

ST5525	The Seller will represent and warrant to the Issuer and the Security Trustee in the Mortgage Receivables Purchase Agreement that the Mortgage Receivables are, at the time of the sale and assignment to the Issuer, free and clear of any encumbrances and attachments (designs) and, to the best of its knowledge, not in a condition that can be foreseen to adversely affect the enforceability of the assignment and no option to acquire the Mortgage Receivables has been granted by it in favour of any third party with regard to the Mortgage Receivables other than pursuant to the Transaction Documents. For further information, reference is made to section 7.2 (Representations and Warranties) of the Prospectus.	Representations and warranties	Concise Explanation	(ALPHANUM-10000)	Article 20(6)	The STS notification shall provide a concise explanation on 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
ST5526	Only underlying exposures which satisfy the Mortgage Loan Criteria, the Additional Purchase Conditions and the representations and warranties made by the Seller and as set out in Section 7.2 (Representations and Warranties) of the Prospectus will be purchased by the Issuer. A repurchase and reassignment by the Seller of underlying exposures from the Issuer shall only occur in the circumstances set out in Section 7.1 (Purchase, Repurchase and Sale) of the Prospectus. The Transaction Documents do not allow for the active selection of the underlying exposure on a discretionary basis including management of the pool for speculative purposes aiming to achieve better performance or increased investor yield.	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 SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5527	The Mortgage Receivables are homogeneous in terms of asset type, taking into account the cash flows and the contractual, credit risk and prepayment characteristics of the Mortgage Receivables and have defined periodic payment streams within the meaning of Article 20(8) of the Securitisation Regulation and the regulatory technical standards as contained in Article 1(a), (b), (c) and (d) of the RTS Homogeneity (see also Section 6.4 (Stratification Tables) of the Prospectus). The Mortgage Loans from which the Mortgage Receivables result (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Mortgage Loans and without prejudice to Article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Mortgage Receivables from the Mortgage Loans, (iii) fall within the same asset category of residential loans secured with one or several mortgages on residential immovable property and (iv) in accordance with the homogeneity factors set forth in Article 20(8) of the Securitisation Regulation and Article 32(9a), (b) and (c) of the RTS Homogeneity, (v) are secured by a first ranking Mortgage or, in the case of Mortgage Loans (including, as the case may be, any further Advance and/or Substitute Receivable) secured on the same Mortgaged Asset, first and sequentially ranking Mortgage over (i) real estate (woningrecht), (ii) an apartment right (appartementrecht) or (iii) a long lease (erfpacht), in each case situated in the Netherlands and (b) as far as the Seller is aware, having made all reasonable inquiries none of the Mortgaged Assets is the subject of residential letting and is occupied by the borrower at the moment of (or shortly after) origination and such residential letting is not permitted under the relevant Mortgage Conditions. Relevant risk factors are mentioned in the Prospectus (see Section 1 (Risk Factors)).	Homogeneity of assets	Detailed Explanation	(ALPHANUM)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2019/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5528	The Seller has represented in Section 7.2 (Representations and Warranties) of the Prospectus that no underlying exposure qualifies as a transferable security nor as a securitisation position within the meaning of Article 20 paragraphs 8 and 9, respectively, of the Securitisation Regulation. See also Section 7.3 (Mortgage Loan Criteria) of the Prospectus.	Underlying Exposure Obligations: no re securitisation	Confirmation	(ALPHANUM-1000)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5529	Ordinary course of business: Each Mortgage Loan was originated by the Originator in its ordinary course of business. Each of the Mortgage Loans has been granted in accordance with all applicable legal requirements prevailing at the time of origination, including those for the assessment of the borrower's creditworthiness in all material respects and meets the Code of Conduct and the Originator's underwriting policy and procedures prevailing at that time and which are no less stringent than the underwriting policy and procedures applied by the Seller at the time of origination to similar Mortgage Loans that are not securitised (if any) and is subject to terms and conditions customary in the Dutch mortgage market at the time of origination and not materially different from the terms and conditions as may reasonably be expected from a prudent lender of Dutch residential mortgage loans. Underwriting standards: a summary of the underwriting standards is disclosed in section 6.3 (Origination and Servicing) and the Seller has undertaken to make available the underwriting standards pursuant to which the Mortgage Loans are originated and any material changes to such underwriting standards to potential investors without undue delay, as required by Article 20(10) of the Securitisation Regulation. Self-certification: the Seller represents and warrants that the Mortgage Loans do not include self-certified mortgage loans and do not include equity-release mortgage loans where Borrowers have monetised their properties for either a sum of cash or regular periodic income (see also Item 30 of section 7.2 (Representations and Warranties) of the Prospectus). Assessment of creditworthiness: the Seller represents and warrants that the assessment of each Borrower's creditworthiness was done in accordance with the Seller's underwriting criteria and meets the relevant requirements set out in Directive 2008/48/EC and Directive 2014/17/EC. Further reference is made to sections 4.4 (Regulatory and Industry Compliance), 7.2 (Representations and Warranties) and 7.3 (Mortgage Loan Criteria) of the Prospectus.	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 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
