

FSD reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980
N0	STSS3	C	STS notification identifier		(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in STSS4 - Securitisation unique identifier. In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - STSS4 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (STSS4 - Securitisation unique identifier suffixed by a 2-digits classification code). This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General Information	
N1		M	Securitisation type	Public	(LIST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information	
N2	STSS0	M	Designated Entity LEI	5493006QMFDDMYWIAM13	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General Information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N3	STSS1	C	Instrument ISIN	ES0305898001; ES0305898019; ES0305898027; ES0305898035; ES0305898043; ES0305898050	(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1 - Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.			
N4	STSS1	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field STSS1-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP;CUSIP). Field codes are highlighted in amber where: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1 - Instrument code are left blank; or - field has errors in format.					
N5	STSS1	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value;CUSIP_Value). Field codes are highlighted in amber where: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1 - Instrument code are left blank; or - the number of Instrument code types is different from the number of Instrument codes; or - field has errors in format.					
N6	STSS2	C	Originator LEI	5493006QMFDDMYWIAM13	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N7	STSS8	C	Originator country	SPAIN	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	STSS8	C	Originator country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A

N8	ST552	C	Sponsor LEI		(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N9	ST558	C	Sponsor country		{COUNTRY_EU}	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N9	ST558	C	Sponsor country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. "-;" separator should be used between each EEA country. (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.					
N10	ST552	O	Original Lender LEI	5493006QMFDDMYWIAM13	(LEI)	The LEI of the original lender(s) (where available)	Original Lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, "-" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N11	ST558	O	Original Lender Country	SPAIN	{COUNTRY_WORLD}	The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available. When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N11	ST558	C	Original Lender Country (if multiple countries)		{COUNTRY_WORLD_LIST}	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. "-;" separator should be used between each country. (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original Lender LEI; or - both Original lender country and Original Lender Country (if multiple countries) are filled-in; or - the number of Original Lender LEIs is different from the number of Original Lender Countries (if multiple countries); or - only one country is reported; or - field has errors in format.					
N12	ST558	O	SSPE Country	SPAIN	{COUNTRY_EU}	The country of establishment of the SSPE(s)	SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	ST558	C	SSPE Country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. "-;" separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.					
N14	ST554	M	Non-ABCP securitisation unique identifier	*	{SECURITISATION ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N15	ST554	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier	Box to complete should contain "Y" when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N16	ST554	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N17	ST554	C	Multiple STS notifications comment		{TEXT-5000}		Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					

N18	STSS5	C	Prospectus Country	SPAIN	(COUNTRY_EU)	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - STSS-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.						
N19	STSS5	C	Prospectus Identifier	Register no. [*]	(TEXT-100)	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided. Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - STSS-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A	
N20	STSS5	C	Exemption on Prospectus		(TEXT-5000)	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields STSS-Exemption on prospectus, STSS-Prospectus Country and STSS-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STSS-Exemption on prospectus, STSS-Prospectus Country and STSS-Prospectus identifier are left blank; or - STSS-Exemption on prospectus, STSS-Prospectus Country and STSS-Prospectus identifier are filled; or - field has errors in format.						
N21	STSS11	M	Issue date	2024-20-05	(DATE_TEXT-YYYY-MM-DD)	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1234, the date on which the prospectus was approved. If not, the closing date of the most recent transaction. The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1234, the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A	
N22	STSS6	C	Securitisation Repository name	European DataWarehouse GmbH	(LIST)	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website. Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/esma_register_sec_r.xlsx . Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A	
N23	STSS7	M	Securitisation name	SANTANDER CONSUMO 8, FONDO DE TITULIZACION	(TEXT-100)	The securitisation name. Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980	
N25	STSS10	M	Underlying exposures classification	credit facilities provided to individuals for personal, family or household consumption purposes	(LIST)	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others. Only possible values in box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit-card receivables - trade receivables - others Select in the drop-down list the relevant underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the regulator as credit facilities.	N/A	General Information	N/A	
N26	STSS12	F	Initial Notification date		(DATE_TEXT-YYYY-MM-DD)	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements (https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securing_notifications_designed_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xls). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.						

N27	STSS12	M	Last notification date	*	[DATE_TEXT-YYYY-MM-DD]	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format	Notification date	The date of notification to ESMA.	N/A	General Information	N/A
N28	STSS13	M	Authorised Third party flag	Y	[Y/N]	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A
N29	STSS13	C	Authorised Third party statement		[TEXT-5000]	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format					
N30	STSS14	C	Authorised Third Party name		[TEXT-100]	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format					
N31	STSS14	C	Authorised Third party country	FRANCE	[COUNTRY_EU]	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A
N32	STSS15	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	[CA_CODE]	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A
N33	STSS17	M	Originator (or original lender) is not a Credit institution	N	[Y/N]	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution or investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A
N34	STSS18	M	Credit granting criteria compliance confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 check-box is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field STSS17 is "Yes", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(3)	Confirmation	0
N35	STSS18	O	Credit granting criteria compliance comment		[TEXT-5000]		Box to complete may contain additional explanation. Field should be left blank where STSS18-Credit granting criteria compliance confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N36	STSS19	M	Credit granting criteria supervision confirmation	N/A	[Confirmed/Unconfirmed/N/A]	Confirmation and optional comment that the originator's or original lender's supervision is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS19 field is "N"; or - "N/A" is reported in Box to complete and STSS19 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field STSS19 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A
N37	STSS19	O	Credit granting criteria supervision comment		[TEXT-5000]		Box to complete may contain additional explanation. Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N38	STSS20	M	True sale or assignment transfer confirmation	Confirmed	[Confirmed/Unconfirmed]	Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Transfer of the underlying	A concise explanation of how the transfer of the underlying exposures is			

N39	ST520	M	True sale or assignment transfer explanation	The Legal Opinion confirms that "(a) the assignment of the Initial Receivables to the Fund on the Date of Incorporation, and (b) the assignment of the Additional Receivables to the Fund during the Revolving Period: (i) has been or will be carried out (in the latter case according to the provisions of the Master Sale and Purchase Agreement) legally, validly, unconditionally for the remaining term until maturity by means of a true sale or assignment or transfer, and (ii) is enforceable vis-à-vis the Seller and any third parties with full recourse to Borrowers (and, where applicable, guarantors)."	(TEXT-10000)	Sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party pursuant to Article 20(4) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Exposure to the underlying exposures by true sale or assignment	made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N40	ST521	M	Subject to severe clawback	N	(Y/N)	A check box as to whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe clawback	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N41	ST521	C	Subject to severe clawback explanation		(TEXT-10000)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.					
