

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	STSS3	C	STS notification identifier		(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in STSS4 - Securitisation unique identifier. 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 - STSS4 - 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 (STSS4 - 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	STSS0	M	Designated Entity LEI	K8MS7FD7NS2ZWQ51A271	(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	STSS1	C	Instrument ISIN	ES0305654008;ES0305654016;ES0305654024;ES0305654032;ES0305654040;ES0305654057;ES0305654065	(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 STSS1-ISIN, STSS1-Instrument code type and STSS1 - 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	STSS1	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 CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field STSS1-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 (CUSIP,CUSIP). Field codes are highlighted in amber where: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1 - Instrument code are left blank; or - field has errors in format.						
N5	STSS1	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, 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 CUSIP). 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 (CUSIP_Value;CUSIP_Value). Field codes are highlighted in amber where: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1 - 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	STSS2	C	Originator LEI	K8MS7FD7NS2ZWQ51A271	(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	STSS8	C	Originator country	SPAIN	(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), SSP(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N7	STSS8	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), SSP(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N8	STSS2	C	Sponsor LEI	K8MS7FD7NS2ZWQ51A271	(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	STSS8	C	Sponsor country	SPAIN	(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	STSS8	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), SSP(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
N10	STSS2	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	STSS8	O	Original Lender Country	K8MS7FD7NS2ZWQ51A271	(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.		Where available, the country of				

N11	STSS8	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	establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	STSS8	O	SSPE Country	SPAIN	{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.	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	STSS8	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	STSS4	M	Non-ABCP securitisation unique identifier	K8MS7FD7NS2WQ51AZ71N202202	{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 entity 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.	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
N15	STSS4	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	STSS4	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	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.	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
N17	STSS4	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.	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
N18	STSS5	C	Prospectus Country	SPAIN	{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: - STSS5-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
N19	STSS5	C	Prospectus identifier	169403	{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: - STSS5-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	STSS5	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: STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are left blank; or - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled; 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
N21	STSS11	M	Issue date	2022-06-09	{DATE_TEXT-YYYY-MM-DD}	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, 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) 2017/1129[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	STSS6	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 https://www.esma.europa.eu/sites/default/files/library/esma_register_sec.xlsx . 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	STSS7	M	Securitisation name	BBVA Consumer Auto 2022-1-FT	{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 a 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) 2019/980
N25	STSS10	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 originator or sponsor to be eligible for a discount factor	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 (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.xls). 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		(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) has verified that BBVA Consumer Auto 2022-1 FT 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.	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	
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 (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) 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	N	(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. Field codes are highlighted in amber if the field is left blank or has errors in format.	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	N/A	(Confirmed/Unconfirmed/N/A)	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 should contain the confirmation indicator (Confirmed/Unconfirmed/). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (ST5517 check-box is "N"). "Confirmed" should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit-granting criteria does not apply with respect to trade receivables. 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 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	
N35	ST5518	O	Credit granting criteria compliance comment		(TEXT-5000)	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.						
N36	ST5519	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. 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		(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)	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 assignment	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N39	ST5520	M	True sale or assignment transfer explanation	The Legal Opinion states at: "4.2 The assignment of the Receivables to the Fund (i) The assignment of the Initial Receivables has been accomplished by the execution of the Notarised Certificate of Assignment. (ii) The assignment of Initial Receivables has been legally, validly, effectively and unconditionally carried out and has complied with the formalities foreseen in Article 17 c) of Law 5/2015, and is binding and enforceable against the Originator and any third parties (including any creditors of the Originator and any bankruptcy administrator (administrador concursal) of the Originator) from the date of execution of the Notarised Certificate of Assignment."	(TEXT-10000)	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 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.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N40	ST5521	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. 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	ST5521	C	Subject to severe clawback explanation		(TEXT-10000)	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.	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	

N42	STSS22	M	Clawback provisions exemption confirmation	N/A	[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		[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 "Y". 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. 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.	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.					
