

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIRM NAME	BACKGROUND INFORMATION: REGULATORY REGISTRATION TYPE FOR FIRM TYPE	BACKGROUND INFORMATION: FIRM CATEGORY	BACKGROUND INFORMATION: FIRM TYPE	BACKGROUND INFORMATION: FIRM TYPE	BACKGROUND INFORMATION: FIRM TYPE	BACKGROUND INFORMATION: FIRM TYPE
ST501	1000038840; 1000038846; 1000038850; 1000038854; 1000038852; 1000038853	Instrument identification code	N/A (General Information)	(SIN)	N/A	Where available, the international credit institution code (SWIFT) or code (if not SWIFT) than any other unique identifier, assigned to this securitization.	Where available under Item 3.1 of Annex VI.	
ST502	8150007372C4E0504	Legal Entity Identifier (LEI)	N/A (General Information)	(LEI)	N/A	The LEI of the originator(s) and sponsor(s), and where available original issuer(s).	Item 4.2 of Annex VI.	
ST503	Not applicable	Notification identifier	N/A (General Information)	(ALPHANUM-200)	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	
ST504	8150007372C4E0506A23002	Securitization identifier	N/A (General Information)	(ALPHANUM-200)	N/A	Where available, the unique securitization identifier as assigned by the counterparty, issuer and SPC.	N/A	
ST505	Not applicable	Prospectus identifier	N/A (General Information)	(ALPHANUM-200)	N/A	Where available, the prospectus identifier as provided by the relevant counterparty.	N/A	
ST506	European Data Warehouse	Securitization Registry	N/A (General Information)	(ALPHANUM-200)	N/A	Where available, the name of the relevant securitization registry.	N/A	
ST507	Securify SPC (UK) S.L. (Securify)	Securitization Registry	N/A (General Information)	(ALPHANUM-200)	N/A	The name of the relevant securitization registry.	N/A	
ST508	non-ABC securitisation	Country of establishment	N/A (General Information)	(COUNTRYCODE_2)	Article 18 and 27(1)	Where available, the country of establishment of the originator(s), sponsor(s) and/or relevant issuer(s).	N/A	
ST509	Consumer loans	Securitization classification	N/A (General Information)	(IST)	N/A	The type of securitization: non-ABC securitization; ABC securitization; ABC securitization	N/A	
ST510		Underlying exposures classification	N/A (General Information)	(IST)	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) other	N/A	
ST511	30/12/2019	Issue date	N/A (General Information)	(DATEFORMAT)	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, 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 final prospectus preparation.	Item 4 of Annex VI.	
ST512	24/02/2019	Notification date	N/A (General Information)	(DATEFORMAT)	N/A	The date of notification to ESMA.	N/A	
ST513	Firm Colateralised Securitisation (FCS) UK Limited has verified that the Securitisation complies with the STS criteria	Authorised third party	N/A (General Information)	(ALPHANUM-200)	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party.	N/A	
ST514	Firm Colateralised Securitisation (FCS) UK Limited established in the United Kingdom	Authorised third party (name and country of establishment)	N/A (General Information)	(ALPHANUM-200)	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party and the country of establishment.	N/A	
ST515	Financial Conduct Authority	Authorised third party (name of competent authority)	N/A (General Information)	(ALPHANUM-200)	Article 27(2)	If an authorised third party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the authority.	N/A	
ST516	Not applicable	STS status	N/A (General Information)	(ALPHANUM-200)	Article 27(3)	Indicate whether the securitisation is no longer notified to the originator and sponsor after the securitisation is no longer eligible for the STS and the reasons for this.	N/A	
ST517	N	Originator (or original lender) not a credit institution	N/A (General Information)	(YN)	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or transaction firm established in the Union.	N/A	
ST518	Under the Senior Notes Subscription Agreement, Agn, in its capacity as Originator, has represented to the Joint Lead Managers and the Joint Arrangers that (i) it has applied and will apply, as the case may be, to the "Relevant Criteria" for credit granting which it applies to non-securitized exposures; (ii) it has clearly established processes for approving, reviewing, renewing and refinancing the Relevant Assets as it applies to the exposures; and (iii) it 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 the debtors meeting their obligations under the Consumer Loan Agreements.	Originator (or original lender) not a credit institution	N/A (General Information)	(ALPHANUM-200)	Article 27(3)	If the answer to Item ST517 is "No", the originator or original lender shall provide confirmation that it has clearly established processes for approving, reviewing, renewing and refinancing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 27(3) of the Securitisation Regulation.	N/A	
