

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
ST551	/T0005243917; /T0005243925.	Instrument identification code	N/A (General Information)	(ISIN)	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under item 1.1 of Annex VIII.
ST552	549300B0K2F57ZK39197	Legal Entity Identifier (LEI)	N/A (General Information)	(LEI)	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
ST553	Not applicable	Notification identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
ST554	549300B0K2F57ZK39197N201701	Securitisation identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SPE.	N/A
ST555	Not applicable	Prospectus identifier	N/A (General Information)	(ALPHANUM-100)	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
ST556	European Data Warehouse	Securitisation Repository	N/A (General Information)	(ALPHANUM-1000)	N/A	Where available, the name of the registered securitisation repository.	N/A
ST557	Quarzo S.r.l. - Series 2017	Securitisation name	N/A (General Information)	(ALPHANUM-100)	N/A	The securitisation name.	Item 4 of Annex VII.
ST558	IT	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) (SPE(s)) and original lender(s).	N/A
ST559	non-ABCP securitisation	Securitisation classification	N/A (General Information)	(LIST)	N/A	The type of securitisation: - non-ABCP securitisation; - ABCP transaction; - ABCP programme.	N/A
ST5510	Consumer loans	Underlying exposures classification	N/A (General Information)	(LIST)	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
ST5511	15-02-2017	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved.	Item 4 of Annex VII.
ST5512	17-04-2020	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
ST5513	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	Authorised Third party	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	The date of notification to ESMA.	N/A
ST5514	Prime Collateralised Securities (PCS) EU SAS established in France.	Authorised Third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-1000)	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
ST5515	Autorité des Marchés Financiers.	Authorised Third party (name of competent authority)	N/A (General Information)	(ALPHANUM-100)	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
ST5516	Not applicable	STS status	N/A (General Information)	(ALPHANUM-1000)	Article 27(5)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
ST5517	Y	Originator (or original lender) not a credit institution	N/A (General Information)	(Y/N)	Article 27(3)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
ST5518	Not applicable	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
ST5519	Not applicable	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-1000)	Article 27(3)	If the answer to field ST517 is "No", the originator or original lender shall provide confirmation that its credit granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
ST5520	Pursuant to the Master Receivables Purchase Agreement, the Originator (i) has assigned and transferred without recourse (pro soluto) and as a pool (in blocco) to the Issuer, which has purchased, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and article 58 of the Banking Act, all of its right, title and interest in and to the Initial Portfolio; (ii) has assigned and transferred so far during the Revolving Period without recourse (pro soluto) and as a pool (in blocco) to the Issuer, which has purchased, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and article 58 of the Banking Act, all of its right, title and interest in and to each Subsequent Portfolio. The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 17 Part II of 9 February 2017, and (ii) the registration of the transfer in the companies' register of Milan on 13 February, 2017. The transfer of the Receivables included in each Subsequent Portfolio has been or will be, as the case may be, rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) with the same formalities complied with in relation to the Initial Portfolio (for further details, see the section headed "The Master Receivables Purchase Agreement" of the Prospectus). The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Arranger, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 29 of the Securitisation Regulation. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the Prospectus with respect to the Quarzo S.r.l. - Series 2017 Securitisation dated 14 February, 2017 (the "Prospectus") and in the Notice to Investor dated 17 April 2020 (the "Notice").	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	(ALPHANUM-10000)	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
ST5521	The Italian insolvency laws do not contain severe clawback provisions within the meaning of articles 20, paragraph 2, and 20, paragraph 3, of the Securitisation Regulation and the EBA Guidelines on STS Criteria. Furthermore, under the Master Receivables Purchase Agreement, the Originator has represented that (a) it is duly incorporated and validly existing in the Republic of Italy as a "società per azioni" and (b) its "centre of main interests" (as that term is used in article 3(1) of the Regulation (EU) no. 848/2015 of 20 May 2015 on insolvency proceedings) is located within the territory of the Republic of Italy; therefore, the Originator would be subject to Italian insolvency laws that do not contain severe clawback provisions.	No severe clawback	Concise Explanation	(ALPHANUM-10000)	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
