

STIS field reference	STIS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	STIS field name	STIS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable registration type for this field	Background information: Article of Regulation (EU) 2019/980	
N0	ST513	C	STIS notification identifier		NOTIFICATION10	The unique identifier as assigned by ESMA to the previously notified STIS notification.  This field should be left blank otherwise.  This field should be left blank otherwise.	All notification identifier for STIS notifications reported before the release of the new ESMA Register of STIS notifications. This field should be the same as the entry in STIS4 - notification identifier.  In the exceptional case of STIS notifications on counterparties for which multiple STIS notifications were submitted by different reporting entities on the same notification identifier, STIS4 - notification identifier should be used to create the notification or ASCP transactions with multiple sponsors. This field should contain the unique identifier of the STIS notification assigned by ESMA (STIS4 - notification identifier suffixed by a 2-digit classification code).  This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STIS 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 where the field has errors in format.	Securitisation type		N/A	General information		
N2	ST510	M	Designated Entity LEI	14930000000000000005	[LEI]	The LEI of the Designated Entity in accordance with Article 2(1) of Regulation (EU) 2017/2402.	The MRE code assigned to the STIS notification reporting entity should be authorised for this Designated Entity in the country in which the notification will be submitted as field.  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 required during the registration process of that Designated Entity into the STIS register system.	First contact point	Legal Entity Identifier (LEI) of the entity Designated as the first contact point and name of the relevant competent authority.	Article 2(7)	General information	Item 3.3 of Annex 10 of Commission Delegated Regulation (EU) 2019/980	
N3	ST511	C	Instrument ISIN	170005037412; 170005037402; 170005037478; 170005037466; 170005037484; 170005037502	[ISIN]	Where available, the international security identification code(s) (ISIN).	ISIN (13-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, ST511-instrument code type and ST511-instrument code are left blank, or - field has errors in format.	Instrument identification code	Where available, the international security identification code (ISIN) or code. If no ISIN is available, then any other unique security code assigned to the securitisation.				
N4	ST512	C	Instrument code type		[ALPHANUM30]	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 assigned to the securitisation, at least one internal code should be reported in field ST512-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 (CISIP/CUSIP).  Field codes are highlighted in amber where: - ST512-instrument code is left blank whereas ST511-instrument code is reported, or - the fields ST511-ISIN, ST511-instrument code type and ST511-instrument code are left blank, or - field has errors in format.						
N5	ST513	C	Instrument code	not applicable	[TEXT100]	If no ISIN is available, any other unique security code such as a CUSIP, 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 report the instrument code that is not ISIN (such as CUSIP).  Where no international code 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: - ST513-instrument code is left blank whereas ST511-instrument code type is reported, or - fields ST511-ISIN, ST511-instrument code type and ST511-instrument code are left blank, or - the number of instrument code types is different from the number of instrument codes, or - field has errors in format.						
N6	ST514	C	Originator LEI	14930000000000000005	[LEI]	The LEI of the originator(s).	Originator LEI should be reported in Box to complete for each originator in that notification. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported, or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N7	ST515	C	Originator country	ITALY	[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), SPN(s) and original lender(s).	Article 18 and 2(1)	General information	N/A	
N7	ST515	C	Originator country (if multiple countries)		[COUNTRY_2U_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 FAU IRELAND CZED HA).  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), SPN(s) and original lender(s).	Article 18 and 2(1)	General information	N/A	
N8	ST516	C	Sponsor LEI		[LEI]	The LEI of the sponsor(s).	Sponsor LEI should be reported in Box to complete for each sponsor in that notification. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database.  Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported, or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N9	ST517	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.						
N9	ST517	C	Sponsor country (if multiple countries)		[COUNTRY_2U_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 FAU IRELAND CZED HA).  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), SPN(s) and original lender(s).	Article 18 and 2(1)	General information	N/A	
N10	ST518	O	Original Lender LEI	14930000000000000005	[LEI]	The LEI of the original lender(s) (where available).	Original Lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database.  Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N11	ST518	O	Original Lender Country	ITALY	[COUNTRY_WORLD]	The country of the original lender(s) (where available).	When only one original lender is reported, please use this Box to complete to report the unique country.  Select the relevant country in the drop-down list of Box to complete.  Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete a left blank whereas Original Lender LEI is filled in, or - both Original Lender Country and Original Lender Country (if multiple countries) are filled in, or - field has errors in format.						
N11	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 to report the original Lender LEI. That may lead to repetition of the same country (IRELAND FAU IRELAND CZED HA).  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), SPN(s) and original lender(s).	Article 18 and 2(1)	General information	N/A	
N12	ST518	O	SPN Country	ITALY	[COUNTRY_2U]	The country of establishment of the SPN(s).	SPN country should be reported in Box to complete where available. When user of SPNs exist and they have the same country, please fill in the country only once.  Select the relevant EEA country in the drop-down list.  Field codes are highlighted in amber where the field has errors in format.		Where available, the country of				

N12	ST558	C	ISPE Country (if multiple countries)	COUNTRY_EU_LIST	When several STSs exist and they do not have the same country, please use this box to complete the list of all countries.  -- separator should be used between each country. That may lead to repetition of the same country (EUREAND/TAUHSAND/ZZCICHA).  Field codes are highlighted in amber where: - both ISPE country and STS Country (if multiple countries) are filled in; or - only one country is reported; or - field has errors in format.	Country of establishment	The country of establishment of the originator(s), issuer(s), SPV(s) and original lender(s).	Article 18 and 2(15)	General Information	N/A
N14	ST554	M	Non-ABP securitisation unique identifier	SECURITISATION_ID	The unique identifier assigned by the reporting entity in accordance with Article 1(1) of Delegated Regulation (EU) 2020/124.  The unique non-ABP securitisation identifier which remains unchanged throughout the entire securitisation cycle – consists of the following components: a) The legal entity identifier (LEI) of the initial disclosure reporting entity under the disclosure report which submitted the initial information; b) The letter "N" for non-ABP securitisation; c) The four-digit year that the first securitisation was issued (e.g. 2020); d) The eight sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referenced in points (a), (b) and (c)). For example 01 if this is the first securitisation in that year, 02 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 1(1) of Delegated Regulation (EU) 2020/124.	N/A	General Information	N/A
N15	ST558	M	Multiple STS notifications flag	(TN)	Indicates whether several STS notifications may be required for this securitisation identifier.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N16	ST554	C	Multiple STS notifications reason	Reason_ReasonCode	Indicates the reason for which several STS notifications may be required for this securitisation identifier.  Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N17	ST554	C	Multiple STS notifications comment	TEXT_COMMENT	Box to complete should contain additional explanation when several STS notifications may be required for the same securitisation identifier by the same reporting entity.  Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N18	ST555	C	Prospectus Country	COUNTRY_PRO	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided.  For public securitisations that are not exempt from the obligation to publish a prospectus, add the relevant ISPE country in the drop-down list.  Field codes are highlighted in amber for public securitisations where: - ST555 prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus.  For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank.	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information
N19	ST555	C	Prospectus identifier	TEXT_ID	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus.  For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank.  Where the prospectus identifier is not yet available at the initial notification date, then the field/prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction.  Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled in with "Not provided by the relevant competent authority."  Field codes are highlighted in amber for public securitisations where: - ST555 prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.					
