

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 (where appropriate, this includes a reference to the relevant sections of the implementation documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	66AGRETLUXS4Y0SMUH35	First contact point	N/A (General Information)	{ALPHANUM-1000}	Article 27(1)	Legal Entity Identifier (LEI) of the entity designated as the first contact point	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	XS2893515150.XS2893515408	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	66AGRETLUXS4Y0SMUH35	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by the FCA to the previously notified STS notification.	N/A
STSS4	66AGRETLUXS4Y0SMUH35N202401	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Commission Delegated Regulation (EU) 2020/1224 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SPSE.	N/A
STSS5	N/A	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse weblink at https://editor.eurodw.co.uk	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Darowby No. 6 plc	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	GB	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Articles 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s), SPSE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: non-ABCP securitisation; ABCP transaction; ABCP programme.	N/A
STSS10	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	2024-10-15	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A
STSS12	2024-10-17	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to the FCA, or if prior to exit date, date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited	Authorised third party	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) UK Limited	Authorised third party (name)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party.	N/A
STSS15		[Note: empty row that serves to avoid re-numbering of rows.]					N/A
STSS16	STS compliant	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS, or that a STS notification should be revised.	N/A
STSS17	Y	Originator (or original lender) not a UK credit institution or a UK investment firm	N/A (General Information)	{Y/N}	Article 27(3)	A "Yes" or "No" statement as to whether the originator or original lender is a credit institution or investment firm established in the UK.	N/A
STSS18	N/A	Confirmation of credit-granting criteria	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", confirmation that the originator's or original lender's credit granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Declaration that the credit-granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is "No", declaration that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	1. True Sale - Title to the English loans is acquired from the Seller by the Issuer by means of an equitable assignment with the same legal effect as a true sale in a manner that is enforceable against the Seller or any other third party. In respect of the Scottish Loans, the Seller grants a declaration of trust and then holds them as trustee for the Issuer. In the event of a winding up or administration of the Seller after the date of constitution of the trust, the property in respect of which the trust has been duly constituted would not form part of the assets and undertaking of the Seller available to a liquidator or administrator of it. Pursuant to clause 3.1 (with respect to the initial portfolio loans, loans subject to a product switch and any additional loans), clause 5.1 (with respect to any substitute loans) and clause 6.1 (with respect to the any additional loans) of the Mortgage Sale Agreement, subject to certain conditions, the Seller agrees to sell, with full title guarantee or, in the case of the Scottish Loans, with absolute warranty, to the Issuer and the Issuer agrees to purchase, the Portfolio. The sale of English Loans is in equity only. The sale of the Scottish Loans is given effect by the grant of the declaration of trust. Perfection of the assignment of the English loans, and the assignment of the Scottish loans together with the giving of notice of the assignment to the relevant Borrowers, take place on the occurrence of certain specified events (see clause 9 of the Mortgage Sale Agreement). 2. Enforceability - Under applicable law the acquisition of title by the Issuer is enforceable against the Seller, its creditors or liquidator or, subject to certain qualifications, other third parties (see opinion 4.10 of the Dentons English law transaction opinion and opinion 5.9 of the Scottish law transaction opinion). See also Warranty (j) (Schedule 1 (Warranty) of the Mortgage Sale Agreement) "The Current Balance on each Loan and its Related Security constitutes a valid debt due to the Seller from the relevant Borrower and the terms of each Loan and its Related Security constitute legal, valid, binding and enforceable obligations of the Borrower and each Loan and its Related Security is non-cancellable...". 3. Disclosures - The Prospectus includes disclosure on the sale mechanics perfection events (see the section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement"), and relevant perfection events (see the section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement - Perfection Trigger Events") and relevant representations and warranties (see the section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement", "Representations and Warranties").	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	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 in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	[Under applicable insolvency laws in the United Kingdom (the originator's jurisdiction) assignment of the loans by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as UK insolvency laws do not include 'severe clawback provisions'. The provisions in Article 20(3) do not apply.]	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS22	See above.	