

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
SST50	724500AH42V5X8BCPE49 / Stichting Autoriteit Financiële Markten (the “AFM”)	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	XS2279940535 XS2279940618	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	724500AH42V5X8BCPE49	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	N/A	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	724500AH42V5X8BCPE49N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5	N/A	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse GmbH; awaiting formal registration of securitisation repository	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Securitised Residential Mortgage Portfolio II B.V.	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	NL	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	residential mortgages	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	25/01/2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	27/01/2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS, has verified that the Securitised Residential Mortgage Portfolio II B.V. transaction complies with the STS criteria.	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS, France	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	Autorité des Marchés Financiers, France	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	N/A	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the credit-granting as referred to in Article 27(2)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A

STSS20	For confirming compliance with article 20(1) of the Securitisation Regulation, pursuant to the Mortgage Receivables Purchase Agreement the Issuer will purchase on the Closing Date and will under the Deed of Assignment and Pledge and registration thereof with the Dutch tax authorities on the Closing Date accept assignment of the Mortgage Receivables from the Seller as a result of which legal title to the Mortgage Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and/or any third party of the Seller, and as a result thereof article 20(5) of the Securitisation Regulation is not applicable;	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation 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.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	For confirming compliance with article 20(2) of the Securitisation Regulation, neither the Dutch Bankruptcy Act (Faillissementswet) nor the Recast Insolvency Regulation contain severe clawback provisions as referred to in article 20(2) of the Securitisation Regulation or re-characterisation provisions and, in addition, the Seller will represent on the Closing Date and, as applicable, the relevant Notes Payment Date to the Issuer in or pursuant to the Mortgage Receivables Purchase Agreement that it has its home member state within the meaning of the Winding-up Directive in the Netherlands and it has not been dissolved (ontbonden), granted a suspension of payments (surseance van betaling), or declared bankrupt (failliet verklaard) (see also section 3.4 (Seller);	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
STSS22	N/A	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
STSS23	The seller is the originator. (see also preamble under (C) and clause 7.1 (J) of the Mortgage Receivables Purchase Agreement.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS24	For confirming compliance with article 20(1) of the Securitisation Regulation, pursuant to the Mortgage Receivables Purchase Agreement the Issuer will purchase on the Closing Date and will under the Deed of Assignment and Pledge and registration thereof with the Dutch tax authorities on the Closing Date accept assignment of the Mortgage Receivables from the Seller as a result of which legal title to the Mortgage Receivables is transferred to the Issuer and such purchase and assignment will be enforceable against the Seller and/or any third party of the Seller, and as a result thereof article 20(5) of the Securitisation Regulation is not applicable;	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
STSS25	The Seller will represent and warrant (i) on the Closing Date with respect to the Mortgage Receivables and the Mortgage Loans from which such Mortgage Receivables result and the Beneficiary Rights and (ii) on relevant Notes Payment Date the Notes Payment Date with respect to the New Mortgage Receivables sold and assigned by it on such Notes Payment Date and the Mortgage Loans from which they result and the Beneficiary Rights that the Mortgage Receivables, the NHG Advance Rights and the Beneficiary Rights are free and clear of any encumbrances and attachments (beslagen) and no option rights to acquire the Mortgage Receivables, the NHG Advance Rights and the Beneficiary Rights have been granted in favour of any third party with regard to the Mortgage Receivables and the Beneficiary Rights. For further information, reference is made to section 7.2 (Representations and Warranties) of the Prospectus.	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	The representations and warranties, the Mortgage Loan Criteria, the Substitution Conditions and the Transaction Documents do not allow for active portfolio management of the Mortgage Receivables on a discretionary basis within the meaning of article 20(7) of the Securitisation Regulation (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus, and the New Receivables transferred to the Issuer after the Closing Date shall meet the representations and warranties, including the Mortgage Loan Criteria and the Substitution Conditions.