N20	ST555	C	Exemption on Prospectus	TEXT_EXEMPT	When the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case using reference to the relevant article of the prospectus regulation.  Field codes are highlighted in amber for public securitisations where: - ST555 Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or - ST555 Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled in. Field has errors in format.					
N21	ST551	M	Issue date	DATE_ISSUE_YMM-DD	When a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.  Example: 2020-01-31 (best format)  Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest.  In other cases, the closing date of the most recent transaction.	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In other cases, the closing date of the most recent transaction.	N/A	General Information
N22	ST556	C	Securitisation Repository name	(IS)	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.  Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Mandatory only to public securitisations. The field may be left blank for private securitisations.  Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.  Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Where available, the name of the registered securitisation repository.	N/A	General Information
N23	ST557	M	Securitisation name	TEXT_NAME	The securitisation name.  The field should be filled in with "Not available" for private securitisations that do not have any securitisation name.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	Section 4 of Annex 3 of Commission Delegated Regulation (EU) 2019/885	General Information
N25	ST550	M	Underlying exposures classification	(IS)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) with tenors/leases; 9) credit card receivables; 10) trade receivables; 11) others.  Select in the drop-down list the relevant Underlying Exposures classification.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures	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 guaranteed by an eligible protection provider among those referred to in Article 2(1)(2) of Regulation (EU) No 575/2013 and classified for credit quality step 2 or above as set out in Part Three, Title II, Chapter 3 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 issuer to constitute a distinct pool.	N/A	General Information	N/A
N26	ST552	F	Initial notification date	DATE_FIRST_YMM-DD	The initial date of notification to ESMA of the STS notification.  Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.					
N27	ST552	M	Last notification date	DATE_LAST_YMM-DD	The date the STS notification was submitted.  Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.	Notification date	The last notification date in this field should be filled in with the date when the notification that is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be completed by the system from the date when the draft STS notification will be submitted as final.  The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest.  Example: 2020-01-31 (best format)  Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.	The date of notification to ESMA.	N/A	General Information
N28	ST553	M	Authorised Third Party flag	(TN)	When an authorised third party has provided STS verification services in accordance with Article 7(2) of Regulation (EU) 2017/2402, indicator for the compliance with the STS criteria was confirmed by that authorised third party. The "N" is reported where an authorised third party has provided STS verification services.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised third party	When an authorised third party has provided STS verification services in accordance with Article 7(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party.	Article 2(12)	General Information	N/A
N29	ST553	C	Authorised Third party document	TEXT_DOC	When an authorised third party has provided STS verification services in accordance with Article 7(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party.  Field codes are highlighted in amber where: - field is left blank and "N" is reported for the authorised third party flag; or - field is filled in and "N" is reported for the authorised third party flag; or - field has errors in format.					

N30	ST0214	C	Authorized Third Party name	From Collaborative Securities (ICS) (US14)	(TEXT-100)	Where an authorized third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorized third party.	Field is mandatory in box to complete when Authorized Third Party flag for ST0513 is reported as "Y". Field codes are highlighted in amber where: - Field is left blank and "Y" is reported for the authorized third party flag, or - Field is filled in and "N" is reported for the authorized third party flag, or - Field has errors in format.	Where an authorized third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A
N31	ST0214	C	Authorized Third Party country	France	(EDUNTR_UJ)	Where an authorized third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorized third party.	Field is mandatory in box to complete when Authorized Third Party flag for ST0513 is reported with "Y". Select the relevant ESA country in the drop-down list. Field codes are highlighted in amber where: - Field is left blank and "Y" is reported for the authorized third party flag, or - Field is filled in and "N" is reported for the authorized third party flag, or - Field has errors in format.	Where an authorized third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A
N32	ST0215	C	Authorized Third Party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorized the third party as available on ESMA website under the list of Competent authorities supervising companies or their partners with Article 18 of Article 17. <a href="https://www.esma.europa.eu/infocentre/competent-authorities">https://www.esma.europa.eu/infocentre/competent-authorities</a> 777_Inf_of_assigned_competent_authorities_under_supervision_regulation.pdf 777_Inf_of_assigned_competent_authorities_under_supervision_regulation.pdf	Field is mandatory in box to complete when Authorized Third Party for ST0513 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country in reported for the Authorized Third Party country as available on ESMA website under the list of Competent authority supervising companies or their partners with Article 18 of Article 17. <a href="https://www.esma.europa.eu/infocentre/competent-authorities">https://www.esma.europa.eu/infocentre/competent-authorities</a> 777_Inf_of_assigned_competent_authorities_under_supervision_regulation.pdf 777_Inf_of_assigned_competent_authorities_under_supervision_regulation.pdf	Where an authorized 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 authorized it.	Article 27(2)	General Information	N/A
N33	ST0217	M	Originator (or original lender) is not a Credit Institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in box to complete should contain "Y" where the originator or original lender is a credit institution or investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) is not a credit institution or investment firm established in the Union.	Article 27(1)	Confirmation	N/A
N34	ST0218	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 do not exceed in accordance with Article 9 of Regulation (EU) 2017/2402 where the originator or original lender is not a Credit Institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST0517 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 ST0517 field is "Y", or - "N/A" is reported in box to complete and ST0517 field is "Y", or - Field has errors in format.	Where the answer to field ST0517 is "Y", confirmation that the originator or original lender's credit granting criteria, processes and systems in place do not exceed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(1)	Confirmation	0
N35	ST0218	O	Credit granting criteria compliance comment	N/A	(TEXT-1000)	Confirmation and optional comment that the originator or original lender's credit granting criteria, processes and systems in place do not exceed in accordance with Article 9 of Regulation (EU) 2017/2402 where the originator or original lender is not a Credit Institution.	Box to complete may contain additional explanation. Field should be left blank where ST0518 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.	Where the answer to field ST0517 is "Y", confirmation that the originator or original lender's credit granting criteria, processes and systems in place do not exceed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(1)	Confirmation	0
N36	ST0219	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(2)(d) 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 (ST0517 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 ST0517 field is "Y", or - "N/A" is reported in box to complete and ST0517 field is "Y", or - Field has errors in format.	Where the answer to field ST0517 is "Y", confirmation that the credit granting is referred to in Article 27(2)(d) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(1)	Confirmation	N/A
N37	ST0219	O	Credit granting criteria supervision comment	N/A	(TEXT-1000)	Confirmation and optional comment that the credit granting is referred to in Article 27(2)(d) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete may contain additional explanation. Field should be left blank where ST0519 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.	Where the answer to field ST0517 is "Y", confirmation that the credit granting is referred to in Article 27(2)(d) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(1)	Confirmation	N/A
