FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	*BACKGROUND INFORMATION: FIELD NAME*	*BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD*	*BACKGROUND INFORMATION: FIELD FORMAT*	*BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402*	*BACKGROUND INFORMATION: FIELD DESCRIPTION*	*BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION*
SSTS0	815600F37471C4E69D64; no competent authority has yet been appointed in Italy	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	IT0005440109; IT0005440117; IT0005440125; IT0005440133; IT0005440141; IT0005440158	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	815600F37471C4E69D64	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	Not applicable	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	815600F37471C4E69D64N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5	Not applicable	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	Sunrise SPV 92 S.r.l. Securitisation (Sunrise 2021-1)	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	IT	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	Consumer loans	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) **residential loans** that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation;; 2) **commercial loans** that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) **credit facilities provided to individuals** for personal, family or household consumption purposes; 4) **credit facilities**, including loans and leases, **provided to any type of enterprise** or corporation; 5) **auto loans/leases**; 6) **credit card receivables**; 7) **trade receivables**; 8) **other** underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	29 March 2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129 , the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	24 March 2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS established in France.	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	Authorite des Marches Financiers	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	Not applicable	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
STSS17	N	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	Agos, in its capacity as Originator, (i) has applied and will apply, as the case may be, to the Receivables the same sound and well-defined criteria for credit-granting which it applies to non-securitised exporures, (ii) has clearly established the process for approving and, where relevant, amending, renewing and refinancing the Receivables as it applies to the exposures it holds; and (iii) has effective systems in place to apply those criteria and processes in order to ensure that credit granting is based on a thorough assessment of the Debtors' creditworthiness taking appropriate account of factors relevant to verifying the prospect of each Debtor meeting his obligations under the Consumer Loan Agreements (for further details, see the section of the Prospectus headed "*Compliance with STS Requirements - Criteria for credit-granting* ").	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Agos is a financial intermediary enrolled in the register held by the Bank of Italy pursuant to article 106 of the Consolidated Banking Act and it is subject to supervision (for further details, see the sections of the Prospectus headed "*The Originator and the Servicer* " and "*Compliance with STS Requirements - Criteria for credit-granting* ").	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	Pursuant to the Master Transfer Agreement, the Originator (i) has assigned and transferred without recourse (*pro soluto*) to the Issuer, which has purchased, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the provisions of Law 52, all of its right, title and interest in and to the Initial Portfolio and (ii) may assign and transfer without recourse (*pro soluto*) to the Issuer, which shall purchase, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the provisions of Law 52, all of its right, title and interest in and to each Subsequent Portfolio. The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 33 Part II of 18 March 2021, and (ii) the registration of the transfer in the companies' register of Milan Monza-Brianza Lodi on 22 March 2021 while the transfer of the Receivables included in each Subsequent Portfolio will be rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through the payment of the relevant Initial Purchase Price to be paid by the Issuer to the Originator with formalities granting the date certain at law (*data certa*) pursuant to the combined provisions of articles 1 and 4 of the Securitisation Law and the applicable articles of Law 52 (for further details, see the section of the Prospectus headed "*Description of the Master Transfer Agreement* "). The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Joint Arrangers, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the Sunrise SPV 92 S.r.l. securitisation dated 24 March 2021 (the **Prospectus**).	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	The Originator would be subject to Italian insolvency laws that do not contain severe claw back provisions. Indeed, under the Warranty and Indemnity Agreement the Originator has represented that it is a financial intermediary enrolled with the register held by the Bank of Italy pursuant to article 106 of the Consolidated Banking Act and its "centre of main interests" (as such term is defined in article 3(1) of the EU Insolvency Regulation) is located within the territory of the Republic of Italy, pursuant to articles 20(2) and 20(3) of the EU Securitisation Regulation.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
STSS22	Not applicable	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
STSS23	The Receivables arise from Consumer Loan Agreements directly entered into by Agos as lender (for further details, see the section of the Prospectus headed "*The Portfolios - Eligibility criteria for the Portfolios* "); therefore, the requirements of article 20, paragraph 4, of the EU Securitisation Regulation are not applicable.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