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS27	<p>The Mortgage Receivables are homogeneous in terms of asset type, taking into account the cash flows and the contractual, credit risk and prepayment characteristics of the Mortgage Receivables and have defined periodic payment streams within the meaning of article 20(8) of the Securitisation Regulation and the regulatory technical standards as contained in article 1(a), (b), (c) and (d) of the RTS Homogeneity (see also the paragraph below and the section 6.1 (Stratification Tables) of the Prospectus). The Mortgage Loans from which the Mortgage Receivables result (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Mortgage Loans and without prejudice to article 9(1) of the Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Mortgage Receivables from the Mortgage Loans, (iii) fall within the same asset category of residential loans secured with one or several mortgages on residential immovable property and (iv), in accordance with the homogeneity factors set forth in article 20(8) of the Securitisation Regulation and article 21(a), (b) and (c) of the RTS Homogeneity, (a) are secured by a first ranking Mortgage or, in the case of Mortgage Loans secured on the same Mortgaged Asset, first and sequentially ranking Mortgage over (i) real estate (onroerende zaak), (ii) an apartment right (appartementrecht) or (iii) a long lease (erfpacht), in each case situated in the Netherlands and (b) as far as the Seller is aware, having made all reasonable inquiries, including with the Servicer, each of the Mortgaged Assets is not the subject of residential letting and is occupied by the Borrower at the moment of (or shortly after) origination and such residential letting is not permitted under the relevant Mortgage Conditions. The criteria set out in (i) up to and including (iv) are derived from article 20(8) Securitisation Regulation and the RTS Homogeneity;</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	<p>No Mortgage Loan constitutes a securitisation position as defined in the Securitisation Regulation and the notified securitisation is therefore not a re-securitisation.</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	<p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p>	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<p>The Mortgage Loans have been originated in accordance with the ordinary course of Seller's origination business pursuant to underwriting standards that are no less stringent than those that the Seller applied at the time of origination to similar mortgage receivables that are not securitised by means of the securitisation transaction described in this Prospectus within the meaning of article 20(10) of the Securitisation Regulation. In addition, for the purpose of compliance with the relevant requirements pursuant to article 20(10) of the Securitisation Regulation, (i) the Seller has undertaken in the Mortgage Receivables Purchase Agreement to fully disclose to the Issuer any material change to such underwriting standards pursuant to which the Mortgage Loans are originated without undue delay and the Issuer has undertaken in the Administration Agreement to fully disclose such information to potential investors without undue delay upon having received such information from the Seller (see also section 8 (General) of the Prospectus) (ii) pursuant to the Mortgage Loan Criteria none of the Mortgage Loans may qualify as a self-certified mortgage loan (see section 7.3 (Mortgage Loan Criteria) of the Prospectus) and (iii) the Seller will represent on the relevant purchase date in the Mortgage Receivables Purchase Agreement that in respect of each Mortgage Loan, the assessment of the Borrower's creditworthiness was done in accordance with the Seller's underwriting criteria and meets the requirements set out in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or of article 8 of Directive 2008/48/EC (see section 7.2 (Representations and Warranties) of the Prospectus);</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	<p>For confirming compliance with article 20(10) of the Securitisation Regulation, the Seller has the required expertise in originating residential mortgage loans which are of a similar nature as the Mortgage Loans (taking the EBA STS Guidelines Non-ABCP Securitisations into account), and a minimum of 5 years' experience in originating mortgage loans (see also sections 3.4 (Seller) and 6.3 (Origination and servicing) of the Prospectus)</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS31	<p>The Seller confirms that at the relevant Cut-Off Date, the Mortgage Receivable is not in default within the meaning of article 178(1) of the CRR and the relevant Borrower is not a credit-impaired obligor or guarantor who, to the best of the Seller's knowledge, (i) 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 his non-performing exposures within three years prior to the Closing Date or (ii) has a negative BKR registration upon origination, or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not be made is significantly higher than for comparable mortgage receivables originated by the Seller which are not sold and assigned to the Issuer pursuant to the Mortgage Receivables Purchase Agreement, within the meaning of article 20(11) of the Securitisation Regulation. See further section 7.2 (Representations and warranties) of the Prospectus.</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. 	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	<p>The Seller represents that at least at least one (1) interest payment has been made in respect of the Mortgage Loan prior to the Closing Date or, in the case of New Mortgage Receivables purchased after the Closing Date, the relevant Notes Payment Date. The exemption under Article 20(12) does not apply.