ST519	Under the Senior Notes Subscription Agreement, the Originator has confirmed that its credit granting as referred to in article 27(3) of the EU Securitisation Regulation is subject to supervision.	Confirmation that the credit granting is subject to supervision	N/A (General Information)	(ALPHANUM-200)	Article 27(3)	If the answer to Item ST517 is "No", the originator or original lender shall provide confirmation that the credit granting as referred to in Article 27(3) of the Securitisation Regulation is subject to supervision.	N/A	
ST520	Pursuant to the Master Transfer Agreement, the Originator (i) has assigned and transferred without recourse (pro rata) 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 24, all of its right, title and interest in and to the Initial Portfolio and (ii) has assigned and transferred without recourse (pro rata) 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 24, 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 evidenced enforceable against any third party creditors of the Originator (including any insolvency receiver of the assets) through (i) the publication of a notice of transfer in the Official Gazette no. 138 of 20 October 2019, and (ii) the registration of the transfer in the companies' register of Madrid on 24 October 2019, while the transfer of the Receivables included in each Subsequent Portfolio will be evidenced enforceable against any third party creditors of the Originator (including any insolvency receiver of the assets) through the payment of the relevant Purchase Price to be paid by the issuer to the Originator with formalities governing the date certain at the date of the purchase of the combined provisions of articles 1 and 4 of the Securitisation Law and the applicable articles of Law 24 (for further details, see the sections headed "Description of the Master Transfer Agreement" of the Prospectus). This has sole value 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 and the Joint Lead Managers, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 24 of the EU Securitisation Regulation. As a general note, in this STS notification, except as otherwise defined or construed herein to be in or for the contract otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meaning defined or construed in the prospectus relating to the Senior STS S.L. securitisation dated 28 October 2019 (the "Prospectus").	Transfer of the underlying exposures by sale or assignment	Concise Explanation	(ALPHANUM-200)	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of a sale or transfer with the same legal effect as a transfer that is enforceable against the seller or third party.	Item 3.1 of Annex VII.	
ST521	The Originator would be subject to Italian insolvency laws that do not contain clear claw back provisions. Indeed, under the Senior Notes Subscription Agreement, the Originator has represented that it is a bank which company authority to operate as a financial intermediary (intermediario finanziario) pursuant to article 26 of the Banking Act ("Banca d'Italia") and article 9(1) of the Regulation (EU) no. 1093/2010 of 20 October 2010 on insolvency proceedings to be located within the territory of the Republic of Italy, in addition, as at the date of this Prospectus 42 per cent of the share capital of Agn is owned by CACI. In case of insolvency of CACI the French law would not per se apply to a possible claw back action aimed at the recovery of Agn's assets on the basis that Agn would be subject to insolvency proceedings only to the extent that it is located in France.	No reverse clawback	Concise Explanation	(ALPHANUM-200)	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the reverse clawback provisions referred to in Article 20 (1) (a) or (b) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VII.	
ST522	Not applicable	Exemption for clawback provisions in national insolvency laws	Confirmation	(ALPHANUM-200)	Article 20(2)	In conjunction with ST521, 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 3.1 of Annex VII.	
ST523	The Receivables arise from Consumer Loan Agreements directly entered into by Agn as lender (for further details, see the section headed "The Portfolio - Eligibility criteria for the Portfolio" of the Prospectus), 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-200)	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 3.1 of Annex VII.	