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]	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 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	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
N52	STSS25	M	Representations and warranties explanation	Section 2.2.8.2.(3) of the OC, the Originator represents: (3) That it is the unrestricted legal and beneficial owner of all the Receivables, free and clear of any and all liens and claims and to the best of its knowledge there is no cause that could adversely affect the enforceability of their assignment to the Fund and, save in the case of contracts that may be considered linked contracts (contratos vinculados), no Obligor may raise any objections to the payment of any amount regarding the Receivables.	[TEXT-10000]		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.					
N53	STSS26	M	Underlying exposures eligibility criteria confirmation	Confirmed	[Confirmed/Unconfirmed]	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 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	The selection of Receivables complies with the representations given in section 2.2.8.2 of the Prospectus. Please also see section 2.2.9.2 (b) "Substitution of the securitised assets" which describes the process of replacement of Receivables non-conforming with the Eligibility Criteria. An authorised audit company performs certain Aup report with respect to the compliance of the underlying exposures in a randomly selected sample which covers the key eligibility criteria of the transaction.	[TEXT-10000]		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 for their active portfolio management on a discretionary basis.	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]	Confirmation and concise explanation on 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 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	Randomly selection from the pool of the Prospectus, where all the loans comply with the eligibility criteria.	[TEXT-10000]		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.					
N57	STSS27	M	Homogeneity of assets confirmation	Confirmed	[Confirmed/Unconfirmed]	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 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.	Homogeneity of assets	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N58	STSS27	M	Homogeneity of assets explanation	Additionally, the Originator represents that the homogeneity criteria are met, representations: Section 2.2.8.2 (10) of the OC: (10) That the Loans have been granted to individuals resident in Spain in connection with the purchase of new or used vehicles and that the vehicles consist of passenger cars, SUV vehicles, microrcars, mixed-use vehicles, light commercial vehicles, taxis, caravanning and motorcycles.	[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.					
N59	STSS28	M	No re-securitisation 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.					

N60	ST5528	O	No re-securitisation comment	The underlying exposures do not include any securitisation positions; the eligibility criteria restrict the underlying exposures to consumer loans. See above ST5527. Representation 2.2.8.2 (10). Also see section 2.2.13 "Where the assets comprise obligations that are traded on regulated or equivalent third country market or SME Growth Market, a brief description of the securities, the market and an electronic link where the documentation in relation to the obligations can be found on the regulated or equivalent third country market or SME Growth Market". Not applicable. The Receivables do not include traded securities, as defined in point (44) of Article 4(1) of MIFID II nor any securitisation position.	[TEXT-5000]	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402...	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
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	[Confirmed/Unconfirmed]						
N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	The Originator represents on the OC: Section 2.2.8.2.1 (1) That the granting of the Loans and all aspects relating thereto took place in the ordinary course of BBVA's business and are and has been and will be done at arm's length. Section 2.2.8.2.2 (6) That after being granted, the Loans have been serviced and are still being serviced by the Originator in accordance with its set customary procedures. Section 2.2.8.2.2 (5) That it has strictly adhered to the lending policies in force from time to time and applicable to it in granting the Loans that do not materially differ from the ones described in section 2.2.7 of the Additional Information. No distinction is made between securitised and non-securitised exposures in any respect, be it applicable regulatory standards, distribution channels, product types and product characteristics, credit processing, dunning procedures, debt collection, customer service, underwriting and servicing activities or areas of risk controlling, accounting and reporting.	[TEXT-32767]	Confirmation and detailed explanation 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 pursuant to Article 20(10) of Regulation (EU) 2017/2402.					
N63	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	[Confirmed/Unconfirmed]						
N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	The Originator represents on the OC: Section 2.2.8.2.2 (5) That it has strictly adhered to the lending policies in force from time to time and applicable to it in granting the Loans that do not materially differ from the ones described in section 2.2.7 of the Additional Information. No distinction is made between securitised and non-securitised exposures in any respect, be it applicable regulatory standards, distribution channels, product types and product characteristics, credit processing, dunning procedures, debt collection, customer service, underwriting and servicing activities or areas of risk controlling, accounting and reporting.	[TEXT-32767]	Confirmation and detailed explanation 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 pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Soundness of the underwriting standard		Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N65	ST5529	M	Residential Loan requirement confirmation	N/A	[Confirmed/Unconfirmed/N/A]	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.					
