

FSD reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980
N0	ST553	C	STS notification identifier	5493005LV66NW0017312N202301	(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - ST554 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (ST554 - Securitisation unique identifier suffixed by a 2-digits classification code). This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General information	
N1		M	Securitisation type	Public	(LIST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General information	
N2	ST550	M	Designated Entity LEI	5493005LV66NW0017312	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N3	ST551	C	Instrument ISIN	XS2614283005;XS2614284078;XS2614285042;XS2614287337;XS2614289382;XS2614290984	(ISIN)	Where available, the international security identification code(s) (ISIN)	ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank	Instrument identification code	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.			
N4	ST551	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CLUSP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field ST551-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CLUSP,CLUSP). Field codes are highlighted in amber where: - ST551-Instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - field has errors in format.					
N5	ST551	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CLUSP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CLUSP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CLUSP_Value,CLUSP_Value). Field codes are highlighted in amber where: - ST551-Instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551-Instrument code are left blank; or - the number of Instrument code types is different from the number of Instrument codes; or - field has errors in format.					
N6	ST552	C	Originator LEI	5493005LV66NW0017312	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N7	ST558	C	Originator country	FINLAND	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A
N7	ST558	C	Originator country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A
N8	ST552	C	Sponsor LEI	5493005LV66NW0017312	(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N9	ST558	C	Sponsor country	FINLAND	(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.					
N9	ST558	C	Sponsor country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A
N10	ST552	O	Original Lender LEI		(LEI)	The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980

N11	ST558	O	Original Lender Country		{COUNTRY_WORLD}	The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.							
N11	ST558	C	Original Lender Country (if multiple countries)		{COUNTRY_WORLD_LIST}	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. "- " separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original lender LEI; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A		
N12	ST558	O	SSPE Country	IRELAND	{COUNTRY_EU}	The country of establishment of the SSPE(s)	SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.							
N12	ST558	C	SSPE Country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. "- " separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A		
N14	ST554	M	Non-ABCP securitisation unique identifier	5493005LV66HW0017312N202301	{SECURITISATION_ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entry can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.							
N15	ST554	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier	Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A		
N16	ST554	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.							
N17	ST554	C	Multiple STS notifications comment		{TEXT-5000}		Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.							
N18	ST555	C	Prospectus Country	IRELAND	{COUNTRY_EU}	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.							
N19	ST555	C	Prospectus identifier	SCF Rahoituspalvelut XII DAC	{TEXT-100}	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided.	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A		
N20	ST555	C	Exemption on Prospectus		{TEXT-5000}	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled; or - field has errors in format.							
N21	ST5511	M	Issue date	2023-05-11	{DATE_TEXT-YYYY-MM-DD}	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1232, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1234(4), the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A		
N22	ST556	C	Securitisation Repository name	European DataWarehouse GmbH	{LIST}	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at <a href="https://www.esma.europa.eu/sites/default/files/library/esma_register_sec.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma_register_sec.xlsx</a> . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A		
N23	ST557	M	Securitisation name	SCF RAHOITUSPALVELUT XII DAC	{TEXT-100}	The securitisation name.	Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2020/900		

N25	ST5510	M	Underlying exposures classification	auto loans/leases	(LIST)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 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) others.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the competent authority to be comparable to residential loans.	N/A	General Information	N/A	
N26	ST5512	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification.	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securitisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx">https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securitisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx</a> ). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.						
N27	ST5512	M	Last notification date	2023-05-04	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format	Notification date	The date of notification to ESMA.	N/A	General Information	N/A	
N28	ST5513	M	Authorised Third party flag		(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third party	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.	Article 27(2)	General Information	N/A	
N29	ST5513	C	Authorised Third party statement	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	(TEXT-5000)	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.	Field is mandatory in box to complete when Authorised Third Party flag for ST5513 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format						
N30	ST5514	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS	(TEXT-100)	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 authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for ST5513 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format	Authorised Third party	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's name and the country of establishment.	Article 27(2)	General Information	N/A	
N31	ST5514	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for ST5513 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	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's name and the country of establishment.	Article 27(2)	General Information	N/A	
N32	ST5515	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf</a> )	Field is mandatory in box to complete when Authorised Third Party for ST5513 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg ( <a href="https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf">https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf</a> ) Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	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 competent authority that has authorised it.	Article 27(2)	General Information	N/A	
N33	ST5517	M	Originator (or original lender) is not a Credit institution		(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union.	Originator (or original lender) not a credit institution	A 'Yes' or 'No' statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A	
N34	ST5518	M	Credit granting criteria compliance confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Field codes are highlighted in amber if the field is left blank or has errors in format. Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).						
