

Interim STS Notification Template files for public securitisations (Version 3; Last update: 21/09/2020)

The templates included in this file have been updated following the publication of the COMMISSION DELEGATED REGULATION (EU) 2020/1226. Updates are highlighted in green. Pending the development of an ESMA IT register for hosting this information, the enclosed templates should be completed as part of the notification requirements to ESMA set out in Article 27 of the Securitisation Regulation (Regulation (EU) No 2017/2402).

Detailed instructions for submitting the interim STS notification template(s) to ESMA:

1. If you are providing an STS notification for a securitisation for a **public** securitisation, then you must follow all of the instructions below. NB: 'Public securitisations' are defined as those securitisations that are not falling under the scope of Article 7(1)(c) of the Securitisation Regulation (where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council). **Please note that failure to comply with these instructions may lead to either a rejection of the STS notification submission or delays in making it available on ESMA's website.**

2. Using the worksheets in the public securitisations STS notification template file (ANNEX_I, ANNEX_II, and/or ANNEX_III), select the appropriate template(s) to be completed, as per COMMISSION DELEGATED REGULATION (EU) 2020/1226 . Additional columns have been provided for background information.

3. Complete the template(s) in a manner that complies with COMMISSION DELEGATED REGULATION (EU) 2020/1226.

For ease of reference (but without prejudice to the obligations under the technical standards), fields that must always be completed have been highlighted in blue.

For ease of reference (but without prejudice to the obligations under the technical standards), conditional fields (i.e. those that must sometimes be completed depending on the type of instrument) have been highlighted in beige.

4. Once the STS notification template(s) has been completed, save this file, attach it in an email, and send the email to STSnotifications@esma.europa.eu, in adherence with the following modalities:

- Please send only one email per securitisation. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please send one email per securitisation. For example, where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme compliance with the STS criteria, then Annex I in the public securitisations STS notification template file should be deleted and Annexes II and III should be completed, and this single saved file should be submitted in one email.

- After sending your first communication to ESMA, your firm must consistently use the same email address to send any further STS notification files to ESMA. Failure to do so may lead to ESMA being unable to recognise your email address and the STS notification file being rejected.
- Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted, and this completed file sent in one email.
- Where a notification is being made for an ABCP Programme only, then Annexes I and II should be deleted and Annex III should be completed, and this file saved and sent in an email to ESMA.
- If you are providing an updated STS notification, then you are invited to indicate what has changed since the previous STS notification, in the body of the email.

5. The email subject line must be written in the following manner: [SECU]: LEI - UNIQUE_IDENTIFIER - STATUS where:

- LEI is the legal entity identifier of the report submitting entity and must match fields (STSS2, STSAT2, and/or STSAP2, as applicable),
- UNIQUE_IDENTIFIER is the securitisation identifier assigned by the reporting entity and must conform to the identifier set out in Article 11 of the disclosures technical standards (https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2020.289.01.0001.01.ENG&toc=OJ:L:2020:289:TOC), and
- STATUS is either "NEW", "UPDATE", or "CANCELLATION"

For example, a submission of a new STS notification for a public non-ABCP securitisation with a unique identifier of 5493000IBP32UQZ0KL24N201801 from a designated entity with LEI code 00987654321009876543, should have the following subject line in the email:

[SECU]_00987654321009876543_5493000IBP32UQZ0KL24N201801_NEW. An update to that STS notification for that same securitisation should be submitted using an email with the following subject line:

(SEC)_00987654321009876543_5493000IBP32UQZ0KL24N201801_UPDATE.

6. ESMA will then process the files and apply the validation rules set out in Annex 1 of the technical reporting instructions (https://www.esma.europa.eu/sites/default/files/library/esma33-128-585_sts_reporting_instructions.pdf).

7. In case of questions, please refer to Annex 2 in the technical reporting instructions and if this does not answer your question then please send an email to securitisation@esma.europa.eu. PLEASE DO NOT send any question emails to STSnotifications@esma.europa.eu (this address is reserved only for the processing of STS notifications).