ST524	The transfer of the Receivables included in the Initial Portfolio has been evidenced enforceable against any third party creditors of the Originator (including any insolvency receiver of the assets) through (i) the publication of a notice of transfer in the Official Gazette no. 138 of 20 October 2019, and (ii) the registration of the transfer in the companies' register of Madrid on 24 October 2019, while the transfer of the Receivables included in each Subsequent Portfolio will be evidenced enforceable against any third party creditors of the Originator (including any insolvency receiver of the assets) through the payment of the relevant Purchase Price to be paid by the issuer to the Originator with formalities governing the date certain at the date of the purchase of the combined provisions of articles 1 and 4 of the Securitisation Law and the applicable articles of Law 24 (for further details, see the section headed "Description of the Master Transfer Agreement" of the Prospectus), therefore, the requirements of article 20, paragraph 4, of the EU Securitisation Regulation are not applicable.	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	(ALPHANUM-200)	Article 20(5)	Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the sale of those exposures to a third party.	Item 3.3 of Annex VII.	
ST525	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 third party claims (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 known to adversely affect the enforceability of the transfer of Receivables under the Master Transfer Agreement and is fully transferable to the issuer. (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).	Representations and warranties	Concise Explanation	(ALPHANUM-200)	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 known to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.	
ST526	The Risks of Recurrence 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 an overpayment 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 exercise of the issuer's right to purchase the Receivables 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 facilitating the performance of the Securitisation; (ii) in case of the Defaulted Receivables, such option may be exercised by Agn only to the extent that the purchase 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 Agn in extraordinary circumstances only and only in case without prejudice to the interests of the beneficiaries; and (iv) in any event the receivables subject to repurchase shall have a total Principal Amount Outstanding not exceeding Euro 10,000,000 (ten thousand euros)); (d) from the issuer or the Representative of the Beneficiaries on behalf of third parties in the context of the disposal of the Portfolio following the delivery of a Trigger Notice or a Redemption for Taxation Notice provided that each such case the Originator shall have a pre-emption right in accordance with the provisions of the Intercreditor Agreement; and (e) from the issuer or the Servicer on behalf of 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 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, therefore preventing any of the same from constituting the credit risk of the Securitisation; or (b) a portfolio management strategy which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial return or other purely financial or economic benefits. 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 headed "Description of the Master Transfer Agreement", "Description of the Servicing Agreement", "Description of the Warranty and Indemnity Agreement", "The Portfolio - Eligibility criteria for the Portfolio" of the Prospectus). Accordingly, the Transaction Documents do not allow for active portfolio management of the Consumer Loans comprising the pool on a discretionary basis.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis.	Concise Explanation	(ALPHANUM-200)	Article 20(7)	The STS notification shall provide concise explanation that: (i) the underlying exposures transferred from, or assigned by, the seller to the SPC meet the underlying criteria and do not constitute eligible assets which do not allow for active portfolio management of those exposures on a discretionary basis; (ii) the selection and transfer of the underlying exposures to 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 active portfolio management on a discretionary basis.	Item 2.2.2 and 2.2.13 of Annex VIII.	
ST527	The Initial Receivables portfolio and the Subsequent Receivables are required to satisfy the homogeneity conditions of article 20(8) of the Securitisation Regulation and the ESMA regulatory technical standards dated 28 May 2019, in particular, pursuant to 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 Receivables are, and the Subsequent Receivables will be, homogeneous in terms of asset type taking into account the specific characteristics mentioned in the sections headed "Description of the Portfolio - Eligibility criteria for the Portfolio" and "Description of the Portfolio - Other features of the Portfolio". (i) all Receivables have been or will be, as the case may be, serviced by Agn according to similar servicing provisions; (ii) all Receivables of all originators are, or will be, within the same asset category of the relevant Regulatory Technical Standards (consumer credit, residential consumption purposes); and (iii) all Receivables of all originators are, or will be, as the relevant Valuation Date (if different to the Issue Date), or (as the case may be) realized in the Republic of Italy. In addition, under the Warranty and Indemnity Agreement, the Originator has represented and warranted that (i) each of the Receivables (except Receivables covered by Consumer Loan Agreements) and each Consumer Loan Agreement and each other agreement, deed or document including thereon is valid and constitutes binding and enforceable obligations, with full recourse to the Debtors; and (ii) as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio does not, and the Subsequent Portfolios will not, comprise any transferable securities, as defined in point (46) of article 4(1) of Directive 2002/82/EC, thereby ensuring that the Eligibility Criteria set out in the Master Transfer Agreement, "Description of the Servicing Agreement" and "Description of the Warranty and Indemnity Agreement", will be applicable in instalments pursuant to the relevant Amortising Plan.	Homogeneity of assets	Detailed Explanation	(ALPHANUM-200)	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures transferred to the securitisation, for that purpose the originator and sponsor shall refer to the ESMA RTS on homogeneity.	Item 2.2.7 of Annex VIII.	
