



37529	<p>The Originator has represented and warranted that (i) each of the Receivables derives from duly executed Consumer Loan Agreements which have been granted by Agn in its ordinary course of business, (ii) Agn has superior or engineering expertise of a similar nature to those described in the prospectus, (iii) the Consumer Loans have been granted in accordance with the loan documentation only applicable from time to time that is less stringent than the loan documentation policy applied by Agn at the time of origination to similar exposures that are not assigned under the Debtor's creditworthiness in compliance with the requirements set out in Article 4 of Directive 2008/48/EC, in addition, under the Warranty and Indemnity Agreement Agn has undertaken to fully disclose to potential investors the Notes, without undue delay, any material changes occurring after the issue date in the loan documentation policy from time to time applicable in respect of the Receivables, pursuant to article 26, paragraph 2, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria.</p> <p>For further details, reference is made to the sections headed "The Portfolio - Other Features of the Portfolio" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p>	Soundness of the underwriting standard	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> <li>as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitized;</li> <li>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;</li> <li>on how circumstances where the underlying exposures are residential loans, the pool of underlying exposures meet the requirements of the second paragraph of Article 20(1) of Regulation (EU) 2017/2402;</li> <li>as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 14 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries.</li> </ul>
37530	<p>Agn Doodle S.p.A. (hereinafter "Agn") is a joint-stock company duly incorporated under the laws of Italy and licensed to carry out lending activity pursuant to article 356 of the Banking Act. Agn is an established originator and servicer active in the consumer loan market since 1985. Moreover, under the Warranty and Indemnity Agreement, Agn has represented and warranted that it has the required expertise in originating consumer loans which are of a similar nature to the loans within the meaning of article 20(1) of the Securitisation Regulation (being the EBA Guidelines on STS) into accounts, with a loan to income in accordance with the Banking Act and a minimum of 5 years' experience in originating consumer loans. Reference is also made to sections "The Originator and the Servicer" and "The Procedures" of the Prospectus.</p>	Originator/Lender Expertise	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender has expertise in originating exposures of a similar nature to those securitized.</p>
37531	<p>Under the Warranty and Indemnity Agreement, Agn 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, include Receivables qualified as exposures in default within the meaning of article 376, paragraph 1, of Regulation (EU) No 575/2013 or as exposures to credit-impaired debtor or guarantor, who, to the best of Agn's knowledge (i) has been declared insolvent or had a court grant his enforcement or material damage 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, except if (i) a restructured underlying exposure has not prevented new business since the date of restructuring, with the exception of the transfer of the underlying exposures to a third party, and (ii) the information provided by Agn in accordance with points (a) and (b)(i) of the first subparagraph of article 7, paragraph 3, of the EU Securitisation Regulation explicitly met, not the proportion of restructured underlying exposures, the credit quality and the credit history of the originator, when applicable, on a public credit registry of payments (i) on a credit history or (ii) on a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the rates of comparable exposures held by Agn which have not been assigned under the Securitisation. For further details, see the sections headed "The Portfolio - Other Features of the Portfolio" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>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 13(1) of the Regulation (EU) 2017/2402) and whether:</p> <ul style="list-style-type: none"> <li>the securitization contains any credit-impaired loans at the time of securitization as specified in Article 20(1) (i) of Regulation (EU) 2017/2402;</li> <li>the requirements referred to in Article 20(1) (ii) of Regulation (EU) 2017/2402 are met;</li> <li>the requirements referred to in Article 20(1) (i) are met.</li> </ul>
37532	<p>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 paid and have been paid by the relevant Debtor as at the relevant Valuation Date. Accordingly, the exemption set forth in section 2(1)2 of EU Securitisation Regulation is not applicable. Reference is made to Annex A (Eligibility Criteria to the Master Transfer Agreement and section "The Portfolio - Eligibility Criteria" of the Prospectus.</p>	At least one payment at the time of transfer	Confirmation	(ALPHANUM-2000)	Article 20(2)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(2) applies.</p>