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|--|---|--|--------------------------------------|--|---|--|
| ST50 | Wizink Bank, S.A.U. – Sucursal em Portugal has been designated as the first contact point for investors and competent authorities for this purpose. | First contact point | N/A (General Information) | (LEI) | Article 27 (1) | First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST51 | Class A Notes ISIN [181,500,000]; Class B Notes ISIN [25,100,000]; Class C Notes ISIN [14,600,000]; Class D Notes ISIN [18,500,000]; Class E Notes ISIN [13,200,000]; Class F Notes ISIN [12,000,000]; Class R Notes ISIN [5,000,000]; Class X Notes ISIN [100,000] | Instrument identification code | N/A (General Information) | (ISIN) | N/A | Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation. | Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980. |
| ST52 | 213800D30XAL3N71519 | Legal Entity Identifier (LEI) | N/A (General Information) | (LEI) | N/A | The LEI of the originator(s) and sponsor(s), and where available original lender(s). | Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980 |
| ST53 | N/A | Notification identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. | N/A |
| ST54 | N/A | Unique identifier | N/A (General Information) | (ALPHANUM-100) | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 | N/A |
| ST55 | N/A | Prospectus identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A |
| ST56 | European DataWarehouse website at https://eurodw.eu/ | Securitisation Repository | N/A (General Information) | (ALPHANUM-1000) | N/A | Where available, the name of the registered securitisation repository. | N/A |
| ST57 | Vasco Finance no. 1 | Securitisation name | N/A (General Information) | (ALPHANUM-100) | N/A | The securitisation name. | Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 |
| ST58 | PT | Country of establishment | N/A (General Information) | (COUNTRYCODE_2) | Article 18 and 27(3) | Where available, the country of establishment of the originator(s), sponsor(s) SSE(s) and original lender(s). | N/A |
| ST59 | non-ABCP securitisation | Securitisation classification | N/A (General Information) | (LIST) | N/A | The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme. | N/A |
| ST510 | Credit card agreements | Underlying exposures classification | N/A (General Information) | (LIST) | N/A | The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 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 originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters. | N/A |
| ST511 | 27 September 2023 | Issue date | N/A (General Information) | (DATEFORMAT) | N/A | Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction. | N/A |
| ST512 | 27 September 2023 | Notification date | N/A (General Information) | (DATEFORMAT) | N/A | The date of notification to ESMA. | N/A |
| ST513 | Prime Collateralised Securities (PCS) EU SAS | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | N/A |
| ST514 | Prime Collateralised Securities (PCS) EU SAS. France | Authorised Third party (name and country of establishment) | N/A (General Information) | (ALPHANUM-1000) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment. | N/A |
| ST515 | French Financial Markets Authority (AMF) | Authorised Third party (name of competent authority) | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it. | N/A |
| ST516 | N/A The securitisation meets the requirements of Articles 19 to 22 of Regulation (EU) 2017/2402 (the "EU Securitisation Regulation") | STS status | N/A (General Information) | (ALPHANUM-1000) | Article 27(5) | A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS. | N/A |
| ST517 | Y | Originator (or original lender) not a credit institution | N/A (General Information) | (Y/N) | Article 27(3) | A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union. | N/A |
| ST518 | N/A | Originator (or original lender) not a credit institution | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | Where the answer to field ST517 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402. | N/A |
| ST519 | N/A | Confirmation that the credit granting is subject to supervision | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | Where the answer to field ST517 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. | N/A |