ST528	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 Portfolios will not, comprise any transferable securities, as defined in point (46) of article 4(1) of Directive 2002/82/EC, thereby ensuring that the Eligibility Criteria set out in the Master Transfer Agreement, "Description of the Servicing Agreement" and "Description of the Warranty and Indemnity Agreement", will be applicable in instalments pursuant to the relevant Amortising Plan.	Underlying Exposure Obligations: no re-securitisation	Confirmation	(ALPHANUM-200)	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include re-securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2.2 and 2.2.13 of Annex VIII.	

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 as its ordinary course of business, (ii) Agn has performed its ongoing obligations under the Securitization, (iii) the Consumer Loans have been granted in accordance with the fair and transparent criteria applicable from time to time that is no less stringent than the fair and transparent criteria 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 8 of Directive 2008/48/EC, in addition, under the Warranty and Indemnity Agreement Agn has undertaken to fully disclose to potential investors in the Notes, without undue delay, any material change occurred after the Issue Date in the fair and transparent criteria from time to time applicable to respect of the Receivables, pursuant to article 20, paragraph 12, of the EU Securitization Regulation and the IBA Guidelines on STS Criteria. For further details, reference is made to the sections headed "Portfolio - Other Features of the Portfolio" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p>	Sourceness of the underlying standard	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitized; 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 circumstances where the underlying exposure are residential loans, the pool of underlying exposures meet the requirements of the second paragraph of Article 20(1) 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 in paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex VII.
37530	<p>Agn Doulos S.p.A. (Agn) is a joint-stock company duly incorporated under the laws of Italy and licensed to carry out lending activity pursuant to article 100 of the Banking Act. Agn is an established originator and servicer active in the consumer loan market since 1989. 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 Securitization Regulation (taking the IBA 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 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>	Item 2.1.7 of Annex VII.
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 not, include Receivables qualifying as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) 2017/2402 as exposures to a credit-impaired debtor or guarantor, who, to the best of Agn's knowledge (i) has been declared insolvent or had a court grant his compulsory right of 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 structured underlying exposure has not presented non-payment within three years prior to the date of transfer of the underlying exposures to the issuer and (ii) the information provided by Agn in accordance with points (a) and (b) of the first subparagraph of article 178, paragraph 2, of the EU Securitization Regulation explicitly sets out the proportion of restructured underlying exposures, the nature and the amount of the restructurings, where applicable, on a public credit register or in a public 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 rates of comparable exposures held by Agn which have not been assigned under the Securitization. For further details, see the sections headed "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:</p> <ul style="list-style-type: none"> the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures as defined in Article 17(1) of the Regulation (EU) 2017/2402) applicable to the underlying exposures; the securitization contains any credit-impaired loans at the time of securitization as specified in Article 20(1) (i) of Regulation (EU) 2017/2402; the requirements referred to in Article 20(1) (i) of Regulation (EU) 2017/2402 are met; the requirements referred to in Article 20(1) (i) are met. 	Item 2.2.8 of Annex VII.
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 26(1) of EU Securitization Regulation is not applicable. Reference is also made to Annex A (Eligibility Criteria - 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>	Item 3.3 and 3.4.6 of Annex VIII.
37533	<p>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 underlying exposures are not secured by any security interests in each relevant year. Therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of assets. For further details, see the sections headed "Portfolio - Other Features of the Portfolio" and "Description of the Warranty and Indemnity Agreement" of the Prospectus.</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	(ALPHANUM)	Article 20(1)	<p>The STS notification shall provide a detailed explanation of the degree of independence of the underlying exposures from the sale of the securitisation portfolio on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex VIII.
