

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		ST5 notification identifier			The unique identifier as assigned by ESMA to the previously notified ST5 notification.	In the exceptional case of ST5 notifications on securitizations for which multiple ST5 notifications were submitted by different reporting entities on the same securitization identifier - ST54 - Securitization unique identifier (as it may be the case for master trust securitizations or AECF transactions with multiple sponsors), this field should contain the unique identifier of the ST5 notification as assigned by ESMA (ST554 - Securitization 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 ST5 notification.	N/A	General Information		
	N1		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		Designated Entity LEI	813600937471C4669D64	(LEI)	The LEI of the Designated Entity in accordance with Article 17(1) of Regulation (EU) 2017/2402	The NRE code assigned to the ST5 notification reporting entity should be authorized 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 ST5 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 9 of Commission Delegated Regulation (EU) 2019/980	
	N3		Instrument ISIN	IT0005559833;IT0005559841;IT0005559858;IT0005559866;IT0005559874;IT0005559890;IT0005559882	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitization.				
	N4		Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitization	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 securitization, at least one internal code should be reported in field ST551-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP,CUSIP). Field codes are highlighted in amber where: - ST551 instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank; or - field has errors in format.						
	N5		Instrument code		(TEXT-100)	If no ISIN is available, any other securities code such as a CUSIP, assigned to this securitization	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 securitization, 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: - ST551 instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank; or - the number of instrument code types is different from the number of instrument codes; or - field has errors in format.						
	N6		Originator LEI	813600937471C4669D64	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitization. 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		Originator country	ITALY	(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), SPPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
	N7		Originator country (if multiple countries)		(COUNTRY_EU_US *)	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), SPPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
	N8		Sponsor LEI		(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitization. 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		Sponsor country		(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		Sponsor country (if multiple countries)		(COUNTRY_EU_US *)	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), SPPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
	N10		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. Original lender country should be reported in Box to complete where available	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		Original Lender Country		(COUNTRY_WORLD)	The country of the original lender(s) (where available)	When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and multiple countries Box to complete is left blank whereas Original Lender LEI is filled in; or - both Original lender country and Original Lender Country (if multiple countries) are filled in; or - field has errors in format.						
	N11		Original Lender Country (if multiple countries)		(COUNTRY_WORLD_US *)	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original Lender LEI; or - both Original lender country and Original Lender Country (if multiple countries) are filled in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SPPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	
	N12		SPPE Country	ITALY	(COUNTRY_EU)	The country of establishment of the SPPE(s)	SPPE country should be reported in Box to complete where available. When several SPPEs exist and they have the same country, please fill in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.						
	N12		SPPE Country (if multiple countries)		(COUNTRY_EU_US *)	The country of establishment of the SPPE(s) (if multiple SPPEs from different countries)	When several SPPEs 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 SPPE country and SPPE 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), SPPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A	

N14	ST554	M	Non-ABCP securitisation unique identifier	E15660937471C4669D64N202302	(SECURITISATION ID)	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. 2020); 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, 02 if this is the second 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	ST554	M	Multiple STS notifications flag	N	(Y/N)	Indicates whether several STS notifications may be issued for this securitisation identifier. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N16	ST554	C	Multiple STS notifications reason		(Master Trust/Other)	Indicates the reason for which several STS notifications may be issued for this securitisation identifier. 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	ST554	C	Multiple STS notifications comment		(TEXT-5000)	Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.	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	ST555	C	Prospectus Country		(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. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N19	ST555	C	Prospectus identifier		(TEXT-100)	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided. Field codes are highlighted in amber for public securitisations where: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N20	ST555	C	Exemption on Prospectus	The securitisation is exempted from publication of the prospectus because the exemptions under article 1, paragraph 4, letters a) and c) of Regulation (EU) 2017/1129 apply to the transaction.	(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. Field codes are highlighted in amber where field ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-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	ST551	M	Issue date	2023-09-13	(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. 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, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A
N22	ST556	C	Securitisation Repository name	European DataWarehouse GmbH	(LIST)	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/esma_register_secra.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	ST557	M	Securitisation name	Survrise 2023-2	(TEXT-100)	The 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) 2019/900
N25	ST550	M	Underlying exposures classification	credit facilities provided to individuals for personal, family or household consumption purposes	(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. 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 I, 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) others.	N/A	General Information	N/A
N26	ST552	F	Initial notification date		(DATE_TEXT-YYYY-MM-DD)	The initial date of notification to ESMA of the STS notification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Notification date	The date of notification to ESMA.	N/A	General Information	N/A
N27	ST552	M	Last notification date	2023-09-05	(DATE_TEXT-YYYY-MM-DD)	The date the STS notification was submitted. 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	ST553	M	Authorised Third party flag	Y	(Y/N)	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" is reported where no authorised third party has provided STS verification services. 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	ST553	C	Authorised Third party statement	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	(TEXT-5000)	Where an authorised third party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. Field 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	ST554	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 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 authorised third party.	Article 27(2)	General Information	N/A
090909-0000	EU01-200809409-3	ST554	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 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