N42	ST522	M	Clawback provisions exemption confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	ST522	O	Clawback provisions exemption comment	The assignment of the Receivables to the FT is not subject to any severe clawback provision. In the event of bankruptcy of the Seller, (i) the SPSE will enjoy a right of separation (arts 239 and 240 Bankruptcy Law), save for moneys in possession of the Seller, and (ii) the assignment of the Receivables may be subject to recovery only in case that fraudulent intention is evidenced in the assignment.	(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where ST522-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N44	ST523	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					
N45	ST523	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and ST523 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST523 check-box is "N"; or - "N/A" is reported and ST523 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	ST523	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST523-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N47	ST524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N48	ST524	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	ST524	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SPSE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N50	ST524	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where ST524-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST524-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	ST525	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N52	ST525	M	Representations and warranties explanation	Section 2.2.8.5 (2) of the Additional Information The Seller represents that "each Receivable is owned by Banco Santander and is otherwise free of any liens and encumbrances".	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N53	ST526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N54	ST5526	M	Underlying exposures eligibility criteria explanation	<p>According to Section 2.2.2 of the Additional Information: (a) in order for the initial Receivables to be assigned to, and acquired by, the Fund, each Initial Receivable shall, on the Date of Incorporation, individually satisfy the Individual Eligibility Criteria; and (b) in order for the Additional Receivables to be assigned to, and acquired by, the Fund, both the Individual Eligibility Criteria and the Global Eligibility Criteria must be satisfied on the relevant Purchase Date. See Section 2.2.2.3 of the Additional Information for further information on the Eligibility Criteria.</p> <p>Additionally, an authorised audit company performs certain attributes report with respect to the compliance of the underlying exposures in a randomly selected sample which covers the key eligibility criteria of the transaction.</p> <p>Please also see Section 2.2.9 of the Additional Information (Substitution of the securitised assets) on Substitution of prepaid or non-conforming receivables: "...in order to proceed with the replacement, the Seller will notify the Management Company of the characteristics of the Receivable proposed to be assigned satisfying the representations and warranties in section 2.2.8.6 of this Additional Information, and the Eligibility Criteria (both Individual Eligibility Criteria and Global Eligibility Criteria) as set forth in section 2.2.2.3.3 of this Additional Information, and having the similar purpose, term, interest rate and outstanding balance. Once the Management Company has verified that the representations and warranties set forth in sections 2.2.2.3.3 and 2.2.8.6 of this Additional Information are satisfied and after having expressly communicated to the Seller that the Receivables to be assigned are eligible, the Seller shall proceed to terminate the replacement of the affected". See statement of non-applicability of active management in section 2.3 (Assets actively managed backing the issue: "The Management Company will not actively manage the assets backing the issue."</p>	(TEXT-10000)	<p>Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	<p>Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis</p>	<p>Article 20(7)</p>	<p>Concise Explanation</p>	<p>Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980</p>
N55	ST5526	M	Underlying exposures selection processes confirmation	<p>Confirmed</p>	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p>	<p>Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.</p>				
N56	ST5526	M	Underlying exposures selection processes explanation	<p>According to Section 2.2.2 of the Additional Information: (a) in order for the Initial Receivables to be assigned to, and acquired by, the Fund, each Initial Receivable shall, on the Date of Incorporation, individually satisfy the Individual Eligibility Criteria; and (b) in order for the Additional Receivables to be assigned to, and acquired by, the Fund, both the Individual Eligibility Criteria and the Global Eligibility Criteria must be satisfied on the relevant Purchase Date. See Section 2.2.2.3 of the Additional Information for further information on the Eligibility Criteria.</p> <p>Additionally, an authorised audit company performs certain attributes report with respect to the compliance of the underlying exposures in a randomly selected sample which covers the key eligibility criteria of the transaction.</p> <p>Please also see Section 2.2.9 of the Additional Information (Substitution of the securitised assets) on Substitution of prepaid or non-conforming receivables: "...in order to proceed with the replacement, the Seller will notify the Management Company of the characteristics of the Receivable proposed to be assigned satisfying the representations and warranties in section 2.2.8.6 of this Additional Information, and the Eligibility Criteria (both Individual Eligibility Criteria and Global Eligibility Criteria) as set forth in section 2.2.2.3.3 of this Additional Information, and having the similar purpose, term, interest rate and outstanding balance. Once the Management Company has verified that the representations and warranties set forth in sections 2.2.2.3.3 and 2.2.8.6 of this Additional Information are satisfied and after having expressly communicated to the Seller that the Receivables to be assigned are eligible, the Seller shall proceed to terminate the replacement of the affected". See statement of non-applicability of active management in section 2.3 (Assets actively managed backing the issue: "The Management Company will not actively manage the assets backing the issue."</p>	(TEXT-10000)	<p>Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.</p>	<p>Box to complete should contain the concise explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>				