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| STSS20 | <p>True Sale (see opinion V.23 et seq. of the transaction legal opinion)</p> <p>Pursuant to Clause 3 (Sale of Receivables Portfolio) of the Receivables Sale Agreement, subject to certain conditions, the Originator sells and assigns from time to time credit cards to the Issuer. Such sale and assignment have the same legal effect as a true sale.</p> <p>Completion of the assignment of title takes place on the occurrence of certain specified events set out in Clause 4 (Completion of Sale and Purchase) of the Receivables Sale Agreement</p> <p>Enforceability</p> <p>Under applicable law, and as reflected in opinions V.21, V.23 et seq. of the the transaction legal opinion, the assignment of the Receivables under the Receivables Sale Agreement constitutes a valid and enforceable true sale of receivables made by the Originator to the Issuer</p> <p>Schedule 2 (Originator's Representations and Warranties) of the Receivables Sale Agreement includes representations on enforceability, including paragraph 16 (Effects of Receivables Sale Agreement) of Part C (Originator's Receivables Representations and Warranties), which confirms the effectiveness, validity and binding effect of the assignment.</p> <p>Legal opinions</p> <p>Opinion V.23 et seq. of the the transaction legal opinion confirms the true sale acquisition and enforceability.</p> <p>The transaction legal opinion confirms that the relevant opinion is accessible and made available to comply with applicable regulations</p> <p>Disclosure</p> <p>The Prospectus includes disclosure on the sale mechanics (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Effectiveness of the Assignment"), perfection requirements (see the section of the Prospectus entitled "Selected Aspects of Portuguese Law, and Certain Aspects of Spanish Law Relating to Insolvency, Relevant to the Receivables and the Transfer of the Receivables – Assignment of credits – Assignment Formalities") and relevant representations and warranties (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties as to the Receivables").</p> | Transfer of the underlying exposures by true sale or assignment | Concise Explanation | (ALPHANUM-10000) | Article 20(1) | The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS21 | As stated in the transaction legal opinion, under Portuguese law, the assignment of the Receivables for securitisation purposes may not be set aside for the benefit of the insolvency estate, save if the interested parties provide evidence that both the Originator and the issuer acted in bad faith. Therefore, there are no severe clawback provisions as foreseen under Article 20(2) of the EU Securitisation Regulation under Portuguese law and Spanish law. | No severe clawback | Concise Explanation | (ALPHANUM-10000) | Article 20(2) | The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981 |
| STSS22 | Please see above (STSS21) | Exemption for clawback provisions in national insolvency laws | Confirmation | (ALPHANUM-1000) | Article 20(3) | In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982 |
| STSS23 | <p>N/A</p> <p>The Originator is the original Lender (Schedule 2 (Originator's Representations and Warranties) of the Receivables Sale Agreement includes representations on the origination of the Receivables, including paragraph 6 (Compliance with Lending Criteria) of Part C (Originator's Receivables Representations and Warranties).</p> <p>Also, Part A (Eligible Receivables) of Schedule 1 (Eligibility Criteria) of the Receivables Sale Agreement provides that "An "Eligible Receivable" is a Receivable: (b) originated in the ordinary course of the Originator's business pursuant to underwriting standards in respect of the acceptance of credit cards that are no less stringent than those that the Originator applied at the time of origination to similar receivables that are not securitised"</p> | Transfer where the seller is not the original lender | Confirmation | (ALPHANUM-1000) | Article 20(4) | Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983 |
| STSS24 | <p>Pursuant to the Receivables Sale Agreement, and as summarised in the Prospectus, the Originator sells and assigns to the Issuer the Initial Receivables Portfolio and will assign any Additional Receivables Portfolio, including, to the fullest extent possible under applicable law, the full benefit of and right, title and interest to each Receivable, all related security to each Receivable, and each Credit Card Agreement related to each Receivable, comprised in or arising out of the Initial Receivables Portfolio and of each Additional Receivables Portfolio, and hence the full benefit of the Originator's right, title and interest to each Credit Card Agreement.</p> <p>The assignment of the Receivables as conducted under the Receivables Sale Agreement is valid and becomes effective between the parties and towards any creditor of the Originator immediately upon the execution of the Receivables Sale Agreement. Considering that the sale and assignment of the Receivables by the Originator is valid and enforceable upon the relevant Borrowers without knowledge, notification or consent from such Borrowers being required, and it becomes immediately valid and effective upon the Borrowers upon due execution of the Receivables Sale Agreement by and between the Issuer and the Originator, no notice from the Originator is required herein.</p> <p>Certain perfection actions must be carried out on the occurrence of a Notification Event, whose triggers include "(a) the delivery by the Common Representative of an Enforcement Notice to the issuer in accordance with the Conditions; (b) the occurrence of an Insolvency Event in respect of the Originator; (c) the termination of the appointment of Wizink Portugal as Servicer in accordance with the terms of the Receivables Servicing Agreement; and/ or; (d) if the Originator is being required to deliver a Notification Event Notice by the laws of Portugal (see the definition of "Notification Event" in the Master Framework Agreement and section of the Prospectus headed "Overview of certain Transaction Documents – Receivables Sale Agreement – Notification Event")"</p> | Transfer performed by means of an assignment and perfected at a later stage | Concise Explanation | (ALPHANUM-10000) | Article 20(5) | <p>Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.</p> <p>Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SPPE from enforcing its rights.</p> | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984 |