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, a confirmation whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20(1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS23	All the underlying exposures were originated by Skipton Building Society (the Seller). The Prospectus and Transaction Documents also indicate that only the Seller is selling the securitised assets to the Issuer. Therefore, the criterion about intermediate transfers is not applicable to the Transaction. See Warranty (f) ("Each Loan was originated by and made by the Seller on its own account pursuant to underwriting standards that are no less stringent than those the Seller applied at the time of origination to similar exposures that are not included in the Portfolio").	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS24	Sale "Perfection Trigger Events" under section entitled "Sale of the Portfolio under the Mortgage Sale Agreement". Pursuant to the Mortgage Sale Agreement, the Seller sells the English loans to the Issuer by means of an equitable assignment and the Scottish loans are held on trust by the Seller for the Issuer under a declaration of trust. Perfection of the English loans, and the assignment of the Scottish loans together with the giving of notice of the assignment to the relevant Borrowers, takes place on the occurrence of certain specified events as set out in clause 9 of the Mortgage Sale Agreement and summarised in the Prospectus (see the section of the Prospectus entitled "Trigger Tables" - "Non Ratings Triggers Tables" on section "Sale of the Portfolio under the Mortgage Sale Agreement" - "Perfection Trigger Events") which include: a) a Seller Insolvency Event, which refers to relevant insolvency events under English law; b) a Severe Deterioration Event, which is linked to whether the Seller determines, as at any date, that its CET1 Ratio has fallen below 7.00%; c) a default in performance or observance by the Seller of its obligations under the Transaction Documents, and such default continues unremedied for longer than the remedy period permitted by the relevant Transaction Document.	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, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS25	<p>All loans are transferred pursuant to the Mortgage Sale Agreement on the same terms and conditions. The Prospectus includes disclosure on the relevant representations and warranties noted below (see section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement"). The Mortgage Sale Agreement includes the following representations and warranties:</p> <p>Warranty (v) ("The Current Balances on each Loan and its Related Security constitute a valid debt due to the Seller from the relevant Borrower and the terms of each Loan and its Related Security constitute legal, valid, binding and enforceable obligations of the Borrower and each Loan and its Related Security is non-cancellable...") Warranty (ii) ("each Borrower has a good and marketable title to the Mortgaged Property free from any encumbrance which (i) would materially adversely affect such title; and (ii) a Prudent Mortgage Lender would regard as unacceptable for security purposes"); Warranty (pp) ("The Seller has good title to, and is the absolute unencumbered legal and beneficial owner of, all property, interests, rights and benefits agreed to be sold and/or assigned by the Seller to the Issuer under the Mortgage Sale Agreement, including, without limitation, rights of set-off or counterclaim"); Warranty (tt) ("The Seller has not knowingly waived or acquiesced in any breach of any of its rights in respect of a Loan, Mortgage or its Related Security, other than waivers and acquiescence such as a Prudent Mortgage Lender might make" and Warranty (uu) ("There is no restriction on the assignment of the Loans and their Related Security and the Seller may freely assign and enter into trust arrangements in respect of all its rights, title, interests and benefits therein as contemplated in the Mortgage Sale Agreement without breaching any term or condition applying to any of them").</p>	Representations and warranties	Concise Explanation	[ALPHANUM-10000]	Article 20(6)	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	<p>1. Eligibility Criteria - The Seller makes the loan warranties set out in Schedule 1 of the Mortgage Sale Agreement in respect of all loans - both loans sold to the Issuer on the Closing Date and any Additional Loans sold after the Closing Date. The Prospectus also sets out the warranties made by the Seller in respect of the loans (see the section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement" - "Representations and Warranties").</p> <p>2. Portfolio Management - The Mortgage Sale Agreement does not include general repurchase mechanics exercisable at the Seller's discretion (see clause 11 of the Mortgage Sale Agreement). The Prospectus also summarises the repurchase mechanics and includes the following statement "The Seller's rights and obligations to sell Loans (including Additional Loans) and their Related Security to the Issuer and/or repurchase Loans and their Related Security from the Issuer pursuant to the Mortgage Sale Agreement (including with respect to breach of Loan Warranties, insufficient funds to fund a Further Advance, breach of Conditions, breach of the Additional Loan Conditions, and interest rate hedging) do not constitute active portfolio management for purposes of Article 20(7) of the Securitisation Regulation." (see the section of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement" - "Repurchase by the Seller" - "No active Portfolio management." Such purchases by the Seller pursuant to its repurchase rights do not constitute "active portfolio management" in accordance with EBA guidelines. The purchase of Additional Loans during the Revolving Period does not constitute "active portfolio management" in accordance with the EBA guidelines as it is permitted under guideline 16(c).