation	(TEXT-1000)	The Representations and Warranties included in each Subsequent Portfolio shall comply with the Eligibility Criteria, and the relevant Transfer Data, the Representations and Warranties included in each Subsequent Portfolio will not be, or cannot be, adversely affected by the enforceability of the true sale to the issuer pursuant to Article 20(5) of the EU Securitisation Regulation and the ISA Guidelines on STS Criteria is detailed in the further details, see the section of the Prospectus headed "The Aggregate Portfolio - Eligibility Criteria / Transfer Limits".	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	The selection and transfer of the underlying exposures in the securitisation is based on their identification and that they do not allow for active portfolio management of a discretionary bank.	Article 20(5)
N57	ST5327	M	Homogeneity of assets confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures included in the securitisation pursuant to Article 20(5) of Regulation (EU) 2017/2402. For each purpose, include a reference to the ISA STS on homogeneity (Commission Delegated Regulation (EU) 2019/3813) and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Homogeneity of assets	Article 20(5)
N58	ST5327	M	Homogeneity of assets explanation	(TEXT-12767)	Under the Warranties and Indemnity Agreements the Seller has represented and warranted that at the relevant Valuation Date and as at the relevant Transfer Date, the Representations and Warranties included in each Subsequent Portfolio will be, or cannot be, adversely affected by the enforceability of the true sale to the issuer pursuant to Article 20(5) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A detailed explanation as to the homogeneity of the pool of underlying exposures included in the securitisation. For each purpose, include a reference to the ISA STS on homogeneity (Commission Delegated Regulation (EU) 2019/3813) and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(5)
N59	ST5328	M	Non-securitisation confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the underlying securitisation is therefore not a securitisation pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Underlying Exposure Obligations Non-securitisation	Article 20(5)
N60	ST5328	O	Non-securitisation comment	(TEXT-1000)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the underlying securitisation is therefore not a securitisation pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	See to complete should contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Underlying Exposure Obligations Non-securitisation	Article 20(5)
N61	ST5329	M	Soundness of the underlying standards (ordinary course of business) confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the ordinary course of business and whether the applicable underlying standards were not subject to material changes from prior underwriting standards to the extent that those applied at the time of origination to exposures that are not securitised pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Soundness of the underlying standards	Article 20(5)
N62	ST5329	M	Soundness of the underlying standards (ordinary course of business) explanation	(TEXT-12767)	Under the Warranties and Indemnity Agreements the Seller has represented and warranted that the Representations and Warranties included in each Subsequent Portfolio will be, or cannot be, adversely affected by the enforceability of the true sale to the issuer pursuant to Article 20(5) of the EU Securitisation Regulation and the ISA Guidelines on STS Criteria.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underlying standards	Article 20(5)
N63	ST5329	M	Soundness of the underlying standards (exceptional) confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the ordinary course of business and whether the applicable underlying standards were not subject to material changes from prior underwriting standards to the extent that those applied at the time of origination to exposures that are not securitised pursuant to Article 20(5) of Regulation (EU) 2017/2402.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Soundness of the underlying standards	Article 20(5)
N64	ST5329	M	Soundness of the underlying standards (exceptional) explanation	(TEXT-12767)	Under the Master/Transfer Agreements, the Seller has undertaken to disclose to potential investors, without undue delay, to the issuer, the Arranger, the Representative and potential investors, any material change from prior underwriting standards occurred during the Review Period, together with an explanation of such change and an assessment of the possible consequences on the new loans, pursuant to Article 20(5) of the EU Securitisation Regulation and the ISA Guidelines on STS Criteria.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Soundness of the underlying standards	Article 20(5)
N65	ST5329	M	Residential Loan requirement confirmation	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 5 of Directive 2008/48/EC or paragraph 1, b), point (ii) of paragraph 5, and paragraph 4 of Article 11 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non residential loans. Field codes are highlighted in amber where: - Field is left blank, or - "N/A" is not reported and ST5329 field is not "residential mortgage", or - "N/A" is reported and ST5329 field is "residential mortgage", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non residential loans. Field codes are highlighted in amber where: - Field is left blank, or - "N/A" is not reported and ST5329 field is not "residential mortgage", or - "N/A" is reported and ST5329 field is "residential mortgage", or - Field has errors in format.	Residential Loan requirement confirmation	Article 20(5)