N57	ST5527	M	Homogeneity of assets confirmation	<p>Confirmed</p>	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p>	<p>Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.</p>				
N58	ST5527	M	Homogeneity of assets explanation	<p>The underlying exposures fall into the following asset category according to article 1 (a) (iii) of the Commission Delegated Regulation (EU) of 28 May 2019, supplementing Regulation (EU) 2017/2402 on the homogeneity of the underlying exposures (consumer loans).</p> <p>Additionally, the Seller represents that "each Loan has been granted by Banco Santander, in the ordinary course of business, to individuals (natural persons) resident in Spain at the time of execution of the relevant Loan agreement for consumption purposes. None of them are employees, managers or directors of Banco Santander" (see representation 2.2.8.5 (10) of the Additional Information). In addition, in section 2.2.8.5(4) of the Additional Information the Seller represents that "each Loan has been and is administered by Banco Santander in accordance with the customary procedures that it has established" and, in section 2.2.8.5(5) of the Additional Information, the Seller represents that "for 99.5% of the Outstanding Balance of the Receivables, the Seller has faithfully complied with the standard set forth in the Banco Santander Policies described in section 2.2.7 of this Additional Information and, for the remaining Loans, representing a total of 0.5% of the Outstanding Balance of the Receivables, the Seller has complied with origination policies that do not differ substantially from Banco Santander Policies described in section 2.2.7 of this Additional Information".</p>	(TEXT-32767)	<p>Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) (2019/1851), and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.</p>	<p>Box to complete should contain the detailed explanation.</p> <p>Field codes are highlighted in amber if the field is left blank or has errors in format.</p>	<p>Homogeneity of assets</p>	<p>Article 20(8)</p>	<p>Detailed Explanation</p>	<p>Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980</p>
N59	ST5528	M	No re-securitisation confirmation	<p>Confirmed</p>	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p>	<p>Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.</p>				
N60	ST5528	O	No re-securitisation comment	<p>Section 2.2.13 and 2.2.14 of the Additional Information states that "the Receivables do not include transferable securities, as defined in point (44) of article 4 (1) of Directive 2014/65/EU nor any securitisation position, whether traded or not."</p> <p>Additionally, the seller represents in section 2.2.8.5 (10) of the Additional Information that "each Loan has been granted by Banco Santander to individuals (natural persons) resident in Spain at the time of execution of the relevant Loan agreement for consumption purposes. None of them are employees, managers or directors of Banco Santander".</p>	(TEXT-5000)	<p>Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.</p>	<p>Box to complete may contain additional explanation.</p> <p>Field codes are highlighted in amber where the field has errors in format.</p>	<p>Underlying Exposure Obligations: no re-securitisation</p>	<p>Article 20(9)</p>	<p>Confirmation</p>	<p>Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980</p>
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	<p>Confirmed</p>	(Confirmed/Unconfirmed)	<p>Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).</p>	<p>Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.</p>				

N62	ST529	M	Soundness of the underwriting standards (ordinary course of business) explanation	<p><u>Primary course</u></p> <p>2.2.8.5 (3) of the Additional Information The Seller represents that "the origination of each Loan as well as the assignment of the relevant Receivable to the Fund have been and will be carried out on an arms' length basis".</p> <p>2.2.8.5 (4) of the Additional Information The Seller represents that "each Loan has been and is administered by Banco Santander in accordance with the customary procedures that it has established."</p> <p>2.2.8.5 (5) of the Additional Information The Seller represents that "for 99.5% of the Outstanding Balance of the Receivables, the Seller has faithfully complied with the standard set forth in the Banco Santander Policies described in section 2.2.7 of this Additional Information and, for the remaining Loans, representing a total of 0.5% of the Outstanding Balance of the Receivables, the Seller has complied with origination policies that do not differ substantially from Banco Santander Policies described in section 2.2.7 of this Additional Information."</p> <p>2.2.8.5 (10) of the Additional Information The Seller represents that "each Loan has been granted by Banco Santander, in the ordinary course of business, to individuals (natural persons) resident in Spain at the time of execution of the relevant Loan agreement, for consumption purposes. None of them are employees, managers or directors of Banco Santander".</p> <p><u>Underwriting standards</u></p> <p>See representation in section 2.2.7 of the Additional Information: "The Loans of the Preliminary Portfolio have been granted by the Seller according to its usual procedures of analysis and assessment of the credit risk regarding the granting of loans to individuals for consumer purposes".</p> <p>Finally, it is important to highlight that any Receivables (either the Initial Receivables or the Additional</p>	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.					
N63	ST529	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).					