37534	<p>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 Securitization, in accordance with option (a) of article 8, paragraph 4, of the EU Securitization Regulation and the applicable Regulatory Technical Standards. Reference is also made to the sections entitled "Description of the Senior Notes Subscribing Agreements" and "Regulatory disclosure and retention undertaking" 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 how the originator, sponsor or original lender of non-ABS securitization complies with the risk retention requirements provided for in Article 8(1) 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"> (i) what size is associated with Article 8(1)(a) of Regulation (EU) 2017/2402; (ii) what's share is, in accordance with Article 8(1)(b) of Regulation (EU) 2017/2402; (iii) what's retained exposures are on balance sheet, in accordance with Article 8(1)(c) of Regulation (EU) 2017/2402; (iv) how has been retained, in accordance with Article 8(1)(d) of Regulation (EU) 2017/2402; (v) the risk retention is in each asset in accordance with Article 8(1)(e) of Regulation (EU) 2017/2402; (vi) no compliance with risk retention requirements set out in Article 6(1) of Regulation (EU) 2017/2402; (v) other options are used. 	Item 3.5 of Annex VIII, Item 3.4.1 of Annex VIII
37535	<p>The Rate of Interest applicable to the Senior Notes is a floating rate equal to the higher of (i) the base rate and (ii) the aggregate of One Month Euribor plus a margin of 375 basis points. In order to mitigate any interest rate risk associated with the Senior Notes, the Issuer has entered into or shall enter into the Issuer Date a 300D SDM Master Agreement on or about the Issuer Date with the Hedging Counterparty, together with the Schedule and the Credit Support Annex thereto and the applicable documentation supplementing 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 2.2 (Rate of Interest)) and "Description of the Hedging Arrangements" of the Prospectus. The Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio will not, and the Subsequent Portfolio will not, comprise any derivatives, but, for so long as any amount remains outstanding in respect of the Notes, it shall enter into derivative contracts that are expressly permitted by article 21, paragraph 2, of the EU Securitization Regulation (for further details, see the sections headed "Portfolio - Other Features of the Portfolio", "Description of the Warranty and Indemnity Agreement" and Condition 4 (Covered). Firstly, there is no currency risk (see "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 headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Warranty and Indemnity Agreement" of the Prospectus).</p>	Maturity of interest rate (RI) and currency risk (FX) Risk	Concise Explanation	(ALPHANUM-2000)	Article 21(2)	<p>The STS notification shall provide a concise explanation as to whether the interest rate and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p>	Item 3.4.2 and 3.8 of Annex VIII.
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 committed not to enter into any derivative contracts, other than the Hedging Agreement, except to the extent permitted 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 sections 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 Condition 4 (Covered) of Regulation (EU) 2017/2402.</p>	Item 3.4.2 and 3.8 of Annex VIII.
37537	<p>The Hedging Agreement has been documented under a 300D SDM 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. Reference is also made to "Description of the Hedging Arrangements" of the Prospectus.</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 contracts used are derivatives and accounted existing to correctly account exposures.</p>	Item 3.4.2 and 3.8 of Annex VIII.
37538	<p>Under the Warranty and Indemnity Agreement, Agn has represented and warranted that, the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio will enter into a fixed interest rate or (2) net fixed interest rate - in this latter case, each of them is applicable during two different periods, as established in advance pursuant to the relevant Consumer Loan Agreements. 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 are calculated by reference to generally used market interest rates and do not reference complex formulae or derivatives. Reference is also made to sections headed "Description of the Warranty and Indemnity Agreement", "Portfolio - Other Features of the Portfolio" and "Description of the Rate of Interest and Class Note Additional Interest" of the sections 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 securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used interest rates reflective of the cost of funds.</p>	Item 3.2.2 and 2.2.1.3 of Annex VIII.
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, in before the delivery of a Trigger Notice, and (iii) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an extraordinary resolution of the Main Servicer Class of Noteholders) or shall - in the case may be in accordance with the Conditions - be allowed by an extraordinary resolution of the Main Servicer Class of Noteholders, (disposal of the Portfolio (in full or in part), subject to the terms and conditions of the Interceptor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolio. Reference is also made to sections headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Warranty and Indemnity Agreement" of the sections headed "Terms and Conditions of the Notes" of the Prospectus. See further 3752, 40, 41, 42 and 43.</p>	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>	Item 3.4.5 of Annex VIII.