ST5522	Not applicable	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-1000)	Article 20(3)	In conjunction with ST5521, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
ST5523	The Receivables arise from Consumer Loan Agreements directly entered into by Compass as lender (for further details, see the section headed "The Portfolio" of the Prospectus); therefore, the requirements of article 20, paragraph 4, of the Securitisation Regulation are not applicable.	Transfer where the seller is not the original lender	Confirmation	(ALPHANUM-1000)	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(5) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
ST5524	The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 17 Part II of 9 February, 2017 and (ii) the registration of the transfer in the companies' register of Milan on 13 February, 2017. The transfer of the Receivables included in each Subsequent Portfolio has been or will be, as the case may be, rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) with the same formalities complied with in relation to the Initial Portfolio (for further details, see the section headed "The Master Receivables Purchase Agreement" of the Prospectus); therefore, the requirements of article 20, paragraph 5, of the Securitisation Regulation are not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-10000)	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
ST5525	Under the Master Receivables Purchase Agreement, the Originator has represented and warranted that, as at the relevant Legal Effective Date, each Receivable is fully and unconditionally owned and available directly to the Originator and is not subject to any lien (ipoteca/prelazione), seizure (sequestro) or other charge in favour of any third party (including, without limitation, any company belonging to Compass's group) and is freely transferable to the Issuer. For further details, see the sections headed "The Portfolio" and "The Master Receivables Purchase Agreement" of the Prospectus). In addition, under the Amendment Agreement, the Originator has confirmed that as at the date of the STS Notification the above mentioned representation is true and that there are no elements that can be foreseen to adversely affect the enforceability of the transfer of the Receivables under the Master Receivables Transfer Agreement. For further details, see the sections headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice.	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPE from enforcing its rights.	Item 2.2.8 of Annex VIII.
ST5526	The disposal of Receivables is permitted only in the following circumstances: (A) from the Originator to the Issuer, in the context of the transfer of Subsequent Portfolios during the Revolving Period, (B) from the Issuer to the Originator, in the context of the repurchase of the Portfolios in case of exercise of the Clean up Option or in the context of the repurchase of individual Receivables pursuant to the terms and conditions specified in the Servicing Agreement, as amended by the Amendment Agreement (in this latter case, provided that (i) the repurchase option on the individual Receivables shall not be exercised by the Originator for speculative purposes aimed at achieving a better performance for the Securitisation; (ii) in case of Defaulted Receivables, such option may be exercised by Compass only to the extent that the repurchase is aimed at facilitating the recovery and liquidation process with respect to those Defaulted Receivables, (iii) in case of Receivables other than the Defaulted Receivables, such option may be exercised by Compass in extraordinary circumstances only and in any case without prejudice to the interests of the Noteholders, and (iv) in any event the Receivables subject to repurchase shall have a total Principal Amount Outstanding not exceeding 1% of the total Principal Amount Outstanding transferred to the Issuer in the context of the Securitisation, (C) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties in the context of the disposal of the Portfolios following the delivery of a Trigger Notice, and (D) from the Issuer (or the Servicer on its behalf) to third parties in the context of the sale of individual Defaulted Receivables pursuant to the terms of the Servicing Agreement. Therefore, none of the Transaction Documents provide for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any investor in the Notes from modelling the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefits. In addition, the exposures that may be transferred to the Issuer after the Issue Date shall meet the Eligibility Criteria applied to the initial underlying exposures included in the Initial Portfolio (for further details, see the sections headed "The Master Receivables Purchase Agreement", "The Servicing Agreement", "The Other Transaction Document" and "The Portfolio" of the Prospectus and the section headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice).  Accordingly, the Transaction Documents do not allow for active portfolio management of the Consumer Loans comprising the pool on a discretionary basis.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	(ALPHANUM-10000)	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SPE meet pre-determined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.