N64	ST529	M	Soundness of the underwriting standards (disclosure) explanation	Section 2.2.7 of the Additional Information states that "the Seller undertakes to disclose to the Management Company without delay any material change in the Banco Santander Policies and to the Noteholders and potential investors. Any material changes in the underwriting standards after the date of this Prospectus that affects the Additional Receivables will be fully disclosed to investors and potential investors, as an extraordinary notice, pursuant to section 4.2.2 of the Additional Information."	(TEXT-32767)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation.					
N65	ST529	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans.	Soundness of the underwriting standard	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N66	ST529	C	Residential Loan requirement explanation		(TEXT-32767)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation where ST529-Residential Loan requirement confirmation is not "N/A".					
N67	ST529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC [3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU [4] or, where applicable, equivalent requirements in third countries.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).					
N68	ST529	M	Borrower's creditworthiness assessment explanation	<p>2.2.8.5 (1) of the Additional Information The Seller represents that "each Receivable exists and is valid, binding, collectible and enforceable in accordance with applicable law and all applicable legal provisions have been observed in the provision thereof, in particular and where applicable, Law 7/1995, of 23 March on Consumer Credit and Law 16/2011 of 24 June on consumer credit agreements, Royal Legislative Decree 1/2007 of 16th November approving the consolidated text of the General Law for the Protection of Consumers and Users and any other supplementary laws, and Law 7/1998".</p> <p>2.2.8.5 (5) of the Additional Information The Seller represents that "for 99.5% of the Outstanding Balance of the Receivables, the Seller has faithfully complied with the standard set forth in the Banco Santander Policies described in section 2.2.7 of this Additional Information and, for the remaining Loans, representing a total of 0.5% of the Outstanding Balance of the Receivables, the Seller has complied with origination policies that do not differ substantially from Banco Santander Policies described in section 2.2.7 of this Additional Information."</p> <p>2.2.8.5 (7) of the Additional Information The Seller represents that "none of the Loan has been approved in contrary of the evaluation of the automatic assessment system by an analyst (i.e., no Loan has been provided under a forced approval)".</p> <p>2.2.8.5 (8) of the Additional Information The Seller represents that "each Loan has been approved following the levels of attributions through the automatic assessment system valid at the time when the Loan was originated. Such levels of attribution are included in the credit granting policy of Banco Santander described in section 2.2.7 of the Additional Information."</p> <p>2.2.8.5 (30) of the Additional Information The Seller represents that "no Borrower was unemployed on the date on which the Receivable was granted".</p>	(TEXT-32767)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC [3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU [4] or, where applicable, equivalent requirements in third countries.	Box to complete should contain the detailed explanation.					
N69	ST530	M	Originator/Lender Expertise confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).					
N70	ST530	M	Originator/Lender Expertise explanation	<p>Banco Santander as Seller and as Servicer has the relevant expertise as an entity being active in the consumer loans market for over 60 years and as servicer of consumer receivables securitisation for over 25 years.</p> <p>Spanish credit institution with business address at: Paseo de Pereda 9-12, 39004 Santander, and with its operational headquarters located at: Ciudad Grupo Santander, Avenida de Cantabria s/n, 28660 Boadilla del Monte (Madrid), with Tax Identification Number (NIF) A-39000013 and C.N.A.E. (Spanish National Classification of Economic Activities) no. 651.</p> <p>Additionally, the Seller has well documented and adequate policies, procedures and risk-management controls relating to the origination of consumer finance loans, such as the Receivables. The members of its management body and the senior staff of the Seller have adequate knowledge and skills in originating and underwriting consumer finance loans, similar to the consumer finance loans included in the portfolio, gained through years of practice and continuing education.</p> <p>The members of the management body and the Seller's senior staff have been appropriately involved within the governance structure of the functions of originating and underwriting of the portfolio.</p> <p>Please see also (i) Prospectus sections 2.2.7 (The method of origination or creation of assets...) of Additional Information; and (ii) 3.5 (Name, address and significant business activities of the Seller) of Additional Information.</p>	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation.	Originator/Lender Expertise	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	

N71	ST5S31	M	Defaulted or restructured exposures confirmation	Confirmed	(Confirmed/Unconfirmed)	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. -the requirements referred to in Article 20(11) (a) and (i) of Regulation (EU) 2017/2402 are met; -the requirements referred to in Article 20(11) (b) of Regulation (EU) 2017/2402 are met; -the requirements referred to in Article 20(11) (c) of Regulation (EU) 2017/2402 are met.	Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).						
N72	ST5S31	M	Defaulted or restructured exposures explanation	The Seller represents: 2.2.8.5 (9): "No litigation proceedings have been commenced on any Loans that may impair the validity or enforceability thereof or that may lead to the application of article 1,535 of the Spanish Civil Code." 2.2.8.5 (18): "No Receivable arises from a Restructured Receivable." 2.2.8.5 (19): "The Loans are not in default within the meaning of article 178(1) of CRR." 2.2.8.5 (24): "On the date of their assignment, no Borrower has experienced a deterioration of its credit quality, and to the best of its knowledge, no Borrower: (i) has been declared insolvent or had a court grant his/her/its creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his/her/its non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the Fund, (ii) was, at the time of origination, where applicable, included on a public credit registry of persons with adverse credit history; or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the Seller which are not securitized."	(TEXT-32767)		Box to complete should contain the detailed explanation.	Transferred underlying exposures without exposures in default	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980			
N73	ST5S32	M	At least one payment at the time of transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.	"Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below.						