N38	ST0220	M	Tax sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the tax sale or assignment is referred to in Article 27(2)(e) of Regulation (EU) 2017/2402 is subject to supervision.	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 exposures to true sale or assignment.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N39	ST0220	M	Tax sale or assignment transfer explanation	For the purposes of article 4, paragraph 1 of the Securitisation Law and the article of the Italian Factoring Law referred to therein, the Parties expressly confirm that upon performance of the following actions (the "transfer formalities"): (1) publication of the Official Gazette Notice of Assignment (as defined below), in respect of each Receivable comprised in the Initial Portfolio; or (2) payment to the seller, in whole or in part, of the relevant Individual Purchase Price in accordance with the provisions of the Italian Factoring Law, in respect of each Receivable comprised in the Initial Portfolio the assignment and transfer of the relevant Receivable from the Seller to the Issuer will become fully valid (oppositely) against: (1) any prior assignees of such Receivables, who have not notified their assignment by way of (A) notifying the relevant Debtor or (B) making the relevant Debtor acknowledge its assignment to an addressee bearing a date certain at law (date certo) or (C) any other way permitted by applicable law, in each case prior to the date of the performance of the applicable transfer formalities; (2) any creditor in the insolvency of the Seller, to the extent that such state of insolvency has been declared after the date of the performance of the applicable transfer formalities; and (3) any creditors of the Seller who have not received performance by means of (A) payment to the Issuer (or Article 29(2) of Regulation (EU) 2017/2402 are found in the securitisation.	(TEXT-1000)	Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect as enforceable against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect as enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N40	ST0221	M	Subject to severe clawback protection	N	(Y/N)	A check box as to whether any of the severe clawback provisions referred to in Article 29(2)(d) or (e) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in box to complete should contain "Y" where any of the severe clawback provisions referred to in Article 29(2)(d) or (e) 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.	A concise explanation on whether any of the severe clawback provisions referred to in Article 29(2)(d) or (e) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N41	ST0221	C	Subject to severe clawback explanation	N/A	(TEXT-1000)	A concise explanation on whether any of the severe clawback provisions referred to in Article 29(2)(d) or (e) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check box is "Y". Field codes are highlighted in amber where: - Field is left blank, or - Field is left blank and "Subject to severe clawback" check box is "Y", or - Field is not left blank and "Subject to severe clawback" check box is "Y", or - Field has errors in format.	A concise explanation on whether any of the severe clawback provisions referred to in Article 29(2)(d) or (e) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N42	ST0222	M	Clauback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(2) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	Exemption for clawback provisions in national insolvency laws.	Article 20(2)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	ST0222	O	Clauback provisions exemption comment	N/A	(TEXT-1000)	Confirmation and optional comment on whether the provisions in Article 20(2) of Regulation (EU) 2017/2402 apply.	Box to complete may contain additional explanation. Field should be left blank where ST0222-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	A confirmation whether the provisions in Article 20(2) of Regulation (EU) 2017/2402 apply.	Article 20(2)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N44	ST0223	M	The seller is not the original lender	N	(Y/N)	Indicator that the seller is not the original lender.	Check box in box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the originator Field codes are highlighted in amber if the field is left blank or has errors in format.	Where the seller is not the original lender, confirmation that the securitisation complies with Article 20(1) or (2)(c) of Regulation (EU) 2017/2402.	Article 20(1)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N45	ST0223	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) or (2)(c) of Regulation (EU) 2017/2402 where the seller is not the original lender.	Field codes are highlighted in amber where: - "Unconfirmed" is reported, or - "N/A" is not reported and ST0223 check box is "Y", or - "N/A" is reported and ST0223 check box is "Y", or - Field has errors in format.	Where the seller is not the original lender, confirmation that the securitisation complies with Article 20(1) or (2)(c) of Regulation (EU) 2017/2402.	Article 20(1)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	ST0223	C	Transfer where the seller is not the original lender explanation	N/A	(TEXT-1000)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) or (2)(c) of Regulation (EU) 2017/2402 where the seller is not the original lender.	Box to complete should contain the concise explanation where ST0223-Transfer where the seller is not the original lender confirmation is equal to N/A. Field should be left blank where ST0223-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Where the seller is not the original lender, confirmation that the securitisation complies with Article 20(1) or (2)(c) of Regulation (EU) 2017/2402.	Article 20(1)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N47	ST5124	M	Transfer at a later stage confirmation	N/A	[Confirmed/Unconfirmed]	Where the transfer of the underlying exposure is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the relevant provisions of Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in box to complete only where the transfer of the underlying exposure is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the relevant provisions pre-determined under event trigger as listed in Article 20(5) of Regulation (EU) 2017/2402.				
N48	ST5124	C	Transfer at a later stage explanation	N/A	[TEXT-1000]	Where the transfer of the underlying exposure is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the relevant provisions of Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation where ST5124-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5124-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. Field codes are highlighted in red where alternative mechanisms of transfer are used, confirmation and approval comment that an insolvency or prevent the SPC from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Transfer performed by means of an assignment and perfected at a later stage	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	ST5124	M	Alternative mechanism confirmation	N/A	[Confirmed/Unconfirmed]	Where alternative mechanisms of transfer are used, confirmation and approval comment that an insolvency or prevent the SPC from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where:				
N50	ST5124	O	Alternative mechanism comment	N/A	[TEXT-1000]	Where alternative mechanisms of transfer are used, confirmation and approval comment that an insolvency or prevent the SPC from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation where ST524 Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5124 Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N51	ST5125	M	Representations and warranties confirmation	Confirmed	[Confirmed/Unconfirmed]	Under the Master Receivables Transfer Agreement the Seller has represented and warranted that, to the best of its knowledge, the Receivables are not the subject of a writ being served by the relevant Debtor or by any other party (including, but not limited to, the public authority, local government or governmental agency of any State or the institution thereof) or any ground whatsoever, and are not subject to any claim, counter claim, judgment, claim, referral or any other order event, which are likely to reduce the amount due in respect of the Receivables, and there is no, or where or in part, any such writing or potential prohibition on payment, protest, lien, cancellation right, suspension of payment, set off, counter claim, judgment, claim, referral or similar event, in particular, no Debtor or being in arrears against the Seller (or any entities according to the rights of Seller) for any written or oral agreement relating to the relevant Receivables including any oral or written agreement in respect of the insurance policies and the financial services for further details, within the sections of the Prospectus headed "The Aggregate Portfolio - Specific Criteria".	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.	Representations and warranties	Article 20(6)	Concise Explanation	Item 2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N52	ST5125	M	Representations and warranties explanation	Confirmed	[TEXT-1000]	Under the Master Receivables Transfer Agreement the Seller has represented and warranted that, to the best of its knowledge, the Receivables are not the subject of a writ being served by the relevant Debtor or by any other party (including, but not limited to, the public authority, local government or governmental agency of any State or the institution thereof) or any ground whatsoever, and are not subject to any claim, counter claim, judgment, claim, referral or any other order event, which are likely to reduce the amount due in respect of the Receivables, and there is no, or where or in part, any such writing or potential prohibition on payment, protest, lien, cancellation right, suspension of payment, set off, counter claim, judgment, claim, referral or similar event, in particular, no Debtor or being in arrears against the Seller (or any entities according to the rights of Seller) for any written or oral agreement relating to the relevant Receivables including any oral or written agreement in respect of the insurance policies and the financial services for further details, within the sections of the Prospectus headed "The Aggregate Portfolio - Specific Criteria".	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N53	ST5126	M	Underlying exposures eligibility criteria confirmation	Confirmed	[Confirmed/Unconfirmed]	The exposure that may be transferred to the Buyer after the Due Date shall meet the Eligibility Criteria applicable to the underlying exposures included in the Master Transfer Agreement, "The Aggregate Portfolio".	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.				