N35	ST5518	O	Credit granting criteria compliance comment	It is hereby confirmed that that the Seller's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402. Definitions used in this notification have the same meaning given therein in the Prospectus. Pursuant to Clause 10.2(cc) of the Auto Portfolio Purchase Agreement (see also the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents – Auto Portfolio Purchase Agreement") the Seller represents and warrants that it has: (i) entered into each Purchased HP Contract on the basis of sound and well-defined criteria for credit granting, and has clearly established processes for approving, amending, renewing and financing such Purchased HP Contract and has effective systems in place to apply those criteria and processes to ensure that any such credit granting was based on a thorough assessment of the Debtor's creditworthiness, taking appropriate account of the Debtor meeting its obligations under the relevant contracts; (ii) applied to each Purchased HP Contract purported to be sold and assigned by it to the Purchaser the same sound and well-defined criteria for credit-granting which it applies to non-secured HP Contracts and has applied the same clearly established processes for approving and, where relevant, amending, renewing and refinancing credits in relation to each Purchased HP Contract which it applies to other HP Contracts that are originated by it but are not purported to be transferred to the Purchaser; and (iii) effective systems in place to apply the criteria and processes referred to in Clause 10.2(cc)(i) and Clause 10.2(cc)(ii) in order to ensure that credit granting is based on a thorough assessment of the relevant Debtor's creditworthiness taking appropriate account of factors relevant to verifying the prospect of the Customer's meeting its obligations under the relevant contracts.	(TEXT-5000)	Confirmation and optional comment 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 where the Originator (or original lender) is not a Credit institution. Box to complete may contain additional explanation. Field should be left blank where ST5518-Credit granting criteria compliance confirmation is equal to N/A. Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field ST5517 is "Yes", 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.	Article 27(3)	Confirmation	0		
N36	ST5519	M	Credit granting criteria supervision confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5517 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and ST5517 field is "N"; or - "N/A" is reported in Box to complete and ST5517 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field ST5517 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A	
N37	ST5519	O	Credit granting criteria supervision comment	The granting of credit by Santander Consumer Finance Oy ("SCF Oy") is subject to the supervision of a total of four different authorities in Finland: • Finnish Consumer Ombudsman; • Finnish Competition and Consumer Authority; • Finnish FSA; and • Regional State Administrative Agency of Southern Finland (until 01.07.2023 after which date the supervisory role transfers to the Finnish FSA).	(TEXT-5000)	Box to complete may contain additional explanation. Field should be left blank where ST5519-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.							
N38	ST5520	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on 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	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Transfer of the underlying exposures by true sale or	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	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	

N39	STSS20	M	True sale or assignment transfer explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Seller will from time to time sell and transfer, and the Purchaser will purchase and acquire, all of the Seller's right, title, and interest in, to and under the identified HP contracts. Each such sale and transfer will, subject to any applicable assumptions, qualifications and limitations as set forth in the legal opinion issued by Waselus & Wist, be valid and enforceable against the seller and third parties.	(TEXT-10000)	against the seller or any third party pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Assignment	that is enforceable against the seller or any third party.				
N40	STSS21	M	Subject to severe clawback	N	(Y/N)	A check box as to 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.	Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe clawback	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.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N41	STSS21	C	Subject to severe clawback explanation		(TEXT-10000)	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.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.						
N42	STSS22	M	Clawback provisions exemption confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N43	STSS22	O	Clawback provisions exemption comment	It is confirmed that there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402. Reference is made to the Legal Opinion of Waselus & Wist which confirms that in Finland the transfer made in the context of this securitisation transaction is not subject to severe claw back provisions.	(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STSS22-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N44	STSS23	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.						
N45	STSS23	M	Transfer where the seller is not the original lender confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and STSS23 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS23 check-box is "N"; or - "N/A" is reported and STSS23 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	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.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N46	STSS23	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS23-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STSS23-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N47	STSS24	M	Transfer at a later stage confirmation	N/A	[Confirmed/Unconfirmed/N/A]	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, confirmation and 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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N48	STSS24	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS24-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STSS24-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	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.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N49	STSS24	M	Alternative mechanism confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		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.				
N50	STSS24	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where STSS24-Alternative mechanism confirmation is not "N/A". Field should be left blank where STSS24-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N51	STSS25	M	Representations and warranties confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Representations and warranties					
N52	STSS25	M	Representations and warranties explanation	Pursuant to paragraph 11 of the Eligibility Criteria set out in Schedule 2 of the Auto Portfolio Purchase Agreement, each HP Contract must, prior to its sale to the Purchaser on the relevant Purchase Date, have been owned by the Seller free of any Adverse Claims, the Seller must be entitled to dispose of such HP Contract free of any rights of any third party (other than any rights to consent where the required consent has been obtained) and such HP Contract must not have been transferred to any third party. Additionally, pursuant to paragraph 12 of the Eligibility Criteria, upon payment of the purchase price for the HP Contract, and the notification of the relevant Debtor as contemplated in the Auto Portfolio Purchase Agreement, the HP Contract must be validly transferred to the Purchaser and the Purchaser must acquire such HP Contract title unencumbered by any counterclaim, set-off right, other objection or Adverse Claim (other than any rights and claims of the Debtor pursuant to statutory law or the HP Contract). For further details see the section of the Prospectus entitled "Eligibility Criteria" and Schedule 2 to the Auto Portfolio Purchase Agreement. Under the Auto Portfolio Purchase Agreement, the Seller also represents and warrants that, as at the relevant Purchase Date, the HP Contracts comprised in the Portfolio are unencumbered, free of any third-party rights and are not otherwise in a condition which would adversely affect the enforceability of the transfer of such Purchased HP Contracts to the Purchaser. For further details, please see the section of the Prospectus entitled "Other Features of the Portfolio" and Clause 10.2(g) of the Auto Portfolio Purchase Agreement.	