N74	ST5S32	O	At least one payment at the time of transfer comment	2.2.8.5 (21): The Seller represents that "each Borrower has paid at least one (1) instalment under the relevant Loan."	(TEXT-5000)		Box to complete may contain additional explanation.	Field codes are highlighted in amber where the field has errors in format.						
N75	ST5S32	C	Payment exemption		(LIST)	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for ST5S32 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for ST5S32 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for ST5S32 and field is not left blank; or - field has errors in format.	At least one payment at the time of transfer	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies.	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N76	ST5S32	O	Payment exemption explanation		(TEXT-5000)		Box to complete may contain additional explanation.	Field should be left blank where "At least one payment at the time of transfer" for ST5S32 is Confirmed.						
N77	ST5S33	M	Degree of dependence on repayments confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).						
N78	ST5S33	M	Degree of dependence on repayments explanation	See section 2.2.8.5 (31) of the Additional Information: The Seller represents that "the instalments payable under each Receivable are composed by principal and interest payments and such instalments are constant. None of the Receivables is a balloon loan." In addition, according to section 3.1 of the Additional Information, "the Fund will periodically obtain funds from the repayment of the principal and interest on the Loans which will be used (i) to redeem the Notes and to pay interest to the holders thereof, and (ii) during the Revolving Period, to purchase Additional Receivables, in accordance with the relevant Priority of Payments".	(TEXT-32767)		Box to complete should contain the detailed explanation.	Field codes are highlighted in amber if the field is left blank or has errors in format.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N79	ST5S34	M	Compliance with risk retention requirements confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).						
N80	ST5S34	M	Compliance with risk retention requirements explanation	Section 3.4.3 (Risk retention requirement) of Additional Information of the Prospectus , states the following: "The Seller, as Originator, will undertake in the Deed of Incorporation to retain, on an ongoing basis, a material net economic interest of at least 5 (five) per cent of the nominal value of each of the securitised exposures in the securitisation transaction described in this Prospectus in accordance with article 6(2)(a) of the EU Securitisation Regulation, as supplemented by article 4 (c) of the Delegated Regulation 2023/2175. In addition, the Seller has undertaken that the material net economic interest held by it shall not be subject to any credit-risk mitigation or hedging, in accordance with article 6(1) of the EU Securitisation Regulation, except as permitted by the Delegated Regulation 2023/2175 (as amended regulation)."	(TEXT-10000)		Box to complete should contain the concise explanation.	Field codes are highlighted in amber if the field is left blank or has errors in format.						
N81	ST5S34	C	Retaining entity LEI	S493006QMFDDMYWIAM13	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported.	Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.						
N82	ST5S34	C	Retaining entity name	Banco Santander, S.A.	(TEXT-100)	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Entity name should be reported in Box to complete where LEI is not available for ST5S34-Retaining entity LEI.	Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.						
N83	ST5S34	M	Vertical slice	Y	(Y/N)	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise.	Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.		A concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.				

N84	ST534	M	Seller's share	N	(Y/N)	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.	Compliance with risk retention requirements	An indication which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N85	ST534	M	Randomly-selected exposures kept on balance sheet	N	(Y/N)	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.						
N86	ST534	M	First loss tranche	N	(Y/N)	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.						
N87	ST534	M	First loss exposure in each asset indicator	N	(Y/N)	Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.						
N88	ST534	M	No compliance with risk retention requirements	N	(Y/N)	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format.						
N89	ST534	M	Other option indicator	N	(Y/N)	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If yes please provide the used option.	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.						
N90	ST534	C	Other options used comment		(TEXT-5000)		Value should be reported in Box to complete when Other option indicator" is reported with "Y" for ST534. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N91	ST535	M	Mitigation of interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N92	ST535	M	Mitigation of interest rates and currency risks explanation	IR: Applicable. In order to mitigate part of the interest rate risk of the Notes, on the Date of Incorporation, the Management Company, on behalf of the Fund, shall enter into the Interest Rate Swap Agreement, in the form of an International Swaps and Derivatives Association (ISDA) 2002 Master Agreement, together with the relevant Schedule, Credit Support Annex and confirmations thereunder, with the Swap Counterparty with the ratings set out in the Interest Rate Swap Agreement, in order to hedge the potential interest rate exposure of the Fund in relation to its floating rate interest obligations under the Notes. For further details see (i) Prospectus section 4.8 (Nominal interest rate and provisions relating to interest payable) of the Securities Note; and (ii) Prospectus section 3.4.8.1 (Interest Rate Swap Agreement) of the Additional Information. FX: N/A, there is no currency risk since (i) Receivables are expressed in Euro, and (ii) the Notes are denominated in Euro.	(TEXT-10000)	Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402. Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Mitigation of interest rates (IR) and currency risks (FX) Risks	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980		
N93	ST536	M	Derivatives not purchased/sold by SPPE confirmation	Exemption on derivatives	[No derivatives/Exempt on derivatives/Unconfirmed]	Confirmation and concise declaration that the SPPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives Purchased/Sold by SPPE	A concise declaration that the SPPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N94	ST536	M	Derivatives not purchased/sold by SPPE explanation	Other than the Interest Rate Swap Agreement referred to above in ST535, no derivative contracts are entered or will be entered into by the Fund, in accordance with article 21(2) of Regulation (EU) 2017/2402.	(TEXT-10000)	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.							