N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	Under the Warranty and Indemnity Agreement Agos shall inform the Calculation Agent of any material changes occurred after the Issue Date in the loan disbursement policy from time to time applicable in respect of the Receivables to be included in any Subsequent Portfolio, providing an explanation of any such change and an assessment of any impact it may have on the new Loans, in order for the Calculation Agent to include such information in the Inside Information and Significant Event Report to be sent to the Reporting Entity so that this latter is able to make available the inside information and Significant Event Report without delay to potential investors in the Notes pursuant to article 20, paragraph 20, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement".	(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.	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.	Soundness of the underwriting standard	expanses 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 securitizations 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 [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.	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 securitizations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5510 field is not "residential mortgages"; or - "N/A" is reported and ST5510 field is "residential mortgages"; or - field has errors in format.						
N66	ST5529	C	Residential Loan requirement explanation		(TEXT-32767)	Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5529-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.							
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.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N68	ST5529	M	Borrower's creditworthiness assessment explanation	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that it has assessed the borrowers' creditworthiness in compliance with the requirements set out in article 8 of Directive 2008/48/EC. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement".	(TEXT-32767)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC [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.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N69	ST5530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator/Lender Expertise	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N70	ST5530	M	Originator/Lender Expertise explanation	Agos Ducato S.p.A. (Agos) is a joint-stock company duly incorporated under the laws of Italy and licensed to carry out lending activity pursuant to article 106 of the Banking Act. Agos is an established originator and servicer active in the consumer loan market since 1985. Moreover, under the Warranty and Indemnity Agreement, Agos has represented and warranted that it has the required expertise in originating consumer loans which are of a similar nature as the Loans within the meaning of article 20(10) of the Securitisation Regulation (taking the EBA Guidelines on STS into account), as it has a license in accordance with the Banking Act and a minimum of 5 years' experience in originating consumer loans. Reference is also made to the sections of the Prospectus headed "The Originator and the Servicer" and "The Procedures".	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.						
N71	ST5531	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	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.	Transferred underlying exposures without exposures in default	A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met. - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N72	ST5531	M	Defaulted or restructured exposures explanation	Under the warranty and indemnity agreement, Agos has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio does not, and each Subsequent Portfolio will not, include Receivables qualified as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 or exposures to a credit-impaired debtor or guarantor, who, to the best of Agos'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 he has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the date of transfer of the underlying exposures to the issuer; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by Agos which have not been assigned under the Securitisation. For further details, see the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Confirmed".	(TEXT-32767)	A detailed explanation as to whether the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	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.						
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.						
N74	ST5532	O	At least one payment at the time of transfer comment	Pursuant to the Eligibility Criteria set out in the Master Transfer Agreement, the Receivables arise from Consumer Loans in respect of which at least the first and the second instalments of the relevant Amortising Plan have become due and have been paid by the relevant Debtor as at the relevant Valuation Date. Accordingly, the exemption set forth in article 20, paragraph 12, of EU Securitisation Regulation is not applicable. Reference is made to Annex A (Eligibility Criteria) to the Master Transfer Agreement and the section of the Prospectus headed "The Portfolios - Eligibility Criteria".	(TEXT-5000)	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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N75	ST5532	C	Payment exemption	Confirmed	(EUT)	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.	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 ST5532 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 ST5532 and field is left blank equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5532 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 3.1 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N76	ST5532	O	Payment exemption explanation		(TEXT-5000)	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 may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for ST5532 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for ST5532; or - field has errors in format.						
N77	ST5533	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.	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	ST5533	M	Degree of dependence on repayments explanation	The Receivables comprised in the Initial Portfolio arise and in each Subsequent Portfolio will arise from consumer loans which provide for an Amortising Plan with 10 (ten), 11 (eleven) or 12 (twelve) instalments in each calendar year. Under the Warranty and Indemnity Agreement, the Originator has represented that there are no Receivables that depend on the sale of assets to repay their outstanding principal balance at contract maturity since the Consumer Loans are not secured over any specified assets; therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of any asset. For further details, see the sections of the Prospectus headed "The Portfolios" and "Transactions Documents - Description of the Warranty and Indemnity Agreement".	(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	ST5534	M	Compliance with risk retention requirements confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.													