</p>	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	<p>Not applicable as the Seller confirms compliance with article 20(13) of the Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the repayments to be made to the Noteholders have not been structured to depend predominantly on the sale of the Mortgaged Assets securing the Mortgage Loans (see also section 6.2 (Description of Mortgage Loans) of the Prospectus),</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	<p>The Seller, in its capacity as originator within the meaning of article 6 of the Securitisation Regulation, has undertaken in the Mortgage Receivables Purchase Agreement and the Notes Purchase Agreement to retain, on an ongoing basis, a material net economic interest of not less than 5 per cent. in the securitisation transaction described in this Prospectus in accordance with article 6 of the Securitisation Regulation. As at the Closing Date, such material net economic interest is retained in accordance with article 6(3)(d) of the Securitisation Regulation by the retention of the Class A Notes and the Class B Notes, representing an amount of 5 per cent. of the nominal value of the Notes. In addition to the information set out herein and forming part of this Prospectus, the Seller is responsible for compliance with article 7 of the Securitisation Regulation and the Seller acting as the Reporting Entity, as designated entity under article 7(2) of the Securitisation Regulation, has undertaken to make available materially relevant information to investors in accordance with and as required pursuant to article 7 of the Securitisation Regulation so that investors are able to verify compliance with article 6 of the Securitisation Regulation. Each prospective Noteholder should ensure that it complies with the Securitisation Regulation to the extent applicable to it.</p>	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ul style="list-style-type: none"> (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; (7) other options are used. 	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	<p>For confirming compliance with article 21(2) of the Securitisation Regulation, it is confirmed that the interest-rate or currency risk arising from the Transaction is appropriately mitigated given that the Provisional Pool comprises for at least 91.27 per cent. consist of Euro denominated fixed rate Mortgage Loans with a weighted average remaining time to interest reset of 6.8 years (see section 6.1 (Stratification tables) of the Prospects) and that the Class A Notes are Euro denominated fixed rate notes and the Subordinated Notes do not carry any interest. Pursuant to the terms of the Mortgage Receivables Purchase Agreement, the Seller will have the obligation to repurchase certain Mortgage Receivables in order to ensure that the amount of interest payable by the Borrowers in respect of the Mortgage Receivables exceeds the amount of interest payable by the Issuer on the Notes. In addition, Class A Noteholders can also derive comfort to a certain extent from drawings that can be made under the Cash Advance Facility Agreement. No currency risk applies to the securitisation transaction. No derivative contracts are entered into by the Issuer and no derivative contracts are included in the pool of underlying exposures.</p>	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS36	No derivative contracts are entered into by the Issuer and no derivative contracts are included in the pool of underlying exposures.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	Not applicable. No derivative contracts are entered into by the Issuer and no derivative contracts are included in the pool of underlying exposures.	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	For confirming compliance with article 21(3) of the Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations, the Mortgage Receivables result from Mortgage Loans having a floating or fixed rate of interest and therefore any referenced interest payments under the Mortgage Loans are based on generally used market interest rates, or generally used sectoral rates reflective of the cost of funds, and do not reference complex formulae or derivatives (see also section 6.2 (Description of Mortgage Loans) of the Prospectus.) The Class A Notes will carry a fixed rate of interest. The interest rates are set out in the Prospectus and are payable quarterly in arrear on each Notes Payment Date. The Subordinated Notes will not carry any interest. See further section 4.1 (Terms and Conditions) and Condition 4 (Interest) of the Prospectus.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	For confirming compliance with article 21(4) of the Securitisation Regulation, after the Enforcement Date, no amount of cash is trapped in the Issuer in accordance with the Transaction Documents and the Notes will amortise sequentially (see also section 5 (Credit Structure) of the Prospectus), in particular section 5.2 (Priorities of Payments) of the Prospectus, and no automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 and 11 and section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	No cash would be trapped following the delivery of an enforcement notice. See section 5.2 of the Prospectus under "Post-Enforcement Priority of Payments".	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Following delivery of an Enforcement Notice the Enforcement Available Amount will be paid by the Security Trustee to the Secured Creditors (including the Noteholders the Bank Savings Participant, which shall be entitled to receive an amount equal to the relevant Participation in each of the Bank Savings Mortgage Receivables or if the amount recovered is less than the relevant Participation, then an amount equal to the amount actually recovered which amounts will not be part of the Post-Enforcement Priority of Payments). See section 5.2 of the Prospectus under "Post-Enforcement Priority of Payments".	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Following delivery of an Enforcement Notice the Enforcement Available Amount will be paid by the Security Trustee to the Secured Creditors (including the Noteholders the Bank Savings Participant, which shall be entitled to receive an amount equal to the relevant Participation in each of the Bank Savings Mortgage Receivables or if the amount recovered is less than the relevant Participation, then an amount equal to the amount actually recovered which amounts will not be part of the Post-Enforcement Priority of Payments). See section 5.2 of the Prospectus under "Post-Enforcement Priority of Payments". Such Post-Enforcement Priority of Payments provides for a repayment of Noteholders in a sequential order, as determined by the seniority of their Notes and is not reversed with regard to such seniority.