37540	<p>Following the service of a Trigger Notice, an 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. Reference is also made to Condition 2.2 (Post-Accretion Priority of Payments) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Whether amount of cash shall be trapped	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.</p>	Item 3.4.5 of Annex VIII.
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 of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	(3) 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 in the required order of the securitisation positions, as determined by the seniority of the securitisation assets.</p>	Item 3.4.5 of Annex VIII.
37542	<p>Following the service of a Trigger Notice, 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, in before the delivery of a Trigger Notice. Therefore, the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an extraordinary resolution of the Main Servicer Class of Noteholders) or shall - in the case may be in accordance with the Conditions - be allowed by an extraordinary resolution of the Main Servicer Class of Noteholders, (disposal of the Portfolio (in full or in part), subject to the terms and conditions of the Interceptor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolio. Reference is also made to sections headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Warranty and Indemnity Agreement" of the sections headed "Terms and Conditions of the Notes" of the Prospectus.</p>	(2) payment shall not be received with regard to their seniority	Confirmation	(ALPHANUM-2000)	Article 21(4)	<p>The STS notification shall confirm that the requirement of the securitisation position is not to be received with regard to their seniority.</p>	Item 3.4.5 of Annex VIII.
37543	<p>Following the service of a Trigger Notice, no automatic liquidation of the Aggregate Portfolio at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Interceptor Agreement, the Issuer may (subject to the consent of the Representative of the Noteholders) or the Representative of the Noteholders may (or shall if so requested by an extraordinary resolution of the Noteholders) dispose of the Aggregate Portfolio, in or in part, subject to the terms and conditions of the Interceptor Agreement, it being understood that no provisions shall require the automatic liquidation of the Aggregate Portfolio. Reference is also made to sections headed "Transaction Overview", "Terms and Conditions of the Notes" and "Description of the Warranty and Indemnity Agreement" of the sections headed "Terms and Conditions of the Notes" of the Prospectus.</p>	The securitization does not provide for non-sequential priority of payments	Confirmation	(ALPHANUM-2000)	Article 21(5)	<p>The STS notification shall confirm that the requirement of the securitisation position is not to be received with regard to their seniority.</p> <p>The STS notification shall also confirm that no provisions require automatic liquidation of the underlying exposures at market value.</p>	Item 3.4.5 of Annex VIII.
37544	<p>The securitization 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 Securitization Regulation are not applicable. Reference is also made to Condition 1.1 (Post-Accretion Priority of Payments) and Condition 2.2 (Post-Accretion Priority of Payments) of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Securitization featuring non-sequential priority of payments	Confirmation	(ALPHANUM-2000)	Article 21(5)	<p>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 over to sequential payments in order of seniority.</p> <p>The STS notification shall also confirm that such triggers include at least the determination in the credit quality of the underlying exposures below a predetermined threshold.</p>	Item 3.4.5 of Annex VIII.
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(6)(a), (b) and (c) are met, reference is made to Items 37546, 37547 and 37548 below. Reference is also made to sections headed "Description of the Master Transfer Agreement" and Condition 1.1 of the section headed "Terms and Conditions of the Notes" of the Prospectus.</p>	Revolving securitization with early amortisation events for termination of revolving period based on pre-set triggers	Concise Explanation	(ALPHANUM-2000)	Article 21(6)	<p>The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Article 21(6)(a) are included in the transaction documentation.</p>	Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.
37546	<p>Pursuant to Item 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 Delinquency Ratio exceeds the Delinquency Threshold, or the Default Ratio exceeds the Default Reliance Threshold. Reference is also made to the identical definitions set forth in the section headed "Description of the Master Transfer Agreement" and Condition 1.1 (Trigger Events and Early Termination Events) of the Prospectus.</p>	(4) deterioration in the credit quality of the underlying exposures	Concise Explanation	(ALPHANUM-2000)	Article 21(6)(a)	<p>The STS notification shall explain in a concise way where applicable, the provisions or triggers in Article 21(6)(a) are included in the transaction documentation.</p>	Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.