STSS24	The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette no. 33 Part II of 18 March 2021, and (ii) the registration of the transfer in the companies' register of Milan Monza-Brianza Lodi on 22 March 2021, while the transfer of the Receivables included in each Subsequent Portfolio will be rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through the payment of the relevant Initial Purchase Price to be paid by the Issuer to the Originator with formalities granting the date certain at law (*data certa*) pursuant to the combined provisions of articles 1 and 4 of the Securitisation Law and the applicable articles of Law 52 (for further details, see the section of the Prospectus headed "*Description of the Master Transfer Agreement* "); therefore, the requirements of article 20, paragraph 5, of the EU Securitisation Regulation are not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
STSS25	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Purchase Date, each Receivable is fully and unconditionally owned and available directly to the Originator and, to the best of the Originator's knowledge, is not subject to any lien (pignoramento), seizure (sequestro) or other charge in favour of any third party (except any charge arising from the applicable mandatory law) or other charge in favour of any third party (including any company belonging to the Originator's group) or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of Receivables under the Master Transfer Agreement and is freely transferable to the Issuer. For further details, see the sections of the Prospectus headed "*The Portfolios - Other features of the Portfolios* " and "*Description of the Warranty and Indemnity Agreement* ").	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	The disposal of Receivables is permitted only in the following circumstances: (A) from the Originator to the Issuer, in the context of the transfer of Subsequent Portfolios during the Purchase Period, (B) from the Issuer to the Originator, in case of any misrepresentation of the Originator pursuant to the terms and conditions of the Warranty and Indemnity Agreement, (C) from the Issuer to the Originator, in the context of the repurchase of the Portfolios in case of exercise of a Purchase Option or in the context of the repurchase of individual Receivables in case of exercise of the Partial Purchase Option (provided that (i) the Partial Purchase Option shall not be exercised by the Originator for speculative purposes aimed at achieving a better performance for the Securitisation; (ii) in case of the Defaulted Receivables, such option may be exercised by Agos only to the extent that the repurchase is aimed at facilitating the recovery and liquidation process with respect to those Defaulted Receivables, (iii) in case of individual Receivables other than the Defaulted Receivables, such option may be exercised by Agos in extraordinary circumstances only and in any case without prejudice to the interests of the Noteholders, and (iv) in any event the Receivables subject to repurchase shall have, as at the relevant repurchase date, a total Principal Amount Outstanding not exceeding Euro 84,000,000.00 (sixty-three million), in relation to the Partial Purchase Option provided for by Article 17.1 of the Master Transfer Agreement, and not exceeding Euro 84, 000,000.00 (sixty-three million), in relation to the Partial Purchase Option provided for by Article 17.7 of the Master Transfer Agreement), (D) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties in the context of the disposal of the Portfolios following the delivery of a Trigger Notice, a Redemption for Taxation Notice or a Regulatory Event Notice (provided that the Originator shall have a call-option right and a pre-emption right in accordance with the provisions of the Master Transfer Agreement or the Intercreditor Agreement, as the case may be), and (E) from the Issuer (or the Servicer on its behalf) to third parties in the context of the sale of individual Defaulted Receivables pursuant to the terms of the Servicing Agreement. Therefore, none of the Transaction Documents provide for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any investor in the Notes from modelling the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit. In addition, the exposures that may be transferred to the Issuer after the Issue Date shall meet the Eligibility Criteria applied to the initial underlying exposures included in the Initial Portfolio (for further details, see the sections of the Prospectus headed "*Description of the Master Transfer Agreement* ", "*Description of the Servicing Agreement* ", "*Description of the Warranty and Indemnity Agreement* ", "*Description of the Intercreditor Agreement* " and "*The Portfolios - Eligibility criteria for the Portfolios* ").	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis.	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS27	The Initial Portfolio satisfies and each Subsequent Portfolio is expected to satisfy the homogeneous conditions of article 20(8), first paragraph, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards. In particular, pursuant to the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Effective Date and as at the relevant Transfer Date, the Receivables comprised in the Initial Portfolio are, and the Receivables comprised in each Subsequent Portfolio will be, homogeneous in terms of asset type, taking into account the specific characteristics relating to the cash flow of the asset type including their contractual, credit-risk and prepayment characteristics, for the purposes of article 20(8) of the EU Securitisation Regulation and the Regulatory Technical Standards, given that: (i) all Receivables are or will be, as the case may be, originated by the Originator based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables are or will be, as the case may be, serviced by the Originator pursuant to similar servicing procedures; (iii) all Receivables fall or will fall, as the case may be, within the same asset category of the relevant Regulatory Technical Standards named "credit facilities provided to individuals for personal, family or household consumption purposes", and (iv) although no specific homogeneity factor is required to be met, as at the relevant Effective Date all Assigned Debtors are (or will be, as the case may be) resident in the Republic of Italy. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the Receivables comprised in the Initial Portfolio contain, and the Receivables comprised in each Subsequent Portfolio will contain, obligations that are contractually binding and enforceable, with full recourse to the Debtors, pursuant to article 20(8), first paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; and (ii) the Initial Portfolio does not, and each Subsequent Portfolio will not, include any transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU, pursuant to article 20(8), last paragraph, of the EU Securitisation Regulation. Finally, pursuant to the Eligibility Criteria set out in the Master Transfer Agreement, the Loans will be repayable in costant monthly instalments pursuant to the relevant amortisation plan (for further details, see the sections of the Prospectus headed "*The Aggregate Portfolio* ", "*Description of the Transaction Documents - The Master Transfer Agreement* " and "*Description of the Transaction Documents - The Warranty and Indemnity Agreement* ").	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio does not, and the Subsequent Portfolio will not, comprise any securitisation positions. Accordingly, the notified securitisation is not a re-securitisation (for further details, see the sections of the Prospectus headed "*The Portfolios - Other features of the Portfolios* " and "*Description of the Warranty and Indemnity Agreement* ").	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	The Originator has represented and warranted that (i) each of the Receivables derives from duly executed Consumer Loan Agreements which have been granted by Agos in its ordinary course of business, (ii) Agos has expertise in originating exposures of a similar nature to those assigned under the Securitisation from the date of its incorporation; (iii) the Consumer Loans have been granted in accordance with the loan disbursement policy applicable from time to time that is no less stringent than the loan disbursement policy applied by Agos at the time of origination to similar exposures that are not assigned under the Securitisation; and (iv) Agos has assessed the Debtors' creditworthiness in compliance with the requirements set out in article 8 of Directive 2008/48/EC. In addition, under the Warranty and Indemnity Agreement Agos 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 10, 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 "*Description of the Warranty and Indemnity Agreement* ".	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent that those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. -as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	Agos Ducato S.p.A. (Agos) is a joint-stock company duly incorporated under the laws of Italy and licenced 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 1989. 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 Service* r" and "*The Procedures* ".	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS31	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 as 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 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 "*Description of the Warranty and Indemnity Agreement* " .	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	The STS notification shall provide a detailed manner 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 the Regulation (EU) 2017 2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	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 amortisation plan are past 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* ".	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	The Receivables comprised in the Initial Portfolio arise and in each Subsequent Portfolio will arise from consumer loans. 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 pursuant to article 20, paragraph 13, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria since the Loans are not secured over any specified asset (for further details, see the sections of the Prospectus headed "*Portfolios* " and "*Description of the Warranty and Indemnity Agreement* ").	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	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 (for further details, see the sections of the Prospectus headed "*Description of the Senior Notes and Mezzanine Notes Subscription Agreement* " and "*Regulatory disclosure and retention undertaking* ").	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402;	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS35	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, (1) a fixed interest rate or (2) two fixed interest rates – in this latter case, each of them is applicable during two different periods, as established in advance pursuant to the relevant Consumer Loan Agreement; and (ii) the rate of interest applicable to the Notes will be a fixed rate pursuant to Condition 6.2 (*Rates of Interest*). For the purposes of article 21(2) of the EU Securitisation Regulation, any payment risk arising from the mismatch between the interest rate on the Consumer Loans and the interest rate on the Notes is mitigated (i) by the Concentation Limit on the Interest Rate which shall be at least 7%; and (ii) with respect to (a) Senior Notes, by the Mezzanine Notes of each Class and the Junior Notes; (b) the Class B Notes, by the Class C Notes, the Class D Notes, the Class E Notes and the Junior Notes; (c) the Class C Notes, by the Class D Notes, the Class E Notes and the Junior Notes; (d) the Class D Notes, by the Class E Notes and the Junior Notes; (e) the Class E Notes, by the Junior Notes; and (f) to a lesser extent in respect of all Classes of Notes, by the Rata Posticipata Reserve Required Amount, the Payment Interruption Risk Reserve Required Amount and the Cash Reserve Required Amount. In addition, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables arise from Consumer Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro (for further details, see the sections of the Prospectus headed "*Description of the Warranty and Indemnity Agreement*", "*Transaction Overview*" and "*Terms and Conditions of the Notes*").	