ST5527	The Receivables included in the Initial Portfolio and in each Subsequent Portfolio already transferred to the Issuer satisfied and the Receivables included in any future Subsequent Portfolio are expected to satisfy the homogeneous conditions of article 20(8) of the Securitisation Regulation, as specified under Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019. In particular, pursuant to the Amendment Agreement the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Legal Effective Date, the Receivables included in the Initial Portfolio and in each Subsequent Portfolio already transferred to the Issuer were, and the Receivables included in any future Subsequent Portfolio will be, homogeneous in terms of asset type taking into account the specific characteristics relating to the cash flows of the asset type including their contractual, credit-risk and prepayment characteristics, given that: (i) all Receivables have been or will be, as the case may be, originated by Compass, based on similar loan disbursement policies which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables have been or will be, as the case may be, serviced by Compass according to similar servicing procedures; (iii) all Receivables fall or will fall, as the case may be, within the same asset category of the relevant Regulatory Technical Standards named "credit facilities to individuals for personal, family or household consumption purposes" and (iv) although no specific homogeneity factor is required to be met, as the relevant Valuation Date all Debtors are (or will be, as the case may be) resident in the Republic of Italy. In addition, under the Master Receivables Purchase Agreement, the Originator has represented and warranted that (i) each of the Receivables derives from duly executed Consumer Loan Agreements; and (ii) each Consumer Loan Agreement and each other agreement, deed or document relating thereto is valid and constitutes binding and enforceable obligations. Finally, pursuant to the Eligibility Criteria set out in the Master Receivables Purchase Agreement and in accordance with the Master Receivables Purchase Agreement, the Consumer Loans will be repayable in monthly instalments.  For further details, reference is made to the sections headed "The Portfolio - Eligibility Criteria" and "The Master Receivables Purchase Agreement" included in the Prospectus and the section headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice.	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on Homogeneity Commission Delegated Regulation (EU) / L, and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.	Item 2.2.7 of Annex VIII.
ST5528	It is hereby confirmed that the underlying exposures do not contain any securitisation position. The underlying exposures exclusively consist of consumer loan receivables. Accordingly, the notified securitisation is not a re-securitisation. The confirmation on the fact that the underlying exposures exclusively consist of consumer loan receivables can be found in the sections headed "The Portfolio" and "The Master Receivables Purchase Agreement" of the Prospectus.	Underlying Exposure Obligations: no re securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.



ST5529	Under the Amendment Agreement Compass has represented and warranted that (i) each of the Receivables derives from duly executed Consumer Loan Agreements which have been granted by Compass in its ordinary course of business; (ii) Compass has expertise in originating exposures of a similar nature to those assigned under the Securitisation; (iii) the Consumer Loans have been granted in accordance with the loan disbursement policy applicable from time to time that is no less stringent than the loan disbursement policy applicable by Compass at the time of origination to similar exposures that are not assigned under the Securitisation; and (iv) Compass has assessed the Debtors' creditworthiness in compliance with the requirements set out in article 8 of Directive 2008/48/EC. In addition, under the Amendment Agreement, Compass has also undertaken to fully disclose to potential investors in the Notes, without undue delay, any material changes occurred after the date of the STS Notification in the loan disbursement policy from time to time applicable in respect of the Receivables, pursuant to article 20, paragraph 10, of the Securitisation Regulation and the EBA Guidelines on STS Criteria. The underwriting standards as at the date of the STS Notification are described in section "Credit and Collection Policies" of the Notice. For further details, reference is made to the sections headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" and "Compliance with the STS requirements - Notice to potential investors" of the Notice.	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex VIII.
ST5530	Compass Banca S.p.A. (hereinafter "Compass") is a joint stock company (società per azioni) incorporated under the laws of the Republic of Italy enrolled under No. 8045 in the register of banks held by the Bank of Italy pursuant to article 13 of the Banking Act. Compass is an established originator and servicer active in the consumer loan market since 1960. Moreover, under the Amendment Agreement, Compass has represented and warranted that on the date of the STS Notification it had the required expertise in originating consumer loans which are of a similar nature as the Consumer Loans within the meaning of article 20(10) of the Securitisation Regulation (taking the EBA Guidelines on STS into account), as it has a license in accordance with the Banking Act and a minimum of 5 years' experience in originating consumer loans. Reference is also made to the sections headed "The Originator and the Servicer", "The Credit and Collection Policies" and "The Master Receivables Purchase Agreement" of the Prospectus and to the section headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice.	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex VIII.