(TEXT-10000)	Confirmation and 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 pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.		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.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N53	STSS26	M	Underlying exposures eligibility criteria confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N54	STSS26	M	Underlying exposures eligibility criteria explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Purchaser, subject to the conformity with the Eligibility Criteria, will from time to time purchase, HP Contracts from the Seller. The underlying exposures transferred by the Seller to the Purchaser have to meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis. Only underlying exposures which satisfy the clear defined Eligibility Criteria and the representations and warranties made by the Seller and as set out in Auto Portfolio Purchase Agreement will be purchased by the Purchaser. For further details, please see the section of the Prospectus entitled "Description of the Portfolio - Eligibility Criteria" and Schedule 2 to the Auto Portfolio Purchase Agreement. A repurchase by the Seller of underlying exposures from the Purchaser shall only occur in the circumstances set out in the Auto Portfolio Purchase Agreement (i.e. where there has been Seller Asset Warranty Breach or in connection with a clean-up call or a redemption of the notes for tax or regulatory reasons). The Purchaser is of the view that the repurchase provisions included in the Auto Portfolio Purchase Agreement, should not be considered active portfolio management of the underlying exposures on a discretionary basis, as described in and in accordance with Article 20(7) of the Securitisation Regulation and the EBA STS Guidelines Non-ABC Securitizations. For further details, see the sections of the Prospectus entitled "Outline of the Other Principal Transaction Documents" and Clause 16 of the Auto Portfolio Purchase Agreement.	(TEXT-10000)	Confirmation and 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 pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	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	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N55	STSS26	M	Underlying exposures selection processes confirmation	Confirmed	[Confirmed/Unconfirmed]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						

N56	STSS26	M	Underlying exposures selection processes explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Purchaser, subject to the conformity with the Eligibility Criteria, will from time to time purchase, HP Contracts from the Seller. The underlying exposures transferred by the Seller to the Purchaser have to meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis. Only underlying exposures which satisfy the clear defined Eligibility Criteria and the representations and warranties made by the Seller and as set out in Auto Portfolio Purchase Agreement will be purchased by the Purchaser.  For further details, please see the section of the Prospectus entitled "Description of the Portfolio - Eligibility Criteria" and Schedule 2 to the Auto Portfolio Purchase Agreement.  A repurchase by the Seller of underlying exposures from the Purchaser shall only occur in the circumstances set out in the Auto Portfolio Purchase Agreement (i.e. where there has been Seller Asset Warranty Breach or in connection with a clean-up call or a redemption of the notes for tax or regulatory reasons). The Purchaser is of the view that the repurchase provisions included in the Auto Portfolio Purchase Agreement, should not be considered active portfolio management of the underlying exposures on a discretionary basis, as described in and in accordance with Article 20(7) of the Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitizations.  For further details, see the sections of the Prospectus entitled "Outline of the Other Principal Transaction Documents" and Clause 16 of the Auto Portfolio Purchase Agreement.	(TEXT-10000)	Confirmation and detailed explanation as to how 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 pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	for their active portfolio management on a discretionary basis.					
N57	STSS27	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N58	STSS27	M	Homogeneity of assets explanation	It is confirmed that the Portfolio satisfies the homogeneity conditions of article 20(8) of the Securitisation Regulation and Commission Delegated Regulation (EU) 2019/1851 dated 28 May 2019 (the "Homogeneity RTS"), on the basis that as all Purchased HP Contracts: (i) have been originated by the Seller based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) are serviced by the Seller in accordance with similar servicing procedures and the Servicing Agreement; (iii) fall within the same asset category (under the EU Securitisation Regulation and the applicable Regulatory Technical Standards) of "auto loans"; and (iv) reflect the homogeneity factor of the "jurisdiction of obligors", being all Debtors resident in Finland as at the relevant Purchase Cut-Off Date (i.e. the HP Contracts are homogeneous with reference to at least one homogeneity factor). For further details, please see the sections of the Prospectus entitled "Outline of the Other Principal Transaction Documents – The Auto Portfolio Purchase Agreement" and "Other Features of the Portfolio" and Clause 10.2(b) of the Auto Portfolio Purchase Agreement.  In addition, pursuant to the Auto Portfolio Purchase Agreement the Seller represents and warrants that (a) the HP Contracts comprised in the Portfolio contain obligations that are contractually binding and enforceable with full recourse to Debtors and, where applicable, obligors which are guarantors, pursuant to Article 20(8), second paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; (b) the HP Contracts comprised in the Portfolio have, defined periodic payment streams consisting of instalments payable on a monthly basis under the relevant amortisation plan, pursuant to Article 20(8), third paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; (c) the Purchased HP Contracts include (i) level payment contracts under which instalments are calculated on the basis of (approximately) equal monthly periods during the life of each loan and (ii) Balloon HP Contracts under which the final instalment may be substantially higher than the previous instalments and (d) the Portfolio does not include any transferable securities, as defined in point (44) of Article 4(1) of Directive 2014/65/EU, pursuant to Article 20(8), last paragraph, of the EU Securitisation Regulation.	(TEXT-32767)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. 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.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N59	STSS28	M	No re-securitisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Underlying Exposure Obligations: no re securitisation	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N60	STSS28	O	No re-securitisation comment	Confirmed	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.						
N61	STSS29	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N62	STSS29	M	Soundness of the underwriting standards (ordinary course of business) explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Seller represents and warrants that (a) all HP Contracts are originated in the ordinary course of its business pursuant to its underwriting standards that are no less stringent than those applied by the Seller at the time of origination to similar contracts that will not be securitised, (b) it has in place established processes for approving, amending, renewing and financing such Purchased HP Contract and has effective systems in place to apply those criteria and processes to ensure that any such credit granting was based on a thorough assessment of the Debtor's creditworthiness, taking appropriate account of the Debtor meeting its obligations under the relevant contracts; (c) prior to entering into a HP Contract it has (i) conducted the assessment of each Debtor's creditworthiness in accordance with its credit policy, (ii) assessed the creditworthiness of each such Debtor in accordance with Article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria including equivalent requirements in third countries (as applicable) and (iii) without prejudice to the generality of (i) and (ii), with respect to any Debtor that is a natural person it has also checked the creditworthiness of such person in accordance with the requirements set out in Article 8 of Directive 2008/48/EC	(TEXT-32767)	Confirmation and 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 pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.						
N63	STSS29	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		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.				