37547	<p>Pursuant to Item 4.2 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 following circumstances: (i) Agn or any third party Servicer is declared insolvent or becomes subject to bankruptcy or other proceedings; (ii) Agn or any third party Servicer carries out any action for the purpose of reorganising its own debts, in full or with respect to a material part thereof, or reorganising the majority debts thereof, either via any extrajudicial arrangement with all or a material part of its creditors, like any action for the reorganisation of payments, or any court grants a moratorium on the debts and the enforcement of the security existing in the assets of the Noteholders, in the justified opinion, deemed that any of the above events has or may have a material adverse effect on Agn's or third party Servicer's financial condition; (iii) in accordance with the provisions of the Interceptor Agreement, (iv) Agn or any third party Servicer or the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an extraordinary resolution of the Main Servicer Class of Noteholders) or shall - in any Calculation Date, the total balance of the General Accounts (taking into account also the payments to be allocated for the purchase of the Subsequent Portfolio as the immediately succeeding Payment Date) is higher than 10% of the Principal Amount Outstanding of the Receivables included in the Initial Portfolio as of the First Valuation Date and (v) Agn has not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates. Reference is also made to the section headed "Description of the Master Transfer Agreement" and Condition 1.1 (Trigger Events and Early Termination Events) of the Prospectus.</p>	(5) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	(ALPHANUM-2000)	Article 21(6)(b)	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Article 21(6)(b) are included in the transaction documentation.</p>	Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.
37548	<p>The Early Termination Events include the circumstance that, on any Calculation Date, the total balance of the General Accounts (taking into account also the payments to be affected for the purchase of the Subsequent Portfolio as the immediately succeeding Payment Date) is higher than 10% of the Principal Amount Outstanding of the Receivables included in the Initial Portfolio as of the First Valuation Date. Reference is also made to the section headed "Description of the Master Transfer Agreement" and Condition 1.1 (Trigger Events and Early Termination Events) of the Prospectus.</p>	(6) value of the underlying exposures held by the SPV falls below a pre-determined threshold	Concise Explanation	(ALPHANUM-2000)	Article 21(6)(c)	<p>The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Article 21(6)(c) are included in the transaction documentation, using cross-reference to the relevant sections of the underlying documentation where the information can be found.</p>	Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.
37549	<p>The Early Termination Events include the circumstance that Agn has not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates. Reference is also made to the section headed "Description of the Master Transfer Agreement" and Condition 1.1 (Trigger Events and Early Termination Events) of the Prospectus.</p>	(7) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM-2000)	Article 21(6)(d)	<p>The STS notification shall explain in a concise way and where applicable, how the provisions or triggers in Article 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.</p>	Item 3.1 of Annex VI and Items 2.3 and 2.4 of Annex VII.

153500	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 section headed "Description of the Servicing Agreement", "Description of the Cash Allocation, Management and Payments Mechanism", "Description of the Corporate Services Agreement" and "Terms and Conditions of the Note".	Information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM) 3000	Article 2(27)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(1) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VII
153511	The Servicing Agreement contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in 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 find with the cooperation of the Back-Up Servicer Facilitator (for further details, see the section headed "Description of the Servicing Agreement" of the Prospectus).	(D)ifferent Continuity Provisions	Confirmation	(ALPHANUM) 3000	Article 2(27)(b)	The STS notification shall confirm that the transaction documentation specifically includes requirements under Article 21(1) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VII
153512	The Bridge Agreement provides for the replacement of the Bridge Counterparty in the case of its default, insolvency and other specified events. Reference is also made to section "Description of the Bridge Agreement" of the Prospectus.	(U)nderwritten Counterparty Continuity Provisions	Confirmation	(ALPHANUM) 3000	Article 2(27)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(1) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VII
153513	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").	(U)nderwritten Bank Continuity Provisions	Confirmation	(ALPHANUM) 3000	Article 2(27)(d)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(1) (d) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VII
153514	Agns is an established originator and servicer active in the consumer loan market since 2009. It is licensed to carry out lending activity pursuant to article 206 of the Banking Act. Pursuant to the Servicing Agreement, Agns 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 securitized for this issue that is 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 securitized and well documented and adequate policies, procedures and risk management controls relating to the servicing of exposures. Reference is also made to the section headed "Description of the Servicing Agreement" of the Prospectus.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	(ALPHANUM)	Article 2(28)	The STS notification shall explain in detail how the requirements of Article 2(28) 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 Annex VII