ST5531	Under the Master Receivables Purchase Agreement, as amended by the Amendment Agreement, Compass has represented and warranted that, as at the relevant Valuation Date and as at the relevant Legal Effective Date, the Initial Portfolio did not, and each Subsequent Portfolio did not or will not, as the case may be, include Receivables qualified as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired debtor or guarantor, who, to the best of Compass's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the date of transfer of the underlying exposures to the Company, except if: (i) a restructured underlying exposure has not presented new arrears since the date of the restructuring, which must have taken place at least one year prior to the date of transfer of the underlying exposures to the issuer; and (ii) the information provided by Compass in accordance with points (a) and (e)(ii) of the first subparagraph of article 7, paragraph 1, of the Securitisation Regulation explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by Compass which have not been assigned under the Securitisation. For further details, see the section headed "Amendment to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice.	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(11)	The STS notification shall provide a detailed manner as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or transfers of exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402as applicable; - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met; - the requirements referred to in Article 20 (11) (c) are met.	Item 2.2.8 of Annex VIII.
ST5532	Pursuant to the Eligibility Criteria set out in the Master Receivables Purchase Agreement, Compass may transfer to the Issuer only Receivables arising from Consumer Loan Agreements (i) in relation to which all the instalments which at the relevant Valuation Date were due have been fully paid, and (ii) with at least one instalment that has become due (for further details, see the section headed "The Portfolio - Eligibility Criteria" of the Prospectus and the section headed "Compliance with the STS Requirements" of the Notice).	At least one payment at the time of transfer	Confirmation	(ALPHANUM-1000)	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.  The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex VIII.
ST5533	Not applicable. In particular, the Receivables have arisen and will arise from Consumer Loan Agreements and are not secured by any security interests over underlying assets. Furthermore, the Master Receivables Purchase Agreement provides for an Eligibility Criteria pursuant to which each Consumer Loan Agreement provides for an Amortising Plan having no more than 120 Instalments during the life of the Consumer Loan Agreement. Therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of any asset. For further details, see the section headed "The Master Receivables Purchase Agreement" of the Prospectus.  On the Issue Date, the Originator undertook to retain, on an on-going basis, a material net economic interest of not less than 5 (five) per cent. in the Securitisation, by holding an interest in the Junior Notes which is not less than 5% of the nominal value of the securitized exposures in accordance with the applicable retention requirements.  Reference is also made to the sections headed "The Other Transaction Documents - Description of the Senior Notes Subscription Agreement" and "Regulatory disclosure and retention undertaking" of the Prospectus.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex VIII.
ST5534		Compliance with risk retention requirements	Concise Explanation	(LIST)	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.  These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402.	Item 3.1 of Annex VIII & Item 3.4.1 of Annex VIII
ST5535	The Rate of Interest applicable to the Senior Notes is a fixed rate equal to 95 basis points per annum. In addition, as at the relevant Valuation Date and as at the relevant Legal Effective Date, the Initial Portfolio does not, and the Subsequent Portfolio will not, comprise any derivatives. Under the Conditions, as amended by the Amendment Agreement, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save as expressly permitted by article 21, paragraph 2 of the Securitisation Regulation. For further details, see the sections headed "Terms and Conditions of the Notes" (including Condition 5.2 (Rate of Interest of the Notes)), "The Portfolio" and "The Master Receivables Purchase Agreement" of the Prospectus and the section headed "Amendments to the Terms and Conditions of the Notes" of the Notice. Finally, there is no currency risk since (i) pursuant to an Eligibility Criteria provided for under the Master Receivables Purchase Agreement, the Receivables arise from Consumer Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro. For further details, see the sections headed "The Master Receivables Purchase Agreement", "Overview of the Transaction" and "Terms and Conditions of the Notes" of the Prospectus.	Mitigation of interest rates (IR) and currency risks (FX) Risks	Concise Explanation	(ALPHANUM-10000)	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex VIII.
ST5536	No derivative contracts are entered or will be entered into by the Issuer as the Rate of Interest applicable to the Notes is a fixed rate as well as the interest accruing on the Receivables. For further details, see the section headed "Terms and Conditions of the Notes" (including Condition 5.2 (Rate of Interest of the Notes)) of the Prospectus.	Derivatives Purchased/Sold by SPPE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner that the SPPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex VIII.
ST5537	This is not applicable to this transaction since no derivative contracts are entered into by the Issuer in the context of the Securitisation.	Derivatives using common standards	Concise Explanation	(ALPHANUM-10000)		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex VIII.