N66	ST5529	C	Residential Loan requirement explanation		[TEXT-32767]						
N67	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	[Confirmed/Unconfirmed]	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(3) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.					
N68	ST5529	M	Borrower's creditworthiness assessment explanation	The Originator represents on the OC: Section 2.2.8.2.1 (29) That the assessment of the Loan Obligors' creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC.	[TEXT-32767]						
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	[Confirmed/Unconfirmed]						
N70	ST5530	M	Originator/Lender Expertise explanation	In line with the EBA STS Guidelines Non-ABCP Securitizations, BBVA, as Seller and Loan Servicer, has the relevant expertise as an entity being active in the auto loans market for over 30 years and as servicer of consumer auto loans and leases receivables securitisation for over 15 years. The Seller is a credit institution subject to the supervision of the Bank of Spain and registered in the Special Administrative Register with the number 0182. Additionally, the Seller has well documented and adequate policies, procedures and risk-management controls relating to the origination auto loans, such as the Receivables. The members of its management body and the senior staff of the Seller have adequate knowledge and skills in originating and underwriting auto loans, similar to the loans included in the portfolio, gained through years of practice and continuing education. The members of the management body and the Sellers senior staff have been appropriately involved within the governance structure of the functions of originating and underwriting of the portfolio. See also Section 2.2.7 (Method of creation of the assets) and Section 3.5 (Name, address and significant business activities of the Originator of the securitised assets) of the Prospectus.	[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	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
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	[Confirmed/Unconfirmed]						
N72	ST5531	M	Defaulted or restructured exposures explanation	The Originator represents: Section 2.2.8.2.1 (14) of the OC: "That on the date of assignment to the Fund, none of the Loans have any payments more than fifteen (15) days overdue"; Section 2.2.8.2.1 (30) of the OC: "That, on the date of selection, the Obligor is not a credit-impaired debtor or guarantor, who is a person who, to the best of the Originator's knowledge: •has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to its nonperforming exposures within three years prior to the date of transfer or assignment of the underlying exposures to the Fund, •has, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; or •has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the Originator which are not securitized".	[TEXT-32767]	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402, -the requirements referred to in Article 20 (11) (a) and (b) 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	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402, -the requirements referred to in Article 20 (11) (a) and (b) 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	STSS32	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	STSS32	O	At least one payment at the time of transfer comment	The Originator represents: 2.2.8.2.1 (20) That each Loan was disbursed in January 2022 or earlier and at least one (1) monthly instalment has been duly paid by the Obligor under such Loan.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N75	STSS32	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.	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for STSS32 indicating 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. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for STSS32 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 STSS32 and field is not 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	STSS32	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 STSS32 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 STSS32; or - field has errors in format.						
N77	STSS33	M	Degree of dependence on repayments 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.						
N78	STSS33	M	Degree of dependence on repayments explanation	The repayments to be made to the Noteholders under the Notes have not been structured to depend on the sale of the cars or other assets which serve as collateral for the loans. The Notes' repayment is entirely linked to the repayment of the Loans. Receivable amounts will be paid to the FT into the Treasury Account. Quarterly, on each Payment Date, Noteholders will be paid interest accrued and principal will be repaid on the Notes in each Class on the terms set forth in the Priority of Payments. The amounts and periodicity of the cash flows derived from such Receivables allow for payment of interests and principal without recourse to the sale of the Receivables.	(TEXT-32767)	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.	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.	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	
N79	STSS34	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	STSS34	M	Compliance with risk retention requirements explanation	OC 3.4.3 Risk retention under the Securitisation Regulation The Originator will undertake in the Deed of Incorporation and in the Management, Underwriting and Placement Agreement, to retain, on an ongoing basis, a material net economic interest of not less than 5% in the securitisation transaction described in this Prospectus in accordance with Article 6(1) of the EU Securitisation Regulation. As at the Closing Date, such material net economic interest will be held in accordance with Article 6(1) of the Securitisation Regulation and will comprise of randomly selected exposures equivalent, at the Date of Incorporation, to not less than 5% of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 at origination, pursuant to paragraph 3(c) of Article 6 of Securitisation Regulation and Article 7 of Commission Delegated Regulation (EU) No 625/2014 of 13 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council by way of regulatory technical standards specifying the requirements for investor, sponsor, original lenders and originator institutions relating to exposures to transferred credit risk.	(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.		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.				