N54	ST5126	M	Underlying exposures eligibility criteria explanation	Confirmed	[TEXT-1000]	The exposure that may be transferred to the Buyer after the Due Date shall meet the Eligibility Criteria applicable to the underlying exposures included in the Master Transfer Agreement, "The Aggregate Portfolio".	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N55	ST5126	M	Underlying exposures selection process confirmation	Confirmed	[Confirmed/Unconfirmed]	Under the Master Receivables Transfer Agreement the Seller has represented and warranted to the Buyer that each Receivable is validly assigned and transferred on the relevant Purchase Date pursuant to, and in compliance with, the terms and conditions of the Agreement and the Securitisation Law.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.				
N56	ST5126	M	Underlying exposures selection process explanation	Confirmed	[TEXT-1000]	Under the Master Receivables Transfer Agreement the Seller has represented and warranted to the Buyer that each Receivable is validly assigned and transferred on the relevant Purchase Date pursuant to, and in compliance with, the terms and conditions of the Agreement and the Securitisation Law.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N57	ST5127	M	Homogeneity of assets confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures forming the securitisation pursuant to Article 20(6) of Regulation (EU) 2017/2402. For this purpose, include a reference to the DAB Designated Regulator (Commission Decision 2013/811), and explain in detail how each of the conditions specified in the Article 4 of that Designated Regulator are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.	Homogeneity of assets	Article 20(6)	Detailed Explanation	Item 2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N58	ST5127	M	Homogeneity of assets explanation	Confirmed	[TEXT-1275]	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures forming the securitisation pursuant to Article 20(6) of Regulation (EU) 2017/2402. For this purpose, include a reference to the DAB Designated Regulator (Commission Decision 2013/811), and explain in detail how each of the conditions specified in the Article 4 of that Designated Regulator are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber where the field is left blank or has errors in format.				
N59	ST5128	M	No re-securitisation confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the underlying exposures do not include any securitisation position and that the notified securitisation is not a re-securitisation pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.	Underlying Exposures Obligations re-securitisation	Article 20(6)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N60	ST5128	O	No re-securitisation comment	Confirmed	[TEXT-1000]	Confirmation and optional comment that the underlying exposures do not include any securitisation position and that the notified securitisation is not a re-securitisation pursuant to Article 20(6) 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.				
N61	ST5129	M	Soundness of the underlying standards (ordinary course) confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underlying exposures were originated by the Seller, or by a business or whether the originator is not a credit institution as defined in Article 2(1)(24) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.				
N62	ST5129	M	Soundness of the underlying standards (ordinary course) explanation	Confirmed	[TEXT-1275]	Confirmation and detailed explanation as to whether the underlying exposures were originated by the Seller, or by a business or whether the originator is not a credit institution as defined in Article 2(1)(24) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N63	ST5129	M	Soundness of the underlying standards (follow-up) confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the underlying exposures were originated by the Seller, or by a business or whether the originator is not a credit institution as defined in Article 2(1)(24) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: Field is left blank, or Field is equal to "Unconfirmed", or Field has errors in format.				
N64	ST5129	M	Soundness of the underlying standards (follow-up) explanation	Confirmed	[TEXT-1275]	Confirmation and detailed explanation as to whether the underlying exposures were originated by the Seller, or by a business or whether the originator is not a credit institution as defined in Article 2(1)(24) 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.				

N65	ST5329	M	Residential Loan requirement confirmation	NA	[Confirmed/Unconfirmed/NA]	Confirmation and detailed explanation on how securitizations where the underlying exposures are residential loans, the level of underlying exposure meet the requirements of the second paragraph of Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/NA). "NA" should be reported only for non-Residential loans.  Field codes are highlighted in amber where: - Field is left blank, - "Unconfirmed" is reported or - "NA" is not reported and ST5329 field is not "residential mortgage", or - "NA" is reported and ST5329 field is "residential mortgage", or - Field has errors in format.		Paragraph of Article 20(1) of Regulation (EU) 2017/2402. As to whether an assessment of the securitization meets the requirements, refer to Article 4 of Directive 2009/65/EU or paragraph 1, 4, 6, 9 or 10 of paragraph 5, and paragraph 4 of Article 10 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	
N66	ST5329	C	Residential Loan requirement explanation		[TEXT-32767]		Box to complete should contain the concise explanation where ST5329 Residential Loan requirement confirmation is not "NA".  Field should be left blank where ST5329 Residential Loan requirement confirmation is equal to NA.  Field codes are highlighted in amber where it is not the case or field has errors in format.			
N67	ST5329	M	Borrower's creditworthiness assessment confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N68	ST5329	M	Borrower's creditworthiness assessment explanation	Under the Master Receivables Transfer Agreement, the issuer has represented and warranted to the issuer that the assessment of the Debtor's creditworthiness meets all relevant criteria set out under Article 8 of Directive 2009/65/EU, in accordance with article 20(1) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2009/65/EU or paragraph 1 to 4, point (a) of paragraph 5, and paragraph 4 of Article 10 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries.	Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.			
N69	ST5330	M	Originator/Lender Exposure confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N70	ST5330	M	Originator/Lender Exposure explanation	Under the Master Receivables Transfer Agreement, the issuer has represented and warranted to the issuer that ST5330 has expertise in originating and servicing exposures of a similar nature to those included in Article 20(1) of Regulation (EU) 2017/2402	[Confirmed/Unconfirmed]	Confirmation and detailed explanation as to whether the originator or originator lender has expertise in originating exposures of a similar nature to those included in Article 20(1) of Regulation (EU) 2017/2402	Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Originator/Lender Expertise	Article 20(1)	Item 2.7 of Annex 13 of Commission Delegated Regulation (EU) 2019/940
N71	ST5331	M	Defailed or restricted exposure confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N72	ST5331	M	Defailed or restricted exposure explanation	Under the Master Receivables Transfer Agreement, the issuer has represented and warranted to the issuer that the Receivables comprised in the Aggregate Portfolio do not qualify as exposures in default within the meaning of article 17(1), paragraph 1, of Regulation (EU) no. 575/2013 for an exposure to a credit-impaired debtor or guarantor, who, to the best of the Debtor's knowledge:  - (i) has been declared insolvent or had a court grant the creditor a final non-reversible right of enforcement or external damages as a result of a financial 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 Purchase Date;  - (ii) has, at the time of origination, when applicable, an insolvency credit registry of persons with adverse credit history or in the absence of such public credit registry, in another credit registry available to the Debtor or its originator lender; or  - (iii) has a credit assessment or a credit score indicating that the risk of counterparty default payments not being made is significantly higher than the level of comparable exposures held by the issuer which have not been restructured.  In accordance with articles 20(1) and 24(9) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	[Confirmed/Unconfirmed]	A detailed explanation 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(1) (a) and (b) of Regulation (EU) 2017/2402 are met.  The requirements referred to in Article 20(1) (a) and (b) of Regulation (EU) 2017/2402 are met.  The requirements referred to in Article 20(1) (c) of Regulation (EU) 2017/2402 are met.  The requirements referred to in Article 20(1) (d) of Regulation (EU) 2017/2402 are met.	Field codes are highlighted in amber if the field is left blank or has errors in format.	Transferred underlying exposures without exposures in default	Article 20(1)	Item 2.8 of Annex 13 of Commission Delegated Regulation (EU) 2019/940
N73	ST5332	M	At least one payment at the time of transfer confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N74	ST5332	O	At least one payment at the time of transfer confirmation	For those to the Receivables Eligibility Criteria set out in the Master Receivables Transfer Agreement, the issuer transferred or shall transfer, in the case may be, to the issuer only Receivables arising from Auto Loans in respect of which at least 1 (one) instalment has been paid by the Debtor under the relevant Auto Loan Contract (for further details, see the section of the Prospectus headed "The Portfolio: Receivables Eligibility Criteria")	[TEXT-10000]	Confirmation and optional comment as to whether, at the time of transfer of the exposures, the issuer has made at least one payment pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - Field is left blank, - Field has errors in format.			