ST5538	Under the Master Receivables Purchase Agreement, as amended by the Amendment Agreement, Compass has represented and warranted that, the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio have or will have, as the case may be, a fixed interest rate. In addition, the Rate of Interest applicable in respect of the Senior Notes is a fixed rate, consequently is not calculated by reference to complex formulae or derivatives. Reference is also made to Condition 5.2 (Rate of Interest of the Notes) of the section headed "Terms and Conditions of the Notes" of the Prospectus and section headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" of the Notice.	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Items 2.2.2 and 2.2.13 of Annex VIII.
ST5539	Following the service of a Trigger Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Quarterly Priority of Payments during the Amortisation Period and pursuant to the terms of the Transaction Documents; (ii) as to repayment of principal, the Senior Notes will continue to rank in priority to the Junior Notes; and (iii) the Representative of the Noteholders on behalf of the Issuer shall (if so directed by an Extraordinary Resolution of the Meeting of the Senior Noteholders) dispose of the Portfolio (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolio.  Reference is also made to Condition 4.2 (Priority of Payments - Amortisation Period) and Condition 11 (Trigger Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus. See further ST55 40, 41, 42 and 43.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-10000)	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
ST5540	Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer's Accounts.	(a) No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
ST5541	Reference is also made to Condition 4.2 (Priority of Payments - Amortisation Period) of the section headed "Terms and Conditions of the Notes" of the Prospectus. Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Quarterly Priority of Payments during the Amortisation Period. Reference is also made to Condition 4.2 (Priority of Payments - Amortisation Period) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	(b) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
ST5542	Following the service of a Trigger Notice, the Senior Notes will continue to rank, as to repayment of principal, in priority to the Junior Notes as before the delivery of a Trigger Notice. Therefore, the Quarterly Priority of Payments during the Amortisation Period provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority.  Reference is also made to Condition 4.2 (Priority of Payments - Amortisation Period) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
ST5543	Following the service of a Trigger Notice, no automatic liquidation of the Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Representative of the Noteholders, subject to it being indemnified to its satisfaction, may proceed to sell, in whole or in part, the Portfolio on behalf of the Issuer if so requested by an Extraordinary Resolution of the Meeting of the Senior Noteholders, subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolio.  Reference is also made to Condition 11 (Trigger Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
ST5544	The Securitisation does not provide for non-sequential priority of payments. Indeed, as to repayment of principal, the Notes will rank at all times as follows: the Senior Notes, in priority to the Junior Notes; therefore, the requirements of article 21, paragraph 5, of the Securitisation Regulation are not applicable. Reference is also made to Condition 4.2.2 (Priority of Payments - Revolving Period - Quarterly Priority of Payments) and Condition 4.2 (Priority of Payments - Amortisation Period) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	Securitisations featuring non-sequential priority of payments	Confirmation	(ALPHANUM-1000)	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex VIII.
ST5545	Pursuant to the Master Receivables Purchase Agreement, there are appropriate Purchase Termination Events which may cause the end of the Revolving Period. For a concise explanation of how the provisions of article 21(6)(a), (b) and (d) are met, reference is made to the fields ST5546, ST5547 and ST5549 below.  Reference is also made to the section headed "The Master Receivables Purchase Agreement" and Condition 10 (Purchase Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	(ALPHANUM-10000)	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
ST5546	Pursuant to clause 3 of the Master Receivables Purchase Agreement, as amended from time to time, the Issuer may purchase any Subsequent Portfolio during the Revolving Period, provided that no Purchase Termination Event has occurred.  