</p>	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)	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPF meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS27	<p>1. Homogeneity - The prospectus describes the residential mortgage loans portfolio, Lending Criteria and repayment terms (see the section of the prospectus entitled "The Portfolio" - "The Loans" - "Characteristics of the Loans"). In addition, see sections of the prospectus entitled "The Portfolio" - "The Loans" - "Other Characteristics" ("The Loans comprised in the Portfolio as at the Cut-Off Date are homogeneous for purposes of Article 20(8) of the UK Securitisation Regulation on the basis that all such Loans: (i) have been underwritten by the Seller in accordance with similar underwriting standards applying similar approaches with respect to the assessment of a potential borrower's credit risk; (ii) are repayment loans, or Interest-Only Loans or a combination of both entered into substantially on the terms of similar standard documentation for residential mortgage loans; (iii) are serviced by the Administrator pursuant to the Administration Agreement in accordance with the same servicing procedures with respect to monitoring, collections and administration of cash receivables generated from such Loans; and (iv) form one asset category, namely residential loans secured with one or several mortgages on residential immovable property in England, Wales and Scotland") and "The Portfolio" - "The Loans" - "Lending Criteria" ("... any such changes over time have not affected the homogeneity (as determined in accordance with Article 20(8) of the UK Securitisation Regulation) of the loans comprising the Portfolio. Any material change to the Lending Criteria after the date of this Prospectus which would affect the homogeneity (as determined in accordance with Article 20(8) of the UK Securitisation Regulation) of the loans comprising the Portfolio or which would materially affect the overall credit risk or the expected average performance of the Portfolio will to the extent such change affects the Loans included in the Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors by the Seller.</p> <p>2. One asset type - The portfolio is comprised of owner-occupied residential mortgage loans originated by the Seller and secured over residential properties located in England, Wales and Scotland.</p> <p>3. Contractually binding - the loans are contractually binding and enforceable, with full recourse to borrowers. Please see Warranty (r) ("The Seller has full recourse to the relevant Borrower under the relevant Loan"); Warranty (y) also includes representations on enforceability ("... the terms of each Loan and its Related Security constitute legal, valid, binding and enforceable obligations of the Borrower...").</p> <p>4. Periodic payment streams - The loans in the portfolio are comprised of repayment loans, Interest-Only Loans and part and part loans, and therefore have defined periodic payment streams (see the section of the prospectus entitled "The Portfolio" - "The Loans" - "Repayment Terms").</p> <p>5. Transferable Securities - The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any transferable securities. In addition, see the section of the prospectus entitled "The Portfolio" - "The Loans" - "Other Characteristics" ("The Loans comprised in the Portfolio as at the Cut-Off Date do not include: (i) any transferable securities for the purpose of Article 20(8) of the UK Securitisation Regulation")</p>	Homogeneity of assets	Detailed Explanation	[ALPHANUM]	Article 20(8)	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity Commission Delegated Regulation (EU) 2019/1853, and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	The portfolio is comprised of residential mortgage loans based on standard form documentation, and therefore does not include any securitisation positions (see loan warranty (j) set out in Schedule 1 (Warranties) of the Mortgage Sale Agreement ("each Loan was made and its Related Security taken or received on the terms of the Standard Documentation without any material variation thereto, and nothing has been done subsequently to add to, lessen, modify or otherwise vary the express provisions of any of the same in any material respect; and..."). In addition, see the section of the Prospectus entitled "The Portfolio - The Loans - Other Characteristics" ("The Loans comprised in the Provisional Portfolio as at the Portfolio Cut-Off Date do not include... (ii) any securitisation positions...").	Underlying exposure obligations: no securitisation	Confirmation	[ALPHANUM-1000]	Article 20(9)	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<p>1. Ordinary course - The representations set out in the Mortgage Sale Agreement include that each loan was originated by the Seller in the ordinary course of business (see Warranty (c) "Each Loan was originated by the Seller as principal in the ordinary course of business") and pursuant to underwriting standards that are no less stringent than those applied to similar exposures that are not securitised (see Warranty (d) "Each Loan was originated by and made by the Seller on its own account pursuant to underwriting standards that are no less stringent than those the Seller applied at the time of origination to similar exposures that are not included in the Portfolio."). As with all Warranties, Warranty (c) and (d) (above) must be made in respect of each new Additional Loan sold into the Portfolio on an Additional Loan Sale Date. 2. Disclosure of Criteria - The Prospectus includes a summary of the current lending criteria (see the section of the Prospectus entitled "The Portfolio" - "The Loans" - "Lending Criteria"), which also includes the following statement "Any material change to the Lending Criteria after the date of this Prospectus which would affect the homogeneity (as determined in accordance with Article 20(8) of the UK Securitisation Regulation) of the loans comprising the Portfolio or which would materially affect the overall credit risk or the expected average performance of the Portfolio will (to the extent such change affects the Loans included in the Portfolio from time to time) be disclosed (along with an explanation of the rationale for such changes being made) to investors by the Seller."