N80	ST5534	M	Compliance with risk retention requirements explanation	Under the Subscription Agreements the Originator has undertaken to retain, on an on-going basis, a material net economic interest of not less than 5% (five per cent) in the securitisation, in accordance with option (a) of article 6, paragraph 3, of the EU Securitisation Regulation (and the applicable Regulatory Technical Standards) and of article 6, paragraph 3, of the UK Securitisation Regulation (in effect as at the Issue Date) (for further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Senior Notes Subscription Agreement and of the Mezzanine and Junior Notes Subscription Agreement" and "Regulatory disclosure and retention undertaking").	[TEXT-10000]	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-RMBS securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.													
N81	ST5534	C	Retaining entity LEI	B15600F3747C4689064	[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	ST5534	C	Retaining entity name		[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 ST5534 Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.													
N83	ST5534	M	Vertical slice	Y	[Y/N]	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk? Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", or - field has errors in format.													
N84	ST5534	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? 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												
N85	ST5534	M	Randomly-selected exposures kept on balance sheet	N	[Y/N]	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402 used for retaining the risk? Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", or - field has errors in format.													
N86	ST5534	M	First loss tranche	N	[Y/N]	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk? Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", or - field has errors in format.													
N87	ST5534	M	First loss exposure in each asset indicator	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? Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", or - field has errors in format.													
N88	ST5534	M	No compliance with risk retention requirements	N	[Y/N]	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402? Field codes are highlighted in amber where: - field is left blank, or - field is filled in with "Y", or - all options are filled in with "N", or - field has errors in format.													
N89	ST5534	M	Other option indicator	N	[Y/N]	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If yes please provide the used option. Field codes are highlighted in amber where: - field is left blank, or - all options are filled in with "N", or - field has errors in format.													
N90	ST5534	C	Other options used comment		[TEXT-5000]	Value should be reported in Box to complete when Other option indicator is reported with "Y" for ST5534. Field codes are highlighted in amber where it is not the case or field has errors in format.													
N91	ST5535	M	Mitigation of interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.													
N92	ST5535	M	Mitigation of interest rates and currency risks explanation	For the purpose of compliance with Article 21(2) of the EU Securitisation Regulation in order to mitigate any interest rate risk connected with the Senior Notes, the issuer has entered into a 1592 ISDA Master Agreement with the Hedging Counterparty on or about the Issue Date, together with the Schedule and the Credit Support Annex thereto and the confirmation documenting the interest rate swap transaction supplemental thereto, under which, subject to the conditions set out thereunder, the issuer will pay to the Hedging Counterparty a fixed amount, and the Hedging Counterparty will pay to the issuer a floating amount (for further details, see Condition 6.2 (Rates of Interest) and the section headed "Transaction Documents - Description of the Hedging Agreement"). The execution of the Hedging Agreement by the issuer constitutes an appropriate mitigation of the interest rate risk connected with the Senior Notes for the purpose of compliance with article 21, paragraph 2, of the EU Securitisation Regulation. In addition (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio will have, a fixed interest rate pursuant to the relevant Consumer Loan Agreement, and (ii) the rate of interest applicable to the Mezzanine Notes and Exemption on derivatives	[TEXT-10000]	Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Mitigation of interest rates (IR) and currency risks (CR) Risks												
N93	ST5536	M	Derivatives not purchased/sold by SPSE confirmation	Other than the Hedging Agreement, no derivative contracts are entered or will be entered into by the issuer. In this respect, the issuer has covenanted not to enter into any derivative contracts save as expressly permitted by article 21, paragraph 2, of the EU Securitisation Regulation. For further details, see Condition 4 (Covenants) in the section of the Prospectus headed "Terms and Conditions of the Notes"	[No derivatives/Exemption on derivatives/Unconfirmed]	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.	Derivatives Purchased/Sold by SPSE												
N94	ST5536	M	Derivatives not purchased/sold by SPSE explanation	Other than the Hedging Agreement, no derivative contracts are entered or will be entered into by the issuer. In this respect, the issuer has covenanted not to enter into any derivative contracts save as expressly permitted by article 21, paragraph 2, of the EU Securitisation Regulation. For further details, see Condition 4 (Covenants) in the section of the Prospectus headed "Terms and Conditions of the Notes"	[TEXT-10000]	Confirmation and concise declaration that the SPSE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.													
N95	ST5537	M	Common standards underwriting derivatives confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "N/A" and ST5536-Derivatives not purchased/sold by SPSE confirmation is not equal to "No derivatives", or - field is not equal to "N/A" and ST5536-Derivatives not purchased/sold by SPSE confirmation is equal to "No derivatives", or - field is equal to "unconfirmed", or - field has errors in format.	Derivatives using common standards												
N96	ST5537	C	Common standards underwriting derivatives explanation	The Hedging Agreement has been documented under a 1592 ISDA Master Agreement, including the schedule thereto, a credit support annex and confirmations between the issuer and the Hedging Counterparty entered into on or about the Issue Date. Reference is also made to section of the Prospectus headed "Transaction Documents - Description of the Hedging Agreement".	[TEXT-10000]	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 concise explanation where ST5537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST5537-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.													
N97	ST5538	M	Referenced interest payments confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "unconfirmed", or - field has errors in format.													