| STSS25 | <p>All Receivables arising from Credit Card Agreements are transferred pursuant to the Receivables Sale Agreement on the same terms and conditions (Clause 3 (Sale of Receivables Portfolio)).</p> <p>The Prospectus includes disclosure on the relevant representations and warranties noted below (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties as to the Receivables").</p> <p>The Receivables Sale Agreement includes the following representations and warranty on Part A (Eligible Receivables) of Schedule 1 (Eligibility Criteria): (c) "Each Eligible Receivable is freely assignable pursuant to the terms of the relevant Loan Agreement; (j) is legally and beneficially solely owned by the Originator free from any adverse claims in favour of any person other than the Originator (including, without limitation, has not been, in part or in whole, pledged, charged, assigned, discounted, subrogated or seized or attached or transferred in any way and is otherwise free and clear of any liens or other encumbrances exercisable against the Originator or the issuer by any party (including any shareholders' subsidiary and/or affiliate of the Originator)); (k) constitutes the legal, valid, binding and enforceable obligation of the related Eligible Borrower to pay all amounts due and payable or to become due and payable under such Receivable and that is not subject to any litigation, defence, dispute, set-off or counterclaim or enforcement order, nor was it given as a collateral.</p> <p>Additionally, the Receivables Sale Agreement also includes the following representations and warranties on Part C (Originator's Receivables Representations and Warranties) of Schedule 2 (Originator's Representations and Warranties): 8. Originator's title to Receivables ("The Originator is not aware of any circumstances which would make any of the Issuer Warranties above untrue or incorrect in any respect.") and 9. No Sale of Receivables ("The Originator has not, in whole or in part, assigned (whether outright</p> | Representations and warranties | Concise Explanation | (ALPHANUM-10000) | Article 20(6) | The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect. | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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|--------|---|--|----------------------|------------------|----------------|---|---|
| ST5526 | <p>Eligibility criteria.</p> <p>The Originator gives the relevant representations and warranties in respect of the requirements for a Receivable to be an Eligible Receivable under the Transaction in Part A (Eligible Receivables) of Schedule 1 (Eligibility Criteria) and Part C (Originator's Receivables Representations and Warranties) of Schedule 2 (Originator's Representation and Warranties) of the Receivables Sale Agreement.</p> <p>The Prospectus also sets out the warranties made by the Originator in respect of the Receivables (see the section of the Prospectus entitled "Overview of Certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties as to the Receivables").</p> <p>In relation to Additional Receivables included in Additional Receivables Portfolios and Substitute Receivables, the same representations and warranties are given for those assets as are given for the initial portfolio of assets assigned to the Issuer at closing. This is clarified in the Prospectus. See specifically "Overview of Certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties as to the Receivables" Portfolio management.</p> <p>The Receivables Sale Agreement includes repurchase mechanics (which will be triggered by breach of the Originator's Representations and Warranties) (see Clause 12 (Re-assignment) of the Receivables Sale Agreement).</p> <p>Such ability to repurchase assets by the Originator should not constitute "active portfolio management" because such repurchases fall within the activities enumerated under items (a), (b), (c) and (f) of paragraph 16 of the EBA guidelines for non-ABCP STS securitisations and are otherwise outside the activities enumerated under items (a) and (b) of paragraph 15 of the EBA guidelines non-ABCP STS securitisations</p> | Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis | Concise Explanation | (ALPHANUM-10000) | Article 20(7) | <p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - the underlying exposures transferred from, or assigned by, the seller to the SPSE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. | Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5527 | <p>Homogeneity.</p> <p>The Prospectus describes the Receivables contained in the Initial Receivables Portfolio (see the section of the Prospectus entitled "Characteristics of the Receivables"), lending criteria (see the section of the Prospectus entitled "Originator's standard business practices, servicing and credit assessment"), and payment terms (see the section of the Prospectus entitled "Characteristics of the Receivables").</p> <p>In addition, see the section of the Prospectus entitled "Characteristics of the Receivables – Other characteristics" ("The Receivables are homogeneous for the purposes of Article 20(8) of the Securitisation Regulation, on the basis that all Receivables in the Initial Receivables Portfolio...")</p> <p>One asset type.</p> <p>The Portfolio will be comprised of credit card agreements and their related security, all of which are originated by the Originator (see also ST5517 above).</p> <p>Contractually binding.