</p> <p>See also section of the Prospectus entitled "The Portfolio" - "The Loans" - "Changes to the underwriting policies and the Lending Criteria" which confirms that any "Any material changes from the Seller's prior underwriting policies and Lending Criteria shall be disclosed without undue delay to the extent required under Article 20(10) of the UK Securitisation Regulation". 3. Suit Certification - The representations set out in the Mortgage Sale Agreement include that "No Loan was marketed and underwritten on the premise that the loan applicant or, as applicable, any intermediary, was made aware that the information provided might not be verified by the Seller" (Warranty (i)). 4. Creditworthiness - The Mortgage Sale Agreement sets out the representations and warranties and current lending criteria, which includes requirements for income verification (see also the sections of the Prospectus entitled "Sale of the Portfolio under the Mortgage Sale Agreement" - "Representations and Warranties" and "The Loans" - "Lending Criteria"). See in particular Warranties (l), (m), (n), (o), (t), (u), (v), (w) and (x). Please see additional disclosure in the Prospectus whereby the following statements of the Seller confirms "The assessment of a Borrower's creditworthiness is conducted in accordance with the Lending Criteria and, where appropriate, meets the requirements set out in Article 8 of the Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of the Directive 2014/17/EU or where applicable, equivalent requirements in third countries". 5. Expertise - Skipton (as originator) has operated for more than the five year period required to satisfy this criterion. Please see section of the Prospectus entitled "Skipton Building Society" ("The Society has significantly more than five years of experience in the origination, underwriting and servicing of mortgage loans similar to those included in the Portfolio.")</p>	Soundness of the underwriting standard	Detailed Explanation	[ALPHANUM]	Article 20(10)	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	See STSS29 above	Originator/Lender expertise	Detailed Explanation	[ALPHANUM]	Article 20(10)	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS31	<p>1. Transfer without undue delay. The preliminary pool of loans to be transferred is identified on the Cut-Off Date and the Initial Portfolio is transferred on the closing date pursuant to the Mortgage Sale Agreement. See also section of the Prospectus entitled "The Portfolio" - "The Loans" - "Other characteristics" ("The Loans comprised in the Portfolio as at the Cut-Off Date will be transferred to the Issuer after selection for inclusion in the Portfolio without undue delay for the extent required under Article 20(10) of the UK Securitisation Regulation").</p> <p>2. Exposures in default. The representations set out in the Mortgage Sale Agreement include that "The total amount of Arrears of interest or principal, together with any fees, commissions and premiums payable at the same time as such interest payment or principal repayment, on any Loan is not as at the Closing Date or in respect of any Substitute Loan, the Substitution Date, or in respect of any Additional Loan, the Additional Cut-Off Date in respect of such Loan more than the Monthly Payment payable in respect of such Loan in respect of the month in which such date falls" (Warranty (x)). See also Warranty (i) ("No Loan is considered by the Seller as being in default within the meaning of Article 178(1) of the UK CRR").</p> <p>3. Exposures to credit affected borrowers. The representations set out in the Mortgage Sale Agreement include that (i) Warranty (o) ("To the best of the Seller's knowledge, no Borrower has filed for bankruptcy, been sequestrated, entered into an individual voluntary arrangement, or debt arrangement scheme (in terms of the Debt Arrangement and Attachment (Scotland) Act 2002 and the Debt Arrangement Scheme (Scotland) Regulations 2011, both as amended), or had a non-appealable county court judgment, Scottish court decree for payment or bankruptcy order entered or material damages as a result of a missed payment within six years prior to the date of origination of the relevant Loan, or has undergone a debt restructuring process with regard to higher non-performing exposures within three years prior to the Closing Date in respect of the Initial Portfolio, and the Additional Sale Date in respect of the relevant Additional Loan"), Warranty (w) ("Neither the Seller nor, as far as the Seller is aware, any of its agents has received written notice of any litigation or dispute (subsisting, threatened or pending) in respect of any Borrower, a Mortgaged Property, Loan, Related Security or Insurance Policy which (if adversely determined) might have a Material Adverse Effect on the value of any Loan") and Warranty (m) ("To the best of the Seller's knowledge, at the time of origination of the relevant Loan, no Borrower either (i) appeared on a register available to the Seller of persons with an adverse credit history or (ii) had a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made was significantly higher than for comparable exposures held by the Seller which are not included in the Portfolio"). In addition, the lending criteria provides a summary of adverse credit history (see "The Portfolio" - "The Loans" - "Lending Criteria" - "Borrower - Credit history" in the Prospectus and in the Mortgage Sale Agreement).</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>A detailed explanation as to whether:</p> <ul style="list-style-type: none"> - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	The representation set out in the Mortgage Sale Agreement includes that "Each Borrower has made at least one Monthly Payment with respect to each Loan" (warranty (q)).	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.