37533	<p>Not applicable. In particular, the Receivables have arisen and will arise from Consumer Loan Agreements and are not secured by any security interests over underlying assets. Furthermore, under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the originator or original lender has not been declared insolvent or had a court grant his enforcement or material damage 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, except if (i) a restructured underlying exposure has not prevented new business since the date of restructuring, with the exception of the transfer of the underlying exposures to a third party, and (ii) the information provided by Agn in accordance with points (a) and (b)(i) of the first subparagraph of article 7, paragraph 3, of the EU Securitisation Regulation explicitly met, not the proportion of restructured underlying exposures, the credit quality and the credit history of the originator, when applicable, on a public credit registry of payments (i) on a credit history or (ii) on a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the rates of comparable exposures held by Agn which have not been assigned under the Securitisation. For further details, see the sections headed "The Portfolio - Other Features of the Portfolio" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p> <p>Reference is also made to the sections entitled "Description of the Senior Notes Substitution Agreement" and "Regulatory disclosure and retention undertaking" of the Prospectus.</p>	Payment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>The STS notification shall provide a detailed explanation of the degree of retention of the underlying exposures at the time of the securitization position on the basis of assets securing the underlying exposures.</p> <p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ACB securitization complies with the risk retention requirement as provided for in Article 8 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ul style="list-style-type: none"> <li>(1) what size is accordance with Article 8(3)(b) of Regulation (EU) 2017/2402;</li> <li>(2) what's share in accordance with Article 8(3)(b) of Regulation (EU) 2017/2402;</li> <li>(3) whether retained exposures are sold on balance sheet, in accordance with Article 8(3)(b) of Regulation (EU) 2017/2402;</li> <li>(4) how has been retained in accordance with Article 8(3)(b) of Regulation (EU) 2017/2402;</li> <li>(5) how has been retained in accordance with Article 8(3)(b) of Regulation (EU) 2017/2402;</li> <li>(6) no compliance with risk retention requirements set out in Article 6 (1) of Regulation (EU) 2017/2402;</li> <li>(7) other options are used.</li> </ul>
37534	<p>The Rate of Interest applicable to the Senior Notes is a floating rate equal to the higher of (A) zero and (B) the aggregate of One Month Euribor plus a margin of 75.00 percent. In order to mitigate any interest rate risk associated with the Senior Notes, the Issuer has entered into or shall enter into a 360 Day SDR Master Agreement on or about the issue date with the Hedging Counterparty, together with the Schedule and the Credit Support Annex thereto and the confirmation concerning the interest rate swap transaction supplemental thereto, under which, subject to the conditions set out therein, 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 the sections headed "Terms and Conditions of the Notes" including Condition 6.2 (Basis of Interest and Class A2 Net Additional Interest) and "Description of the Portfolio" of the Prospectus. In addition, (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, 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 derivatives, and (ii) under the Conditions, the Issuer has undertaken that, for as long as any amount remains outstanding in respect of the Notes, it shall not enter into derivative contracts save as expressly permitted by article 21, paragraph 2, of the EU Securitisation Regulation (for further details, see the sections headed "The Portfolio - Other Features of the Portfolio", "Description of the Warranty and Indemnity Agreement" and Condition 6 (Covered)). Finally, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the relevant assets from Consumer Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro.</p> <p>For further details, see the sections headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p>	Compliance with risk retention requirements	Concise Explanation	(BIT)	Article 21(1)	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately managed and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>
37535	<p>Following the service 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-Accretion 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, and (iii) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall - as the Law may be in accordance with the Conditions - (if as directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Portfolio (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 Portfolio.</p> <p>Reference is also made to Condition 5.2 (Post-Accretion Priority of Payments) and Condition 11 (Trigger Events and Early Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Mitigation of interest rates (RI) and currency risks (FX) Risk	Concise Explanation	(ALPHANUM-2000)	Article 21(2)	<p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately managed and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>
37536	<p>Other than the Hedging Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has consented not to enter into any derivative contracts, other than the Hedging Agreement, except to the extent permitted by or provided for in the Transaction Documents, or with the prior written consent of the Representative of the Noteholders. For further details, see Condition 4 (Covered) in the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Derivatives Purchased/Sold by SPV	Concise Explanation	(ALPHANUM-2000)	Article 21(2)	<p>The STS notification shall explain in a concise manner that the SPV has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.</p>