ST5530	The Seller has the required expertise in originating residential mortgage loans which are of a similar nature as the Mortgage Loans (taking the EBA STS Guidelines Non-ABCP Securitizations into account), as (i) the Seller is a duly licensed Belgian credit institution, its licence having been passported to the Netherlands and is under the supervision of the NBB for prudential matters, the Belgian Financial Services and Markets Authority with regard to conduct of business rules and financial market supervision and the AFM with regard to conduct of business rules in respect of Mortgage Loans originated by its Dutch Branch and the ECB with regard to certain banking regulations and has a minimum of 5 years' experience in originating mortgage loans similar to the Mortgage Loans. See further sections 3.4 (Seller) and 4.4 of the Prospectus.	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5531	The Seller will represent and warrant in respect of the mortgage receivables that as far as it is aware, no Borrower (i) is subject to bankruptcy, debt restructuring scheme (schuldsanering natuurlijke personen) or other insolvency proceedings, is in default in respect of the payment obligations under the Mortgage Loan on the relevant Cut-Off Date nor (ii) has been subjected to bankruptcy, debt restructuring scheme (schuldsanering natuurlijke personen) or other insolvency proceedings or has been in such default within the period three year prior to the date of the Assignment of the relevant Mortgage Receivables and that at the time of and origination, (v) the relevant Borrower did either not have a record of any negative registration with the BKR, or (y) the Seller received confirmation that such registration was onerous and has been removed from the BKR register prior to the origination of the relevant Mortgage Loan (in compliance with Article 20(11)(b)), and to the best of the Seller's knowledge, the relevant Borrower has no credit assessment or credit score indicating a significantly higher risk of contractually agreed payments not being made than the Mortgage Loans granted by the Originator but which are not sold and assigned by the Seller to the Purchaser (in compliance with Article 20(11)(c)). Consequently, the securitisation transaction does not contain any exposures on a credit-impaired debtor as set forth in Article 20(11)(a) or (c) of the Securitisation Regulation. See further section 7.2 (Representations and Warranties) of the prospectus.	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(11)	The STS notification shall provide a detailed manner as to whether: - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402; as applicable; - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11)(a) to (c) of Regulation (EU) 2017/2402; - the requirements referred to in Article 20(11)(b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20(11)(c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5532	The debtors of the underlying exposures have made at least one payment. The exemption under Article 20(12) does not apply. It is also a requirement under the Mortgage Loan Criteria that in respect of each Mortgage Loan at least one (interest) payment has been received prior to the date the related Mortgage Receivable is sold and assigned by the Seller to the Issuer.	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5533	Not applicable, as the repayments to be made to the Noteholders under the Notes have not been structured to depend predominantly on the sale of the Mortgaged Assets securing the Mortgage Loan. Reference is also made to sections 4.4 (Regulatory and Industry Compliance) and 6.2 (Description of Mortgage Loans) 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 19 of Commission Delegated Regulation (EU) 2019/980

ST5534	The Seller, in its capacity as the "originator" as defined in the Securitisation Regulation, has undertaken in the Class A Notes Purchase Agreement and the Class B and C Notes Purchase Agreement to the Managers, the Issuer and the Security Trustee to retain, on an ongoing basis, a material net economic interest of not less than five (5) per cent. in the securitisation transaction described in this Prospectus in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such material net economic interest is retained in accordance with Article 6(3)(d) of the Securitisation Regulation by the retention of the Retention Notes, representing an amount of at least 5% of the nominal value of the securitised exposures. As such the 'originator' shall retain the material net economic interest in accordance with option (4); the holding of the first loss tranche in accordance with Article 6(3)(d) of the Securitisation Regulation. See further section 4.4 (Regulatory and Industry Compliance) of the Prospectus.	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(5)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5535	See section 5.4 (Hedging) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Issuer will mitigate the interest rate exposure on the Class A Notes until the termination date under the Interest Rate Cap Agreement by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date. In addition, investors can also rely on several liquidity features, including excess spread (if any), the Reserve Fund, drawings under the Cash Advance Facility Agreement and Available Principal Funds, to the extent available after payment or higher ranking items in the relevant Priorities of Payment. See further section 5.5 (Liquidity Support) of the Prospectus. All mortgage receivables and all payments under the Notes are to be made in euro, as a result of which there is no currency risk.	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.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5536	The Issuer will only enter into any derivative contracts in respect of the transaction for the purpose of hedging interest rate risk, in accordance with Article 21(2) of the Securitisation Regulation (see section 5.4 (Hedging) of the prospectus).	