N64	STSS29	M	Soundness of the underwriting standards (disclosure) explanation	Underwriting standards and any material changes from prior underwriting standards have been fully disclosed to potential investors without undue delay.	(TEXT-32767)		Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.		- 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.				
N65	STSS29	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans.  Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STSS10 field is not "residential mortgages"; or - "N/A" is reported and STSS10 field is "residential mortgages"; or - field has errors in format.	Soundness of the underwriting standard	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.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N66	STSS29	C	Residential Loan requirement explanation		(TEXT-32767)	Confirmation and detailed explanation 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.	Box to complete should contain the concise explanation where STSS29-Residential Loan requirement confirmation is not "N/A".  Field should be left blank where STSS29-Residential Loan requirement confirmation is equal to N/A.  Field codes are highlighted in amber where it is not the case or field has errors in format.		- 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.				
N67	STSS29	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N68	STSS29	M	Borrower's creditworthiness assessment explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Seller represents and warrants that (a) all HP Contracts are originated in the ordinary course of its business pursuant to its underwriting standards that are no less stringent than those applied by the Seller at the time of origination to similar contracts that will not be securitised, (b) it has in place established processes for approving, amending, renewing and financing such Purchased HP Contract and has effective systems in place to apply those criteria and processes to ensure that any such credit granting was based on a thorough assessment of the Debtor's creditworthiness, taking appropriate account of the Debtor meeting its obligations under the relevant contracts; (c) prior to entering into a HP Contract it has (i) conducted the assessment of each Debtor's creditworthiness in accordance with its credit policy, (ii) assessed the creditworthiness of each such Debtor in accordance with Article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria including equivalent requirements in third countries (as applicable) and (iii) without prejudice to the generality of (i) and (ii), with respect to any Debtor that is a natural person it has also checked the creditworthiness of such person in accordance with the requirements set out in Article 8 of Directive 2008/48/EC	(TEXT-32767)	Confirmation and detailed explanation 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.	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.						
N69	STSS30	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N70	STSS30	M	Originator/Lender Expertise explanation	Pursuant to the Auto Portfolio Purchase Agreement, the Seller represents and warrants that: (i) it has expertise in originating contracts of a similar nature to the Purchased HP Contracts since 2007 and so has the relevant experience pursuant to Article 20(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; (ii) it has in its capacity as servicer expertise in servicing exposures of a similar nature to those securitised and has well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures, pursuant to Article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.  For further details please see the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents - Auto Portfolio Purchase Agreement" and Clause 10.2(a)(ii) of the Auto Portfolio Purchase Agreement.	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.						
N71	STSS31	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		A detailed explanation as to whether the transferred underlying exposures				

N72	ST5531	M	Defaulted or restructured exposures explanation	Pursuant to the Eligibility Criteria, the HP Contracts selected for transfer as at any relevant Purchase Date will not include, at the time of selection for inclusion in the portfolio, any HP Contracts qualified as exposures in default within the meaning of Article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired Obligor, who, to the best of the Seller's knowledge: (a) has been declared insolvent or had a court grant his creditors a final non-negotiable right of enforcement or material damage as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures; or (b) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; or (c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by the Seller which have not been assigned under the Securitisation.  For further details, please see the section of the Prospectus entitled "Description of the Portfolio - Eligibility Criteria" and Schedule 2 to the Auto Portfolio Purchase Agreement.	(TEXT-32767)	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.	Transferred underlying exposures without exposures in default	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.	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below.  Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.				
N74	ST5532	O	At least one payment at the time of transfer comment	Pursuant to the Eligibility Criteria, at least one due instalment has been fully paid under the HP Contract prior to the relevant Purchase Cut-Off Date. Accordingly, the exemption set forth in section 20(12) of EU Securitisation Regulation is not applicable. Reference is made to Schedule 2 (Eligibility Criteria) to the Auto Portfolio Purchase Agreement and the section headed "Eligibility Criteria" of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation.  Field codes are highlighted in amber where the field has errors in format.				
N75	ST5532	C	Payment exemption		(LIST)	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.  Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5532 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 and field is left blank; or - field has errors in format.	At least one payment at the time of transfer	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.	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N76	ST5532	O	Payment exemption explanation		(TEXT-5000)	Box to complete may contain additional explanation.  Field should be left blank where "At least one payment at the time of transfer" for ST5532 is Confirmed.  Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5532; or - field has errors in format.					
