

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	XS1821082358 XS1821082606 XS1821082788	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	A6NZLYKYN1UV7VVGFX65	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	A6NZLYKYN1UV7VVGFX65N201801	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	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 GmbH; awaiting formal registration of securitisation repository	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Green Apple 2018-I NHG	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	NL	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(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: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
STSS11	26-Jun-18	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12	[TBC]	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) UK Limited has verified that the Green Apple 2018-I NHG securitisation complies with the STS criteria	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide 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, United Kingdom	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	Financial Conduct Authority, United Kingdom	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	Pursuant to the Mortgage Receivables Purchase Agreement the Issuer will purchase and accept from the Seller the assignment of the Mortgage Receivables by means of a registered Deed of Assignment as a result of which legal title to the Mortgage Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and third parties of the Seller, subject to any applicable bankruptcy laws or similar laws affecting the rights of creditors and as a result thereof. This is also confirmed by legal opinions of Baker & McKenzie CVBA/SCRL (in respect of the laws of Belgium) and Baker & McKenzie Amsterdam N.V. (in respect of the laws of the Netherlands), being qualified external legal counsel with experience in the field of securitisations (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
STSS21	Neither Belgian insolvency law, Dutch insolvency law, nor the Insolvency Regulation contains severe clawback provisions as referred to in Articles 20(1) and 20(2) of the Securitisation Regulation and such clawback provisions are therefore not applicable to this securitisation transaction. The Seller will represent on the Closing Date and, as applicable, on each Notes Payment Date on which Substitute Receivables and/or Further Advance Receivables will be purchased by the Issuer, to the Issuer pursuant to the Mortgage Receivables Purchase Agreement that (a) its home member state is Belgium and (b) has not been declared bankrupt (<i>failliet</i>) nor has it been subjected to the adoption of reorganisation measures (<i>saneringsmaatregelen</i>) or other winding-up proceedings (<i>liquidatieprocedures</i>). The Seller will sell the Mortgage Receivables through its Dutch branch.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	N/A	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	N/A	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex VIII.

STSS25	<p>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 (<i>beslagen</i>) 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. For further information, reference is made to section 7.2 (<i>Representations and Warranties</i>) of the Prospectus.</p>	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	<p>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.</p>	Item 2.2.8 of Annex VIII.
STSS26	<p>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 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 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.</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)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - 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. 	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS27	<p>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 6.1 (Stratification Tables)). 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 3(2)(a), (b) and (c) of the RTS Homogeneity, (a) 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 (onroerende zaak), (ii) an apartment right (appartementsrecht) 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 2 (Risk Factors))</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	<p>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) [...]), and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.</p>	Item 2.2.7 of Annex VIII.
STSS28	<p>The Seller confirms 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. This can also be derived from the Mortgage Loan Criteria (see Section 7.3 of the Prospectus).</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	<p>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.</p>	Item 2.2.2 and 2.2.13 of Annex VIII.
STSS29	<p>Ordinary course of business: Each Mortgage Loan was originated by the Originator in its ordinary course of business.</p> <p>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.</p> <p>Underwriting standards: a summary of the underwriting standards is disclosed in section 6.3 (<i>Origination and Servicing</i>) 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.</p> <p>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 29 of section 7.2 of the Prospectus)</p> <p>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.</p> <p>Further reference is made to sections 4.4 (<i>Regulatory and Industry Compliance</i>), 7.2 (<i>Representations and Warranties</i>) and 7.3.</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - 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 VIII.
STSS30	<p>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 Securitisations 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 (<i>Seller</i>).</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>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.</p>	Item 2.2.7 of Annex VIII.

STSS31	<p>The Seller confirms in respect of the mortgage receivables that as far as it is aware, no Borrower (i) is subject to bankruptcy, debt restructuring scheme (<i>schuldsanering natuurlijke personen</i>) 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 (<i>schuldsanering natuurlijke personen</i>) 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 origination, (x) 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 within the meaning of Article 178(1) of Regulation (EU) No 575/2013 as set forth in Article 20(11)(b) or (c) of the Securitisation Regulation. See further section 7.2 (<i>Representations and Warranties</i>) of the prospectus.</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>The STS notification shall provide a detailed manner 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 the Regulation (EU) 2017/2402as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; - the requirements referred to in Article 20 (11) (c) are met. 	Item 2.2.8 of Annex VIII.
STSS32	<p>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.</p>	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex VIII.
STSS33	<p>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 6.2 (<i>Description of Mortgage Loans</i>) of the Prospectus.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	<p>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.</p>	Item 3.4.1 of Annex VIII.
STSS34	<p>The Seller, in its capacity as the "originator" as defined in the Securitisation Regulation, has undertaken in the Class A Note Purchase Agreement to the Managers and the Arranger and in the Mortgage Receivables Purchase Agreement to 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 the Prospectus . 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.</p> <p>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.</p> <p>See further section 4.4 (<i>Regulatory and Industry Compliance</i>) of the Prospectus.</p>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>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.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</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) (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 3.1of Annex VII& Item 3.4.1 of Annex VIII
STSS35	<p>See section 5.4 (<i>Hedging</i>) of the prospectus. The Class B Notes and Class C Notes do not bear interest. The Issuer mitigates the interest rate exposure on the Class A Notes up to but excluding the First Optional Redemption Date by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date.</p> <p>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 (<i>Liquidity Support</i>) 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.</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	<p>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.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	<p>The Issuer only enters 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 STS Regulation (see section 5.4 (<i>Hedging</i>) of the prospectus).</p>	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		<p>The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS37	<p>See section 5.4 (<i>Hedging</i>) of the prospectus. The Class B Notes and Class C Notes do not bear interest. The Issuer mitigates the interest rate exposure on the Class A Notes up to but excluding the First Optional Redemption Date by entering into the Interest Rate Cap Agreement with the Interest Rate Cap Provider on the Closing Date. The Interest Rate Cap Agreement is documented under a 1992 ISDA master agreement, together with an associated schedule, credit support annex and a confirmation.</p>	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		<p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	<p>The Class A Notes are referenced to Euribor - see section 4.1 (<i>Terms and Conditions</i>) under 4 (<i>Interest</i>) of the prospectus. The Class B Notes and Class C Notes do not bear interest.</p> <p>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 (<i>Origination and Servicing</i>) of the Prospectus).</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	<p>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.</p>	Items 2.2.2 and 2.2.13 of Annex VIII.