</p> <p>The credit card agreements are contractually binding and enforceable, with full recourse to borrowers. Schedule 2 (Originator's Representations and Warranties), Part C (Originator's Receivables Representations and Warranties) of the Receivables Sale Agreement includes representations on full recourse, including paragraph 2 (Legal, valid and binding obligations) ("Each Credit Card Agreement constitutes a legal, valid and binding obligation of the Borrower and the Originator enforceable in accordance with its terms.")</p> <p>Periodic payment streams.</p> <p>The credit card agreements in the Initial Receivables Portfolio are comprised of repayment loans, and therefore have defined periodic payment streams (see Schedule 2 (Originator's Representation and Warranties), Part C (Originator's Receivables Representations and Warranties) paragraph 4 (payment Frequency) of the Receivables Sale Agreement ("Each Credit Card Agreement requires payment of the Receivables due thereunder to be made monthly in arrears.")</p> <p>Transferable securities.</p> <p>The portfolio is comprised of credit card agreements based on standard form documentation, and therefore does not include any transferable securities. [In addition, see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Portfolio Conditions" ("The Receivables Portfolio does not contain transferable securities as defined in point (44) of Article 4(1) of MiFID II...")]</p> | Homogeneity of assets | Detailed Explanation | (ALPHANUM) | Article 20(8) | <p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.</p> | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5528 | <p>The portfolio is comprised of credit card agreements based on standard form documentation, and therefore does not include any securitisation positions (see section of Prospectus entitled "Overview of certain Transaction Documents – Receivables Sale Agreement – Representations and Warranties as to the Receivables" "The Receivables Portfolio does not contain transferable securities as these are defined in Article 1(44) of MiFID II, derivative instruments or securitisation positions"); as well as section entitled "Characteristics of the Receivables – Other Characteristics".</p> | Underlying Exposure Obligations: no re securitisation | Confirmation | (ALPHANUM-1000) | Article 20(9) | <p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p> | Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5529 | <p>Ordinary course.</p> <p>The representations set out in the Receivables Sale Agreement include that each credit card is originated by the Originator in the ordinary course of business (see Schedule 1 (Eligibility Criteria), Part A (Eligible Receivables), paragraph (b) of the Receivables Sale Agreement) ("Each Receivable was originated in the ordinary course of the Originator's business pursuant to underwriting standards in respect of the acceptance of credit cards that are no less stringent than those that the Originator applied at the time of origination to similar receivables that are not securitised"). The methodology and system for selecting new credit cards in the portfolio is subject to underwriting standards that are no less stringent than those applied to similar exposures (in accordance with Clause 3.5 (Additional Sale Notice) and Schedule 1 (Eligibility Criteria), Part A (Eligible Receivables), paragraph (b) of the Receivables Sale Agreement)</p> <p>Disclosure of criteria.</p> <p>The Prospectus includes a summary of the current lending criteria (see the section of the Prospectus entitled "Originator's standard business practices, servicing and credit assessment").</p> <p>See also the section of the Prospectus headed "Characteristics of the Receivables – Other characteristics" which confirms that "The Receivables are homogeneous for the purposes of Article 20(8) of the Securitisation Regulation, on the basis that all Receivables in the Initial Receivables Portfolio: (i) have been underwritten by the Originator in accordance with similar underwriting standards applying similar approaches with respect to the assessment of a potential Obligor's credit risk; (ii) are entered into substantially on the terms of similar standard documentation for personal loans; (iii) are serviced by the Servicer pursuant to the Receivables Servicing Agreement in accordance with the same servicing procedures with respect to monitoring, collections and administration of cash receivables generated from the loans; and (iv) form one asset category, namely personal loans granted to Obligor with residence in Portugal."</p> <p>See also paragraph 10 (Disclosure of changes to Lending Criteria (STS)) of Part C (Originator's Receivables Covenants) of Schedule 3 (Originator's covenants) of the Receivables Sale Agreement under which the Originator declares that "After the Closing Date, any material change to the Lending Criteria will (to the extent such change affects the Receivables included in the Receivables Portfolio from time to time) be disclosed by the Originator (along with an explanation of the rationale for such changes being made) to the Noteholders without undue delay."</p> <p>Certification.</p> <p>The representations set out in the Receivables Sale Agreement include that no loan is a self-certified loan (see paragraph 12 (Verification of Borrower's Identity) of Part C (Originator's Receivables Representations and Warranties) of Schedule 4</p> | Soundness of the underwriting standard | Detailed Explanation | (ALPHANUM) | Article 20(10) | <p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised; - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay; - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402; - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5530 | See ST529 above. | Originator/Lender Expertise | Detailed Explanation | (ALPHANUM) | Article 20(10) | <p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p> | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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| ST5531 | <p>Transfer without undue delay.