N75	ST5332	C	Payment exemption	No exemption	[TEXT-10000]		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.			
N76	ST5332	O	Payment exemption explanation	At least one payment at the time of transfer	[TEXT-10000]		Box to complete may contain additional explanation.  Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	At least one payment at the time of transfer	Article 20(2)	Items 3.3 and 3.6 of Annex 13 of Commission Delegated Regulation (EU) 2019/940
N77	ST5333	M	Degree of dependence on originator confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N78	ST5333	M	Degree of dependence on originator explanation	The issuer has represented and warranted to the issuer that the degree of dependence of the holders of the securitization position on the sale of assets to repay the outstanding principal as at the relevant covered maturity date for the purposes of articles 20(1) and 24(1) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards	[Confirmed/Unconfirmed]	Confirmation and detailed explanation of the degree of dependence of the requirements of the holders of the securitization position on the sale of assets to repay the outstanding principal as at the relevant covered maturity date for the purposes of articles 20(1) and 24(1) of the EU Securitisation Regulation and the relevant Regulatory Technical Standards.	Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.	Repayment of the holders shall not have been structured to the detriment of the requirements of the holders of the securitization position on the sale of assets to repay the underlying exposures.	Article 20(1)	Item 3.4.1 of Annex 13 of Commission Delegated Regulation (EU) 2019/940
N79	ST5334	M	Compliance with risk retention requirements confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).			
N80	ST5334	M	Compliance with risk retention requirements explanation	Under the Intermediate Agreement, ST5334, in its capacity as originator pursuant to the EU Securitisation Regulation, has undertaken itself with (i) the issuer at the originator and maintain (on an ongoing basis) a material net economic interest of at least 5 (five) per cent. in the Securitization through an exempt or reserved retained exposure, in accordance with article 12 of Article 4(1), of the EU Securitisation Regulation and the applicable Regulatory Technical Standards and of Article 4(2) of the UK Securitisation Regulation (in each article interpreted and applied on the date hereof and not taking into account any relevant national measures); that issuer is unduly selected exposures has been and will be retained in excess of the 5 per cent. of the notional value of the securitized exposures as at each relevant covered date;  (ii) change the manner in which the net economic interest set out above is held such that the issuer is retained or repaid in full, save as permitted by the EU Securitisation Regulation and the applicable Regulatory Technical Standards and by the UK Securitisation Regulation (in each article interpreted and applied on the date hereof and not taking into account any relevant national measures); (iii) the issuer that continues to fulfil the obligation to maintain the material net economic interest in the Securitization in accordance with Article 4(2) of the EU Securitisation Regulation and Article 4(2) of the UK Securitisation Regulation.	[TEXT-10000]	Confirmation and concise explanation as to how the originator, sponsor or originator lender of the securitization complies with the risk retention requirement as provided for in Article 4 of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - Field is left blank, - Field is equal to "Unconfirmed", or - Field has errors in format.			
N81	ST5334	C	Retaining entity (L)	L4630M0000ENR20055	[L1]	L1 of the entity (where available) that retains the material net economic interest pursuant to Article 4(2) of Regulation (EU) 2017/2402.	L1 field should be reported in Box to complete where available. Where reported, the L1 should meet the G27 definition. Only one L1 should be reported.  Field codes are highlighted in amber where: - neither entity name nor entity L1 is reported - Field has errors in format.			

N62	ST5334	C	Remaining entry name	Subsidiary Financial Services Italia S.p.A.	TEXT-100	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Entity name should be reported in Box to complete where LEI is not available for ST5334. Remaining entry (E). Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field is left blank. Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.	Compliance with risk retention requirements	Article 21(1)	Article 21(1)	Item 3.1 of Annex 9 and Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N63	ST5334	M	Vertical slice		Y/N	Is a vertical slice in accordance with Article 6(2)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.				
N64	ST5334	M	Seller's share		Y/N	Is seller's share in accordance with Article 6(2)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.				
N65	ST5334	M	Randomly selected exposures kept on balance sheet		Y/N	Are randomly selected exposures kept on balance sheet in accordance with Article 6(2)(c) of Regulation (EU) 2017/2402 used for retaining the risk?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.				
N66	ST5334	M	First loss tranche		Y/N	Is first loss tranche in accordance with Article 6(2)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.				
N67	ST5334	M	First loss exposure in each asset indicator		Y/N	Is first loss exposure in each asset in accordance with Article 6(2)(f) of Regulation (EU) 2017/2402 used for retaining the risk?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", "Y", or field has errors in format.				
N68	ST5334	M	No compliance with risk retention requirements		Y/N	Is there no compliance with risk retention requirements set out in Article 6(2) of Regulation (EU) 2017/2402?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "Y", "N", or field has errors in format.				
N69	ST5334	M	Other option indicator		Y/N	Are other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402?	Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "Y", "N", or field has errors in format.				