N81	STSS34	C	Retaining entity LEI	K8M57FD7NS2ZWQ51A271	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.						
N82	STSS34	C	Retaining entity name	BANCO BILBAO VIZCAYA ARGENTARIA SOCIEDAD ANONIMA	(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.	Entity name should be reported in Box to complete where LEI is not available for STSS34- Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.						
N83	STSS34	M	Vertical slice	N	(Y/N)	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice 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.	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	STSS34	M	Seller's share	N	(Y/N)	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share 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.						
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	Y	(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?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet 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.						
N86	STSS34	M	First loss tranche	N	(Y/N)	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche 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.						
N87	STSS34	M	First loss exposure in each asset indicator	N	(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?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset 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.						
N88	STSS34	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	ST534	M	Other option indicator		(I/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	ST534	C	Other options used comment		(TEXT-5000)		Value should be reported in Box to complete when Other option indicator "I" is reported with "Y" for ST534. Field codes are highlighted in amber where it is not the case or field has errors in format.							
N91	ST535	M	Mitigation of interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	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 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	ST535	M	Mitigation of interest rates and currency risks explanation	The Fund has entered into an Interest Rate Swap Agreement with a third party (Interest Rate Swap Provider) to hedge the risk of a difference between the rate of interest to be received by the Fund on the Receivables and the rate of interest payable by the Fund on the Notes. The Fund income from the Loans will have fixed rates of interest, which will not directly match (and may in certain circumstances be less than) its obligations to make payments of the floating rate of interest due to be paid by it under the Notes.	(TEXT-10000)		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	ST536	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	[No derivatives/Exempt on derivatives/Unconfirmed]	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 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	ST536	M	Derivatives not purchased/sold by SSPE explanation	Apart from the derivative described in Article 21 (2) the Fund has not entered in any other hedging instrument	(TEXT-10000)		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	ST537	M	Common standards underwriting derivatives confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	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 ST5336-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST5336-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.							
N96	ST537	C	Common standards underwriting derivatives explanation	As explained in section 3.4.8.2 of the Prospectus, on the Date of Incorporation, the Management Company, on behalf of the Fund, will enter into an Interest Rate Swap agreement with BBVA (the "Interest Rate Swap Agreement") based on the Spanish Banking Association's 2020 standard Master Financial Transaction Agreement (CMO), including the Master Agreement, Annex I, Annex II, Annex III and the Confirmation.	(TEXT-10000)		Box to complete should contain the concise explanation where ST537-Common standards underwriting derivatives confirmation is not "N/A". Field codes are highlighted in amber where it is not the case 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	
N97	ST538	M	Referenced interest payments confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and 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.	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.							
N98	ST538	M	Referenced interest payments explanation	Since the loan receivables are fixed rate, no reference rates apply to the assets side. The reference rate for determining the Nominal Interest Rate applicable to the Notes is 3M Euribor, which constitutes a market standard reference rate.	(TEXT-10000)		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.	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.	Article 21(3)	Concise Explanation		Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N99	ST539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	[Confirmed/Unconfirmed]	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 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.							