</p> <p>The preliminary pool of credit cards to be transferred is identified by the launch date and the initial pool of credit cards are transferred on the closing date pursuant to the Receivables Sale Agreement. The Initial Collateral Determination Date was [12] September 2023 and the Closing Date will be 27 September 2023.</p> <p>Exposures in default.</p> <p>The representations set out in the Receivables Sale Agreement include that no Receivable is subject to any delinquency or delay regarding the payment of any amounts (see Schedule 1 (Eligibility Criteria), Part A (Eligible Receivables), paragraph (D) ("Each Receivable) (D) has no instalment due but not paid for more than 30 (thirty) days after the relevant Instalment Due Date at the Initial Collateral Determination Date and Additional Collateral Determination Date") and Schedule 1 (Eligibility Criteria), Part A (Eligible Receivables), paragraph (E) ("Each Receivable) (E) except in relation to the Further Utilisation Receivables, is not a Defaulted Receivable"). See also Schedule 1 (Eligibility Criteria), Part B (Eligible Borrower), paragraph (C) ("An Eligible Borrower shall be a Borrower) who has not been declared bankrupt or insolvent and against whom no proceedings are pending under any insolvency legislation, including, without limitation, the Portuguese insolvency code introduced by Decree Law 53/2004 of 18 March 2004 as amended and/or under Portuguese legislation governing the insolvency and recovery of individuals and, at the time of the offer, such Borrower is not in bankruptcy or insolvency nor has any trustee or similar officer been appointed over such Borrower's assets or revenues") and paragraph (D) ("An Eligible Borrower shall be a Borrower) (D) against whom no recovery proceedings or court actions have been commenced in connection with the relevant Credit Card Agreement") and paragraph (F) ("An Eligible Borrower shall be a Borrower) who is not an employee of the Originator or a credit impaired obligor within the meaning of Article 20(11) of the Securitisation Regulation at the time of the assignment of the Initial Receivables Portfolio or the Additional Receivables").</p> <p>Exposures to credit-impaired borrowers.</p> <p>The representations set out in the Receivables Sale Agreement include that to the best of the Originator's knowledge, no Borrower is an employee of the Originator or a credit impaired obligor within the meaning of Article 20(11) of the Securitisation Regulation at the time of the assignment of the Initial Receivables Portfolio or the Additional Receivables (see Schedule 1 (Eligibility Criteria), Part B (Eligible Borrower), paragraph (F) of the Receivables Sale Agreement).</p> | Transferred underlying exposures without exposures in default | Detailed Explanation | [ALPHANUM] | Article 20(11) | <p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. -the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. -the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; -the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5532 | <p>The representations set out in the Receivables Sale Agreement include that at least 1 (one) payment has been made in respect of the Receivables (see Schedule 1 (Eligibility Criteria), Part A (Eligible Receivables), paragraph (O) (Should be a Receivable) in respect of which, the relevant Loan Agreement was entered into at least 30 (thirty) days prior to its assignment to the Issuer and in respect of which at least 1 (one) full instalment has been paid and will give rise of at least 1 (one) instalment after the applicable Purchase Date."</p> | At least one payment at the time of transfer | Confirmation | [ALPHANUM-1000] | Article 20(12) | <p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p> | Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5533 | <p>No predominant dependence on the sale of assets.</p> <p>The portfolio is comprised of repayment credit card agreements where the obligor makes monthly payments of both interest and principal so that, when the loan matures, the full amount of the principal of the credit card will have been repaid. See section of the prospectus entitled "Characteristics of the Receivables".</p> | Repayment of the holders shall not have been structured to depend predominantly on the sale of assets. | Detailed Explanation | [ALPHANUM] | Article 20(13) | <p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p> | Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5534 | <p>The Originator undertakes to comply with the EU risk retention requirements in Article 6 of the Securitisation Regulation. From the Closing Date, the Originator will retain, on an ongoing basis, a material net economic interest of not less than 5% (five per cent.) of the nominal amount of the securitised exposures as required by Article 6(1) of the Securitisation Regulation. Such retention requirement will be satisfied by the Originator retaining, in accordance with Article 6(3)(c) of the Securitisation Regulation, randomly selected exposures, equivalent to not less than 5% (five per cent.) of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 (one hundred) at origination until the Final Legal Maturity Date (see e.g. section of the Prospectus headed "Regulatory Disclosures – EU Risk Retention Requirements" and paragraph 12 (EU Retained Interest) of Part B (Transaction Documents Covenants of the Originator) of Schedule 3 (Originator's Covenants) of the Receivables Sale Agreement).