N08	ST5538	M	Referenced interest payments explanation	Under the Warranty and Indemnity Agreement, Agos has represented and warranted that, the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio will have, a fixed interest rate pursuant to the relevant Consumer Loan Agreement. In addition, (i) the rate of interest applicable to the Senior Notes is calculated by reference to Euribor and (ii) the rate of interest applicable to the Mezzanine Notes and the Junior Notes is a fixed rate; therefore, (a) any referenced interest payment under the Senior Notes is based on generally used market interest rates, (b) with respect to the Mezzanine Notes and the Junior Notes there are no reference rates of interest, being the interest rate applicable to such Notes a fixed rate and (c) any interest payments in respect of the Notes does not reference complex formulae or derivatives (for further details, see sections headed "The Portfolios - Other Features of the Portfolio", "Transaction Documents - Description of the Warranty and Indemnity Agreement" and Condition 6.2 (Rates of Interest))	(TEXT-10000)	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 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
N09	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	Following the delivery of a trigger notice, (i) no amount of cash shall be trapped in the issuer beyond what is necessary to ensure the operational functioning of the issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents; (ii) as to repayment of principal, the Senior Notes will continue to rank in priority to the Mezzanine Notes and the Junior Notes, and the Mezzanine Notes will continue to rank in priority to the Junior Notes but subordinated to the Senior Notes, as before the delivery of a Trigger Notice; and (iii) the issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall - as the case may be in accordance with the Conditions - (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolios (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolios (for further details, see Condition 5.2 (Post-Acceleration Priority of Payments) and Condition 11 (Trigger Events and Early Termination Events) of the section of the Prospectus headed "Terms and Conditions of the Notes").	(TEXT-10000)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.	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	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N102	ST5540	O	No trapping of cash comment	Following the service of a Trigger Notice, no amount of cash shall be trapped in the issuer beyond what is necessary to ensure the operational functioning of the issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) in the section of the Prospectus headed "Terms and Conditions of the Notes".	(TEXT-5000)	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 may contain additional explanation. Field codes are highlighted in amber where the 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
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N104	ST5541	O	Sequential amortisation comment	Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Acceleration Priority of Payments. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) in the section of the Prospectus headed "Terms and Conditions of the Notes".	(TEXT-5000)	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 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	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N106	ST5542	O	Reversed repayment on seniority comment	Following the service of a Trigger Notice, (i) the Senior Notes will continue to rank, as to repayment of principal, in priority to the Mezzanine Notes and the Junior Notes and (ii) the Mezzanine Notes will continue to rank in priority to the Junior Notes but subordinated to the Senior Notes, as before the delivery of a Trigger Notice. Therefore, the Post-Acceleration Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes".	(TEXT-5000)	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(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	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N108	ST5543	O	No automatic liquidation comment	Following the service of a Trigger Notice, no automatic liquidation of the Portfolios at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall - as the case may be in accordance with the Conditions - (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolios (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolios. Reference is also made to Condition 11 (Trigger Events and Early Termination Events) of the section of the Prospectus headed "Terms and Conditions of the Notes".	(TEXT-5000)	Confirmation and optional comment that no provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(6)(b) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that no automatic liquidation of the underlying exposures at market value.	Article 21(6)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.						
N110	ST5544	O	Non-sequential priority of payments triggers comment	N/A	(TEXT-5000)	Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to "N/A". Field codes are highlighted in amber where it is not the case or field has errors in format.						
N111	ST5544	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - non-sequential priority of payments triggers confirmation; or - field has errors in format.		Securitisations featuring non-sequential priority of payments	Confirmation 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.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N112	ST5544	O	Credit quality deterioration trigger comment	N/A	(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.						
N113	ST5554	M	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.						