N90	ST5334	C	Other options used comment		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N91	ST5335	M	Mitigation of interest rates and currency risk confirmation		Confirmed/Unconfirmed/N/A	Confirmation and concise explanation as to whether the interest rate and currency risks are appropriately mitigated and confirmed that each measure is available to investors under Article 21(2) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Mitigation of interest rates (R) and currency risks (R) risks	Article 21(2)		Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N92	ST5335	M	Mitigation of interest rates and currency risks explanation		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N93	ST5336	M	Derivative not purchased by SPPE confirmation		The derivative/Exempt from derivative/Unconfirmed	Confirmation and concise declaration that the SPPE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Derivatives Purchased/Sold by SPPE	Article 21(2)		Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N94	ST5336	M	Derivative not purchased by SPPE explanation		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N95	ST5337	M	Common standards underwriting derivatives confirmation		Confirmed/Unconfirmed/N/A	Confirmation and concise explanation as to whether any relevant instruments used are commonly accepted according to commonly accepted practices.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "N/A", and ST5336 Derivatives not purchased/sold by SPPE confirmation is reported with "Y", or - field is not equal to "Confirmed", or - field is not equal to "N/A", and ST5336 Derivatives not purchased/sold by SPPE confirmation is reported with "Y", or - field is equal to "Unconfirmed", or - field has errors in format.	Derivatives using common standards	Article 21(2)		Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N96	ST5337	C	Common standards underwriting derivatives explanation		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N97	ST5338	M	Referenced interest payments confirmation		Confirmed/Unconfirmed/N/A	Confirmation and concise explanation as to whether any relevant instruments used are commonly accepted according to commonly accepted practices.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	Referenced interest payments based on generally used interest rates	Article 21(2)		Item 2.2.2 and 2.2.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N98	ST5338	M	Referenced interest payments explanation		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N99	ST5339	M	Acceleration notice / enforcement requirement confirmation		Confirmed/Unconfirmed/N/A	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.	No trapping of cash following enforcement or an acceleration notice	Article 21(4)		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N100	ST5339	M	Acceleration notice / enforcement requirement explanation		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N101	ST5340	M	No trapping of cash confirmation		Confirmed/Unconfirmed/N/A	Confirmation and optional comment that no cash could be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(b) 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.	10% trapped or each shall be trapped	Article 21(4)(b)		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N102	ST5340	O	No trapping of cash comment		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N103	ST5341	M	Sequential amortisation confirmation		Confirmed/Unconfirmed/N/A	Confirmation that principal receipts from the underlying exposures are passed to the investors in sequential order according to the securitisation position, as determined by the terms of the securitisation position pursuant to Article 21(4)(c) 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.	Confirmation that principal receipts from the underlying exposures are passed to the investors in sequential order according to the securitisation position, as determined by the terms of the securitisation position.	Article 21(4)(c)		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/840
N104	ST5341	O	Sequential amortisation comment		TEXT-1000	None	None should be reported in Box to complete when Other option indicator is reported with "Y" for ST5334. Field codes are highlighted in amber where it is not the case or field has errors in format.				

N105	ST5642	M	Reserved repayment on security confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/Not confirmed). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	(E) repayment shall not be received with regard to their security.	Confirmation that the repayment of the securitisation proceeds is not to be received with regard to their security.	Article 214(3)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N106	ST5642	O	Reserved repayment on security comment	After the occurrence of a Sequential Redemption Event or the delivery of a Trigger Notice, repayment of principal to requestor of the Notes shall be made in a sequential order of all items in accordance with the Pre-Enforcement Principal Priority of Payments or the Post-Enforcement Priority of Payments, as the case may be. References are made to Condition 4.2 (Pre-Enforcement Principal Priority of Payments) and 4.4 (Post-Enforcement Priority of Payments).	(E)(X)-10000	Box to complete should contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	ST5643	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/Not confirmed). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.	(E) no provisions shall require automatic liquidation of the underlying exposures at market value.	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 214(3)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	ST5643	O	No automatic liquidation comment	Following the delivery of a Trigger Notice in accordance with the Terms and Conditions, the Issuer (or the Representative of the Issuer) may be required to be held liable (with the consent of an Independent Resolution of the Master Trustee Class A Resolution or as directed by an Independent Resolution of the Master Trustee Class A Resolution) to appoint or discharge any part thereof in accordance with the provisions of the Intercreditor Agreement, being understood that no provisions shall require the Issuer to appoint or discharge any part thereof pursuant to Article 21(5) of the EU Securitisation Regulation and the ICA Guidelines on STS Criteria. For further details, see the section of the Prospectus headed "Description of the Transaction Documents: the Intercreditor Agreement".	(E)(X)-10000	Box to complete should contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	ST5644	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting to the priority of payment relating to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.		Confirmation that transaction featuring non-sequential priority of payments includes triggers relating to the performance of the underlying exposures resulting in the priority of payment relating to sequential payments in order of seniority.		Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N110	ST5644	O	Non-sequential priority of payments triggers comment	During the Pre-Note Amortisation Period and provided that the Sequential Redemption Event has occurred, repayments of principal in respect of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes, shall be made on a pro-rata basis on each Payment Date in accordance with the Pre-Enforcement Principal Priority of Payments. After the occurrence of a Sequential Redemption Event (the Pre-Note Amortisation Period will end and repayments of principal in respect of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes will only be made on a pro-rata basis in accordance with the Pre-Enforcement Principal Priority of Payments, and (the Sequential Redemption Event will end and each class will be repaid in a sequential order of all items in accordance with the Pre-Enforcement Principal Priority of Payments, as the case may be. (ii) The Class A Notes will not be further redeemed for so long as the Class A Notes have not been redeemed in full and (iii) the Class D Notes will not be further redeemed for so long as the Class C Notes have not been redeemed in full and (iv) the Class E Notes will not be further redeemed for so long as the Class C Notes have not been redeemed in full.	(E)(X)-10000	Box to complete should contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that transaction featuring non-sequential priority of payments includes triggers relating to the performance of the underlying exposures resulting in the priority of payment relating to sequential payments in order of seniority.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5644	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting to the priority of payment relating to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field is equal to "N/A", and "Confirmed" is reported for ST5644 - Non-sequential priority of payments triggers below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402. - Field has errors in format.		Confirmation that each trigger include at least the determination in the credit quality of the underlying exposures below a predetermined threshold.		Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N112	ST5644	O	Credit quality deterioration trigger comment	Sequential Redemption Events include, inter alia, the occurrence that any of the Conditions (a) (Ratio of the Delinquency Ratio Rating Average is greater than the pre-determined level as set in the prospectus. For further details see the definition of "Sequential Redemption Events" under the section headed "Terms and Conditions" under the Prospectus).	(E)(X)-10000	Box to complete should contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST5654	M	Service expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/Not confirmed). Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.		Required expertise from the servicer and policies and adequate procedures in place management controls in place		Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	ST5654	M	Service expertise explanation	Subsidiary Financial Services Yellon S.p.A. is a bank organised as a joint stock company, incorporated under the laws of Italy, licensed to carry out banking activity according to the Consolidated Banking Act and specialised in such non-banking. Under the Servicing Agreement, the Servicer has represented and warranted that the required expertise in servicing exposures of a similar nature to the Receivables and has well-documented and adequate policies, procedures and risk management controls relating to the servicing of the Receivables, in accordance with Article 21(8) of the EU Securitisation Regulation and the ICA Guidelines on STS Criteria. In addition, pursuant to the Servicing Agreement any substitute servicer shall have at least 3 years' own experience in the administration of claims similar to the Receivables and/or in the business of receipt and out-of-court recovery of claims for substantial amounts on behalf of banks and financial companies in Italy and shall have expertise in servicing exposures of a similar nature to the Receivables and its well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures, in accordance with article 21(8) of the EU Securitisation Regulation and the ICA Guidelines on STS Criteria.	(E)(X)-22767	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.		A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include reference to the policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	ST5645	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not revolving securitisation. Field codes are highlighted in amber where: - Field is left blank, or - Field is equal to "Unconfirmed", or - Field has errors in format.		Revolving securitisation with early amortisation events for termination of revolving period based on pre-scribed triggers		Concise Explanation	Items 2.1 and 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5645	C	Early termination explanation	Pursuant to the Master Receivables Transfer Agreement, there are appropriate Amortisation Events which may cause the end of the Revolving Period. For a concise explanation how the provisions of article 21(2)(a), (b), (c) and (d) are met, reference is made to the fields ST5647, ST5648 and ST5649 below.	(E)(X)-10000	Box to complete should contain the concise explanation where ST5645 Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.		A concise explanation, where applicable, on how the provisions in Art 21(2)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(2)	Concise Explanation	Items 2.1 and 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N117	ST5646	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - Field is left blank - "Unconfirmed" is reported, or - "N/A" is not reported and ST5645 Early termination confirmation is not "N/A", or - Field has errors in format.	(A) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(2)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(2)(a)	Concise Explanation	Items 2.1 and 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	ST5646	C	Credit quality deterioration trigger explanation	The Amortisation Events include, inter alia, the following: (i) the Default Ratio Rating Average, calculated on the relevant Servicer Report Date, is higher than the Default Ratio Rating Average Threshold; or (ii) the Delinquency Ratio for the immediately preceding Collection Period, calculated on the relevant Information Date, is higher than the Delinquency Ratio Threshold (for further details see the definition of "Amortisation Events" under the section named "Terms and Conditions" under the Prospectus).	(E)(X)-10000	Box to complete should contain the concise explanation where ST5646 Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5646 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.					