N66	ST5329	C	Residential Loan requirement explanation	(TEXT-12767)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 5 of Directive 2008/48/EC or paragraph 1, b), point (ii) of paragraph 5, and paragraph 4 of Article 11 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	See to complete should contain the concise explanation where ST5329 Residential Loan requirement confirmation is used "N/A". Field should be left blank where ST5329 Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	See to complete should contain the concise explanation where ST5329 Residential Loan requirement confirmation is used "N/A". Field should be left blank where ST5329 Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Residential Loan requirement confirmation	Article 20(5)
N67	ST5329	M	Borrower's creditworthiness assessment confirmation	(Confirmed/Unconfirmed/revoked)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 5 of Directive 2008/48/EC or paragraph 1, b), point (ii) of paragraph 5, and paragraph 4 of Article 11 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	See to complete should contain the confirmation indicator (Confirmed/Unconfirmed/revoked). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Borrower's creditworthiness assessment confirmation	Article 20(5)
N68	ST5329	M	Borrower's creditworthiness assessment explanation	(TEXT-12767)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 5 of Directive 2008/48/EC or paragraph 1, b), point (ii) of paragraph 5, and paragraph 4 of Article 11 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	See to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Borrower's creditworthiness assessment explanation	Article 20(5)

669	ST5320	M	Originator/Lender Expense confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the originator or originator bank has reported and warranted that its expenses of more than thirty years in originating exposures under Article 20(1) of Regulation (EU) 2017/2402 are not incurred pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Originator/Lender Expense	A detailed explanation as to whether the originator or originator bank has reported and warranted that its expenses of more than thirty years in originating exposures of a similar nature to those incurred pursuant to Article 20(1) of Regulation (EU) 2017/2402 are not incurred pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Article 20(1)	Detailed Explanation	Item 2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
670	ST5320	M	Originator/Lender Expense explanation	(Text-12767)	(Confirmed/Unconfirmed)	Under the Warranty and indemnity Agreement the Seller has represented and warranted that as at the relevant Transfer Date and at the relevant Transfer Date, the Initial Portfolio does not, and each subsequent Portfolio does not, include receivables qualified as exposures in default within the meaning of Article 17, paragraph 1 of Regulation (EU) No 178/2012 or as exposures for credit impairment purposes as defined in Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
671	ST5321	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	Under the Warranty and indemnity Agreement the Seller has represented and warranted that as at the relevant Transfer Date and at the relevant Transfer Date, the Initial Portfolio does not, and each subsequent Portfolio does not, include receivables qualified as exposures in default within the meaning of Article 17, paragraph 1 of Regulation (EU) No 178/2012 or as exposures for credit impairment purposes as defined in Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.		A detailed explanation as to whether the restructured underlying exposures do not include, at the time of activation, defaulted exposures (or restructured exposures as defined in Article 20(1) of Regulation (EU) 2017/2402). The requirements referred to in Article 20(1) (a) and (c) of Regulation (EU) 2017/2402 are met. The requirements referred to in Article 20(1) (b) and (d) of Regulation (EU) 2017/2402 are met.	Article 20(1)	Detailed Explanation	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
672	ST5321	M	Defaulted or restructured exposures explanation	(Text-12767)	(Confirmed/Unconfirmed)	All have been declared insolvent or had a court-ordered enforcement or insolvency proceeding initiated as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt restructuring agreement with regard to the non-performing exposures within 3 (three) years prior to the date of transfer of the underlying exposures to the issuer, or (b) that, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or (c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by the Seller which have not been assigned under the Securitization, in each case pursuant to Article 20(1) of the EU Securitization Regulation and the EBA Guidelines on Confirmed.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Transferred underlying exposures without exposures in default	The requirements referred to in Article 20(1) (a) and (c) of Regulation (EU) 2017/2402 are met. The requirements referred to in Article 20(1) (b) and (d) of Regulation (EU) 2017/2402 are met.	Article 20(1)	Detailed Explanation	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
673	ST5322	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtor has made at least one payment pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field has errors in format.		"Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below.			