The Purchase Termination Events include, <i>inter alia</i> , the circumstance that on any Calculation Date, for three consecutive Collection Periods the ratio between (a) the Instalment Principal Component of the Outstanding Amount of the Defaulted Receivables during each Collection Period and (b) the Instalment Principal Component of the Outstanding Amount of the Collateral Portfolio as at the first day of each Collection Period is higher than 0.4% and that the Instalment Principal Component of the Outstanding Amount of the Receivables Component of the Gross Portfolio becomes Defaulted Receivables is higher than 5.5% of the sum between (a) the Instalment Principal Component of the Outstanding Amount of the Receivables comprised in the Initial Portfolio as at the Initial Valuation Date and (b) the Instalment Principal Component of the Outstanding Amount of the Receivables comprised in the Subsequent Portfolios as at the relevant Valuation Date. In addition, the Purchase Termination Events include, <i>inter alia</i> , the circumstance that the average of three consecutive Collection Periods of the ratio between (a) the Instalment Principal Component of the Outstanding Amount of the Receivables (that are not Defaulted Receivables) with at least three instalments due but unpaid as at the end of each Collection Period and (b) the Instalment Principal Component of the Outstanding Amount of the Collateral Portfolio as at the first day of each Collection Period is higher than 3%. Reference is made to the relevant definitions set forth in the Conditions, in the section headed "The Master Receivables Purchase Agreement" and Condition 10 (Purchase Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus and to the amendment agreement entered into on 24 September, 2019.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
ST5547	Pursuant to clause 3 of the Master Receivables Purchase Agreement the Issuer may purchase any Subsequent Portfolio during the Revolving Period, provided that no Purchase Termination Event has occurred.  The Purchase Termination Events include, <i>inter alia</i> , the following circumstances: (i) Compass or any third party Servicer is declared insolvent or becomes subject to bankruptcy or other proceedings; (ii) Compass or any third party Servicer carries out any action for the purpose of rescheduling its own debts or postponing the maturity dates thereof; enters into any extrajudicial arrangement with all or a material portion of its creditors, files any petition for the suspension of its payments or any court grants a moratorium for the fulfilment of its debts or the enforcement of the security securing its debts and the Representative of the Noteholders, in its justified opinion, deems that any of the above events has or may have a material adverse effect on the financial conditions of Compass or of any third party Servicer, as the case may be; (iii) a resolution is passed for the winding up, liquidation or dissolution of Compass or of any third party Servicer; and (iv) the Issuer (or the Representative of the Noteholders on behalf of the Issuer) revokes Compass (in its capacity as Servicer), in accordance with the provisions of the Servicing Agreement.  Reference is made to the relevant definitions set forth in the Conditions, in the section headed "The Master Receivables Purchase Agreement" of the Prospectus and to Condition 10 (Purchase Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
ST5548	The Securitisation is a revolving transaction to which only the requirements under Items ST5546, ST5547 and ST5549 apply. The early amortisation event under this item ST5548 is not applicable.	(c) value of the underlying exposures held by the SPPE falls below a pre-determined threshold	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.



ST5549	<p>Pursuant to clause 3 of the Master Receivables Purchase Agreement, as amended from time to time, the Issuer may purchase any Subsequent Portfolio during the Revolving Period, provided that no Purchase Termination Event has occurred.</p> <p>The Purchase Termination Events include, <i>inter alia</i>, the circumstance that (i) the Revolving Available Amount which has not been utilised is higher than 15% the Outstanding Principal of the Initial Portfolio; and (ii) the Originator fails, during the Revolving Period, to offer for sale Subsequent Portfolios to the Issuer for 3 (three) consecutive Offer Dates.</p> <p>Reference is made to the relevant definitions set forth in the Conditions, in the section headed "The Master Receivables Purchase Agreement" and in Condition 10 (Purchase Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus and the sections headed "Amendments to the Transaction Documents - The Master Receivables Purchase Agreement" and "Amendments to the Terms and Conditions of the Notes" of the Notice.</p>	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
ST5550	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the sections headed "The Servicing Agreement", "The Other Transaction Documents - The Cash Allocation, Management and Agency Agreement", "The Other Transaction Documents - The Intercreditor Agreement", "The Other Transaction Documents - The Corporate Services Agreement" and "Terms and Conditions of the Notes" of the Prospectus and the sections headed "Amendments to the Transaction Documents - The Servicing Agreement", "Amendments to the Transaction Documents - The Cash Allocation, Management and Agency Agreement" and "Compliance with the STS Requirements" of the Notice.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation expressly include requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
ST5551	The Servicing Agreement, as amended by the Amendment Agreement, contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolio, including the appointment of a Back-Up Servicer upon request of the Issuer and the replacement of the defaulted or insolvent Servicer with a substitute servicer, which the Issuer shall find with the cooperation of the Back-Up Servicer Facilitator (for further details, see the section headed "The Servicing Agreement" of the Prospectus and the section headed "Amendments to the Transaction Documents - The Servicing Agreement") of the Notice.	(b)Servicing Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