</p>	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	The loans in the portfolio are comprised of repayment loans, interest only loans and part and part loans. See the section "The Loans" in the Prospectus. Final Maturity Date of the notes falls after the final scheduled repayment date of the Loan with the longest maturity date, as such the repayment on the notes is not structured to depend on the sale of the assets.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets	Detailed Explanation	{ALPHANUM}	Article 20(13)	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	first loss tranche	Compliance with the risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>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.</p> <p>An indication which entity retains the material net economic interest and which option is used for retaining the risk:</p> <ol style="list-style-type: none"> (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) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used. 	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	1. Interest Rate risks - Interest rate risks are mitigated through an interest rate swap (which is summarised in the Prospectus). The interest rate swap hedges interest rate mismatches between assets paying a fixed rate amount and floating rate liabilities payable under the Notes. As stated in the Prospectus, the Fixed Rate Swap Transaction covers a major share of the interest rate risk present in the context of the Notes. There is a basis mismatch between the SONIA-linked risks and the Seller Variable Rate/Tracker Rate Loans. The General Reserve Fund operates as an interest rate mitigant to this basis risk. 2. Currency risks - Not applicable as the Notes and underlying assets are paid in Sterling. Therefore, there are no currency mismatches. 3. Speculation - The swaps are intended by their terms to match cashflows from assets and liabilities, and are therefore for hedging and not for speculative purposes. 4. Documentation - Swap agreements are based on ISDA forms. 5. Creditworthiness of the Swap counterparty - The swap counterparty is disclosed in the Prospectus and is a financial institution. The Fixed Rate Swap Agreement provides that the event that the relevant rating(s) or counterparty risk assessment of the swap counterparty is or are below the required level, the swap counterparty will be required to take certain remedial measures which may include providing collateral, arranging for its obligations to be transferred or procuring another entity with the required ratings to become co-obligor or guarantor. 6. Disclosure of appropriate risk mitigation - The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate risks through the life of the transaction are disclosed in the Prospectus. 7. Other derivatives - The Issuer has undertaken not to carry on any trade or business or any other activities other than as contemplated by the Transaction Documents and the related activities described therein (see Schedule 5, paragraph 8 (Issuer Covenants) of the Incorporated Terms Memorandum). The portfolio is comprised of residential mortgage loans based on standard form documentation, and does not include derivatives ("The Loans comprised in the Portfolio as at the Cut-Off Date do not include (...) (ii) any derivatives for purposes of Article 21(2) of the Securitisation Regulation"). Please also see the Issuer section in the Prospectus which contains a statement: ("Except for the purpose of hedging interest-rate, the Issuer will not enter into derivative contracts for purposes of Article 21(2) of the Securitisation Regulation.")	Mitigation of interest rates (IR) and currency (FX) risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	See (7) in STSS35 above	Derivatives purchased/sold by SSPE	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	A concise declaration that the SSPE 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 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	See (4) in STSS35 above	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	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 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	The assets that comprise Fixed Rate Loans, Tracker Rate Loans, Discount Rate Loans, Capped (BoE Base Rate) Loans, Floored (BoE Base Rate) Loans, Capped (Variable) Loans and Variable Rate Loans. Fixed Rate Loans are subject to a fixed rate of interest for a specified period of time. Tracker Rate Loans are subject to a variable rate of interest that is linked to the Bank of England base rate (the "BoE Base Rate") plus an additional fixed percentage (the "Tracker Rate"), usually for a fixed period but, in some instances, for the life of the Loan. Discount Rate Loans are subject to a discount to the Seller Standard Variable Rate. The Seller Mortgage Variable Rate or Issuer Variable Rate, as the case may be. Floored (BoE Base Rate) Loans are Tracker Rate loans where the rate of interest will not decrease below a specified rate for a set period of time. Capped (Variable) Loans: are Variable Rate loans where the rate of interest will not increase above a specified rate for a certain period of time. Variable rate loans are subject to the Seller Standard Variable Rate, Seller Mortgage Variable Rate or Issuer Variable Rate, as the case may be, for the life of the Loan or until an alternative product that the Borrower qualifies for is selected by the Borrower. Information on the Standard Variable Rates has been added to the Prospectus, including changes over time and a comparison against BoE Base Rate and SONIA from 31/01/2019 up to 31/08/2024. "Issuer Variable Rate" means any variable rate applicable to a Variable Rate Loan, a Capped (Variable) Loan and a Discount Rate Loan in the Portfolio. "Seller Standard Variable Rate" means any variable mortgage rate set by Skipton Building Society by reference to the general level of interest rates and competitor rates in the UK mortgage market in relation to a mortgage which was originated prior to 30 December 2009; "Seller Mortgage Variable Rate" means any variable mortgage rate set by Skipton Building Society by reference to the general level of interest rates and competitor rates in the UK mortgage market in relation to a mortgage which was originated on or after 14 November 2012; and "Seller Variable Rate" or "SVR" means the Seller Standard Variable Rate or the Seller Mortgage Variable Rate, as applicable. The liabilities comprise floating rate notes which are linked to interbank rates (SONIA) with standard benchmark replacement provisions. See "Information on the Seller Standard Variable Rates" in the Prospectus for comparisons of the Seller Standard Variable Rate against the Bank of England Base Rate and SONIA rates. These rates are all either generally used market interest rates or are generally used, reflective of the cost of funds and do not reference complex formulae or derivatives.