N19	ST547	M	Insolvency-related event confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of an insolvency-related event of the issuer or servicer pursuant to Article 212(b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - "Unconfirmed" is reported, or - "N/A" is not reported and ST545-Early termination confirmation is "N/A", or - field has errors in format.	(i) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, as how the provisions in Art 212(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 212(b)(3)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N20	ST547	C	Insolvency-related event explanation	(TEXT-1000)	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of an insolvency-related event of the issuer or servicer pursuant to Article 212(b) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST547 insolvency-related event confirmation is not "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.					
N21	ST548	M	Pre-determined threshold value confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of a pre-determined threshold pursuant to Article 212(c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - field is left blank, - "Unconfirmed" is reported, or - "N/A" is not reported and ST545-Early termination confirmation is "N/A", or - "N/A" is reported and ST545-Early termination confirmation is not "N/A", or - field has errors in format.					
N22	ST548	C	Pre-determined threshold value explanation	(TEXT-1000)	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of a pre-determined threshold pursuant to Article 212(c) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST548 Pre-determined threshold value confirmation is not "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.	(i) value of the underlying receivables held by the SPV falls below a pre-determined threshold	A concise explanation, where applicable, as how the provisions in Art 212(c) of Regulation (EU) 2017/2402 are reflected in the relevant sections of the underlying documentation where the information can be found.	Article 212(c)(3)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N23	ST549	M	New underlying exposures before generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of new underlying exposures before generation pursuant to Article 212(d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - field is left blank, - "Unconfirmed" is reported, or - "N/A" is not reported and ST545-Early termination confirmation is "N/A", or - "N/A" is reported and ST545-Early termination confirmation is not "N/A", or - field has errors in format.					
N24	ST549	C	New underlying exposures before generation explanation	(TEXT-1000)	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, an occurrence of new underlying exposures before generation pursuant to Article 212(d) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST549 New underlying exposures before generation confirmation is not "N/A".  Field should be left blank where ST549 New underlying exposures before 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.	(i) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period, under Article 212(d) of Regulation (EU) 2017/2402	A concise explanation, where applicable, as how the provisions in Art 212(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 212(d)(3)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N25	ST550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(f) 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.					
N26	ST550	O	Participant duties comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(f) of Regulation (EU) 2017/2402 or provides that ensure the replacement of derivative counterparties in the case of non-default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(i) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period, under Article 212(d) of Regulation (EU) 2017/2402	Confirmation that the transaction documentation satisfies all of the requirements under Article 217(f) of Regulation (EU) 2017/2402.	Article 217(f)(3)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N27	ST551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(g) 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.					
N28	ST551	O	Servicing Continuity comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(g) of Regulation (EU) 2017/2402 or provides that ensure the replacement of derivative counterparties in the case of non-default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(i) Servicing Continuity Provisions	Confirmation that the transaction documentation satisfies all of the requirements of Article 217(g) of Regulation (EU) 2017/2402.	Article 217(g)(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N29	ST552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(i) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A).  Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
N30	ST552	O	Derivative Counterparty Continuity comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(i) of Regulation (EU) 2017/2402 or provides that ensure the replacement of derivative counterparties in the case of non-default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(i) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the requirements under Article 217(i) of Regulation (EU) 2017/2402.	Article 217(i)(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N31	ST553	M	Liquidity Provider Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(j) 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.					
N32	ST553	O	Liquidity Provider Continuity comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(j) of Regulation (EU) 2017/2402 or provides that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.	(i) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 217(j) of Regulation (EU) 2017/2402.	Article 217(j)(3)	Confirmation	Item 3.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N33	ST553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(k) 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.					
N34	ST553	O	Account Bank Continuity comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(k) of Regulation (EU) 2017/2402 or provides that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.					
N35	ST555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(l) 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.					
N36	ST555	O	Debt situation documentation comment	(TEXT-5000)	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the requirements under Article 217(l) of Regulation (EU) 2017/2402 or provides that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.					