N95	ST537	M	Common standards underwriting derivatives confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and ST536-Derivatives not purchased/sold by SPPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and ST536-Derivatives not purchased/sold by SPPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N96	ST537	C	Common standards underwriting derivatives explanation	The swap has been underwritten and documented according to commonly accepted standards, in the form of the ISDA 2002 Master Agreement.	(TEXT-10000)	Box to complete should contain the concise explanation where ST537-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where ST537-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.							
N97	ST538	M	Referenced interest payments confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation on whether and how any referenced interest payments under the	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						

N98	ST5538	M	Referenced interest payments explanation	Section 4.8.4. of the Securities Note: The rate of interest applicable is calculated by reference to EURIBOR. Therefore, any referenced interest is based on generally used market interest rates and do not reference complex formulae or derivatives.	(TEXT-10000)	Securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds pursuant to Article 21(3) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Referenced interest payments based on generally used interest rates	under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N99	ST5539	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N100	ST5539	M	Acceleration notice / enforcement requirement explanation	In case of early liquidation, the Fund shall be wound-up according to section 4.4.3 (Early Liquidation of the Fund) of the Registration Document, i.e. by applying the Available Funds, in accordance with the Post-Enforcement Priority of Payments described in Prospectus section 3.4.7.3 of the Additional Information.	(TEXT-10000)	Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.							
N101	ST5540	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	(a) No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N102	ST5540	O	No trapping of cash comment	In case of early liquidation, the Fund shall be wound-up according to section 4.4.3 (Early Liquidation of the Fund) of the Registration Document, i.e. by applying the Available Funds, in accordance with the Post-Enforcement Priority of Payments described in Prospectus section 3.4.7.3 of the Additional Information. Since the Reserve Funds forms part of the Available Funds which are part of the Post-Enforcement Available Funds, there is no cash trapping.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N103	ST5541	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N104	ST5541	O	Sequential amortisation comment	During the Revolving Period of the Fund there is no redemption of the Notes, principal receipts from the underlying exposures are not passed to the investors since Additional Receivables shall be assigned to the Fund, except as described in section 4.6.3 of the Securities Note. Upon termination of the Revolving Period, principal receipts from the underlying exposures are passed to the investors: (i) During the Pro-Rata Redemption Period (i.e., in the absence of a Subordination Event), to the extent there are sufficient Available Funds, redemption of Notes will be pro-rata in accordance with the Pre-Enforcement Priority of Payments set forth in section 3.4.7.2 of the Additional Information. (ii) During the Sequential Redemption Period (upon the occurrence of a Subordination Event, other than an Enforcement Event) redemption of the Notes will be sequential as determined by the seniority of each class of Notes. Upon the occurrence of an Enforcement Event, redemption of the Notes will be sequential in accordance with the Post-Enforcement Priority of Payments set forth in section 3.4.7.3 of the Additional Information.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N105	ST5542	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N106	ST5542	O	Reversed repayment on seniority comment	Prospectus section 4.4.5 (Actions for the cancellation of the Fund) of the Registration Document: amounts shall be applied in the form, amount and order of priority established in the Post-Enforcement Priority of Payments described in section 3.4.7.3 of the Additional Information. Prospectus section 3.4.7.3. (Post-Enforcement Priority of Payments) of the Additional Information: provides for a repayment of the Notes in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N107	ST5543	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N108	ST5543	O	No automatic liquidation comment	There is no provision in the Prospectus requiring automatic liquidation of the Receivables at market value, as stated in section 4.4.3.2 of the Registration Document. The Seller's call options are the Clean-up Call, Regulatory Change Call and Tax Change Call, all of them being an option but not an obligation.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.							
N109	ST5544	M	Non-sequential priority of payments triggers confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N110	ST5544	O	Non-sequential priority of payments triggers comment	Please see above (ST5541). Upon occurrence of a Subordination Event, the Pro-Rata Redemption Period will end and the Sequential Redemption Period will start.	(TEXT-5000)	Box to complete may contain the concise explanation where ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.							
N111	ST5544	M	Credit quality deterioration trigger confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	

Confirmation and optional comment

N112	ST544	O	Credit quality deterioration trigger comment	Upon occurrence of a Subordination Event, the Pro-Rata Redemption Period will end and the Sequential Redemption Period will start. See definition of "Subordination Event" in Section 4.3.2 of the Securities Note, in particular: Item (i): "The Cumulative Default Ratio exceeds on the Determination Date immediately preceding the following Payment Dates: (a) Oct-25 1.45% (b) Jan-26 1.75% (c) Apr-26 2.05% (d) Jul-26 2.45% (e) Oct-26 2.75% (f) Jan-27 3.15% (g) Apr-27 3.45% (h) Jul-27 3.75% (i) Oct-27 4.05% (j) Jan-28 4.35% (k) Apr-28 4.65% (l) Jul-28 4.95% (m) Oct-28 5.25% (n) Jan-29 5.65% (o) From Apr-29 (included) onwards 5.65%"	(TEXT-5000)	that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST554	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	ST554	M	Servicer expertise explanation	Please see above - same information as included in (ST5530)	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N115	ST545	M	Early termination confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST545	C	Early termination explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	ST546	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; - "Unconfirmed" is reported; or - "N/A" is not reported and ST545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST545-Early termination confirmation is not "N/A"; or - field has errors in format.					