674	ST5322	O	At least one payment at the time of transfer comment	(Text-1000)	(Confirmed/Unconfirmed)	Pursuant to the Eligibility Criteria set out in the Master Trust Agreement, the seller (transferor or initial transferor, as the case may be, to the issuer or servicer) arising from Loans in respect of which at least 1 (one) instalment has been paid by the Debtor under the relevant Loan Agreement (for further details, see the section of the Prospectus headed "The Aggregate Portfolio - Eligibility Criteria").	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
675	ST5323	C	Payment exemption	(List)	(Confirmed/Unconfirmed)	Select the exemption that applies under Article 20(2) of Regulation (EU) 2017/2402 for revolving securitizations backed by exposures payable in a single instalment or instalments of less than 1 year, including without monthly payments on revolving credits (MVA). The payment exemption should be consistent with the confirmation indicator populated for ST5322 indicating whether, at the time of transfer of the exposures, the debtor has made at least one payment pursuant to Article 20(1) of Regulation (EU) 2017/2402.	At least one payment at the time of transfer	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(2) of Regulation (EU) 2017/2402 applies.		Article 20(2)	Confirmation	Items 3.3 and 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
676	ST5323	O	Payment exemption explanation	(Text-1000)	(Confirmed/Unconfirmed)	Select the exemption that applies under Article 20(2) of Regulation (EU) 2017/2402 for revolving securitizations backed by exposures payable in a single instalment or instalments of less than one year, including without monthly payments on revolving credits.	Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for ST5322 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5322, or - field has errors in format.					
677	ST5323	M	Degree of dependence on payments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation of the degree of dependence of the holder of the securitization position on the sale of assets securing the underlying exposures pursuant to Article 20(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.		A detailed explanation of the degree of dependence of the holder of the securitization position on the sale of assets securing the underlying exposures.	Article 20(3)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
678	ST5323	M	Degree of dependence on payments explanation	(Text-12767)	(Confirmed/Unconfirmed)	The Seller has represented that there are no Receivables that depend on the sale of assets to repay the Outstanding Principal at contract maturity pursuant to Article 20(3) of the EU Securitization Regulation and the EBA Guidelines on STS Criteria since the Loan Agreements are not secured over any specified asset. In addition, the Receivables comprised in the Initial Portfolio and in each Subsequent Portfolio Bank, as at the relevant Transfer Date for the assets specified in the relevant criteria, are receivables arising from Loans which provide for the repayment of principal in several instalments in accordance with the so-called "French method" (as agreed or in place of signing of the relevant Loan Agreement), being the amount of the instalment payments to which all instalments have a fixed amount and include a principal component (determined at the relevant date of advancement which increases over the time and a variable interest component which decreases over the time. For further details, see the sections of the Prospectus headed "The Aggregate Portfolio" and "Description of the Transaction Documents - The Master Trust Agreement Agreement".	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
679	ST5324	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation to how the originator, sponsor or originator bank complies with the risk retention requirements as provided for in Article 4 of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
680	ST5324	M	Compliance with risk retention requirements explanation	(Text-1000)	(Confirmed/Unconfirmed)	Under the Intertrust Agreement, Seller/Consumer Bank, as Originator, will (i) retain a material net economic interest of at least 1 (one) per cent, in the Securitization in accordance with option (C) of Article 6(2) of the EU Securitization Regulation and the applicable Regulatory Technical Standards and with Article 6(2) of the EU Securitization Regulation in each case in the present and applied on the date hereof and not taking into account any relevant material measures; (ii) not charge the receiver in which the material net economic interest is held, unless expressly permitted by Article 6(2) of the EU Securitization Regulation and the applicable Regulatory Technical Standards, not by the EU Securitization Regulation in each case in the present and applied on the date hereof and not taking into account any relevant material measures; (iii) procure that any change in the manner in which such material net economic interest is held in accordance with paragraph (i) above will be notified to the Compensation Agent by the disclosed in the relevant Report; and (iv) comply with the disclosure obligations imposed on originators under Article 7(1)(6)(ii) of the EU Securitization Regulation and the applicable Regulatory Technical Standards, subject always to any requirement of law. In addition, the Originator has undertaken that the material net economic interest held in it shall not be subject to any different types of relations and shall not be subject to any credit risk retention or transfer, in accordance with Article 6(2) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
681	ST5324	C	Retaining entity LIS	(List)	(Confirmed/Unconfirmed)	List of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LI field should be reported in Box to complete where available. Where reported, this LI should meet all the LI criteria. Field codes are highlighted in amber where: - either entity name nor entity LI is reported - field has errors in format.		A concise explanation as to how the originator, sponsor or originator of a non-ABC securitization complies with the risk retention requirements as provided for in Article 6 of Regulation (EU) 2017/2402.			
682	ST5324	C	Retaining entity name	(Text-100)	(Confirmed/Unconfirmed)	Name of the entity (where LI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - neither entity name nor entity LI is reported - field has errors in format.		Entity name should be reported in Box to complete where LI is not available for ST5324 - Retaining entity LI.			