N14	ST554	M	Service expertise explanation	Agos is an established originator and service active in the consumer loan market since 1989. It is licensed to carry out lending activity pursuant to article 206 of the Banking Act. Pursuant to the Servicing Agreement, Agos has represented and warranted that it has all skills, software, hardware, information technology and human resources necessary to comply with the efficiency standards required by the Servicing Agreement. In addition, the Servicer has represented and warranted it has expertise in servicing exposures of a similar nature to those securitised for more than 5 years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. In addition, pursuant to the Servicing Agreement, the Back-Up Servicer and any Substitute Servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. Reference is also made to the section of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement".	(TEXT-32767)	Confirmation and detailed explanation on how the requirements of Article 218(a) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 218(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 218(a) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 218(b) of Regulation (EU) 2017/2402.	Article 218(a)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N15	ST5545	M	Early termination confirmation	Confirmed	(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 216(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.	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 216(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 216(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N16	ST5545	C	Early termination explanation	Pursuant to the Master Transfer Agreement, there are appropriate Early Termination Events which may cause the end of the Purchase Period. For a concise explanation how the provisions of article 216(a), (b), (c) and (d) of Regulation (EU) 2017/2402 are met, reference is made to the fields ST546, ST547, ST548 and ST549 below.	(TEXT-30000)	Confirmation and concise explanation, where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 216(a) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST545-Early termination confirmation is not "N/A". Field should be left blank where ST545-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.					
N17	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 216(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.					
N18	ST5546	C	Credit quality deterioration trigger explanation	Pursuant to the Master Transfer Agreement the issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that (i) on any Calculation Date, the Delinquent Ratio exceeds the Delinquent Relevant Threshold, or (ii) on 2 (two) consecutive Calculation Dates, the Default Ratio exceeds the Default Relevant Threshold. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".	(TEXT-30000)	Confirmation and concise explanation, where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 216(a) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 216(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 216(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N19	ST5547	M	Insolvency-related event confirmation	Confirmed	(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 216(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.					
N20	ST5547	C	Insolvency-related event explanation	Pursuant to the Master Transfer Agreement, the issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, insolvency, winding-up, liquidation or dissolution of Agos or any third party servicer. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".	(TEXT-30000)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 216(b) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation where ST547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions in Art 216(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 216(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N21	ST5548	M	Pre-determined threshold value confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPE falls below a pre-determined threshold pursuant to Article 216(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.					
N22	ST5548	C	Pre-determined threshold value explanation	Pursuant to the Master Transfer Agreement, the issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that, on any Calculation Date, the total balance of the General Account (taking into account also the payment to be effected for the purchase of the Subsequent Portfolio at the immediately succeeding Payment Date) is higher than 1% per cent of the Principal Amount Outstanding of the Receivables included in the initial Portfolio as of the First Valuation Date. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".	(TEXT-30000)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPE falls below a pre-determined threshold pursuant to Article 216(c) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST548-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.	(c) value of the underlying exposures held by the SPE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 216(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 216(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N23	ST5549	M	New underlying exposures failure generation confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 216(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.					
N24	ST5549	C	New underlying exposures failure generation explanation	Pursuant to the Master Transfer Agreement, the issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that Agos has not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".	(TEXT-30000)	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 216(d) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST549-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.	(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 216(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 216(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N25	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 217(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, - "Unconfirmed" is reported; or - field has errors in format.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation expressly satisfies the requirements of Article 217(a) of Regulation (EU) 2017/2402.	Article 217(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N26	ST5550	O	Participant duties comment	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement".	(TEXT-9000)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 217(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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N27	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 217(b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 217(b) of Regulation (EU) 2017/2402.	Article 217(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N28	ST5551	O	Servicing Continuity comment	The Servicing Agreement contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolio, including the appointment of a Back-Up Servicer upon request of the issuer and the replacement of the defaulted or insolvent Servicer with a substitute servicer, which the issuer shall file with the cooperation of the Back-Up Servicer facilitator (for further details, see the section of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement").	(TEXT-9000)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 217(b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					