37537	<p>The Hedging Agreement has been provided under a 360 Day SDR Master Agreement, including the schedule thereto, a credit support annex and a confirmation between the Issuer and the Hedging Counterparty entered into on or about the issue date.</p>	Derivatives using common standards	Concise Explanation	(ALPHANUM-2000)	Article 21(2)	<p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p>
37538	<p>Reference is also made to sections "Description of the Portfolio Agreement" and "The Portfolio".</p> <p>Under the Warranty and Indemnity Agreement, Agn has represented and warranted that, the Receivables included in the Initial Portfolio does not, 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.</p> <p>In addition, the Rate of Interest applicable in respect of the Senior Notes is calculated by reference to EURIBOR. Accordingly, any referenced interest payments under the Senior Notes calculated by reference to generally used market interest rates do not reference complex formulas or derivatives. Reference is also made to sections headed "Description of the Warranty and Indemnity Agreement", "The Portfolio - Other Features of the Portfolio" and Condition 6.2 (Basis of Interest and Class A2 Net Additional Interest) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Referenced interest payments based on generally used interest rates	Concise Explanation	(ALPHANUM-2000)	Article 21(3)	<p>The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitization assets and liabilities are calculated by reference to generally used market interest rates or generally used sector rates reflective of the cost of funds.</p>
37539	<p>Following the service 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-Accretion 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, and (iii) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall - as the Law may be in accordance with the Conditions - (if as directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Portfolio (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 Portfolio.</p> <p>Reference is also made to Condition 5.2 (Post-Accretion Priority of Payments) and Condition 11 (Trigger Events and Early Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	(ALPHANUM-2000)	Article 21(4)	<p>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.</p>
37540	<p>Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer Accounts.</p>	(0) no amount of cash shall be trapped	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that no cash will be trapped following the delivery of an enforcement or an acceleration notice.</p>
37541	<p>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-Accretion Priority of Payments. Reference is also made to Condition 5.2 (Post-Accretion Priority of Payments) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	(0) principal receipts shall be passed to investors	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via requested authorization of the securitization position, as determined by the security of the securitization structure.</p>
37542	<p>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 in before the delivery of a Trigger Notice. Therefore, the Post-Accretion Priority of Payments provided 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.</p> <p>Reference is also made to Condition 5.2 (Post-Accretion Priority of Payments) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	(0) repayment shall not be reversed with regard to their seniority	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that the repayment of the securitization position is not to be reversed with regard to their seniority.</p>
37543	<p>Following the service of a Trigger Notice, the automatic liquidation of the Portfolio of 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 Most Senior Class of Noteholders) or shall - as the Law may be in accordance with the Conditions - (if as directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Portfolio (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 underlying exposures at market value.</p> <p>Reference is also made to Condition 11 (Covered Events and Early Termination Events) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	(0) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that no provisions require automatic liquidation of the underlying exposures at market value.</p>
37544	<p>The Securitization does not provide for non-equivalent 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. Conversely, the requirements of article 21, paragraph 5, of the EU Securitisation Regulation are not applicable. Reference is also made to Condition 5.1 (Pre-Accretion Priority of Payments) and Condition 5.2 (Post-Accretion Priority of Payments) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Securitizations featuring non-equivalent priority of payments	Confirmation	(ALPHANUM-2000)	Article 21(5)	<p>The STS notification shall confirm that transaction featuring non-requested payments of principal of the underlying exposures resulting in the priority of payments to sequential payments in order of seniority.</p> <p>The STS notification shall also confirm that such triggers include at least a <b>subordinated distribution</b>.</p>
37545	<p>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(5)(a), (b) and (c) are met, reference is made to the sections 37535, 37547 and 37548 below.</p> <p>Reference is also made to sections "Description of the Master Transfer Agreement" and Condition 11.4 of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Revolving securitization with early amortisation triggers for termination of revolving pool based on prescribed triggers	Concise Explanation	(ALPHANUM-2000)	Article 21(5)	<p>The STS notification shall explain in a concise manner, where applicable, how the provisions of triggers in Art 21(5)(a) are included in the transaction documentation.</p>