153515	The Master Trustee Agreement and the Servicing Agreement (including 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, loans, charge-offs, recoveries and other asset performance remedies. Reference is made to the section headed "Description of the Master Trustee Agreement", "Description of the Servicing Agreement" and "The Procedures" of the Prospectus.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM) 3000	Article 2(29)	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 2(29) of Regulation (EU) 2017/2402.	Item 2.1.2 of Annex VII
153516		Provision of payment and trigger events	Confirmation	(ALPHANUM) 3000	Article 2(29)	The STS notification shall confirm that the securitization documentation sets out the provision of payment and trigger events pursuant to Article 2(29) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VII
153517	The Conditions (including the Rules of the Organization 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 Representative of the Noteholders; therefore, the provisions of article 21(2) of the Securitization Regulation relating to the timely resolution of conflicts are met. Reference is also made to the section headed "Terms and Conditions of the Note" of the Prospectus.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	(ALPHANUM) 3000	Article 2(30)	The STS notification shall confirm whether the provisions under Article 21(2) of Regulation (EU) 2017/2402 relating to the timely resolution of conflicts are met.	Item 3.1 of Annex VII and item 3.4 of Annex VIII
153518	Under the Intercreditor Agreement Agns 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 static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitized, and the source of those data and the basis for deriving quarterly, provided that such data cover a period of at least 5 (five) years, and (ii) as initial holder of the Class A Notes and as initial holder of the Mastertrust, 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 securitized, and the source of those data and the basis for deriving quarterly, provided that 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.	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM) 3000	Article 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.	Item 3.4.1 of Annex VII
153519	Pursuant to article 22, paragraph 2, of the EU Securitization Regulation and the IBA Guidelines on STS Criteria, 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. 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 relevant position of the sample of the Initial Portfolio - with confidence levels and error rates in line with the IBA Guidelines on STS Criteria; and (iii) that the data of the Receivables included in the Initial Portfolio contained in the loan-by-loan data sets prepared by Agns are compliant with the Regulatory Criteria that are able to be tested prior to the Issue Date. Reference is also made to the section of the Prospectus headed "The Portfolio".	Sample of the underlying exposures subject to external verification	Confirmation	(ALPHANUM) 3000	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
153520	Under the Intercreditor Agreement Agns 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 initial holder of 5% of the principal amount of the Class A Notes and as initial holder of the Mastertrust, 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 Agns 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 this Prospectus, www.euroinfo.eu), a liability cash flow model to be updated during the course of the Securitization 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 headed "Description of the Intercreditor Agreement" of the Prospectus.	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM) 3000	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
153521	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 vehicles, 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 the investors in the Notes by no later than 1 month after each Payment Date through the website of European DataWarehouse (being, as at the date of this Prospectus, www.euroinfo.eu) (or any other securitization repository registered pursuant to article 20 of the EU Securitization Regulation). For further details, see the sections headed "Description of the Servicing Agreement" and "Description of the Intercreditor Agreement" of the Prospectus.	Publication on environmental performance of underlying measures consisting of residential loans or car loans or leases	Detailed Explanation	(ALPHANUM) 3000	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 car loans or leases is available pursuant to Article 7(1)(d) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
153522	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 and has designated Agns as Reporting Entity pursuant to article 7, paragraph 2, of the EU Securitization Regulation. Under the Intercreditor Agreement, the Originator has confirmed that it has fulfilled before pricing and/or shall fulfil after the issue date the information requirements pursuant to points (a), (b), (c), (d), (e), (f) and (g) of article 7, paragraph 1, of the EU Securitization Regulation by making available the relevant information through the website of European DataWarehouse (www.euroinfo.eu) (or, with respect to post-issuing information, any other securitization repository registered pursuant to article 20 of the EU Securitization Regulation). As to pre-pricing information, the Originator has made available to the holders of a securitization position and, upon request, to potential investors the information required under article 7(1)(a) of the EU Securitization Regulation as well as the information under 7(1)(b) and (d) of the EU Securitization Regulation in draft form (for further details, see the section headed "Description of the Intercreditor Agreement" of the Prospectus).	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM) 3000	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