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	A concise explanation on whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	Following the service of an enforcement notice all amounts standing to the credit of the Issuer's bank accounts and all other amounts received by the Issuer are applied in accordance with the post-enforcement priority of payments (other than certain amounts in respect of the Issuer's swaps which are paid directly to the relevant swap provider) - see section of the Prospectus entitled "Cashflows and Cash Management". Application of Revenue Receipts, Principal Receipts and other monies of the Issuer following the service of an Enforcement Notice". The only amount retained in the Issuer following service of an enforcement notice is an amount in respect of Issuer profit amount and any corporation tax of the Issuer, which is a de minimis amount retained necessary for the operational functioning of the Issuer. The post-enforcement priority of payments waterfall provides that issuer funds are applied in sequential order of amortisation of the notes, as determined by the seniority of the notes and that repayment of the notes are not reversed with regard to their seniority. There are no provisions requiring automatic liquidation of the underlying exposures and this is confirmed in the Prospectus ("For the purposes of Article 21(4)(d) of the UK Securitisation Regulation, no provision of the Deed of Charge requires automatic liquidation upon default of the Issuer.")	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS40	See above STSS39	No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	See above STSS39	Principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	See above STSS39	Repayment shall not be reversed with regard to seniority	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that the repayment of the securitisation positions is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	See above STSS39	No provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)	Article 21(4)	Confirmation that no provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	The transaction does not contemplate non-sequential payments of the principal of notes.	Securitisations featuring nonsequential priority of payments	Confirmation	(ALPHANUM-1000)	Article 21(5)	Confirmation that transaction featuring nonsequential 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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	The transaction includes triggers which end the revolving period and which trigger pass through amortisation of the Notes (defined as the "Revolving Period End Date"), including: (a) the Step-Up Date; (b) the occurrence of a Seller Insolvency Event (after the passing of any applicable grace period); (c) an Administrator Insolvency Event; (d) an unremedied breach by the Seller of any of its obligations under the Transaction Documents, which breach has (or, with the passage of time, would have) a Material Adverse Effect; (e) appropriate hedging arrangements have not been entered into in respect of the Fixed Rate Loans in accordance with the swap agreement; (f) following the application of the Pre-Enforcement Revenue Priority of Payments on any Interest Payment Date, the debit balance recorded to the Class B Principal Deficiency Sub-Ledger is in excess of 1% of the aggregate Principal Amount Outstanding of all Notes as at such Interest Payment Date; (g) following the application of the Pre-Enforcement Revenue Priority of Payments on an Interest Payment Date, the General Reserve Fund is not funded to the General Reserve Required Amount; (h) the redemption in full of the Class A Notes; (i) the aggregate Current Balance of the Loans in the Portfolio which are then in arrears for 3 months or more is greater than or equal to 5 per cent. of the aggregate Current Balance of all Loans in the Portfolio as at such Interest Payment Date in which an Additional Sale Date occurs; (j) the date on which the Seller ceases to originate new loans that are capable of meeting the predetermined credit quality requirements set out in the Mortgage Sale Agreement and complying in all material respects with the Warranties; or (k) immediately upon payment of any Additional Loan Consideration for any Additional Loans, the amount standing to the credit of the Retained Principal Ledger, as at the date 5 Business Days after the last day of the calendar month on which an Interest Payment Date falls, is greater than 3.5% of the aggregate Current Balance of the Loans in the Portfolio as at the Closing Date.	