STSS39	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 amortise sequentially (see also section 5 (<i>Credit Structure</i>) of the prospectus) and in particular section 5.2 (<i>Priority of Payments</i>) and no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (<i>Event of Default</i>) and 11 (<i>Enforcement</i>) and section 7.1 (<i>Purchase, Repurchase and Sale</i>) 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 VIII.
STSS40	No cash would be trapped following the delivery of an enforcement notice. See section 5.2 of the Prospectus under " <i>Priority of Payments upon Enforcement</i> ".	(a)No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	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 " <i>Priority of Payments upon Enforcement</i> ".	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
STSS42	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 " <i>Priority of Payments upon Enforcement</i> ". 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}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	No automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 (<i>Event of Default</i>) and 11 (<i>Enforcement</i>) and section 7.1 (<i>Purchase, Repurchase and sale</i>)).	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	Not applicable. See section 5.2 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 VIII.
STSS45	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 (<i>Purchase, Repurchase and Sale</i>) and 7.4 (<i>Portfolio Conditions</i>) of the Prospectus.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	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 (<i>Purchase, Repurchase and Sale</i>) and 7.4 (<i>Portfolio Conditions</i>) 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.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	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 (<i>Purchase, Repurchase and Sale</i>) and 7.4 (<i>Portfolio Conditions</i>) of the Prospectus.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	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 (<i>Purchase, Repurchase and Sale</i>) and 7.4 (<i>Portfolio Conditions</i>) of the Prospectus.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	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 (<i>Purchase, Repurchase and Sale</i>) and 7.4 (<i>Portfolio Conditions</i>) 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.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	The contractual obligations, duties and responsibilities of the Servicer are set out in the Servicing Agreement (see also section 7.5 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 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 3.7 of Annex VIII.
STSS51	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 (<i>Servicing Agreement</i>) 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 3.7 of Annex VIII.
STSS52	The provisions that ensure the replacement of the Interest Rate Cap Provider upon the occurrence of certain events are set forth in the Interest Rate Cap Agreement; see also section 5.4 of the Prospectus (<i>Hedging</i>). The relevant rating triggers for potential replacements are set forth in the definition of Requisite Credit Rating.	(c)Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	The provisions that ensure the replacement of the Issuer Account Bank upon the occurrence of certain events are set forth in the Issuer Account Agreement; see also section 5.6 of the Prospectus (<i>Issuer Accounts</i>).	(c)Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS54	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 section 3.5 (<i>Servicer</i>) and section 6.3 (<i>Origination and Servicing</i>)).	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.

STSS55	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), subsection 'Arrears and Defaults Procedures'.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	The Trust Agreement in conjunction with the Issuer Services Letter 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 3.4.5 Annex VIII.
STSS57	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.	Item 3.1 of Annex VII and item 3.4 of Annex VIII.
STSS58	The Seller has made available in its marketing package and through Bloomberg (Bloomberg.com) before pricing and will make available through European DataWarehouse (eurodw.eu) before notification, as applicable, to potential investors, 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.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	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 section 6.1 (Stratification Tables) and section 6.2 (Description of Mortgage Loans) of the Prospectus). In addition, prior to the date of this notification, an additional agreed upon procedure has been performed by a third party to verify a sample of the Eligibility Criteria against the loan by loan data tape and the stratification tables. The Seller confirms that no significant adverse findings have been found, the stratification tables have been found to be correct and the eligibility criteria have been verified 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
STSS60	Before this notification being made there has been made available, via Bloomberg, a liability cash flow model of the securitisation transaction described in the 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 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
STSS61	For the purpose of compliance with Article 22(4) of the Securitisation Regulation, the Seller confirms that the standardised template set out in Annex I and Annex VIII of Delegated Regulation (EU) 2015/3 do not allow for reporting on the environmental performance of the Mortgage Receivables and as a result the Seller is unable to report on such environmental performance. In addition, 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.	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
STSS62	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 this notification having been made and the information required by Article 7(1)(b) to (d) has been made available before this notification having been made. See further section 4.4 of the Prospectus.	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