N77	ST5533	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and 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 pursuant to Article 20(13) of Regulation (EU) 2017/2402.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	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.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N78	ST5533	M	Degree of dependence on repayments explanation	The repayment of the Noteholders has not been structured to depend predominantly on the sale of the HP Contracts in accordance with Article 20(13) of the Securitisation Regulation. Instead the repayment of the Noteholders is dependent on the performance of the HP Contracts and, in particular, principal repayments in respect of the HP Contracts. For further details please see the section of the Prospectus entitled "Credit Structure".	(TEXT-32767)	Box to complete should contain the detailed explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N79	ST5534	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).  Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N80	ST5534	M	Compliance with risk retention requirements explanation	The Seller, as originator for the purposes of the EU Securitisation Regulation, will undertake in favour of the Note Trustee on behalf of the Noteholders (pursuant to the Master Framework Agreement), the Joint Lead Managers and the Arrangers (pursuant to the Subscription Agreements): (a) to retain, on an ongoing basis, a material net economic interest of not less than five per cent. in the Securitisation, comprised of certain randomly selected exposures held on the balance sheet of the Seller which would otherwise have been securitised in the Securitisation in accordance with paragraph (c) of Article 6(3) of the EU Securitisation Regulation and the applicable Regulatory Technical Standards, (the "Minimum Retained Amount"); (b) not to change the manner in which the Minimum Retained Amount is held or the methodology used to calculate the Minimum Retained Amount, unless expressly permitted by the EU Securitisation Regulation and the applicable Regulatory Technical Standards; (c) not, and not permit any of its Affiliates to sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from the Minimum Retained Amount or enter into any credit risk mitigation or any short positions or any other hedge or otherwise seek to mitigate its credit risk with respect to the Minimum Retained Amount (except in each case as permitted under the EU Securitisation Regulation and the relevant Regulatory Technical Standards); (d) to disclose in the Investor Reports (i) the manner in which the Minimum Retained Amount is held and (ii) any change to the manner in which the Minimum Retained Amount is held in accordance with (b) above (e) subject to applicable law and contractual restrictions, to make available such additional information (if any) which is reasonably available to the Seller as the Noteholders may reasonably require in order to assist them and, as appropriate, credit institutions providing facilities to them in relation to the Transaction in complying with the requirements of Article 5 of the EU Securitisation Regulation applicable to those Noteholders which are investing in or assuming credit exposure in relation to the Transaction; and (f) to comply with the disclosure obligations imposed on originators under Article 7 of the EU Securitisation Regulation and the Disclosure RTS, subject always to any requirement of law. In each case, in accordance with the provisions of the EU Securitisation Regulation. In addition, the Seller has undertaken that the material net economic interest held by it shall not be split among different types of retainers, in accordance with Article 6(3) of the EU Securitisation Regulation.  For further details, please see the section of the Prospectus entitled "EU Securitisation Regulation" and Clause 7 of the Master Framework Agreement.	(TEXT-10000)	Confirmation and 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.  Box to complete should contain the concise explanation.  Field codes are highlighted in amber if the field is left blank or has errors in format.					
N81	ST5534	C	Retaining entity LEI	549300LV66NWD017312	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.  Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.					
N82	ST5534	C	Retaining entity name	Santander Consumer Finance Oy	(TEXT-100)	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.  Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.		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 including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.			
N83	ST5534	M	Vertical slice		(Y/N)	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.	Compliance with risk retention requirements		Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N84	ST5534	M	Seller's share		(Y/N)	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					
N85	ST5534	M	Randomly-selected exposures kept on balance sheet		(Y/N)	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					
N86	ST5534	M	First loss tranche		(Y/N)	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					
N87	ST5534	M	First loss exposure in each asset indicator		(Y/N)	Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?  Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.					

N88	ST5534	M	No compliance with risk retention requirements	N	(Y/N)	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format.						
N89	ST5534	M	Other option indicator	N	(Y/N)	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If yes please provide the used option.	Only possible values in Box to complete are "Y" or "N". Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.						
N90	ST5534	C	Other options used comment		(TEXT-5000)		Value should be reported in Box to complete when Other option indicator* is reported with "Y" for ST5534. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N91	ST5535	M	Mitigation of interest rates and currency risks confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N92	ST5535	M	Mitigation of interest rates and currency risks explanation		(TEXT-10000)	The interest rate payable by the Issuer with respect to the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes is calculated as the sum of EURIBOR and the applicable margin (subject to a floor of zero). For further details, please see Condition 4 (Interest) of the Section of the Prospectus entitled "Note Conditions". The HP Contracts bear interest at fixed rates. Accordingly, the Issuer has hedged this interest rate basis exposure in respect of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes by entering into the Hedge Agreement with the Hedge Counterparty, in order to appropriately mitigate the interest rate risk pursuant to Article 21(2) of the EU Securitisation Regulation. For further details, please see the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents – The Hedge Agreement". In addition: (i) under the Auto Portfolio Purchase Agreement, the Seller represents and warrants that the Portfolio does not include any derivative, pursuant to article 21(2) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; and (ii) under the Note Conditions, the Issuer undertakes that, for so long as any Notes amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save for the Swap Agreement and otherwise as expressly permitted by article 21(2) of the EU Securitisation Regulation. For further details, please see the sections of the Prospectus entitled "Description of the Portfolio - Other Features of the Portfolio" and Condition 3 (General Covenants of the Issuer) of the section "Note Conditions". Finally, there is no currency risk since (i) under the Auto Portfolio Purchase Agreement, the Seller has represented and warranted that the credit under the HP Contract is denominated and payable in Euro, and (ii) pursuant to the Notes Conditions, the Notes are denominated in Euro. For further details, please see the sections of the Prospectus entitled "Outline of other Principal Transaction Documents - Auto Portfolio Purchase Agreement", "Transaction Overview" and "Note Conditions".	Confirmation and 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 under Article 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Mitigation of interest rates (IR) and currency risks (FX) Risks	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.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N93	ST5536	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	(No derivatives/Exemption on derivatives/Unconfirmed)		Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N94	ST5536	M	Derivatives not purchased/sold by SSPE explanation		(TEXT-10000)	Pursuant to the Auto Portfolio Purchase Agreement, the Seller represents and warrants that none of the Purchased HP Contracts are derivative contracts. Other than the Hedge Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has undertaken that, for so long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save as expressly permitted by article 21(2) of the EU Securitisation Regulation. For further details, please see Clause 10.2(m) of the Auto Portfolio Purchase Agreement and Condition 3 (General Covenants of the Issuer) in the section of the Prospectus entitled "Note Conditions".	