N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 217(f) 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.	(f) Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 217(f) of Regulation (EU) 2017/2402.	Article 217(f)(i)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	ST5552	O	Derivative Counterparty Continuity comment	The Intercreditor Agreement contains provisions aimed at ensuring the replacement of the Hedging Counterparty in case of its default, insolvency or other specified events (for further details, see the section of the Prospectus headed "Transaction Documents - Description of the Intercreditor Agreement").	[TEXT-5000]	N/A	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	ST5553	M	Liquidity Provider Continuity confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 217(g) 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.	"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	N/A	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(g) Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 217(g) of Regulation (EU) 2017/2402.	Article 217(g)(i)	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 217(g) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
N134	ST5553	O	Account Bank Continuity comment	The Cash Allocation, Management and Payments Agreement contains provisions aimed at ensuring the replacement of the Account Bank, in case of its default, insolvency or other specified events (for further details, see the section of the Prospectus headed "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement").	[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 219(f) 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.					
N136	ST5555	O	Debt situation Documentation comment	The Master Transfer Agreement, the Servicing Agreement and the Collection Policy attached thereto set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. Reference is made to the sections of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement", "Description of the Servicing Agreement" and "The Procedures".	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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 219(f) of Regulation (EU) 2017/2402.	Article 219(f)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
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 Article 219(g) 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.					
N138	ST5556	O	Priorities of payment and triggered events comment	The Transaction Documents clearly specify the Priorities of Payments, the events which trigger changes in such Priorities of Payments as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Cash Allocation, Management and Payments Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to prepare, on or prior to each Investor Report Date, the SIF Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the Priorities of Payments), in compliance with the EU Securitisation Regulation and the applicable Regulatory Technical Standards, and (ii) subject to receipt of the SIF Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the Securitisation Repository. Reference is also made to sections of the Prospectus headed "Terms and Conditions of the Notes", "Transaction Documents - Description of the Intercreditor Agreement" and "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement".	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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 219(g) of Regulation (EU) 2017/2402.	Article 219(g)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Unconfirmed", or - field has errors in format.					
N140	ST5557	O	Timely resolution of conflicts comment	The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders; therefore, the provisions of article 21, paragraph 10, of the Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to the section of the Prospectus headed "Terms and Conditions of the Notes".	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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
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.					
N142	ST5558	O	Historical Default and Loss Performance Data comment	Under the Intercreditor Agreement (i) Agos has confirmed that, as initial holder of a portion of the Class A2 Notes and the Class A2 Notes, the Mezzanine Notes and the Junior Notes, it has been, before pricing, in possession of, and it has made available to potential investors in the Notes, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitized, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in such Notes before pricing, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitized, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years. Reference is also made to section of the Prospectus headed "Transaction Documents - Description of the Intercreditor Agreement".	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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
N143	ST5558	C	Historical Default and Loss Performance Data location	Under the Intercreditor Agreement Agos (i) has confirmed that before pricing it has been, as initial holder of a portion of the Class A2 Notes and the Mezzanine Notes and the Junior Notes, in possession of and it has made available, before pricing, to potential investors in the Notes, and (ii) in case of transfer of any Notes by Agos to Confirmed	[TEXT-5000]		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 securitizations; 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.					
N145	ST5559	O	Sample external verification comment	Pursuant to article 22, paragraph 2, of the EU Securitisation Regulation, an external verification (including verification that the data disclosed in the Prospectus in respect of the Receivables are accurate) has been made in respect of the initial Portfolio prior to the Issue Date by an appropriate and independent party and no significant adverse findings have been found. The verification has confirmed: (i) that the data disclosed in this Prospectus in respect of the Receivables are accurate; (ii) the accuracy of the information provided in the documentation and in the systems, in respect of each selected position of the sample of the Initial Portfolio – with confidence levels and error rates in line with the IBA Guidelines on SVX Criteria; and (iii) that the data of the Receivables included in the Initial Portfolio contained in the loan-by-loan data file prepared by Agos are complete, with the Eligibility Criteria that are able to be tested prior to the Issue Date. Reference is also made to section of the Prospectus headed "The Portfolio".	[TEXT-5000]		Box to complete may contain additional explanation. Field codes are highlighted in amber where the 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