683	ST5324	M	Vertical slice	(Y/N)	(Confirmed/Unconfirmed)	Is a vertical slice in accordance with Article 6(2)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N". Field codes are highlighted in amber where: - field is left blank, or - of options are filled in with "N" or - field has errors in format.		An indicator which entity retains the material net economic interest and which option is used for retaining the risk (using (i) vertical slice in accordance with Article 6(2)(a) of Regulation (EU) 2017/2402, or (ii) under a share in accordance with Article 6(2)(b) of Regulation (EU) 2017/2402).	Article 21(1)	Concise Explanation	Item 3.1 of Annex 19 and Item 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N17	ST546	M	Credit quality deterioration trigger confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and concise explanation when applicable, on determination in the credit quality of the underlying exposure as per Article 210 (a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "NA" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "NA" is not reported and ST546-Early termination confirmation is "NA", or - "NA" is reported and ST546-Early termination confirmation is not "NA", or - field has errors in format.	(a) determination in the credit quality of the underlying exposure	A concise explanation where applicable, on how the provisions in AN 210(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N18	ST546	C	Credit quality deterioration trigger confirmation	Confirmed	TEXT-10000	Confirmation and concise explanation when applicable, on determination in the credit quality of the underlying exposure as per Article 210 (a) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST546-Credit quality deterioration trigger confirmation is not "NA". Field should be left blank where ST546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) determination in the credit quality of the underlying exposure	A concise explanation where applicable, on how the provisions in AN 210(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N19	ST547	M	Insolvency-related event confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and concise explanation when applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 210 (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "NA" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "NA" is not reported and ST545-Early termination confirmation is "NA", or - "NA" is reported and ST545-Early termination confirmation is not "NA", or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions in AN 210(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N20	ST547	C	Insolvency-related event explanation	Confirmed	TEXT-10000	Confirmation and concise explanation when applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 210 (b) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST547-Insolvency-related event confirmation is equal to N/A. Field should be left blank where ST547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions in AN 210(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N21	ST548	M	Pre-determined threshold value confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and concise explanation when applicable, on value of the underlying exposure held by the SPV falls below a pre-determined threshold pursuant to Article 210 (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "NA" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "NA" is not reported and ST545-Early termination confirmation is "NA", or - "NA" is reported and ST545-Early termination confirmation is not "NA", or - field has errors in format.	(c) value of the underlying exposure held by the SPV falls below a pre-determined threshold pursuant to Article 210 (c) of Regulation (EU) 2017/2402	A concise explanation, where applicable, on how the provisions in AN 210(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Article 210(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N22	ST548	C	Pre-determined threshold value explanation	Confirmed	TEXT-10000	Confirmation and concise explanation when applicable, on value of the underlying exposure held by the SPV falls below a pre-determined threshold pursuant to Article 210 (c) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST548-Pre-determined threshold value confirmation is equal to N/A. Field should be left blank where ST548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(c) value of the underlying exposure held by the SPV falls below a pre-determined threshold pursuant to Article 210 (c) of Regulation (EU) 2017/2402	A concise explanation, where applicable, on how the provisions in AN 210(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Article 210(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N23	ST549	M	New underlying exposures future generation confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and concise explanation when applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period pursuant to Article 210 (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "NA" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported, or - "NA" is not reported and ST545-Early termination confirmation is "NA", or - "NA" is reported and ST545-Early termination confirmation is not "NA", or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period	A concise explanation, where applicable, on how the provisions in AN 210(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N24	ST549	C	New underlying exposures future generation explanation	Confirmed	TEXT-10000	Confirmation and concise explanation when applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period pursuant to Article 210 (d) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST549-New underlying exposures future generation confirmation is not "NA". Field should be left blank where ST549-New underlying exposures future generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period	A concise explanation, where applicable, on how the provisions in AN 210(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 210(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N25	ST550	M	Participated duties confirmation	Confirmed	Confirmed/Unconfirmed	Confirmation and optional comment for the transaction documentation	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, - field is equal to "Unconfirmed", or - field has errors in format.	