

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 underlying documentation where the information can be found)	ADDITIONAL INFORMATION
STSS0	LC2LS80497851NSB4L61	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	XS2699150723;XS2699151028;XS2699151291;XS2699151457;GB00BQGG3C67	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	LC2LS80497851NSB4L61	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		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	635400TNND05UMZ2WL40N202301	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 SSPE.	N/A
STSS5		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	Securitisation repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Orbita Funding 2023-1 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), 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	auto loans/leases	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 201(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	2023-11-13	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.	N/A
STSS12	2023-11-13	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	In all other cases, the closing date of the most recent transaction. The date of notification to the FCA, or if prior to exit day, date of notification to ESMA.	N/A
STSS13	Compliance with the STS criteria was confirmed by Prime Collateralised Securities (PCS) UK Limited on 13 November 2023.	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	N/A	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. The originator is a credit institution.	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. The originator is a credit institution.	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	TRUE SALE. Title to the Receivables is acquired from the Seller by the Issuer by means of an equitable assignment with the same legal effect as a true sale. Pursuant to clause 2 of the Receivables Sale and Purchase Agreement, subject to certain conditions, the Seller may sell the Receivables to the Issuer by means of an equitable assignment. The sale of the Receivables is in equity only (until transfer of legal title). As a matter of English and Northern Irish law, such equitable assignment has the same legal effect as a true sale (see paragraph 2.4.3 of the Clifford Chance LLP English law legal opinion and paragraphs 6.5 to 6.7 of the Tughans Northern Irish law legal opinion). Title to the Scottish Receivables is held by the Seller on trust for the Issuer with the same legal effect as a true sale (see paragraphs 5.2 to 5.4 of the Shepherd and Wedderburn Scots law legal opinion). Once sold, the Receivables form part of the Purchased Receivables. Notification of the assignment of title may occur on the occurrence of certain specified events set out in clause 12 of the Receivables Sale and Purchase Agreement. ENFORCEABILITY. Under applicable law, the acquisition of title by the Issuer is enforceable against the Seller or any other third party (see paragraphs 2.2.6 and 2.4.2 of the Clifford Chance English law legal opinion and paragraphs 5.2 to 5.4 of the Shepherd and Wedderburn Scots law legal opinion). Clause 6.1(c) of the Receivables Sale and Purchase Agreement also includes a representation and warranty as to the enforceability of the Receivables Sale and Purchase Agreement. LEGAL OPINIONS. Paragraphs 2.2.6, 2.4.2 and 2.4.3 of the Clifford Chance LLP English law legal opinion, paragraphs 6.5 to 6.7 of the Tughans Northern Irish law legal opinion and paragraphs 5.2 to 5.4 of the Shepherd and Wedderburn Scots law legal opinion confirm the true sale acquisition and enforceability. DISCLOSURE. The Prospectus includes disclosure on the sale mechanics, notification events and relevant representations and warranties (see the section of the Prospectus entitled "Overview of the Transaction Documents - Receivables Sale and Purchase Agreement") set out in the Receivables Sale and Purchase Agreement.	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 England and Wales (the Seller's jurisdiction of incorporation), assignment and transfer of the Receivables by the Seller to the Issuer is not subject to severe clawback provisions in the event of the Seller's insolvency as English insolvency laws do not include "severe clawback provisions". The Clifford Chance LLP English law legal opinion (paragraph 2.4) analyses the applicable clawback provisions, none of which constitute "severe clawback provisions".	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 STSS21.	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	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, 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	Pursuant to the Receivables Sale and Purchase Agreement, the Seller may sell Receivables to the Issuer using the legal mechanisms referred to in STSS20 (see clause 2 of the Receivables Sale and Purchase Agreement) and notification of the assignment of title may occur on the occurrence of certain specified events (see clause 12 of the Receivables Sale and Purchase Agreement) which are summarised in the Prospectus (see the section of the Prospectus entitled "Overview of the Transaction Documents - Receivables Sale and Purchase Agreement - Perfection Event"). Such events include the required minimum pre-determined event triggers listed in Article 20(5) of the Securitisation Regulation.	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 SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

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STSS25	All Receivables transferred pursuant to the Receivables Sale and Purchase Agreement are transferred on the same terms and conditions (see clause 2 of the Receivables Sale and Purchase Agreement). The Prospectus identifies the Seller (see the section of the Prospectus entitled "The Provisional Portfolio"), and includes disclosure on the relevant representations and warranties (see the section of the Prospectus entitled "Overview of the Transaction Documents - Receivables Sale and Purchase Agreement - Representations and warranties given by the Seller"), which include that each Receivable is free and clear of any Adverse Claim. Clause 6 of the Receivables Sale and Purchase Agreement also includes relevant representations and warranties.	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	UNDERLYING EXPOSURES. The underlying exposures meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis (see the section of the Prospectus entitled "Overview of the Transaction Documents - Receivables Sale and Purchase Agreement"). Each Receivable sold to the Issuer must comply with the representations and warranties set out at clause 6 of the Receivables Sale and Purchase Agreement (summarised in the section of the Prospectus entitled "Overview of the Transaction Documents - Receivables Sale and Purchase Agreement"). SELECTION. The Seller selects receivables to be sold to the Issuer by applying the Eligibility Criteria to the Close Brothers Limited UK Motor Finance receivables portfolio and then, from the resulting pool, selects on a random basis accounts to be sold to the Issuer in sufficient principal balance for the issuance.	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 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