ST5552	This is not applicable since there are no derivative contracts entered into by the Issuer in the context of the Securitisation.	(c)Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
ST5553	The Cash Allocation, Management and Agency Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of its default, insolvency or other specified events (for further details, see the section headed "The Other Transaction Documents - The Cash Allocation, Management and Agency Agreement" of the Prospectus and the section headed "Compliance with the STS Requirements - Termination of the Agents" of the Notice).	(c)Account Bank Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
ST5554	<p>Compass is an established originator and servicer active in the consumer loan market since 1960. It is licensed to carry out lending activity pursuant to article 13 of the Banking Act. Pursuant to the Servicing Agreement, Compass has represented and warranted that it has all skills, software, hardware, information technology and human resources necessary to comply with the efficiency standards required by the Servicing Agreement. In addition, under the Servicing Agreement, as amended by the Amendment Agreement, the Servicer has represented and warranted that it has expertise in servicing exposures of a similar nature to those securitised for more than 5 years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. In addition, pursuant to the Servicing Agreement, as amended by the Amendment Agreement, the Back-Up Servicer and any substitute servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures.</p> <p>Reference is also made to the section headed "The Servicing Agreement" of the Prospectus and the section headed "Amendments to the Transaction Documents - The Servicing Agreement" of the Notice.</p>	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
ST5555	The Master Receivables Purchase Agreement and the Servicing Agreement, this latter as amended by the Amendment Agreement (including the Collection Policies attached thereto) set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
ST5556	<p>The Transaction Documents clearly specify the Quarterly Priorities of Payments, the events which trigger changes in such Priorities of Payments as well as the obligation to report such events, and any change in the Quarterly Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Amendment Agreement and the Servicing Agreement, the Intercreditor Agreement and the Cash Allocation, Management and Agency Agreements as amended by the Amendment Agreement (i) the Calculation Agent has undertaken to prepare: (A) on or prior to each Investor Report Date, the Investor Report, and (ii) starting from the Securitisation Report Effective Date, the ESMA Investor Report, in compliance with the Securitisation Regulation and the Regulatory Technical Standards adopted by the Commission pursuant to article 7, paragraph 3 of the Securitisation Regulation, currently in the form of annex 12 (Investor Report), setting out certain information with respect to the Notes (including, <i>inter alia</i>, the events which trigger changes in the Quarterly Priorities of Payments); and (iii) subject to receipt of the Investors Report or the ESMA Investor Report (as the case may be) from the Calculation Agent, the Reporting Entity has undertaken to make it available to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation or, upon request, to any potential investor in the Notes through the website of European DataWarehouse (being, as at the date of the Notice, <a href="http://www.eurodww.eu">www.eurodww.eu</a>).</p> <p>Reference is also made to the sections headed "Terms and Conditions of the Notes", "The Servicing Agreement", "The Other Transaction Documents - The Intercreditor Agreement" and "The Other Transaction Documents - The Cash Allocation, Management and Agency Agreement" of the Prospectus and to the sections headed "Amendments to the Transaction Documents - The Cash Allocation, Management and Agency Agreement" and "Compliance with the STS requirements" of the Notice.</p> <p>The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders; therefore, the provisions of article 21(10) of the Securitisation Regulation relating to the timely resolution of conflicts are met.</p>	Priorities of payment and triggers events	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
ST5557	<p>Reference is also made to the sections headed "Terms and Conditions of the Notes" and "Rules of the Organisation of the Noteholders" of the Prospectus and to the section headed "Amendments to the Terms and Conditions of the Notes" of the Notice.</p> <p>Under the Amendment Agreement, Compass has confirmed that (i) it has made available to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes before the date of the STS Notification, through the website of European DataWarehouse (being <a href="http://www.eurodww.eu">www.eurodww.eu</a>), data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as holder of the Junior Notes, it has been in possession, before the date of the STS Notification, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years.</p> <p>Reference is also made to the section headed "Compliance with the STS requirements" of the Notice.</p>	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	(ALPHANUM-1000)	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and Item 3.4 of Annex VIII.