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS43	No automatic liquidation for market value of the Mortgage Receivables is required under the Transaction Documents (see also Conditions 10 and 11 and section 7.1 (Purchase, Repurchase and Sale) of the Prospectus)	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Not applicable. All proceeds are applied to redeem the most senior class of notes first and the seniority of notes cannot be reversed or amended. See section 5.2 of the Prospectus under "Post-Enforcement Priority of Payments".	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	Not applicable. For the purpose of compliance with the requirements stemming from article 21(6) of the Securitisation Regulation, the issuer shall not purchase any New Mortgage Receivables upon the expiry or the after the Closing Date other than any New Mortgage Receivables up to and excluding the First Optional Redemption Date subject to and in accordance with the terms set forth in the Mortgage Receivables Purchase Agreement (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Not applicable. For the purpose of compliance with the requirements stemming from article 21(6) of the Securitisation Regulation, the issuer shall not purchase any New Mortgage Receivables upon the expiry or the after the Closing Date other than any New Mortgage Receivables up to and excluding the First Optional Redemption Date subject to and in accordance with the terms set forth in the Mortgage Receivables Purchase Agreement (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Not applicable. For the purpose of compliance with the requirements stemming from article 21(6) of the Securitisation Regulation, the issuer shall not purchase any New Mortgage Receivables upon the expiry or the after the Closing Date other than any New Mortgage Receivables up to and excluding the First Optional Redemption Date subject to and in accordance with the terms set forth in the Mortgage Receivables Purchase Agreement (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	Not applicable. For the purpose of compliance with the requirements stemming from article 21(6) of the Securitisation Regulation, the issuer shall not purchase any New Mortgage Receivables upon the expiry or the after the Closing Date other than any New Mortgage Receivables up to and excluding the First Optional Redemption Date subject to and in accordance with the terms set forth in the Mortgage Receivables Purchase Agreement (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	Not applicable. For the purpose of compliance with the requirements stemming from article 21(6) of the Securitisation Regulation, the issuer shall not purchase any New Mortgage Receivables upon the expiry or the after the Closing Date other than any New Mortgage Receivables up to and excluding the First Optional Redemption Date subject to and in accordance with the terms set forth in the Mortgage Receivables Purchase Agreement (see also section 7.1 (Purchase, Repurchase and Sale) of the Prospectus);	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	For confirming compliance with article 21(7) of the Securitisation Regulation, the contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement), a summary of which is included in section 7.5 (Servicing Agreement) of the Prospectus, the contractual obligations, duties and responsibilities of the Issuer Administrator are set forth in the Administration Agreement, a summary of which is included in section 5.7 (Administration Agreement) of the Prospectus, the contractual obligations, duties and responsibilities of the Security Trustee are set forth in the Trust Deed, a summary of which is included in section 3.3 (Security Trustee) and section 4.1 (Terms and Conditions) of the Prospectus.	(a) information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS51	For confirming compliance with article 21(7) of the Securitisation Regulation, the contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a substitute servicer shall be appointed upon the occurrence of a termination event under the Servicing Agreement), a summary of which is included in section 7.5 (Servicing Agreement) of the Prospectus, the contractual obligations, duties and responsibilities of the Issuer Administrator are set forth in the Administration Agreement, a summary of which is included in section 5.7 (Administration Agreement) of the Prospectus, the contractual obligations, duties and responsibilities of the Security Trustee are set forth in the Trust Deed, a summary of which is included in section 3.3 (Security Trustee) and section 4.1 (Terms and Conditions) of the Prospectus.	(b)Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	Not applicable. No currency risk applies to the securitisation transaction. No derivative contracts are entered into by the Issuer.	(c)Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	For confirming compliance with article 21(7) of the Securitisation Regulation, the provisions that ensure the replacement of the Issuer Account Bank upon the occurrence of certain events are set forth in the Issuer Account Agreement (see also section 5.6 (Issuer Accounts)) and the relevant rating triggers for potential replacements are set forth in the definition of Requisite Credit Rating.	