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	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 forther details, see Condition 4 (*Covenants*) in the section of the Prospectus headed "*Terms and Conditions of the Notes*".	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	Not applicable	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	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, (1) a fixed interest rate or (2) two fixed interest rates – in this latter case, each of them is applicable during two different periods, as established in advance pursuant to the relevant Consumer Loan Agreement. In addition, the rate of interest applicable to the Senior Notes, the Mezzanine Notes and the Junior Notes is a fixed rate; therefore, with reference to the Notes, any interest payments do not reference complex formulae or derivatives. Reference is also made to Condition 6.2 (*Rates of Interest*) of the section of the Prospectus headed "*Terms and Conditions of the Notes*".	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise mannerwhether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	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 Junior Notes; 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 (if so directed 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*"). See further STSS 40, 41, 42 and 43.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	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*".	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Following 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*) of the section of the Prospectus headed "*Terms and Conditions of the Notes*".	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Following the service of a Trigger Notice, the Senior Notes will continue to rank, as to repayment of principal, 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. 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*".	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Following the service of aTrigger 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 prior consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall (if so directed Extraordinary Resolution of the Most Senior Class of Noteholders) 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*".	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	The Securitisation does not provide for non-sequential priority of payments. Indeed, as to repayment of principal, the Notes will rank at all times as follows: (i) the Senior Notes, in priority to the Mezzanine Notes and the Junior Notes and (ii) the Mezzanine Notes, in priority to the Junior Notes but subordinated to the Senior Notes; therefore, the requirements of article 21, paragraph 5, of the EU Securitisation Regulation are not applicable. Reference is also made to Condition 5.1 (*Pre-Acceleration Priority of Payments*) and Condition 5.2 (*Post-Acceleration Priority of Payments*) of the section of the Prospectus headed "*Terms and Conditions of the Notes*".	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	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 21(6)(a), (b) and (d) are met. For a concise explanation how the provisions of article 21(6)(a), (b), (c) and (d) are met, reference is made to the fields STSS46, STSS47, STSS48 and STSS49 below.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Pursuant to clause 4.1 of 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 2 (two) consecutive Calculation Dates, the Delinquent Ratio exceeds the Delinquent Relevant Threshold, or (ii) on any Calculation Date, the Default Ratio exceeds the Default Relevant Threshold.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Pursuant to clause 4.1 of 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 Conditions, in the section of the Prospectus headed "*Description of the Master Transfer Agreement*" and in Condition 11 (*Trigger Events and Early Termination Events*).	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	Pursuant to clause 4.1 of 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 15 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 Conditions, in the section of the Prospectus headed "*Description of the Master Transfer Agreement*" and in Condition 11 (*Trigger Events and Early Termination Events*).	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS49	Pursuant to clause 4.1 of 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, unless such event occurred for reasons related to the Covid-19 health emergency. Reference is made to the relevant definitions set forth in the Conditions, in the section of the Prospectus headed "Description of the Master Transfer Agreement" and in Condition 11 (*Trigger Events and Early Termination Events*).	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS50	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 "*Description of the Servicing Agreement*","*Description of the Cash Allocation, Management and Payments Agreement*", "*Description of the Corporate Services Agreement*" and "*Terms and Conditions of the Notes*".	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS51	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 Portfolios, 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 find with the cooperation of the Back-Up Servicer Facilitator (for further details, see the section of the Prospectus headed "*Description of the Servicing Agreement*").	