Revolving securitization with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	(ALPHANUM-10000)	Article 21(6)	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	please see item (i) in STSS45	Deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Please see items (b) and (c) in STSS45	Occurrence of an insolvency related event of the originator or servicer	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	please see item (j) in STSS45	Value of the underlying exposures held by the SSPE falls below a predetermined threshold	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(c)	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	please see item (k) in STSS45	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)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	Service providers The service providers are: (i) the Administrator, who is appointed under the Administration Agreement (see the section of the Prospectus entitled "The Administration Agreement"); (ii) the Corporate Services Provider, who is appointed under the Corporate Services Agreement; (iii) the Cash Manager, who is appointed under the Cash Management Agreement; (iv) the Principal Paying Agent, Agent Bank and the Registrar, who are appointed under the Agency Agreement; (v) the Trustee, who is appointed under the Trust Deed; (vi) the Citi Account Bank who is appointed under the Bank Account Agreement; (vii) the Skipton Account Bank who is appointed under the terms of the Skipton Account Bank Agreement and (viii) the Swap Provider, who is appointed under the terms of the Swap Agreement. The contractual obligations of the service providers and triggers and process for their replacement are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the Prospectus. Clause 20 of the Administration Agreement contains provisions providing for the termination of the Administrator and provisions anticipating the appointment of a Replacement Administrator by the Issuer following the occurrence of certain events, including material and unremedied defaults by the Administrator or the occurrence of an Insolvency Event in relation to the Administrator. It is a condition for resignation of the Administrator that a Replacement Administrator is appointed and in place prior to the resignation or termination becoming effective. Swap Counterparty - The Swap Agreement has provisions requiring replacement of the relevant Swap Counterparty in the event of an unremedied default or certain Insolvency Events. The Issuer will use its reasonable endeavours, upon termination of the Swap Agreement, to find a Replacement Swap Provider although no guarantees of such replacement can be given. Account Banks - The Citi Account Bank Agreement and the Skipton Account Bank Agreement have provisions requiring replacement of the relevant account bank in the event of an unremedied material default, certain Insolvency Events and the relevant account bank no longer having the required ratings.	Information regarding contractual obligations of the servicer, trustee and other ancillary service providers	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7)(a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Clause 20 of the Administration Agreement contains provisions providing for the termination of the Administrator and provisions anticipating the appointment of a Replacement Administrator by the Issuer following the occurrence of certain events, including material and unremedied defaults by the Administrator or the occurrence of an Insolvency Event in relation to the Administrator. It is a condition for resignation of the Administrator that a Replacement Administrator is appointed and in place prior to the resignation or termination becoming effective.	Servicing continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7)(b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Swap Counterparty - The Swap Agreement has provisions requiring replacement of the relevant Swap Counterparty in the event of an unremedied default or certain Insolvency Events. The Issuer will use its reasonable endeavours, upon termination of the Swap Agreement, to find a Replacement Swap Provider although no guarantees of such replacement can be given.	Derivative counterparties continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	Both the Citi Account Bank Agreement and the Skipton Account Bank Agreement contain provisions requiring replacement of the relevant account bank in the event of an unremedied material default, certain Insolvency Events and the relevant account bank no longer having the required ratings.	Liquidity providers and account bank continuity provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(c)	Confirmation that the transaction documentation satisfies all of the information under Article 21(7)(c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	1. Expertise - The Administrator has undertaken the administration of loans of a similar nature to those securitised, for at least five years. See the section of the Prospectus entitled "The Administrator". ("Skipton Building Society has significantly more than five years of experience in servicing mortgage loans similar to those included in the Portfolio"). 2. Policies, procedures and controls - The Administrator is an entity that is subject to prudential, capital and liquidity regulation and supervision in the UK, and the existence of well documented and adequate policies, procedures and risk management controls in this regard. See the section of the Prospectus entitled "The Administrator". ("Skipton Building Society is an entity which is subject to prudential, capital and liquidity regulation in the United Kingdom and it has well documented and adequate policies, procedures and risk management controls relating to the servicing of mortgage loans. Such policies, procedures and risk management controls have been assessed and confirmed by the FCA and the PRA in the United Kingdom").	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	The Prospectus includes a summary of the Seller's policies and procedures regarding remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, recoveries and other asset performance remedies (see the section of the Prospectus entitled "The Portfolio" - "The Loans"), and clause 6.2 of the Administration Agreement states that "The Issuer hereby directs the Administrator to administer the Loans comprised in the Portfolio and carry out its specific obligations under this Agreement in accordance with the Seller's Policy. Unless stated to the contrary in this Agreement or in the other Transaction Documents, delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, recoveries and other asset performance remedies and actions shall be defined in accordance with the Administrator's servicing policies and procedures (including the Seller's Policy)". A comprehensive Master Definitions Schedule included in the Incorporated Terms Memorandum sets out terms which are consistently applied across the transaction documents, and the Prospectus also includes defined terms under the section entitled "Index of Defined Terms".	