Derivatives Purchased/Sold by SPSE	Concise Explanation	(ALPHANUM-10000)		The STS notification shall explain in a concise manner that the SPSE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5537	See section 5.4 (Hedging) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Issuer will mitigate the interest rate exposure on the Class A Notes until the termination date under the Interest Rate Cap Agreement by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date. The Interest Rate Cap Agreement will be documented under a 1992 ISDA master agreement, together with an associated schedule, credit support annex and a confirmation.	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.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5538	The Class A Notes are referenced to Euribor - see section 4.1 (Terms and Conditions) under 4 (Interest) of the prospectus. The Class B Notes and Class C Notes will not bear interest. The Mortgage Receivables result from Mortgage Loans having either a fixed rate of interest or a floating rate of interest (i.e. a rate of interest which may be reset every three months) with reference to EURIBOR or to a rate which is based on the cost of funds and therefore any referenced interest payments under the Mortgage Loans are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and do not reference complex formulae or derivatives (see also section 6.3 (Origination and Servicing) of the Prospectus).	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-10000)	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5539	After the delivery of an Enforcement Notice, no amount of cash is trapped in the Issuer in accordance with the Transaction Documents and the Notes will amortise sequentially (see also section 5 (Credit Structure) of the prospectus) and in particular section 5.2 (Priority of Payments) and no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (Event of Default) and 11 (Enforcement) and section 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5540	No cash would be trapped following the delivery of an enforcement notice. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement".	a) No amount of cash shall be trapped	Confirmation	(ALPHANUM-1000)	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5541	Upon the delivery of an enforcement notice, any amounts received by the Security Trustee will be paid to the Secured Creditors (including the Noteholders) and will be paid by the Security Trustee in accordance with the relevant Post-Enforcement Priority of Payments. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement".	b) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-1000)	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5542	Upon the delivery of an enforcement notice, any amounts received by the Security Trustee will be paid to the Secured Creditors (including the Noteholders) and will be paid by the Security Trustee in accordance with the relevant Post-Enforcement Priority of Payments. See section 5.2 of the Prospectus under "Priority of Payments upon Enforcement". Such Post-Enforcement Priority of Payments provides for a repayment of Noteholders in a sequential order, as determined by the seniority of their Notes and is not reversed with regard to such seniority.	c) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-1000)	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5543	No automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (Event of Default) and 11 (Enforcement) and section 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-1000)	Article 21(4) (d)	The STS notification shall confirm that not any 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
ST5544	Not applicable. See section 5.2 (Priority of Payments) of the Prospectus. All proceeds are applied to redeem the most senior class of notes first and the seniority of notes cannot be reversed or amended.	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 19 of Commission Delegated Regulation (EU) 2019/980
ST5545	Not applicable. The transaction does not provide for a revolving period, other than the obligation to purchase Further Advance Receivables and Substitute Receivables, subject to certain conditions being met (see sections 7.1 (Purchase, Repurchase and Sale) and 7.4 (Portfolio Conditions) 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.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5546	Not applicable. The transaction does not provide for a revolving period, other than the obligation to purchase Further Advance Receivables and Substitute Receivables, subject to certain conditions being met (see sections 7.1 (Purchase, Repurchase and Sale) and 7.4 (Portfolio Conditions) of the Prospectus).	a) deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5547	Not applicable. The transaction does not provide for a revolving period, other than the obligation to purchase Further Advance Receivables and Substitute Receivables, subject to certain conditions being met (see sections 7.1 (Purchase, Repurchase and Sale) and 7.4 (Portfolio Conditions) of the Prospectus).	b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5548	Not applicable. The transaction does not provide for a revolving period, other than the obligation to purchase Further Advance Receivables and Substitute Receivables, subject to certain conditions being met (see sections 7.1 (Purchase, Repurchase and Sale) and 7.4 (Portfolio Conditions) of the Prospectus).	c) value of the underlying exposures held by the SPSE 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	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5549	Not applicable. The transaction does not provide for a revolving period, other than the obligation to purchase Further Advance Receivables and Substitute Receivables, subject to certain conditions being met (see sections 7.1 (Purchase, Repurchase and Sale) and 7.4 (Portfolio Conditions) of the Prospectus).	d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM-10000)	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5550	The contractual obligations, duties and responsibilities of the Servicer are set out in the Servicing Agreement (see also section 7.5 (Servicing Agreement) of the Prospectus) and the contractual obligations, duties and responsibilities of the Security Trustee are set out in the Trust Agreement and section 3.3 (Security Trustee) of the Prospectus.	a) information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM-1000)	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5551	The contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement). See also section 7.5 (Servicing Agreement) of the Prospectus.	b) Servicing Continuity Provisions	Confirmation	(ALPHANUM-1000)	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