Confirmation that the underlying



N136	ST055	O	Date Documentation comment	Confirmed	TEXT-1000	<p>The underlying documentation was reviewed in clear and consistent terms, definitions, remedies and actions relating to delivery and default of delivery, restructuring, debt forgiveness, forbearance, payment holiday, waiver, charge-offs, recovery and other asset performance remedies (For further details, see the sections of the Prospectus headed "Description of the Transaction Documents - The Servicing Agreement" and "The Underwriting and Servicing Procedures").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Clear and consistent definitions relating to the content of prospectus</p>	<p>Confirmation was not in clear and consistent terms, definitions, remedies and actions relating to the asset situation set out in Article 21(2) of Regulation (EU) 2017/2402.</p>	Article 21(2)	Confirmation	Item 2.2.2 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N137	ST056	M	Priorities of payment and triggered events comment	Confirmed/Unconfirmed	TEXT-1000	<p>The Transaction Documents clearly identify the Priorities of Payments, the events which trigger changes to such Priorities of Payments as well as the obligation to report such events, and any change to 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 to the issuer, the Arranger and the Representative of the Noteholders, that it will, on a pro-rata basis where such can be applied, ensure that it sets out the priorities of payment and trigger events pursuant to Article 21(5) of Regulation (EU) 2017/2402.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Priorities of payment and trigger events</p>	<p>Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(5) of Regulation (EU) 2017/2402.</p>	Article 21(5)	Confirmation	Item 3.4.7 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N138	ST056	O	Priorities of payment and triggered events comment	Confirmed	TEXT-1000	<p>The Significant Event Report, prepared by the Issuer, on behalf of the Seller, on the basis of the terms provided under the regulatory technical standard (RTS) issued by the European Securities and Markets Authority and which will be released with such other forms as such regulatory technical standards 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 made available on the website of the European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation as notified by the issuer to the issuer, the investors in the Notes, to the Noteholders, the competent authorities set forth under the EU Securitisation Regulation and confirmed.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Priorities of payment and trigger events</p>	<p>Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(5) of Regulation (EU) 2017/2402.</p>	Article 21(5)	Confirmation	Item 3.4.7 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N139	ST057	M	Timely resolution of conflicts confirmation	Confirmed/Unconfirmed	TEXT-1000	<p>The Conditions (including the Rules of the Organisation of the Resolution attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, identify and allocate voting rights to Noteholders, and clearly identify the responsibilities of the Representative of the Noteholders, pursuant to the provisions of article 21(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts, are met (For further details, see the section of the Prospectus headed "Terms and Conditions of the Notes").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Timely resolution of conflicts (between classes of investors &amp; responsibilities of trustee)</p>	<p>Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.</p>	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N140	ST057	O	Timely resolution of conflicts comment	Confirmed	TEXT-1000	<p>The Conditions (including the Rules of the Organisation of the Resolution attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, identify and allocate voting rights to Noteholders, and clearly identify the responsibilities of the Representative of the Noteholders, pursuant to the provisions of article 21(10) of the EU Securitisation Regulation relating to the timely resolution of conflicts, are met (For further details, see the section of the Prospectus headed "Terms and Conditions of the Notes").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Timely resolution of conflicts (between classes of investors &amp; responsibilities of trustee)</p>	<p>Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.</p>	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N141	ST058	M	Historical Default and Loss Performance Data confirmation	Confirmed/Unconfirmed	TEXT-1000	<p>Under the Intercreditor Agreement, the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, through the website of the Prospectus headed "The Portfolio" and the website of European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation, data on actual 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 those data and the basis for obtaining, verifying, 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 (guidance for the issuer of the Prospectus headed "General Information").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation that the data required to be made available under Article 21(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.</p>	Article 21(1)	Confirmation	Item 2.2.2 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N142	ST058	O	Historical Default and Loss Performance Data comment	Confirmed	TEXT-1000	<p>Under the Intercreditor Agreement, the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, through the website of the Prospectus headed "The Portfolio" and the website of European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation, data on actual 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 those data and the basis for obtaining, verifying, 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 (guidance for the issuer of the Prospectus headed "General Information").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation that the data required to be made available under Article 21(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.</p>	Article 21(1)	Confirmation	Item 2.2.2 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N143	ST058	C	Historical Default and Loss Performance Data location	Confirmed	TEXT-1000	<p>Under the Intercreditor Agreement, the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, through the website of the Prospectus headed "The Portfolio" and the website of European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation, data on actual 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 those data and the basis for obtaining, verifying, 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 (guidance for the issuer of the Prospectus headed "General Information").</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation that the data required to be made available under Article 21(1) of Regulation (EU) 2017/2402 can be found.</p>	Article 21(1)	Confirmation	Item 2.2.2 of Annex 18 of Commission Delegated Regulation (EU) 2019/980
N144	ST059	M	Sample external verification confirmation	Confirmed/Unconfirmed	TEXT-1000	<p>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 information provided in the Prospectus headed "The Portfolio" and the website of European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation, as notified by the issuer to the issuer, the investors in the Notes.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Sample of the underlying exposures</p>	<p>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.</p>	Article 21(2)	Confirmation	N/A
N145	ST059	O	Sample external verification comment	Confirmed	TEXT-1000	<p>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 information provided in the Prospectus headed "The Portfolio" and the website of European Central Bank or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation, as notified by the issuer to the issuer, the investors in the Notes.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Sample of the underlying exposures</p>	<p>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.</p>	Article 21(2)	Confirmation	N/A
N146	ST060	M	Liability cash flow model confirmation (after pricing)	Confirmed/Unconfirmed	TEXT-1000	<p>As to pre-pricing information, under the Intercreditor Agreement the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, (i) through the Securitisation Repository, the information under point (a) of the first subparagraph of Article 7(1) upon request and the information and documents, in draft form, under points (b) and (c) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation, (i) through the website of this Prospectus headed "The Aggregator Portfolio" and the Securitisation Repository, data on actual and historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the source of those data and the basis for obtaining, verifying, covering a period of at least 5 (five) years, pursuant to Article 21(1) and Article 21(14) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, and (ii) through the website of Bloomberg BNA, as at the date of this Prospectus, www.bloomberg.com and the Issuer, as at the date of this Prospectus, www.iris.com, liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Seller, the trustee in the Notes, other third parties and the issuer pursuant to Article 21(1) of the EU Securitisation Regulation and the EBA.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Availability of a liability cash flow model to potential investors</p>	<p>Confirmation that a liability cash flow model is available to potential investors prior to pricing and that such information has been made available to potential investors upon request.</p>	Article 21(1)	Confirmation	N/A
N147	ST060	C	Location of Liability cash flow model	Confirmed	TEXT-1000	<p>As to pre-pricing information, under the Intercreditor Agreement the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, (i) through the Securitisation Repository, the information under point (a) of the first subparagraph of Article 7(1) upon request and the information and documents, in draft form, under points (b) and (c) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation, (i) through the website of this Prospectus headed "The Aggregator Portfolio" and the Securitisation Repository, data on actual and historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the source of those data and the basis for obtaining, verifying, covering a period of at least 5 (five) years, pursuant to Article 21(1) and Article 21(14) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, and (ii) through the website of Bloomberg BNA, as at the date of this Prospectus, www.bloomberg.com and the Issuer, as at the date of this Prospectus, www.iris.com, liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Seller, the trustee in the Notes, other third parties and the issuer pursuant to Article 21(1) of the EU Securitisation Regulation and the EBA.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Availability of a liability cash flow model to potential investors</p>	<p>Confirmation that a liability cash flow model is available to potential investors prior to pricing and that such information has been made available to potential investors upon request.</p>	Article 21(1)	Confirmation	N/A
N148	ST060	M	Liability cash flow model confirmation (after pricing)	Confirmed/Unconfirmed	TEXT-1000	<p>As to pre-pricing information, under the Intercreditor Agreement the Seller has confirmed that it has made available to the competent authorities referred to in Article 29 of the EU Securitisation Regulation and the potential investors in the Notes, before pricing, (i) through the Securitisation Repository, the information under point (a) of the first subparagraph of Article 7(1) upon request and the information and documents, in draft form, under points (b) and (c) of the first subparagraph of Article 7(1) of the EU Securitisation Regulation, (i) through the website of this Prospectus headed "The Aggregator Portfolio" and the Securitisation Repository, data on actual and historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the source of those data and the basis for obtaining, verifying, covering a period of at least 5 (five) years, pursuant to Article 21(1) and Article 21(14) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria, and (ii) through the website of Bloomberg BNA, as at the date of this Prospectus, www.bloomberg.com and the Issuer, as at the date of this Prospectus, www.iris.com, liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Seller, the trustee in the Notes, other third parties and the issuer pursuant to Article 21(1) of the EU Securitisation Regulation and the EBA.</p>	<p>Box to complete (should contain the confirmation indicator (Confirmed/Unconfirmed)).</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Availability of a liability cash flow model to potential investors</p>	<p>Confirmation that a liability cash flow model is available to potential investors prior to pricing and that such information has been made available to potential investors upon request.</p>	Article 21(1)	Confirmation	N/A