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	Priorities of payments - Priorities of Payments and relevant triggers are set out in the Transaction Documents and disclosed in the Prospectus (see "Cashflows and Cash Management"). In addition, any events which trigger changes in any Priorities of Payments and any change in any Priorities of Payments which will materially adversely affect the payment of the Notes will be disclosed without undue delay (see statement included in the Prospectus under section entitled "Cashflows and Cash Management" - "Disclosure of modifications to the Priorities of Payments").	Priorities of payment and trigger events	Confirmation	(ALPHANUM-1000)	Article 21(9)	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5557	1. Resolution of conflicts - Condition 16 of the Terms and Conditions of the Notes and the Trust Deed contain provisions relating to resolution of conflicts between different classes of investor, set out voting rights and provide for the responsibilities of the trustee, namely: (i) method for convening meetings, (ii) timeframe for setting up meetings, (iii) required quorum, (iv) minimum threshold of votes to validate decisions, and (v) location for the meetings. Additionally see "Overview of rights of and relationship with other secured creditors" 2. Fiduciary duties - The fiduciary duties of the trustee towards the Noteholders and Secured Creditors are set out in the Trust Deed and the Deed of Charge, respectively.	Timely resolution of conflicts between classes of investors and responsibilities of trustees	Confirmation	(ALPHANUM-1000)	Article 21(10)	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5558	The Prospectus includes static pool data with respect to the pool (see "Statistical Information on the Provisional Portfolio"). Such information included in the Prospectus is made available to investors prior to the pricing of any issuances of notes. Static and dynamic data on the historical prepayment, arrears, default and loss performance, based on comparable data of substantially similar exposures, for a period of at least 5 years is made available to investors prior to the pricing of any Notes on the website of European DataWarehouse. See the section of the Prospectus "Statistical Information on the Portfolio" - "Data on static and dynamic historical default and loss performance of loans similar to the Loans".	Historical default and loss performance data	Confirmation	(ALPHANUM-1000)	Articles 22(1)	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5559	The Provisional Portfolio has been subject to an agreed upon procedures review on a sample of loans selected from the Provisional Portfolio conducted by a third party. This independent third party has also performed agreed upon procedures in order to verify the Provisional Portfolio with the Loan Warranties. This independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in the Prospectus relating to the underlying exposures are accurate. The Prospectus includes a confirmation that the verification has occurred. See the section of the Prospectus entitled "Statistical Information on the Portfolio" - "Verification of Data".	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM-1000)	Article 22(2)	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.	N/A
ST5560	The Prospectus confirms that a liability cashflow model is made available to investors in accordance with regulatory requirements and guidelines. See section of the Prospectus "Cashflows and Cash Management" - "Investor Reports and Information" - "Cashflow model". ("...") the Cash Manager will make available to the holders of the Notes a cash flow model, either directly or indirectly through one or more entities which provide such cash flow models to investors generally. Skipton Building Society, in its capacity as originator, shall procure that such cash flow model (i) precisely represents the contractual relationship between the Loans and the payments flowing between the Seller, investors in the Notes, other third parties and the Issuer, and (ii) is made available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request. The cashflow model has been made available to potential investors via the Reporting Website prior to the pricing of the Notes).	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22(3)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	N/A
ST5561	The Seller has utilised an external third-party service provider to obtain information related to the environmental performance of Mortgaged Properties securing the Loans in the Provisional Portfolio, which may include the environmental performance certificate (EPC) ratings of certain Mortgaged Properties. See section of the Prospectus entitled "Statistical Information on the Portfolio" - "Environmental performance of the Loans".	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	(ALPHANUM-10000)	Article 22(4)	A concise explanation on 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 a statement where that information is to be found.	N/A
ST5562	The Prospectus includes disclosure on compliance with Article 7. Skipton is responsible for compliance with Article 7 of the UK Securitisation Regulation for the purposes of Article 22(5) of the UK Securitisation Regulation. See sections of the Prospectus entitled "Overview of Rights of Noteholders and Relationship with other Secured Creditors" - "Provision of Information to the Noteholders under the Securitisation Regulation" and "Listing and General Information", which confirms the matters required under Article 22(5) of the UK Securitisation Regulation.	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22(5)	Confirmation 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