N118	ST546	C	Credit quality deterioration trigger explanation	Upon occurrence of a Subordination Event, the Pro-Rata Redemption Period will end and the Sequential Redemption Period will start. See definition of "Subordination Event" in Section 4.3.2 of the Securities Note, in particular: Item (i): "The Cumulative Default Ratio exceeds on the Determination Date immediately preceding the following Payment Dates: (a) Oct-25 1.45% (b) Jan-26 1.75% (c) Apr-26 2.05% (d) Jul-26 2.45% (e) Oct-26 2.75% (f) Jan-27 3.15% (g) Apr-27 3.45% (h) Jul-27 3.75% (i) Oct-27 4.05% (j) Jan-28 4.35% (k) Apr-28 4.65% (l) Jul-28 4.95% (m) Oct-28 5.25% (n) Jan-29 5.65% (o) From Apr-29 (included) onwards 5.65%"	(TEXT-10000)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6) (a) of Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N119	ST547	M	Insolvency-related event confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; - "Unconfirmed" is reported; or - "N/A" is not reported and ST545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST545-Early termination confirmation is not "N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	ST547	C	Insolvency-related event explanation	See item (5) of the Revolving Period Early Termination Event: "an Insolvency Event occurs with respect of the Seller". Insolvency Event means, with respect to any entity, a declaration of insolvency (déclaration de concours) in respect thereto. Additionally, see item (6) of the Revolving Period Early Termination Event: "The Seller ceases to perform or is replaced as Servicer of the Receivables, or it fails to comply with any of his/her obligations established by the Deed of Incorporation or under the Prospectus".	(TEXT-10000)		Box to complete should contain the concise explanation where ST5547-insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	ST548	M	Pre-determined threshold value confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SPSE falls below a pre-determined threshold pursuant to Article 21(6) (c) of	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; - "Unconfirmed" is reported; or - "N/A" is not reported and ST545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST545-Early termination confirmation is not "N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SPSE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N122	ST5548	C	Pre-determined threshold value explanation	See definition of "Revolving Period Early Termination Event" in "Redemption of the Notes" in section 4.9.2 ("Date and forms of redemption") in particular: Item (i): "the aggregate Principal Amount Outstanding of the Class A Notes, Class B Notes, Class C Notes, Class D Notes and Class E Notes on the Determination Date is higher than the sum of (i) the Outstanding Balance of the Receivables on the Determination Date, (ii) the Acquisition Amount of the Additional Receivables to be acquired on that Payment Date and (iii) the remaining Principal Account balance on that Payment Date after payment of the purchase price of the Additional Receivables."	(TEXT-10000)	Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.		underlying documentation where the information can be found				
N123	ST5549	M	New underlying exposures failure generation confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6) (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and ST5549-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5549-Early termination confirmation is not "N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N124	ST5549	C	New underlying exposures failure generation explanation	See definition of "Revolving Period Early Termination Event" in "Redemption of the Notes" in section 4.9.2 ("Date and forms of redemption") in particular: Item (c); "on the Determination Date immediately preceding the Payment Date, the Outstanding Balance of the Non-Defaulted Receivables shall have been less than seventy-five per cent (75.00%) of the Principal Amount Outstanding of the Class A Notes, Class B Notes, Class C Notes, Class D Notes and Class E Notes on the Disbursement Date."	(TEXT-10000)	Regulation (EU) 2017/2402	Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.						
N125	ST5550	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N126	ST5550	O	Participant duties comment	The obligations of the Servicer are set forth in section 3.7.1. of the Additional Information. The obligations of the Management Company (trustee) are set forth in section 3.7.2. of the Additional Information. The obligations of the Paying Agent are set forth in section 3.4.8.2 of the Additional Information. The obligations of the Fund Accounts Provider are set forth in section 3.4.5.1 of the Additional Information. Those obligations are contractually established in the Deed of Incorporation and in the relevant Transaction Documents.	(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N127	ST5551	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(b)Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N128	ST5551	O	Servicing Continuity comment	The term and substitution of the Servicer shall be done in accordance with the procedure established in section 3.7.1.1. of the Additional Information.	(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N129	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N130	ST5552	O	Derivative Counterparty Continuity comment	The Interest Rate Swap Agreement contains provisions aimed at ensuring the replacement of the Swap Counterparty in case of its default, insolvency, rating downgrade or other specified events (see a comprehensive list of events that trigger an early termination of the Interest Rate Swap Agreement in the sub-section headed "Early Termination" in section 3.4.8.1. of the Additional Information).	(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N132	ST5553	O	Liquidity Provider Continuity comment		(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N134	ST5553	O	Account Bank Continuity comment	According to sub-section headed "Rating Agencies Criteria for the Funds Accounts Provider" in section 3.4.5.1 of the Additional Information, in case of downgrade in the Account Bank, the Management Company shall either obtain an unconditional and irrevocable first demand guarantee securing the timely performance of the Account Bank or substitute the Account Bank. The Account Bank (or the replacing entity in which the Fund Accounts are opened) shall irrevocably agree to notify the Management Company of any change or removal of its rating given by the Rating Agencies.	(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N135	ST5555	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N136	ST5555	O	Debt situation documentation comment	Prospectus section 2.2.7 of the Additional Information contains the procedure of action to be followed by the Servicer depending on the status of each loan. In any case, the collection management and recovery procedure shall comply with the criteria described in section 3.7.2 (Management Company) and 2.2.7.3 (Arrears, recovery and prepayment information for consumer and financing loans originated by Santander) of the Additional Information.	(TEXT-5000)	Regulation (EU) 2017/2402	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N137	ST5556	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.				