N100	ST539	M	Acceleration notice / enforcement requirement explanation	In case of early liquidation, the FT shall be wound-up according to section 4.4.3 of the Prospectus, i.e. by applying the Available Funds, in each Payment Date, to the payment of the amounts due in accordance with the Liquidation Priority of Payments. There is no cash trapping.	(TEXT-10000)		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.	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	
N101	ST540	M	No trapping of cash confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment 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.	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.	Article 21(4)(a)	Confirmation		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N102	ST540	O	No trapping of cash comment	There is no cash trapping.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N103	ST541	M	Sequential amortisation confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment 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.	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.							
N104	ST541	O	Sequential amortisation comment	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.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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.	Article 21(4)(b)	Confirmation		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N105	ST542	M	Reversed repayment on seniority confirmation	Confirmed	[Confirmed/Unconfirmed]	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 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.							
N106	ST542	O	Reversed repayment on seniority comment	The repayment of the securitisation position is not to be reversed with regard to their seniority. Please refer to Fund Liquidation Priority of Payments included in section 3.4.7.3 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) 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	
N107	ST543	M	No automatic liquidation confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) 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.							
N108	ST543	O	No automatic liquidation comment	There is no provision in the Prospectus requiring automatic liquidation of the underlying exposures at market value. As stated in section 4.4.3.	(TEXT-5000)		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	ST544	M	Non-sequential priority of payments triggers confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	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 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	ST544	O	Non-sequential priority of payments triggers comment	Notes initially amortise a pro-rata with no reverse sequential redemption triggers. Please refer to section 4.9.2 of the Prospectus	(TEXT-5000)		Box to complete may contain the concise explanation where ST544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST544-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.	Article 21(5)	Confirmation		Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	

N111	STSS44	M	Credit quality deterioration trigger confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402.	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 STSS44 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.	Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	STSS44	O	Credit quality deterioration trigger comment	Section 4.9.2 of the Prospectus	[TEXT-5000]		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.				
N113	STSS54	M	Service 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	STSS54	M	Service expertise explanation	In line with the EBA STS Guidelines Non-ABCP Securitizations, BBVA, as Seller and Loan Servicer, has the relevant expertise as an entity being active in the auto loans market for over 30 years and as servicer of consumer auto loans receivables securitisation for over 15 years. The Seller is a credit institution subject to the supervision of the Bank of Spain and registered in the Special Administrative Register with the number 0182. Additionally, the Seller has well documented and adequate policies, procedures and risk-management controls relating to the origination of consumer finance loans, such as the Receivables. The members of its management body and the senior staff of the Seller have adequate knowledge and skills in originating and underwriting auto loans and leases, similar to the auto loans included in the portfolio, gained through years of practice and continuing education.	[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	STSS45	M	Early termination confirmation	N/A	[Confirmed/Unconfirmed/N/A]	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 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.	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
N116	STSS45	C	Early termination explanation		[TEXT-10000]		Box to complete should contain the concise explanation where STSS45-Early termination confirmation is not "N/A". Field should be left blank where STSS45-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.				
N117	STSS46	M	Credit quality deterioration trigger confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) 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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; 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
N118	STSS46	C	Credit quality deterioration trigger explanation		[TEXT-10000]		Box to complete should contain the concise explanation where STSS46-Credit quality deterioration trigger confirmation is equal to N/A. Field should be left blank where STSS46-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.				
N119	STSS47	M	Insolvency-related event confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) 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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; 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
N120	STSS47	C	Insolvency-related event explanation		[TEXT-10000]		Box to complete should contain the concise explanation where STSS47-Insolvency-related event confirmation is not "N/A". Field should be left blank where STSS47-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.				
N121	STSS48	M	Pre-determined threshold value confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPSE 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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SPSE 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	STSS48	C	Pre-determined threshold value explanation		[TEXT-10000]		Box to complete should contain the concise explanation where STSS48-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where STSS48-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	STSS49	M	New underlying exposures failure generation confirmation	N/A	[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 STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-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	STSS49	C	New underlying exposures failure generation explanation		[TEXT-10000]		Box to complete should contain the concise explanation where STSS49-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where STSS49-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	STSS50	M	Participant duties confirmation	Confirmed	[Confirmed/Unconfirmed]	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.	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) 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
N126	STSS50	O	Participant duties comment	The obligations of the Management Company (Trustee) are set forth in section 3.7.1.2 of the Prospectus. The obligations of the Servicer are set forth in section 3.7.2 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.				