(a) information regarding contractual obligations of the servicer and issuer	Confirmation that the transaction documentation operates all of the requirements under Article 217 (a) of Regulation (EU) 2017/2402.	Article 217(a)	Confirmation	Item 3.2 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N26	ST550	O	Participated duties comment	Confirmed	TEXT-10000	Confirmation and optional comment for the transaction documentation	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(a) information regarding contractual obligations of the servicer and issuer	Confirmation that the transaction documentation operates all of the requirements under Article 217 (a) of Regulation (EU) 2017/2402.	Article 217(a)	Confirmation	Item 3.2 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N27	ST551	M	Servicing Continuity confirmation	Confirmed	Confirmed/Unconfirmed	Confirmation and optional comment for the transaction documentation	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation verifies all of the information referred to in Article 217 (b) of Regulation (EU) 2017/2402.	Article 217(b)	Confirmation	Item 3.2 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N28	ST551	O	Servicing Continuity comment	Confirmed	TEXT-10000	Confirmation and optional comment for the transaction documentation	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation verifies all of the information referred to in Article 217 (b) of Regulation (EU) 2017/2402.	Article 217(b)	Confirmation	Item 3.2 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N29	ST552	M	Derivative Counterparty Continuity confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and optional comment for the transaction documentation	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). NA should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank, - field is equal to "Unconfirmed", or - field has errors in format.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation verifies all of the information referred to in Article 217 (c) of Regulation (EU) 2017/2402.	Article 217(c)	Confirmation	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N30	ST552	O	Derivative Counterparty Continuity comment	Confirmed	TEXT-10000	Confirmation and optional comment for the transaction documentation	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation verifies all of the information referred to in Article 217 (c) of Regulation (EU) 2017/2402.	Article 217(c)	Confirmation	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N31	ST553	M	Liquidity Provider Continuity confirmation	Confirmed	Confirmed/Unconfirmed(N/A)	Confirmation and optional comment for the transaction documentation	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "NA" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	(d) Liquidity Provider Continuity Provisions	Confirmation that the transaction documentation verifies all of the information referred to in Article 217 (d) of Regulation (EU) 2017/2402.	Article 217(d)	Confirmation	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N32	ST553	O	Liquidity Provider Continuity comment	Confirmed	TEXT-10000	Confirmation and optional comment for the transaction documentation	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(d) Liquidity Provider Continuity Provisions	Confirmation that the transaction documentation verifies all of the information referred to in Article 217 (d) of Regulation (EU) 2017/2402.	Article 217(d)	Confirmation	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/890
N33	ST554	M	Account Bank Continuity confirmation	Confirmed	Confirmed/Unconfirmed	Confirmation and optional comment for the transaction documentation	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, - field is equal to "Unconfirmed", or - field has errors in format.	(e) Account Bank Continuity Provisions	Confirmation that the transaction documentation verifies all of the information referred to in Article 217 (e) of Regulation (EU) 2017/2402.	Article 217(e)	Confirmation	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/890

N134	ST0513	O	Account bank continuity comment	Confirmed	(Confirmed/Unconfirmed)	2017/2402 on provisions that ensure the continuation of the account bank in the case of their default, insolvency or other specified events (the further details, see the section headed "Description of the Transaction Documents - The Cash Allocation, Management and Payments Agreement").	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format. Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.				
N135	ST0515	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out the underlying documentation and the other and consistent terms, definitions, remedies and actions relating to the debt situation set out in Article 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Clear and consistent definitions relating to the treatment of problems here.	Article 21(9)	Form 2.2.2 of Annex 16 of Commission Delegated Regulation (EU) 2018/980	Confirmation
N136	ST0515	O	Debt situation documentation comment	Confirmed	(Confirmed/Unconfirmed)	The Servicing Agreement and the Credit and Collection Policies attached thereto set out in clear and consistent terms definitions, remedies and actions relating to debt restructuring (such as forgiveness, forbearance, payment holidays, loans, charge offs, recoveries and other asset performance remedies) that either attach, or are sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement").	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.				