N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	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.					
N147	ST5560	C	Location of liability cash flow model	Under the Intercreditor Agreement (I) Agos has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, a liability cash flow model (through Bloomberg/Indes) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer; and (ii) in case of transfer of any Notes held by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in such Notes before pricing, through the Securitisation Repository, a liability cash flow model (through Bloomberg/Indes) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer (for further details, see the section headed "Transaction Documents - Description of the Intercreditor Agreement").	[TEXT-5000]	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 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.	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
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the ST5 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)	Pursuant to the Intercreditor Agreement Agos has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request, through the Securitisation Repository, a liability cash flow model (through Bloomberg/Indes) (to be updated during the course of the Securitisation) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the issuer (for further details, see the section headed "Transaction Documents - Description of the Intercreditor Agreement").	[TEXT-5000]	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 may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N150	ST5561	M	Environmental performance availability	N/A	[N/A/Available/Not available]	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not available" where information is not available and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Not available"; or - "N/A" is reported and 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 pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Article 22(4)	Concise Explanation	N/A
N151	ST5561	C	Environmental performance explanation		[TEXT-5000]	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	Under the Intercreditor Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the EU Securitisation Regulation. Each of the issuer and the Originator has agreed that the Agos is designated as Reporting Entity, pursuant to and for the purposes of article 7, paragraph 2, of the EU Securitisation Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the Issue Date, as the case may be, the information requirements pursuant to points (a), (b), (c), (d), (e) and (f) of the first subparagraph of article 7, paragraph 1 of the EU Securitisation Regulation by making available the relevant information through the Securitisation Repository.	[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.					
N154	ST5562	M	Underlying information confirmation	Confirmed	[Confirmed/Unconfirmed]	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N155	ST5562	O	Underlying information comment	As to pre-pricing information, Agos (I) has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, the data relating to each Consumer Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of article 7, paragraph 1, of the EU Securitisation Regulation) and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in the Notes before pricing, through the Securitisation Repository, the information under point (a) of article 7, paragraph 1, of the EU Securitisation Regulation. For further details see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement", "Transaction Documents - Description of the Intercreditor Agreement" and "General Information".	[TEXT-5000]	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. 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 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.			Article 22(5)	Confirmation	N/A
N156	ST5562	M	Before pricing documentation 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.					
N157	ST5562	O	Before pricing documentation comment	As to pre-pricing information, Agos (I) has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and of the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, in draft form, of the information and the documents under points (b) and (d) of the first subparagraph of article 7, paragraph 1, of the EU Securitisation Regulation and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in the Notes before pricing, through the Securitisation Repository, the information and the documents under points (b) and (d) of article 7, paragraph 1, of the EU Securitisation Regulation. For further details see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement", "Transaction Documents - Description of the Intercreditor Agreement" and "General Information".	[TEXT-5000]	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 may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					