(b)Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS52	Not applicable	(c)Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS53	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 "*Description of the Cash Allocation, Management and Payments Agreement*").	(c)Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7 (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS54	Agos is an established originator and servicer active in the consumer loan market since 1989. It is licensed to carry out lending activity pursuant to article 106 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 "*Description of the Servicing Agreement*".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS55	The Master Transfer Agreement, the Servicing Agreement and the Collection Policies 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 "*Description of the Master Transfer Agreement*", "*Description of the Servicing Agreement*" and "*The Procedures*".	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS56	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 SR 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 SR Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes). Reference is also made to sections of the Prospectus headed "*Terms and Conditions of the Notes*", "*Description of the Intercreditor Agreement*" and "*Description of the Cash Allocation, Management and Payments Agreement*".	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS57	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 Securtisation 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*".	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission 0elegated Regulation (EU) 2019/980
STSS58	Under the Intercreditor Agreement Agos (i) has confirmed that, as initial holder of the Senior Notes, the Mezzanine Notes and the Junior Notes, it has been in possession, before pricing, of data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, 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 the Notes before pricing, through the website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes), data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, 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 "*Description of the Intercreditor Agreement*".	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission 0elegated Regulation (EU) 2019/983
STSS59	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 is 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 IT systems, in respect of each selected position of the sample of the Initial Portfolio – with confidence levels and error rates in line with the EBA Guidelines on STS Criteria; and (iii) that the data of the Receivables included in the Initial Portfolio contained in the loan-by-loan data tape prepared by Agos are compliant 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 Portfolios*".	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Under the Intercreditor Agreement Agos (i) has confirmed that, as initial holder of the Senior Notes, the Mezzanine Notes and the Junior Notes, it has been in possession, before pricing, of a liability cash flow model 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 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 website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes), a liability cash flow model 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. In addition, 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 website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or through any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes), a liability cash flow model (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. Reference is also made to the section of the Prospectus headed "*Description of the Intercreditor Agreement*".	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	Pursuant to the Servicing Agreement and the Intercreditor Agreement, the Servicer has undertaken to prepare the Loan by Loan Report setting out information relating to each Consumer Loan as at the end of the immediately preceding Reference Period (including, *inter alia*, the information related to the environmental performance of the Vehicles, if available), in compliance with the EU Securitisation Regulation and the applicable Regulatory Technical Standards, and deliver it to the Reporting Entity in a timely manner in order for the Reporting Entity to make available such report to the holders of a Securitisation position, the competent Authority pursuant to article 29 of the EU Securitisation Regulation and, upon request, to any potential investors by no later 1 month after the relevant Payment Date through the website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes). For further details, see the sections of the Prospectus headed	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	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), (d), (e), (f) and (g) of the first subparagraph of article 7, paragraph 1 of the EU Securitisation Regulation by making available the relevant information through the website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu)) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes). As to pre-pricing information, Agos (i) has confirmed that, as initial holder of the Senior Notes, the Mezzanine Notes and the Junior Notes, it has been, before pricing, in possession of 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, 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 website of European DataWarehouse (being, as at the date of the Prospectus, www.eurodw.eu) or any other securitisation repository registered pursuant to article 10 of the EU Securitisation Regulation (as notified to the investors in the Notes), the information under point (a) of article 7, paragraph 1, of the EU Securitisation Regulation and 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 "*Description of the Servicing Agreement*", "*Description of the Cash Allocation, Management and Payments Agreement*", "*Description of the Intercreditor Agreement*" and "*General Information*".	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - -the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A