N137	ST0516	M	Priority of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation sets out the priority of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Priority of payment and trigger events	Article 21(9)	Form 3.4.7 of Annex 16 of Commission Delegated Regulation (EU) 2018/980	Confirmation
N138	ST0516	O	Priority of payment and triggered events comment	Confirmed	(Confirmed/Unconfirmed)	The Transaction Documents clearly specify the Priority of Payments, the events which trigger changes in such Priority of Payments as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Intercreditor Agreement, the Seller, in accordance with the intercreditor Agreement, has undertaken in the Issuer, the Arranger and the Representative of the Noteholders, that it will, on a monthly basis within four (4) Net Business Days, in compliance with Article 17(19) and 17(24) of the EU Securitisation Regulation, notify through the Significant Event Report, prepared by the Servicer, on the basis of the form provided under the regulatory technical standard (Article 17) issued by the European Securities and Markets Authority which will be consistent with such other form once such regulatory technical standard will be finalised and approved, and in any case without delay upon the occurrence of the relevant event or the awareness of the relevant information, and make available on the website of the European Data Warehouse or any other securitisation repository registered pursuant to Article 10 of the EU Securitisation Regulation as notified by the issuer to the investors in the Notes, to the Noteholders, the competent authorities and forth under the EU Securitisation Regulation and prospective investors the following information and details in the securitisation:	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Priority of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Form 3.4.7 of Annex 16 of Commission Delegated Regulation (EU) 2018/980	Confirmation
N139	ST0517	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Article 21(10)	Items 3.4.7 and 3.4.8 of Annex 16 of Commission Delegated Regulation (EU) 2018/980	Confirmation
N140	ST0517	O	Timely resolution of conflicts comment	Confirmed	(Confirmed/Unconfirmed)	The Conditions (including the Rules of the Organisation of the Noteholders) related thereto contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different classes clearly define and allocate voting rights to Noteholders and clearly identify the competent authority. Representatives of the Noteholders, therefore, the competent authorities and the Issuer, in accordance with the Regulation relating to the timely resolution of conflicts set out in the further details, see the section headed "Terms and Conditions of the Notes".	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.				
N141	ST0518	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Under the intercreditor Agreement, the Seller has confirmed that it has made available to the competent authority referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, through the section of the Prospectus headed "The Aggregator Profile" and the website of European Data Warehouse or any other securitisation repository registered pursuant to Article 10 of the EU Securitisation Regulation as notified by the issuer to the investors in the Notes, 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 source of these data and the time being delinquency, covering a period of at least 5 (five) years, pursuant to Article 21(1) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria (please refer to the section of the Prospectus headed "General Information").	Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.				
N142	ST0518	O	Historical Default and Loss Performance Data comment	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 21(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Historical Default and Loss Performance Data	Article 21(1)	Form 2.2.2 of Annex 16 of Commission Delegated Regulation (EU) 2018/980	Confirmation
N143	ST0518	C	Historical Default and Loss Performance Data litigation	Confirmed	(Confirmed/Unconfirmed)	Data on static and dynamic historical default and loss performance, such as delinquency and default data have been made available through the website of the European Data Warehouse or any other securitisation repository registered pursuant to Article 10 of the EU Securitisation Regulation or via the Issuer to the investors in the Notes.	Box to complete should indicate where the data required to be made available under Article 21(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - Field is left blank for public securitisations or - Field has errors in format.				
N144	ST0519	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Pursuant to Article 21(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, an external verification has been made in respect of the total Receivables prior to the issue date by an appropriate and independent party, and no significant adverse findings have been found, such verification has confirmed) (on a statistical basis, the integrity and reliability of the information provided in the documentation and in the IT systems in respect of each selected position of a representative sample of the total Receivables) (to the accuracy of the data relating to the total Receivables disclosed in the section entitled "Statistical Tables" in the section of the Prospectus headed "The Aggregator Profile") and (to the completeness of the data contained in the loan by loan data base prepared by the Seller in relation to the total Receivables with the Eligibility Criteria that are able to be tested prior to the issue date. (please refer to the section of the Prospectus headed "The Aggregator Profile").	Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 21(2)	N/A	Confirmation
N145	ST0519	O	Sample external verification comment	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Sample of the underlying exposures subject to external verification	Article 21(2)		Confirmation
N146	ST0520	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and date when this information is available pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.				
N147	ST0520	C	Location of liability cash flow model	Confirmed	(Confirmed/Unconfirmed)	The Seller has confirmed that it has made available to the competent authority referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, through the website of Bloomberg, or at the date of this Prospectus, www.bloomberg.com, and (where being), as the date of this Prospectus, www.intel.com, a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Seller, the investors in the Notes, other third parties and the issuer pursuant to Article 21(1) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.	Box to complete should contain the location where a liability cash flow model is available and how to access it. Field codes are highlighted in amber where: - Field is left blank for public securitisations or - Field has errors in format.				
N148	ST0520	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and date when this information is available pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Availability of a liability cash flow model to potential investors	Article 21(1)	N/A	Confirmation
N149	ST0520	O	Liability cash flow model comment (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.				