STSS27	HOMOGENEITY. In accordance with the requirements of Article 20(8) and Commission Delegated Regulation (EU) 2019/1851, it is confirmed that the underlying exposures: (a) correspond to one asset type (as described below); (b) have been underwritten in accordance with standards that apply similar approaches for assessing associated credit risk; (c) are serviced in accordance with similar procedures for monitoring, collecting and administering cash receivables on the asset side of the SSPE; and (d) are homogeneous with reference to at least one homogeneity factor in accordance with paragraph 4 of Article 2 of Commission Delegated Regulation (EU) 2019/1851 (as described below). The Seller applies the same credit-granting criteria and underwriting standards to securitised and non-securitised exposures. See the definitions of Eligible Contract and Eligible Receivable set out in the Master Definitions Schedule and the disclosure in the section of the Prospectus entitled "The Provisional Portfolio". SAME ASSET TYPE. The Portfolio is comprised of receivables arising under auto leases to Customers that are individuals resident, or corporate obligors with registered addresses, in the United Kingdom only.	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) 2019/1851), 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 receivables arising under auto leases based on standard form documentation, and therefore does not include any securitisation position (see the definition of Eligible Contract set out in the Master Definitions Schedule). The Prospectus also describes the Portfolio in the section entitled "The Provisional Portfolio".	Underlying exposure obligations: no resecuritisation	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	The definition of Eligible Contract set out in the Master Definitions Schedule includes that each Receivable Contract has been originated in the Seller's ordinary course of business and in material compliance with the applicable requirements of the Credit and Collection Procedures without any conduct constituting fraud. The Credit and Collection Procedures are defined (see the definition in the Prospectus and the Master Definitions Schedule) to be the origination, credit and collection procedures and underwriting criteria employed by the Servicer from time to time in relation to the provision of services to be provided by the Servicer under the Servicing Agreement, and do not differ between securitised and non-securitised Receivables. Where material, updates to the Credit and Collection Procedures will be notified to investors in accordance with the securities law requirements applicable to the Notes. The assessment of a prospective obligor's creditworthiness is conducted in accordance with the Credit and Collection Procedures and, where appropriate, to meet the requirements set out in Article 8 of Directive 2008/48/EC.	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	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	The Motor Finance division within CBL has more than 5 years's experience of originating automotive exposures consistent with the selected underlying exposures. See the section of the Prospectus entitled "The Seller, the Servicer and the Receivables".	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	The definition of Eligible Receivable set out in the Master Definitions Schedule includes that each Purchased Receivable is (i) not more than one Monthly Payment in arrears, and (ii) due from an Obligor who does not have a credit assessment indicating as at the relevant origination date and, to the best of the Seller's knowledge, as at the Initial Cut-Off Date (in the case of a Receivable in the Initial Portfolio) or the relevant Additional Cut-Off Date (in the case of a Receivable in any Additional Portfolio), based on the Seller's Credit and Collection Procedures, a significant risk that contractually agreed payments will not be made. As far as the Seller is aware, the Purchased Receivables do not contain Receivables which were due from Customers in default or credit impaired at the time of selection. As part of the selection of Receivables to be included in the Portfolio, the Seller has excluded Receivables where the Obligor had a bankruptcy or IVA or county court judgment recorded on their respective origination date or within the three years prior to their respective origination date. The Seller's underwriting criteria require that a mandatory Experian search is conducted on all private individuals. See the section of the Prospectus entitled "The Seller, the Servicer and the	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	A detailed explanation as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(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 definition of Eligible Receivable set out in the Master Definitions Schedule includes that each Purchase Receivable is one in respect of which the Obligor has made at least one full payment to the Seller. The exception under Article 20(12) of the Securitisation Regulation does not apply.	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	Repayment of the holders of the securitisation position has not been structured to depend on the sale of the Purchased Receivables. Instead, the repayment of the holders depends on the performance of and, in particular, principal payments in respect of the Purchased Receivables. See the sections of the Prospectus entitled "Credit Structure and Cashflow" and "Cash Management".	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)	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. An indication which entity retains the material net economic interest and which option is used for retaining the risk: (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 ;	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	The transaction has been structured to ensure transactional integrity, in particular, in relation to the cashflows available (including, but not limited to, the mismatch between the interest rates and fees applicable to the Contracts and the reference rate on the Rated Notes, which is mitigated by the Swap Transaction) ultimately to cover obligations under the Notes. In relation to this, see the sections of the Prospectus entitled "Credit Structure and Cashflow" and "Cash Management". Additionally, the Notes have been structured to comply with the requirements for rating agency stresses applicable to their rating. Each Class of Notes and each Purchased Receivable is denominated in Sterling.	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	Under the Terms and Conditions of the Notes, the Issuer has undertaken not, save with the prior written consent of the Trustee or unless otherwise permitted or contemplated under any of the Transaction Documents (which includes the Swap Agreement), so long as any Note remains outstanding, to enter into any derivatives, or any hedging contracts having the same economic effect as a derivative.	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	The Swap Transaction is documented under an ISDA Master Agreement. See the section of the Prospectus entitled "Credit Structure, Liquidity and Hedging - Swap Agreement"	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	Interest on the Rated Notes is calculated by reference to Compounded Daily SONIA. Interest on the Subordinated Notes is calculated by reference to a fixed rate.	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	See the section of the Prospectus entitled "Overview of the Transaction Documents - Deed of Charge".	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	Confirmed.	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