(c)Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	For confirming compliance with article 21(8) of the Securitisation Regulation, (i) the Servicer has the appropriate expertise in servicing the Mortgage Receivables (taking the EBA STS Guidelines Non-ABCP Securitisations into account) and has a minimum of 5 years' experience in servicing mortgage loans and it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of the Mortgage Loans and, (ii) in addition, Quilon Services B.V. which is appointed as sub-agent on the Closing Date has a minimum of 5 years' experience in servicing mortgage loans of a similar nature to the Mortgage Loans and it has well documented and adequate policies, procedures and risk-management controls relating to the servicing of mortgage loans (see also section 3.5 (Servicer) and section 6.3 (Origination and Servicing) of the Prospectus);	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	For the purpose of compliance with the requirements set out in article 21(9) of the Securitisation Regulation, definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge offs, recoveries and other asset performance remedies are set out in the Seller's administration manuals by reference to which the Mortgage Loans, the Mortgage Receivables, the Mortgages and other security relating thereto, including, without limitation, the enforcement procedures will be administered and such administration manual is incorporated by reference in the Servicing Agreement (see also section 6.3 (Origination and Servicing) of the Prospectus);	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	For confirming compliance with article 21(9) of the Securitisation Regulation, (i) the Trust Deed clearly specifies the Priorities of Payments, (ii) the delivery of an Enforcement Notice, which event triggers changes to the Priorities of Payments, will be reported in accordance with Condition 10 (Events of Default) of the Prospectus and (iii) any change in the Priorities of Payments which will have a material adverse effect on the repayment of the Notes shall be reported to investors without undue delay in accordance with article 21(9) of the Securitisation Regulation (see also Condition 13 (Notices) of the Prospectus).	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS57	For confirming compliance with article 21(10) of the Securitisation Regulation, the Trust Deed contains clear provisions for convening meetings of Noteholders that facilitate the timely resolution of conflicts between Noteholders of different Classes of Notes, clearly defined voting rights of the Noteholders and clearly identified responsibilities of the Security Trustee in this respect (see also Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver) of the Prospectus);	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	For confirming compliance with articles 7(1), 20(10), 22(1) and 22(3) of the Securitisation Regulation, the Seller confirms that it, or the Issuer or another party on its behalf, has made available and/or will make available, as applicable, the information as set out and in the manner described in the paragraphs under the header Disclosure Requirements of section 4.4 (Regulatory and industry compliance) (see also section 8 (General) of the Prospectus). In addition, the Seller, or the Issuer or any other party on its behalf, has made available and will make available, as applicable to potential investors before pricing, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar mortgage loans and mortgage receivables to those being securitised, and the sources of those data and the basis for claiming similarity, which data cover a period of not shorter than five (5) years, as required by article 22(1) of the Securitisation Regulation on the website of European DataWarehouse (https://edwin.eurodw.eu/edweb/). (See further: section 4.4 (Regulatory and industry compliance and section 8 (General) of the Prospectus.)	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS59	For confirming compliance with article 22(2) of the Securitisation Regulation, a sample of Mortgage Receivables has been externally verified by an appropriate and independent party prior to the date of this Prospectus (see also Section 6.1 (Stratification tables) of the Prospectus). The Seller confirms no significant adverse findings have been found.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Before pricing of the Notes, via Bloomberg and/or Intex, a liability cash flow model of the transaction described in this Prospectus which precisely represents the contractual relationship between the Mortgage Receivables and the payments flowing between the Seller, the Noteholders, other third parties and the issuer, which shall remain to be made available to Noteholders on an ongoing basis and to potential investors upon request, as required by article 22(3) of the Securitisation Regulation, which liability cash flow model shall be kept updated and modified, in case of significant changes in the cash flow structure of the transaction described in the Prospectus.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	For confirming compliance with article 22(4) of the Securitisation Regulation, as at the Closing Date the records of the Seller do not contain information related to the environmental performance of the Mortgaged Assets and such information is not disclosed in section 6.1 (Stratification Tables) of the Prospectus and the loan-by-loan information, which shall be made available in accordance with article 7(1)(a) of the Securitisation Regulation to potential investors before pricing upon request and on a monthly basis.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	The Seller (as originator) has undertaken to comply with article 7 of the Securitisation Regulation and the Seller or the Issuer or any other party on its behalf, has made available and will make available, as applicable, to potential investors before pricing of the Notes, information on the Mortgage Receivables as required pursuant to article 22(5) of the Securitisation Regulation in conjunction with article 7(1)(a) of the Securitisation Regulation. See further section 4.4 of the Prospectus.	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A