ST5554	The Servicer has the appropriate expertise in servicing the Mortgage Receivables (taking the EBA STS Guidelines Non-ABCP Securitisations into account) as it is a duly licensed Belgian credit institution, its licence having been passported to the Netherlands and is under the supervision of the NBB for prudential matters, the Belgian Financial Services and Markets Authority with regard to conduct of business rules and financial market supervision and the AFM with regard to conduct of business rules in respect of Mortgage Loans originated by its Dutch Branch and the ECB with regard to certain banking regulations and has a minimum of 5 years' experience in servicing mortgage loans and it has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of the Mortgage Loans in place (see also sections 3.5 (Servicer) and 6.3 (Origination and Servicing) of the Prospectus).	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5555	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 are set out in the Servicer's Mortgage Manual by reference to which the Mortgage Loans, the Mortgage Receivables, the Mortgages and other security relating thereto, including, without limitation, the enforcement procedures will be administered and such administration manual is incorporated by reference in the Issuer Services Agreement (see also section 6.3 (Origination and Servicing - Arrears and Defaults Procedures) of the Prospectus).	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5556	The Trust Agreement clearly specifies (i) the Priorities of Payments, (ii) (a) the occurrence of the First Optional Redemption Date and (b) the delivery of an Enforcement Notice, which events trigger changes to the Priorities of Payments, will be reported in accordance with Condition 10 (Events of Default) and (iii) any change in the Priorities of Payments which will have a material adverse effect on the repayment of the Notes shall be reported to investors without undue delay in accordance with Article 21(9) of the Securitisation Regulation (see also Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver)).	Priorities of payment and triggers events	Confirmation	(ALPHANUM-1000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5557	The Trust Agreement contains clear provisions for convening meetings of Noteholders that facilitate the timely resolution of conflicts between Noteholders of different Classes of Notes, clearly defined voting rights of the Noteholders and clearly identified responsibilities of the Security Trustee in this respect (see also Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver)).	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.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
ST5558	The Seller has made available and will make available, as applicable to potential investors before pricing, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar mortgage loans and mortgage receivables to those being securitised, and the sources of those data and the basis for claiming similarity, which data cover a period of not shorter than five years, as required by Article 22(1) of the Securitisation Regulation (see also section 6.3 (Origination and Servicing) of the Prospectus).	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM-1000)	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
ST5559	A sample of Mortgage Receivables has been externally verified by an appropriate and independent third party prior to the date of the Prospectus (see also item (i) of section 4.4 (Regulatory and Industry Compliance), and section 6.1 (Stratification Tables) of the Prospectus). The Seller confirms that no significant adverse findings have been found by such independent third party.	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	Before pricing of the Notes, via Intex and / or Bloomberg, a liability cash flow model of the securitisation transaction described in this Prospectus which precisely represents the contractual relationship between the Mortgage Receivables and the payments flowing between the Seller, the Noteholders, other third parties and the Issuer, which shall remain to be made available to Noteholders on an ongoing basis and to potential investors upon request. See further section 4.4 (Regulatory and Industry Compliance) of the Prospectus.	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM-1000)	Article 22 (3)	The STS notification shall confirm that a liability cash flow model 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	For the purpose of compliance with Article 22(4) of the Securitisation Regulation, the Seller does not currently have and might not in the future have sufficient, reliable information on the environmental performance of the Mortgaged Assets captured in its internal database and IT systems to report on such environmental performance. See also item (a) of section 4.4 (Regulatory and Industry Compliance) of the Prospectus.	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	The Seller (as originator) complies with Article 7 (including Articles 7(1)(e), (f) and (g)) of the Securitisation Regulation, the information required by Article 7(1)(a) has been made available to potential investors before pricing and the information required by Article 7(1)(b) to (d) has been made available before pricing at least in draft or initial form. Please see section 8 (General) and section 4.4 (Regulatory and Industry Compliance) under 'Disclosure Requirements' for further information.	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