Instructions

Column header

FSD reference

RTS field code

Mandatory/Conditional/Optional

Field name

Box to complete

Field format

Field description

Technical guidance

RTS field name

RTS Content to be reported

Background information:

Article of regulation (EU) 2017/2402

Background information:

applicable explanation type for this field

Background information:

Article of Regulation (EU) 2019/980

Format symbol

{ALPHANUM-n}

{CA_CODE}

{Confirmed/Unconfirmed/N/A}

{Confirmed/Unconfirmed}

{COUNTRY}

{DATE_TEXT-YYYY-MM-DD}

{ISIN}

{LEI}

{LIST}

{N/A/Available/Not available}

{NOTIFICATION ID}

{SECURITISATION ID}

{TEXT-n}

{Y/N}

In order to import a (new) draft STS notification record you must follow the below steps:

1. After accessing the STSRE Register, you must click on the "STS notification records" tab and the "Upload draft STS notifications" option in order to access the "Upload draft STS Notification" page.
2. Click on the "Choose file" button.
3. Select the .xlsx file to upload.

Note: **The selected file must follow the format/ naming convention of the non-ABCP template** that may be also downloaded through the respective entry form page)

For non-ABCP securitisations, the file naming convention is: STSNotificationRecord_NonAbcp_Template.xlsx

4. Click on the "Upload" button.

Upon clicking on the "Upload" button, the system will present a confirmation message that the request was successfully submitted.

Description

Technical reference number for the reporting element

Indicates the corresponding RTS code for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Example: LEI for securitisation parties have been split into the relevant boxes (either sponsor, originator,

Indicates the reporting element's status due to XLS and application validations rules

- Optional (O) = the data is optional in the template – data should be reported where relevant

Example: Original lender

- Mandatory (M) = Reporting Element is mandatory at XLS level - the data is always required

Example: Securitisation Identifier

- Conditional (C) = the reporting element is optional but is required for specific situations or required dependent on other data in the template.

Example: Originator country may be reported through 2 different boxes depending on the reporting of unique or multiple countries. One and only one of these 2 boxes should be reported.

Where possible, data quality check is embedded in the spreadsheet and Field code is displayed in amber where reported element is not consistent with the "Mandatory" and "Conditional" rules.

- Forbidden(F) = the reporting element is forbidden

Element name

Content to be reported

Element formatting (see below table for further explanation)

Reporting element definition

Lists the technical guidance for that reporting element.

Lists the consistency rules applicable on the reporting element.

Indicates the corresponding RTS name for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates the corresponding RTS content to report for each reporting element (where available).

Several reporting elements may be related to the same RTS reference.

Indicates where available the related Article of regulation (EU) 2017/2402

Indicates where available the applicable explanation type for the reporting element basde on RTS

Indicates where available the related Article of Regulation (EU) 2019/980

Definition

Up to n alphanumerical characters.

4 letter competent authority code followed by the authority name as available in the drop-down list

Drop-down list with: <ul style="list-style-type: none"> - N/A - Not Applicable where this reporting element is not applicable for that STS notification - Confirmed - where legal requirement is confirmed - Unconfirmed - where legal requirement is not confirmed
Drop-down list with: <ul style="list-style-type: none"> - Confirmed where legal requirement is confirmed - Unconfirmed where legal requirement is not confirmed
Full country name: <ul style="list-style-type: none"> - {COUNTRY_EU} - drop-down list with EU countries - {COUNTRY_EU_LIST} - list of EU countries separated with semi-colon - {COUNTRY_WORLD} - drop-down list with worldwide countries - {COUNTRY_WORLD_LIST} - list of worldwide countries separated with semi-colon
Dates shall be formatted in text with the following format: YYYY-MM-DD.
ISIN code, as defined in ISO 6166 with 12 alphanumerical characters
Legal entity identifier as defined in ISO 17442 with 20 alphanumerical characters
Drop-down list
Drop-down list with: <ul style="list-style-type: none"> - N/A - Not Applicable - Available - Not Available
Securitisation ID + 2 digitstclassification or 3 digitsclassification
20 characters LEI + T + YYYY + max3digitsclassification for ABCP Securitisation
Free text field up to n UTF8 characters.
Drop-down list with: <ul style="list-style-type: none"> - Y - Yes or true - N - No or False

Amendment explanation	Amended documents
Technical guidance amended to clarify reporting instructions on transactions with trade receivables	ABCP Technical guidance