N127	STSS51	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	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	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N128	ST5551	O	Derivative Counterparty Continuity comment	The term and substitution of the Servicer shall be done in accordance with the procedure established in section 3.7.2.2. of the Prospectus.	(TEXT-5000)	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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Regulation (EU) 2017/2402.				
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	According to section 3.4.8.2, in case of a downgrade in the Interest Swap Provider, it will request to, among others, transfer its rights and obligations to a replacement third party.	(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	N/A	(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		(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	According to section 3.4.5.1, in case of a downgrade in the Treasury Account Provider, the Management Company shall either obtain an irrevocable guarantee securing performance of the Treasury Account Provider or substitute the Treasury Account Provider.	(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	Sections 2.2.7 and 3.7.2 of the Prospectus refers to the levels of action to be followed by the Servicer depending on the status of each loan. In any case, the collection management and recovery procedure shall comply with the criteria set forth in the Servicing Agreement, as described in section 3.7.2.1, sub-sections 5 (actions in the event of late payment and legal or other actions) and 6 (set-off), 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.						
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	Section 3.4.7.2.1, sub-section 2, regulating the priority of payments provides for deferrals in case certain triggers are met. Section 3.4.7.2.2, sub-section 2, provides for sequential redemption event in case certain triggers are met. Finally, section 3.4.7.3 provides for the applicable priority of payments in case of Fund Liquidation.	(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.				
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	Section 4.11. Representation of security holders A Meeting of Creditors has been established upon and by virtue of the Deed of Incorporation and will remain in force and in effect until repayment of the Notes in full or cancellation of the Fund	(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.				
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	The Originator, as reporting entity, has made available to the potential investors prior to the STS Notification Date, delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, for a period no shorter than 5 years.	(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	Data was available on the Website of the European Data Warehouse GmbH (for registered users) and it is available on the OC in the section 2.2.7 (available on EDW as well).	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate 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	Deloitte S.L., as authorized audit company, has issued the special securitisation report on certain attributes of a sample of the selected loans, from which the Receivables have been taken, including verification of the data disclosed in respect of those loans.	(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	Bloomberg and Intex Solutions, Inc.	(TEXT-10000)		Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.		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.				
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.						
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.						

				Available													
N150	ST5561	M	Environmental performance availability		[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.	Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Not available", or - "N/A" is reported and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST5510-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	The Originator has confirmed that the information regarding the environmental performance of the vehicles financed by the Loans will be available only for those Loans for which BBVA has captured such information in its databases.	[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]	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.											
N153	ST5562	O	Article 7 compliance comment	The Originator confirms its compliance with Article 7 of Regulation (EU) 2017/2402 (see statements of section 4.1.1 of the Prospectus). Furthermore, in accordance with Article 22 of the Securitisation Regulation, the Reporting Entity, or Management Company by delegation, will make available (or has made available in this Prospectus) to potential investors, before pricing, the following information: a) delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, for a period no shorter than five (5) years; b) liability cash flow model, through the platforms provided by Intex and Bloomberg, which precisely represents the contractual relationship of the Receivables and the payments flowing between the Originator, the Fund and the Noteholders, (and shall, after pricing, make that model available to Noteholders on an ongoing basis and to potential investors upon request); c) Upon request, the loan-by-loan information required by point (a) of the first subparagraph of Article 7(1) of the Securitisation Regulation; and d) draft versions of the Transaction Documents and the STS Notification, which are all the documents essential for the understanding of the transaction. Please see section 4.1.1. e) of the Additional Building Block. Confirmed	[TEXT-5000]	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (5) 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.	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						
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. 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.											
N155	ST5562	O	Underlying information comment	See above N153	[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	See above N153	[TEXT-5000]	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.											