Confirmation and 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. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Derivatives Purchased/Sold by SSPE	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.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N95	ST5537	M	Common standards underwriting derivatives confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N96	ST5537	C	Common standards underwriting derivatives explanation		(TEXT-10000)	The Hedge Agreement entered into on or about the Issue Date between the Issuer and the Hedge Counterparty and relating to the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes has been documented under a 1992 ISDA Master Agreement, together with the relevant Schedule, Credit Support Annex and confirmations thereto. For further details, please see the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents – The Hedge Agreement".	Box to complete should contain the concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5537-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N97	ST5538	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Referenced interest payments based on generally used interest rates	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 pursuant to Article 21(3) of Regulation (EU) 2017/2402.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N98	ST5538	M	Referenced interest payments explanation		(TEXT-10000)	The interest rate payable by the Issuer with respect to the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes is calculated as the sum of EURIBOR and the applicable margin (subject to a floor of zero). For further details, please see Condition 4 (Interest) of the Section of the Prospectus entitled "Note Conditions". The HP Contracts bear interest at fixed rates. Accordingly, the Issuer has hedged this interest rate basis exposure in respect of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes by entering into the Hedge Agreement with the Hedge Counterparty, in order to appropriately mitigate the interest rate risk pursuant to Article 21(2) of the EU Securitisation Regulation. For further details, please see the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents – The Hedge Agreement".	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N99	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N100	ST5539	M	Acceleration notice / enforcement requirement explanation		(TEXT-10000)	It is hereby confirmed that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. If an Issuer Event of Default occurs: (i) the Notes shall become immediately due and payable at their principal amount together with accrued interest without further action or formality; and (ii) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Issuer Post-Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents, as required by Article 21(4) of the EU Securitisation Regulation and the EBA Guidelines on STS criteria. For further details please see Condition 2.6 - Issuer Post-Enforcement Priority of Payments in the section of the Prospectus entitled "Note Conditions".	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N101	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a) No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N102	ST5540	O	No trapping of cash comment		(TEXT-5000)	It is hereby confirmed that following the service of an Enforcement Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Issuer Post-Enforcement Priority of Payments and pursuant to the terms of the Transaction Documents, as required by Article 21(4) of the EU Securitisation Regulation and the EBA Guidelines on STS criteria. For further details please see Condition 2.6 - Issuer Post-Enforcement Priority of Payments in the section of the Prospectus entitled "Note Conditions".	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) principal receipts shall be passed to investors	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 pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N104	ST5541	O	Sequential amortisation comment		(TEXT-5000)	Following the service of an Enforcement Notice, the Notes shall become immediately due and payable and the Issuer Post-Enforcement Available Distribution Amount (including principal receipts) shall be applied in accordance with the Issuer Post-Enforcement Priority of Payments.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N106	ST5542	O	Reversed repayment on seniority comment		(TEXT-5000)	Following the service of an Enforcement Notice, (i) the Class A Notes will continue to rank in priority to the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes (ii) the Class B Notes will continue to rank in priority to the Class C Notes, the Class D Notes, the Class E Notes and the Class F Notes (iii) the Class C Notes will continue to rank in priority to the Class D Notes, the Class E Notes and the Class F Notes (iv) the Class D Notes will continue to rank in priority to the Class E Notes and the Class F Notes (v) the Class E Notes will continue to rank in priority to the Class F Notes and (vi) the Class F Notes will continue to be subordinated to the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes and the Class E Notes, as before the delivery of an Enforcement Notice. Therefore, the Issuer Post-Enforcement Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority.	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						

N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N108	ST5543	O	No automatic liquidation comment	No provisions of the Transaction Documents require the automatic liquidation of the Portfolio at market value pursuant to Article 21(4)(e) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. Whilst certain provisions of the Transaction Documents contemplate that, the Purchaser may (subject to the consent of the holders of at least 50 per cent. of the aggregate principal amount of the Senior Class of the Notes) or if so directed by an Extraordinary Resolution of the holders of the Senior Class of Notes, dispose of the Aggregate Portfolio or any part thereof, subject to the terms and conditions of the Auto Portfolio Purchase Agreement; such provisions should not be regarded as requiring any automatic liquidation of the Aggregate Portfolio. For further details please see Condition 12 (Events of Default) of the section of the Prospectus entitled "Note Conditions".	(TEXT-5000)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(e) of Regulation (EU) 2017/2402. Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N110	ST5544	O	Non-sequential priority of payments triggers comment	Upon occurrence of a Sequential Payment Trigger Event, the Pro rata amortisation period will end and the Sequential redemption period will start. A "Sequential Payment Trigger Event" will occur on the earlier of: (a) the Payment Date on which the Cumulative Net Loss Ratio on each of that Payment Date and the two immediately preceding Payment Dates is greater than 1.70 per cent; or (b) the Payment Date on which: (i) the Aggregate Outstanding Asset Principal Amount; plus (ii) the Outstanding Principal Amounts of all Purchased HP Contracts that are Defaulted HP Contracts as at the date that such Purchased HP Contract became a Defaulted HP Contract minus any realised Recoveries already received by the Purchaser in connection with such Defaulted HP Contracts is lower than 10 per cent. of the Outstanding Principal Amounts of the Purchased HP Contracts on the Note Issuance Date; or (c) the occurrence of a Servicer Termination Event; or (d) the occurrence of a Swap Counterparty Downgrade Event in respect of which none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder; or (e) the Delinquency Ratio Rolling Average, as at the immediately preceding Collection Period, being equal to, or higher than, 5.00 per cent. For further details, please see the section of the Prospectus entitled "Trigger Tables" and "Condition 2.4 - Issuer Pre-Enforcement Redemption Priority of Payments" of the section of the Prospectus entitled "Note Conditions".	(TEXT-5000)	Confirmation and optional comment 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 pursuant to Article 21(5) of Regulation (EU) 2017/2402. Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation 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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Article 21(5)	Confirmation		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5544	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.						