ST5558	<p>Under the Amendment Agreement, Compass has confirmed that (i) it has made available to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes before the date of the STS Notification, through the website of European DataWarehouse (being <a href="http://www.eurodww.eu">www.eurodww.eu</a>), data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) as holder of the Junior Notes, it has been in possession, before the date of the STS Notification, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years.</p> <p>Reference is also made to the section headed "Compliance with the STS requirements" of the Notice.</p>	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM-1000)	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
ST5559	Pursuant to article 22, paragraph 2, of the Securitisation Regulation, an external verification (including verification that the data disclosed on the website of European DataWarehouse in respect of the Receivables included in the Current Portfolio is accurate) has been made prior to the date of the STS Notification by an appropriate and independent party and no significant adverse findings have been found.	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
ST5560	<p>Under the Amendment Agreement, Compass has confirmed that (i) it has made available to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes before the date of the STS Notification, through the website of European DataWarehouse (being <a href="http://www.eurodww.eu">www.eurodww.eu</a>), a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer, and (ii) as holder of the Junior Notes, it has been in possession, before the date of the STS Notification, of a liability cash flow model which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer.</p> <p>Reference is also made to the section headed "Compliance with the STS Requirements - Reporting Entity's disclosure obligations under the Securitisation Regulation" of the Notice.</p>	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
ST5561	Pursuant to the Amendment Agreement and the Servicing Agreement, as amended by the Amendment Agreement, the Servicer has undertaken to prepare the Loan by Loan Report setting out information relating to each Consumer Loan, in compliance with the Securitisation Regulation and the applicable Regulatory Technical Standards (including, <i>inter alia</i> , the information related to the environmental performance of the Vehicles, in respect of the Pool of the New Car Loans and the Pool of the Used Car Loans if available, if available), and make it available to the Reporting Entity in a timely manner in order for the Reporting Entity to make available such report to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes by no later than 1 month after each Quarterly Payment Date through the website of European DataWarehouse (being <a href="http://www.eurodww.eu">www.eurodww.eu</a> ). For further details, see the sections headed "Amendments to the Transaction Documents - The Servicing Agreement" and "Compliance with the STS Requirements - Reporting Entity's disclosure obligations under the Securitisation Regulation" of the Notice.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	(ALPHANUM-10000)	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
ST5562	<p>Under the Amendment Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the Securitisation Regulation. Each of the Issuer and the Originator has agreed that Compass is designated as Reporting Entity, pursuant to and for the purposes of article 7, paragraph 2, of the Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before the date of the STS Notification and shall fulfil after the date of the STS Notification, as the case may be, the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first subparagraph of article 7, paragraph 1 of the Securitisation Regulation by making available the relevant information and documents through the website of European DataWarehouse (being <a href="http://www.eurodww.eu">www.eurodww.eu</a>) and by causing the same information/documents remains published thereon during the entire life of the Securitisation. As to information to be made available prior to the date of the STS Notification, Compass has confirmed that (i) it has made available to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes before the date of the STS Notification the information under point (a) of article 7, paragraph 1, of the Securitisation Regulation and the information and the documentation under points (b) and (d) of article 7, paragraph 1, of the Securitisation Regulation (it being understood that such information and documents shall remain published), and (ii) as holder of the Junior Notes, it has been, before the date of the STS Notification, in possession of the data relating to each Consumer Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of article 7, paragraph 1, of the Securitisation Regulation) and of the information under points (b) and (d) of the first subparagraph of article 7, paragraph 1, of the Securitisation Regulation. As to information to be made available after the date of the STS Notification, the relevant parties to the Amendment Agreement have agreed and undertaken as follows: (i) the Servicer shall prepare the Loan by Loan Report and make it available to the Reporting Entity in a timely manner in order for the Reporting Entity to make available the Loan by Loan Report (simultaneously with the Investor Report or the ESMA Investor Report, as the case may be) to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes by no later than one month after each Quarterly Payment Date; and (ii) the Calculation Agent shall prepare the Investor Report or the ESMA Investor Report, as the case may be, and the Inside Information and Significant Event Report and make them available to the Reporting Entity by the Investor Report Date, the ESMA Investor Report Date and the Inside Information and Significant Event Report Date, as the case may be, so to allow the Reporting Entity to make available the Investor Report or the ESMA Investor Report, as the case may be, and the Inside Information and Significant Event Report (simultaneously with the Loan by Loan Report) to the holders of a Securitisation position, the competent Authority pursuant to Article 29 of the Securitisation Regulation and, upon request, to any potential investor in the Notes by no later than one month after each Quarterly Payment Date and, with exclusive reference to the Inside Information and Significant Event Report, also without undue delay upon the occurrence of the relevant event (for further details, see the sections headed "Amendments to the Transaction Documents - The Servicing Agreement", "Amendments to the Transaction Documents - The Cash Allocation, Management and Agency Agreement" and "Compliance with the STS requirements" of the Notice).</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A