N138	STSS56	O	Priorities of payment and triggered events comment	<p>Priority of payments</p> <p>Section 3.4.7.2 of the Additional Information provides for the Pre-Enforcement Priority of Payments in sub-section (i) (Application).</p> <p>Section 3.4.7.3 of the Additional Information provides for the Post-Enforcement Priority of Payments.</p> <p>In addition, Section 3.4.7.4 of the Additional Information provides for the modifications in the priority of payments in case of the replacement of Servicer.</p> <p>Triggers</p> <p>Upon occurrence of a Subordination Event, the Pro-Rata Redemption Period will end and the Sequential Redemption Period will start. For further information, please refer to STSS41.</p> <p>Reporting of trigger events which changes in such priorities of payment</p> <p>See section 4.4.3.2 (Mandatory Early liquidation of the Fund) of the Registration Document that establishes that "Notice of the liquidation of the Fund will be provided to the CNMV by publishing the appropriate insider information (información privilegiada) or other relevant information (otra información relevante) and thereafter to the Noteholders and the Rating Agencies in the manner established in section 4.2.3 of the Additional Information, at least thirty (30) Business Days in advance to the date on which the Notes are to be redeemed."</p> <p>In addition, see section 4.4.3.3 (Early liquidation of the Fund at the Seller's initiative) of the Registration Document where a reference is made to the notices served on the CNMV, to noteholders, not less than 30 Business Days before Early Liquidation of the Fund.</p>	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	STSS57	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N140	STSS57	O	Timely resolution of conflicts comment	As per Prospectus section 3.7.2.1 of the Additional Information: "The Management Company is also responsible for representing and defending the interests of the Noteholders and of the other creditors of the Fund. Accordingly, the Management Company must at all times take into account the interests of the Noteholders, acting in the defence thereof and adhering to applicable law and regulations for such purpose."	(TEXT-5000)	Box to complete may contain additional explanation.	Field codes are highlighted in amber where the field has errors in format.	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N141	STSS58	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	Historical Default and Loss Performance Data	Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N142	STSS58	O	Historical Default and Loss Performance Data comment	The Seller has made available in section 2.2.7.3 of the Additional Information delinquency and default data, for substantially similar exposures to those being securitised for a period no shorter than 5 years.	(TEXT-5000)	Box to complete may contain additional explanation.	Field codes are highlighted in amber where the field has errors in format.	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N143	STSS58	C	Historical Default and Loss Performance Data location	Data is available in the Prospectus and/or the EU Securitisation Repository.	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found.	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Field codes are highlighted in amber where: <ul style="list-style-type: none"> - field is left blank for public securitisations; or - field has errors in format. 	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N144	STSS59	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A
N145	STSS59	O	Sample external verification comment	Deloitte Auditores, S.L., as authorised audit company, has issued the special securitisation report on certain attributes and the fulfillment of the Eligibility Criteria of a sample of 461 loans randomly selected out of the Preliminary Portfolio, including verification of the data disclosed in respect of those loans.	(TEXT-5000)	Box to complete may contain additional explanation.	Field codes are highlighted in amber where the field has errors in format.	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A
N146	STSS60	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	Availability of a liability cash flow model to potential investors	Field codes are highlighted in amber where: <ul style="list-style-type: none"> - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format. 	Article 22(3)	Confirmation	N/A
N147	STSS60	C	Location of Liability cash flow model	Liability cash flow model elaborated and published by INTEx and Bloomberg, has been made available before pricing.	(TEXT-10000)	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation.	Field codes are highlighted in amber where: <ul style="list-style-type: none"> - field is left blank for public securitisations; or - field has errors in format. 	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation	N/A
N148	STSS60	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).	Availability of a liability cash flow model to potential investors	Field should be equal to "Confirmed" where the STS notification is submitted before pricing.	Article 22(3)	Confirmation	N/A
N149	STSS60	O	Liability cash flow model comment (after pricing)	Confirmed	(TEXT-5000)	Box to complete may contain the concise explanation.	Field codes are highlighted in amber where the field has errors in format.	Confirmation that a liability cash flow model is available to potential investors upon request.	Field codes are highlighted in amber where: <ul style="list-style-type: none"> - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format. 	Article 22(3)	Confirmation	N/A
N150	STSS61	M	Environmental performance availability	N/A	(N/A/Available/Not available)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator: <ul style="list-style-type: none"> - "Available" where information is available - "Not Available" where information is not available and STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STSS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" 	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation	N/A
N151	STSS61	C	Environmental performance explanation	When Environment performance confirmation for STSS61 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed.	(TEXT-10000)	When Environment performance confirmation for STSS61 is different from 'Available', box to complete should be left empty.	Field codes are highlighted in amber where it is not the case or field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	When Environment performance confirmation for STSS61 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed.	Article 22(4)	Concise Explanation	N/A

N152	ST562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N153	ST562	O	Article 7 compliance comment	The Originator confirms its compliance with article 7 of the EU Securitisation Regulation (see statements in section 3.1 of the Securities Note).	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N154	ST562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N155	ST562	O	Underlying information comment	The Originator, who will be designated as Reporting Entity (see section 4.2.1(d) of the Additional Information), confirm that: - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N156	ST562	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	ST562	O	Before pricing documentation comment	The Originator, who will be designated as Reporting Entity (see section 4.2.1(d) of the Additional Information), confirm that: - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						