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STSS41	Confirmed.	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	Confirmed.	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	Confirmed.	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	No non-sequential priority of payments.	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	See STSS46 to STSS49 below.	Revolving securitisation 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	Limb (f) of the definition of "Revolving Period Termination Event" set out in the Master Definitions Schedule and the Prospectus includes that the Average Delinquency Ratio exceeding 2.00 per cent. on any Interest Payment Date, or the Cumulative Loss Ratio exceeding the Cumulative Loss Trigger on any Cumulative Loss Test Date, shall trigger the end of the Revolving Period.	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	Limb (a) of the definition of "Revolving Period Termination Event" set out in the Master Definitions Schedule and the Prospectus includes that the occurrence of an Insolvency Event in respect of the Seller shall trigger the end of the Revolving Period. Limb (b) of the definition of "Revolving Period Termination Event" set out in the Master Definitions Schedule and the Prospectus includes that the occurrence of a Servicer Termination Event, which includes the occurrence of an Insolvency Event in relation to the Servicer, shall trigger the end of the Revolving Period.	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	Limb (h) of the definition of "Revolving Period Termination Event" set out in the Master Definitions Schedule and the Prospectus includes that the balance of the Replenishment Ledger (which records amounts available to, but not used by, the Issuer to purchase Additional Portfolios) as at the Calculation Date immediately preceding the relevant Interest Payment Date being greater than 10 per cent. of the aggregate Outstanding Principal Balance as at the Closing Date on any two consecutive Interest Payment Dates shall trigger the end of the Revolving Period.	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	Limb (h) of the definition of "Revolving Period Termination Event" set out in the Master Definitions Schedule and the Prospectus includes that the balance of the Replenishment Ledger (which records amounts available to, but not used by, the Issuer to purchase Additional Portfolios) as at the Calculation Date immediately preceding the relevant Interest Payment Date being greater than 10 per cent. of the aggregate Outstanding Principal Balance as at the Closing Date on any two consecutive Interest Payment Dates shall trigger the end of the Revolving Period.	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	Confirmed. See the sections of the Prospectus entitled "Overview of the Transaction Documents - Servicing Agreement" and "Overview of the Transaction Documents - Trust Deed".	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	Confirmed. See the section of the Prospectus entitled "Overview of the Transaction Documents - Servicing Agreement".	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	Confirmed. See the section of the Prospectus entitled "Credit Structure, Liquidity and Hedging - Swap Agreement - Termination rights and payments".	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	Confirmed. See the section of the Prospectus entitled "Overview of the Transaction Documents - Account Bank Agreement".	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	See the section of the Prospectus entitled "The Seller, the Servicer and the Receivables".	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	Confirmed. See the sections of the Prospectus entitled "The Seller, the Servicer and the Receivables" and "Servicing of Collections". The Credit and Collection Procedures (as defined in the Master Definitions Schedule and the Prospectus) set out in clear and consistent terms the operating procedures in relation to the treatment of customers in arrears (which may involve changes or variations for the purposes of management of arrears, including breathing space and payment deferrals, but will not involve debt restructuring, debt forgiveness or payment holidays other than pursuant to a Requirement of Law). Consumer credit lending in the UK is a highly regulated activity and the Servicer is subject to such regulation in dealing with customers in arrears.	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	Confirmed. See the sections of the Prospectus entitled "Credit Structure and Cashflow" and "Cash Management".	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
STSS57	Confirmed. See the sections of the Prospectus entitled "Terms and Conditions of the Notes" and "Overview of the Terms and Conditions of the Notes - Rights of Noteholders and Relationship with other Secured Creditors".	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
STSS58	Confirmed. See the section of the Prospectus entitled "The Seller, the Servicer and the Receivables - Historical Performance Data".	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
STSS59	Confirmed. See the section of the Prospectus entitled "Regulatory Disclosures - UK Securitisation Regulation - UK STS Status".	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
STSS60	Confirmed. See the section of the Prospectus entitled "Regulatory Disclosures - UK Securitisation Regulation - UK STS Status - Liability cashflow model".	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
STSS61	See the section of the Prospectus entitled "The Provisional Portfolio - 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)	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
STSS62	Confirmed. See the sections of the Prospectus entitled "Regulatory Disclosures - UK Securitisation Regulation - Transparency requirements" and "General Information - Further information available to Noteholders pursuant to the 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