37546	<p>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.</p> <p>The Early Termination Events include, inter alia, the occurrence that any Calculation Date, the Delinquent Ratio exceeds the Delinquent Release Threshold or the Default Ratio exceeds the Default Release Threshold.</p> <p>Reference is made to the relevant definitions set forth in the Conditions, in the section headed "Description of the Master Transfer Agreement" and Condition 11 (Trigger Event and Early Termination Event) of the Prospectus.</p>	(0) deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-2000)	Article 21(5)(a)	<p>The STS notification shall explain in a concise way where applicable, the provisions of triggers in Art 21(5)(a) are included in the transaction documentation.</p>

37547	<p>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.</p> <p>The Early Termination Events include, inter alia, the following circumstances: (i) Agos or any third party Servicer is declared insolvent or becomes subject to bankruptcy or other proceedings; (ii) Agos or any third party Servicer carries out any action for the purpose of restructurings or other debt restructurings, or suspending the maturity dates thereof, or postponing the maturity dates thereof, or entering into any extraordinary arrangement with all or a material portion of its creditors, in any partition for the satisfaction of its payments or any court grants a moratorium for the fulfillment of its debts or the enforcement of the security securing its debts; and (iii) the Representative of the Holders, in its justified opinion, deems that any of the above events or any of them may have a material adverse effect on Agos's or third party Servicer's financial condition; (iv) a resolution is passed for the winding up, liquidation or dissolution of Agos or any third party Servicer; and (v) the issuer or the Representative of the Holders or Agos in its capacity as Servicer or as the provisions of the Servicing Agreement.</p> <p>Reference is made to the relevant definitions set forth in the Conditions, in the section headed "Description of the Master Transfer Agreement" and Condition 11 (Trigger Event and Early Termination Event) of the Prospectus.</p>	<p>(i) occurrence of an insolvency-related event of the originator or servicer</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-3000)</p> <p>Article 218(b)(i)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 218(b)(i) are included in the transaction documentation.</p>	<p>Item 3.7 of Annex VI and Items 2.3 and 2.4 of Annex VII.</p>
37548	<p>The Securitization is a revolving transaction to which only the requirements under Items 37546, 37547 and 37549 apply. The early amortisation event under this Item 37548 is not applicable.</p>	<p>(i) value of the underlying exposures held by the SDR falls below pre-determined threshold</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-3000)</p> <p>Article 218(b)(i)</p>	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 218(b)(i) are included in the transaction documentation, using cross-reference to the relevant sections of the underlying documentation where the information can be found</p>	<p>Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.</p>
37549	<p>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.</p> <p>The Early Termination Events include, inter alia, the circumstances 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 92 per cent. of the Principal Amount Outstanding of the Receivables Included in the Initial Portfolio.</p> <p>Reference is made to the relevant definitions set forth in the Conditions, in the section headed "Description of the Master Transfer Agreement" and in Condition 11 (Trigger Event and Early Termination Event) of the Prospectus.</p>	<p>(i) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality trigger for termination of the revolving period</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-3000)</p> <p>Article 218(b)(i)</p>	<p>The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 218(b)(i) of Regulation (EU) 2017/2402 are included in the transaction documentation.</p>	<p>Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.</p>
37550	<p>The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Holders and the other servicer providers are set out in the relevant Transaction Documents. For further details, see the sections 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 Sale of the Receivables".</p>	<p>(i) information regarding contractual obligations of the servicer and trustee</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 217(a)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 217(a) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VII.</p>
37551	<p>The Servicing Agreements 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 supervisor of the Back-Up Servicer facilitator. For further details, see the sections headed "Description of the Servicing Agreement" and "Terms and Conditions of the Sale of the Receivables".</p>	<p>(i) Servicing Continuity Provisions</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 217(b)(i)</p>	<p>The STS notification shall confirm that the transaction documentation appropriately includes requirements under Article 217(b) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VII.</p>
37552	<p>The Hedging Agreement provides for the engagement of the Hedging Counterparty in the case of its default, insolvency and other specified events. Reference is also made to section "Description of the Hedging Agreement" of the Prospectus.</p>	<p>(i) Hedging Counterparty Continuity Provisions</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 217(b)(i)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 217(b) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VII.</p>