N112	ST5544	O	Credit quality deterioration trigger comment		(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N113	ST5554	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N114	ST5554	M	Servicer expertise explanation	Santander Consumer Bank AS (SCB AS) is a private limited liability company based in Norway. SCB AS's current structure was established in 2005, after Santander Consumer Finance, S.A. (SCF S.A.) acquired Elkon Finans AS and Bankia Bank AS, and merged the two companies. SCB AS is 100 per cent. owned by SCF S.A. (a subsidiary of Banco Santander, S.A.). The Seller, Santander Consumer Finance Oy (SCF Oy), is the Finnish business unit within SCB AS's Nordic Group. SCF Oy consists of three profit areas: "Auto", "Consumer Loans" and "Parables". SCF Oy further acts as an insurance intermediary for Financial Insurance Company Limited, Fennia Mutual Insurance Company and Santander Insurance Europe Limited. SCF Oy is a market leader in the car and leisure financing sector in Finland, with a current market share of 21.0 per cent. as of 31 December 2022. Banco Santander S.A. is an EEA authorised firm registered with and under the supervision of Banco de España (Bank of Spain) and thus is subject to prudential and capital regulation and supervision in the European Union. For further details, please see the section of the Prospectus entitled "The Seller and the Servicer". Pursuant to the Auto Portfolio Purchase Agreement, the Seller represents and warrants that (a) it has originated exposures of a similar nature to the Purchased HP Contracts since 2007 and so has the relevant expertise pursuant to Article 21(10) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; and (b) in its capacity as Servicer, it has expertise in servicing exposures of a similar nature to those securitised since 2007 and has well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures since 2007, pursuant to Article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details please see the section of the Prospectus entitled "Outline of the Other Principal Transaction Documents – The Auto Portfolio Purchase Agreement" and Clause 10.2 (a) of the Auto Portfolio Purchase Agreement. Pursuant to the Servicing Agreement, the Servicer also represents and warrants that (a) it has expertise in servicing exposures of a similar nature to those securitised since 2007, and so has the relevant expertise pursuant to Article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria and (b) it has well-documented and adequate policies, procedures and risk management controls relating to the servicing of exposures pursuant to Article 21(8) of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, please see the section of the Prospectus entitled "OUTLINE OF THE OTHER PRINCIPAL TRANSACTION DOCUMENTS – Servicing Agreement". Furthermore, the credit rating agencies have conducted a review of the Servicer (as so stated in their public ratings report).	(TEXT-32767)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402. Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation		Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N115	ST5545	M	Early termination confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N116	ST5545	C	Early termination explanation	This is a revolving transaction with certain events which trigger the "Revolving Period End Date" and terminate the Revolving Period. Such "Revolving Period Termination Events" include: (a) an Issuer Event of Default; (b) a Servicer Termination Event; (c) a Change of Control with respect to the Seller; (d) the Seller becomes subject to Insolvency Proceedings; (e) the Delinquency Ratio Rolling Average exceeds 3 per cent.; (f) the Cumulative Net Loss Ratio exceeds 0.5 per cent.; (g) on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts; (h) the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent. of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or (i) an Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder. For further details, please see the sections of the Prospectus entitled "Transaction Overview – Revolving Period Termination Event" and "Trigger Tables – Revolving Period Termination Events".	(TEXT-10000)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	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.	Article 21(6)	Concise Explanation		Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N117	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.						
N118	ST5546	C	Credit quality deterioration trigger explanation	The Revolving Period Termination Events include an event that will be triggered if the Delinquency Ratio Rolling Average exceeds 3 per cent.; or the Cumulative Net Loss Ratio exceeds 0.5 per cent..	(TEXT-10000)	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	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.	Article 21(6)(a)	Concise Explanation		Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N119	ST5547	M	Insolvency-related event confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not "N/A"; or - field has errors in format.						
N120	ST5547	C	Insolvency-related event explanation	The Revolving Period Termination Events include an event that will be triggered if (a) an Issuer Event of Default occurs (which includes the Issuer becoming subject to insolvency proceedings), (b) a Servicer Termination Event (which includes the Servicer becoming subject to insolvency proceedings or (c) the Seller becomes subject to insolvency proceedings.	(TEXT-10000)	Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	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.	Article 21(6)(b)	Concise Explanation		Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980



N121	ST5548	M	Pre-determined threshold value confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SSPE falls below a pre-determined threshold pursuant to Article 21(6)(c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5548-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5548-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	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	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	ST5548	C	Pre-determined threshold value explanation	The Revolving Period Termination Events include an event that will be triggered if on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts; or the amount of redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent. of the Aggregate Outstanding Asset Principal Amount as a Note Issuance Date on average for two consecutive Payment Dates.	(TEXT-10000)		Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6)(d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5549-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5549-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	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.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	ST5549	C	New underlying exposures failure generation explanation	The Revolving Period Termination Events include an event that will be triggered if the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent. of the Aggregate Outstanding Asset Principal Amount as a Note Issuance Date on average for two consecutive Payment Dates.	(TEXT-10000)		Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N126	ST5550	O	Participant duties comment	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. The service providers are: (i) the Servicer which is appointed under the Servicing Agreement; (ii) the Principal Paying Agent, the Calculation Agent and the Cash Administrator which are appointed under the Agency Agreement; (iii) the Transaction Account Bank, which is appointed under the Transaction Account Bank Agreement; (iv) the Issuer Collections Account which is appointed under the Issuer Collections Account Agreement; (v) the Note Trustee which is appointed under the Note Trust Deed; (vi) the Security Trustee, who is appointed under the security agreements; (vii) the Hedge Counterparty which is appointed under the terms of the relevant Hedge Agreement and (viii) the Corporate Administrator which is appointed under the Corporate Administration Agreement. The contractual obligations of the service providers are specified in the relevant agreements. For further details, please see the sections of the Prospectus entitled "Servicing Agreement", "Agency Agreement", "The Transaction Account Bank Agreement", "Issuer Collections Account Agreement", "The Note Trust Deed", "Issuer Security Agreement", "Purchaser Security Trust Deed", "Purchaser Finnish Security Agreement", "Irish Security Deeds", "The Hedge Agreements" and "Corporate Administration Agreement" together with the corresponding agreements.