37553	<p>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 headed "Description of the Cash Allocation, Management and Payments Agreement".</p>	<p>(i) Account Bank Continuity Provisions</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 217(b)(i)</p>	<p>The STS notification shall confirm that the transaction documentation specifies all of the information under Article 217(b) of Regulation (EU) 2017/2402.</p>	<p>Item 3.7 of Annex VII.</p>
37554	<p>Agos is an established originator and servicer active in the consumer loan market since 2003. 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 all its activities, including its servicing, are conducted in compliance with applicable regulatory requirements imposed by the Servicing Agreement. In addition, Agos has represented and warranted it has expertise in servicing exposures of a similar nature to those underlying the Receivables 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 required and well-documented and adequate policies, procedures and risk management controls in place.</p> <p>Reference is also made to the section headed "Description of the Servicing Agreement" of the Prospectus.</p>	<p>Request reports from the servicer and policies and adequate procedures and risk management controls in place</p>	<p>Detailed Explanation</p>	<p>(ALPHANUM)</p> <p>Article 218(i)</p>	<p>The STS notification shall explain in detail how the requirements of Article 218(i) are met. As part of the explanation, references shall be made to any policies and procedures related to ensure compliance with these requirements.</p>	<p>Item 3.4.6 Annex VII.</p>
37555	<p>The Master Transfer Agreement and the Servicing Agreement (including the Collection Notices 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 consistent terms.</p> <p>Reference is made to the sections headed "Description of the Master Transfer Agreement", "Description of the Servicing Agreement" and "The Provisions of the Prospectus".</p>	<p>Clear and consistent definitions relating to the treatment of problem loans</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 219</p>	<p>The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt obligations set out in Article 219 of Regulation (EU) 2017/2402.</p>	<p>Item 2.2 of Annex VII.</p>
37556	<p>The Transaction Documents clearly specify the Priority of Payments, the events which trigger changes in such Priority of Payments as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. 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 Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the Priority of Payments), in compliance with the EU Securitization Regulation and the applicable Regulatory Technical Standards, and (ii) subject to receipt of the Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make available to the investors in the Notes through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu)</p>	<p>Priority of payment and triggers events</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 219</p>	<p>The STS notification shall confirm that the securitization documentation sets out the priority of payment and trigger events pursuant to Article 219 of Regulation (EU) 2017/2402.</p>	<p>Item 3.4.5 Annex VII.</p>
37557	<p>The Conditions (including the Rules of the Organization of the Holders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Holders of different Classes, of the respective defined and allocate voting rights to Holders and clearly identify the responsibilities of the Representative of the Holders; therefore, the provisions of article 212(1) of the Securitization Regulation relating to the timely resolution of conflicts are met.</p> <p>Reference is also made to the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	<p>Timely resolution of conflicts between classes of investors &amp; responsibilities of trustee</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 212(1)</p>	<p>The STS notification shall confirm whether the provisions under Article 212(1) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.</p>	<p>Item 3.1 of Annex VI and Item 3.4 of Annex VII.</p>
37558	<p>Under the Intercreditor Agreement Agos has confirmed that (i) it has made available to potential investors in the Notes before pricing, through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu), data on historic default and non-payment, such as delinquency and default data, for substantially similar exposures to those being securitized, and the source of such data and the basis for deriving similarly provided such data cover a period of at least 5 (five) years, and (ii) as an initial holder of the Mortgage Notes and the Junior Notes, it has been in possession, before pricing, of data on such historic default and non-payment, such as delinquency and default data, for substantially similar exposures to those being securitized, and the source of such data and the basis for deriving similarly provided such data cover a period of at least 5 (five) years. Reference is also made to section "Description of the Intercreditor Agreement" of the Prospectus.</p>	<p>Historical Default and Loss Performance Data</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 22(1)</p>	<p>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.</p>	<p>Item 3.4.1 of Annex VII.</p>
37559	<p>Pursuant to article 22, paragraph 2 of the EU Securitization Regulation, an external verification (including verification that the data disclosed in this 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.</p> <p>Reference is also made to the section headed "The Provisions of the Prospectus".</p>	<p>Sample of the underlying exposures subject to external verification</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 22(2)</p>	<p>The STS notification shall confirm that a sample of the underlying exposures were subject to external verification prior to the issuance of the securities by an appropriate and independent party.</p>	<p>N/A</p>