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers. Field codes are highlighted in amber where the field has errors in format.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N128	ST5551	O	Servicing Continuity comment	It is confirmed that the servicing agreement contains provisions providing for the termination of the servicer and provisions anticipating the appointment a replacement servicer by the Purchaser following the occurrence of certain events, including unremedied defaults by the servicer or the occurrence of an insolvency event in relation to the servicer. In addition, under the terms of the Servicing Agreement, Santander Consumer Finance, S.A. will act as the Back-Up Servicer Facilitator. If the Back-Up Servicer Facilitator ceases to comply with certain ratings requirements or to control the Servicer, it shall (i) select a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance. For further details, see the section of the Prospectus entitled "Servicing Agreement - Back-Up or replacement Servicer".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	ST5552	O	Derivative Counterparty Continuity comment	The Hedge Agreement contains provisions aimed at ensuring the replacement of the Hedge Counterparty in case of its default, insolvency or other specified events. For further details, please see the sections of the Prospectus entitled "Trigger Tables – Ratings Triggers", "Trigger Tables – Non-ratings Triggers" and "The Hedge Agreement".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	ST5553	M	Liquidity Provider Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N132	ST5553	O	Liquidity Provider Continuity comment	The Transaction Account Bank Agreement contains provisions aimed at ensuring the replacement of any Transaction Account Bank in case of its default, insolvency or other specified events. For further details, see the section of the Prospectus entitled "Transaction Account Bank Agreement". The Issuer Collections Account Agreement contains provisions aimed at ensuring the replacement of any Collections Account Bank in the case of a Ratings Downgrade or other events. For further details, see the section of the Prospectus entitled "Issuer Collections Account Agreement" of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(c) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N134	ST5553	O	Account Bank Continuity comment	The Transaction Account Bank Agreement contains provisions aimed at ensuring the replacement of any Transaction Account Bank in case of its default, insolvency or other specified events. For further details, see the section of the Prospectus entitled "Transaction Account Bank Agreement". The Issuer Collections Account Agreement contains provisions aimed at ensuring the replacement of any Collections Account Bank in the case of a Ratings Downgrade or other events. For further details, see the section of the Prospectus entitled "Issuer Collections Account Agreement" of the Prospectus.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment 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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	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.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N136	ST5555	O	Debt situation documentation comment	The Servicing Agreement and the Auto Portfolio Purchase Agreement and the Credit and Collection Policy attached thereto set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, payment plan changes, losses, charge offs, recoveries and other asset performance remedies. For further details, see the section of the Prospectus entitled "Servicing Agreement" and "Credit and Collection Policy".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N137	ST5556	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	ST5556	O	Priorities of payment and triggered events comment	The Transaction Documents clearly specify the Priority of Payments, the events which trigger changes in such Priority of Payments as well as the obligation to report such events and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. In this respect, (i) the Servicer has undertaken to prepare, by no later than one month after each Payment Date, the Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the Priorities of Payments) and (ii) the Reporting Entity has undertaken to make it available to the investors through the website of European DataWarehouse (www.eurodata.eu). For further details, please see Condition 2 (Status, Security and Priority) of the section of the Prospectus entitled "Note Conditions".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N140	ST5557	O	Timely resolution of conflicts comment	The Note Trust Deed contains clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Note Trustee and Security Trustee. It is confirmed that such provisions meet the requirements of Article 21(10) of the Securitisation Regulation. For further details, see the sections of the Prospectus entitled "Note Conditions", "Outline of the Other Principal Transaction Documents - Issuer Security Trust Deed" and "Outline of the Other Principal Transaction Documents - Note Trust Deed".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Historical Default and Loss Performance Data	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.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N142	ST5558	O	Historical Default and Loss Performance Data comment	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N143	ST5558	C	Historical Default and Loss Performance Data location	(TEXT-1000)		Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.						
N144	ST5559	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment 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 pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Sample of the underlying exposures subject to external verifications	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.	Article 22(2)	Confirmation	N/A
N145	ST5559	O	Sample external verification comment	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.			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.			
N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Availability of a liability cash flow model to potential investors	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.	Article 22(3)	Confirmation	N/A
N147	ST5560	C	Location of Liability cash flow model	(TEXT-10000)		Box to complete should contain the location where a liability cash flow model is available and may contain additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.						
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Availability of a liability cash flow model to potential investors	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.	Article 22(3)	Confirmation	N/A
N149	ST5560	O	Liability cash flow model comment (after pricing)	(TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N150	ST5561	M	Environmental performance availability	Not Available	(N/A/Available/Not available)	Confirmation and 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 pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STS510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STS510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "not available"; or - "N/A" is reported and STS510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STS510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	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.	Article 22(4)	Concise Explanation	N/A
N151	ST5561	C	Environmental performance explanation	(TEXT-10000)		When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	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.	Article 22(5)	Confirmation	N/A
N153	ST5562	O	Article 7 compliance comment	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N154	ST5562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	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.	Article 22(5)	Confirmation	N/A
N155	ST5562	O	Underlying information comment	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N156	ST5562	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "unconfirmed"; or - field has errors in format.					
N157	ST5562	O	Before pricing documentation comment	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						