37560	<p>Under the Intercreditor Agreement Agos has confirmed that (i) it has made available to potential investors in the Notes before pricing, through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu), 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) as an initial holder of the Mortgage 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. In addition, pursuant to the Intercreditor Agreement Agos has undertaken to make available to investors in the Notes an originator-based and to potential investors in the Notes upon request, through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu), 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.</p> <p>Reference is also made to the section "Description of the Intercreditor Agreement" of the Prospectus.</p>	<p>Availability of a liability cash flow model to potential investors</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 22(3)</p>	<p>The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where the information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.</p>	<p>N/A</p>
37561	<p>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 Loan in respect of the immediately preceding Reference Period (including, inter alia, the information related to the environmental performance of the Vehicle, if available), in compliance with the EU Securitization 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 its investors in the Notes by no later than 2 months after each Payment Date through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu). For further details, see the sections headed "Description of the Servicing Agreement" and "Description of the Intercreditor Agreement" of the Prospectus.</p>	<p>Publication on environmental performance of underlying assets consisting of residential loans or car loans or leases</p>	<p>Concise Explanation</p>	<p>(ALPHANUM-3000)</p> <p>Article 22(4)</p>	<p>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 car loans or leases is available pursuant to Article 712(1) of Regulation (EU) 2017/2402 and state where the information is available.</p>	<p>N/A</p>
37562	<p>Under the Intercreditor Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the EU Securitization Regulation. Each of the issuer and the Originator has agreed that Agos is designated as Reporting Entity pursuant to and for the purposes of article 7, paragraph 2, of the EU Securitization Regulation and, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the issue Date, in 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 Securitization Regulation by making available the relevant information through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu). As to pre-pricing information, Agos has confirmed that (i) it has made available to potential investors in the Notes before pricing the information under point (a) of article 7, paragraph 1, of the EU Securitization Regulation upon request and the information under points (b) and (d) of article 7, paragraph 1, of the EU Securitization Regulation in each Item, and (ii) as an initial holder of the Mortgage Notes and the Junior Notes, it has been, before pricing, in possession of the data relating to each 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 Securitization Regulation and (c) of the information under points (b) and (d) of the first subparagraph of article 7, paragraph 1, of the EU Securitization Regulation. As to post-pricing information, the relevant parties to the Intercreditor Agreement have agreed and undertaken as follows: (i) the Servicer shall prepare the Loan by Loan Report and deliver it to the Reporting Entity in a timely manner in order for the Reporting Entity to make available the Loan by Loan Report (and associated with the Investor Report) to the investors in the Notes by no later than one month after each Payment Date; (ii) the Calculation Agent shall prepare the Investor Report and the Issuer Information Report and deliver them to the Reporting Entity in a timely manner in order for the Reporting Entity to make available the Investor Report (and associated with the Loan by Loan Report) to the investors in the Notes by no later than one month after each Payment Date and the Issuer Information Report to the investors in the Notes without undue delay; and (iii) the issuer shall deliver to the Reporting Entity (a) a copy of the final Prospectus and the other final Transaction Documents in a timely manner in order for the Reporting Entity to make available such documents to investors in the Notes by no later than 2 (two) months after the issue Date, and (b) any other document or information that may be requested by the investors or potential investors in the Notes pursuant to the EU Securitization Regulation and the applicable Regulatory Technical Standards in a timely manner (to the extent not already provided by other parties), in such case in compliance with the requirements provided by the EU Securitization Regulation and the applicable Regulatory Technical Standards. For further details see the sections headed "Description of the Servicing Agreement", "Description of the Cash Allocation, Management and Payments Agreement", "Description of the Intercreditor Agreement" and "General Information" of the Prospectus.</p>	<p>Originator and sponsor responsible for compliance with Article 7</p>	<p>Confirmation</p>	<p>(ALPHANUM-3000)</p> <p>Article 22(5)</p>	<p>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 (f) has been made available before pricing as set out in draft or initial form.</p>	<p>N/A</p>