</p> | Compliance with risk retention requirements | Concise Explanation | [LIST] | Article 21(1) | <p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ol style="list-style-type: none"> (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. | Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5535 | <p>Interest rate risks in respect of the Class A Notes, the Class B Notes, the Class C Notes, Class D Notes and Class E Notes are mitigated through a Swap Agreement, and, upon termination of the Swap Agreement, through the entering into a replacement swap that may be entered into on less favourable terms to the Issuer which may mean reduced amounts available for distribution by the Issuer to the Transaction Creditors (including, inter alia, the Noteholders). If a replacement swap counterparty cannot be found, the funds available to the Issuer to pay interest on the Notes will be reduced if the interest revenues received by the Issuer as part of the Receivables are substantially lower than the rate of interest payable by it on the Notes. The swap hedges interest rate mismatches between the Issuer assets in which the Obligors pay a fixed rate of interest and Issuer liabilities with respect to interest under the Rated Notes which are based on a floating rate (EURIBOR). See the section of the Prospectus headed "Risk Factors – Risks relating to the Notes and the structure – Interest rate Risk".</p> <p>The Issuer and the Swap Counterparty will enter into the Swap Agreement, under which the Swap Counterparty will pay to the Issuer on each Swap Payment Date a swap floating amount, and the Issuer shall pay to the Swap Counterparty on each Swap Payment Date, the swap fixed amount. On each Swap Payment Date, a set off shall be made between the swap floating amount and the swap fixed amount.</p> <p>Speculation.</p> <p>The interest rate swap is intended by its terms to match cashflows from assets and liabilities, and not for speculative purposes. Documentation.</p> <p>The Swap Agreement is based on ISDA forms.</p> <p>Swap Counterparty.</p> <p>The Swap Counterparty is disclosed in the prospectus and is a financial institution</p> <p>Appropriate risk mitigation.</p> <p>The measures, as well as the reasoning supporting the appropriateness of the mitigation of the interest rate risk through the life of the transaction are disclosed in the prospectus. See the sections of the prospectus entitled "Risk Factors – Risks relating to the Notes and the structure – Interest Rate Risk" and "Risk Factors – Risks relating to the Notes and the structure – Termination of the Swap Agreement may expose the Issuer to interest rate fluctuations or require additional costs in replacing the Swap Agreement"</p> <p>Other derivative contracts.</p> <p><i>The portfolio is comprised of credit card agreements based on standard form documentation, and therefore does not include</i></p> | Mitigation of interest rates (IR) and currency risks (FX) Risks | Concise Explanation | [ALPHANUM-10000] | Article 21(2) | <p>The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.</p> | Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5536 | <p>The Master Framework Agreement contains Issuer Covenants under which the Issuer covenants that it will not "enter into any derivative contract, save as expressly permitted by article 21(2) of the Securitisation Regulation, permission which includes, for the avoidance of doubt, the Swap Agreement and any hedging agreements entered into in connection with other present or future securitisations of the Issuer" (see paragraph 10.8 of Part A (Corporate Covenants) of Schedule 4 (Issuer Covenants)).</p> | Derivatives Purchased/Sold by SSPE | Concise Explanation | [ALPHANUM-10000] | | <p>The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.</p> | Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5537 | <p>See ST5535 above.</p> | Derivatives using common standards | Concise Explanation | [ALPHANUM-10000] | | <p>The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.</p> | Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5538 | <p>The Receivables are fixed rate Receivables.</p> <p>See section of the Prospectus headed "Characteristics of the Receivables – Characteristics of the Initial Receivables Portfolio" and see paragraph (R) of Part A (Eligible Receivables) of Schedule 1 (Eligibility Criteria) of the Receivables Sale Agreement.</p> | Referenced interest payments based on generally used interest rates | Concise Explanation | [ALPHANUM-10000] | Article 21(3) | <p>The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.</p> | Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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| ST5539 | Following the delivery of an Enforcement Notice or the occurrence of an Optional Redemption Event, all monies held in the Payment Account and all monies received or recovered by the Issuer and/or the Common Representative in relation to the Transaction Assets shall be paid to the persons entitled to such monies and applied by the Transaction Manager or the Common Representative, as the case may be, in accordance with the Post-Enforcement Payment Priorities (see clause 17 (Post-Enforcement Payment Priorities) of the Common Representative Appointment Agreement and section of the Prospectus entitled "Overview of the Transaction – Post-Enforcement Payment Priorities"). In accordance with the Post-enforcement Payment Priorities, principal receipts are passed to investors via sequential amortisation, as determined by the seniority of the Notes. Repayment of the Notes is not reversed in seniority as compared to the manner in which payments are made prior to an enforcement notice being served. No cash will be trapped in the SSPE beyond the what is necessary to ensure the operational functioning of the SSPE or the orderly repayment of investors in accordance with the contractual terms of the securitisation. There are no provisions requiring automatic liquidation of the underlying exposures at market value and this is confirmed in the Prospectus (see Condition 13.3 (Restrictions on disposal of Transaction Assets) under the section of the prospectus headed "Terms and Conditions of the Notes"). | No trapping of cash following enforcement or an acceleration notice | Concise Explanation | (ALPHANUM-10000) | Article 21(4) | The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5540 | See above ST5539 | (a) No amount of cash shall be trapped | Confirmation | (ALPHANUM-1000) | Article 21(4) (a) | The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5541 | See above ST5539 | (b) principal receipts shall be passed to investors | Confirmation | (ALPHANUM-1000) | Article 21(4) (b) | The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5542 | See above ST5539 | (c) repayment shall not be reversed with regard to their seniority | Confirmation | (ALPHANUM-1000) | Article 21(4) (c) | The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5543 | See above ST5539 | (d) no provisions shall require automatic liquidation of the underlying exposures at market value | Confirmation | (ALPHANUM-1000) | Article 21(4) (d) | The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5544 | Pre-enforcement, the transaction pays non-sequentially (see Paragraph 2 (Pre-Enforcement Interest Payment Priorities) and Paragraph 3 (Pre-Enforcement Principal Payment Priorities) of Schedule 1 (Services to be provided by the Transaction Manager) to the Transaction Management Agreement and sections of the Prospectus entitled "Overview of the Transaction – Pre-Enforcement Interest Payment Priorities" and "Overview of the Transaction – Pre-Enforcement Principal Payment Priorities"), but also includes triggers relating to the deterioration of the quality of the underlying exposure below predetermined thresholds, which results in the priority of payments reverting to sequential payments in order of seniority (see definition of "Sequential Amortisation Event" contained in the Master Framework Agreement). | Securitisations featuring non-sequential priority of payments | Confirmation | (ALPHANUM-1000) | Article 21(5) | The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5545 | The Revolving Period will commence on (including) the Closing Date to the earlier of (but excluding): (i) the Business Day immediately following the Interest Payment Date that falls in September 2024; (ii) the date on which an Early Amortisation Event occurs. See the definition of "Revolving Period" and "Revolving Period End Date" included in the Master Framework Agreement for the relevant triggers. | Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers | Concise Explanation | (ALPHANUM-10000) | Article 21(6) | The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation. | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5546 | See above ST5545 | (a) deterioration in the credit quality of the underlying exposures | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(a) | The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation. | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5547 | See above ST5545 | (b) occurrence of an insolvency-related event of the originator or servicer | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(b) | The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation. | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5548 | See above ST5545 | (c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(c) | The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| ST5549 | See above ST5545 | (d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) | Concise Explanation | (ALPHANUM-10000) | Article 21(6)(d) | The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation. | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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| STSS50 | <p>The service providers are:</p> <p>(i) the Servicer, who is appointed under the Receivables Servicing Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Receivables Servicing Agreement");</p> <p>(ii) the Transaction Manager, who is appointed under the Transaction Management Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Transaction Management Agreement");</p> <p>(iii) the Accounts Bank, who is appointed under the Accounts Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Accounts Agreement");</p> <p>(iv) the Common Representative, who is appointed under the Common Representative Appointment Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Common Representative Appointment Agreement");</p> <p>(v) the Paying Agent, who is appointed under the Paying Agency Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Paying Agency Agreement");</p> <p>(vi) the Swap Counterparty, who is appointed under the Swap Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Swap Agreement").</p> <p>The contractual obligations of the service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarised in the Prospectus.</p> | (b) Information regarding contractual obligations of the servicer and trustee | Confirmation | (ALPHANUM-1000) | Article 21(7)(a) | The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS51 | <p>Clause 18 (Termination on Final Discharge Date) et seq. of the Receivables Servicing Agreement contains provisions providing for the termination of the Servicer and provisions anticipating the appointment of a replacement Servicer by the issuer following the occurrence of certain events, including material and unremedied defaults by the Servicer or the occurrence of an insolvency event in relation to the Servicer.</p> <p>The Servicer's resignation shall only be effective if the Issuer has appointed a successor servicer in accordance with the terms of the Receivables Servicing Agreement, including after obtaining the CVM's approval (see clause 21.2 (Conditions for Successor Servicer) of the Receivables Servicing Agreement and section of the Prospectus entitled "Risk Factors – Risks relating to the Transaction Parties and the Transaction – 4.2. Reliance on Performance by Servicer and Back-up Servicer Facilitator").</p> | (b) Servicing Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(b) | The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402. | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS52 | <p>See STSS35 above</p> <p>[See additionally the ISDA Schedule, which contains provisions that ensure the replacement of the Swap Counterparty upon certain specified events occurring.]</p> | (c) Derivative Counterparty Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(c) | The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402. | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS53 | <p>The Account Bank Agreement has provisions requiring replacement of the Accounts Bank in the event the Accounts Bank becomes insolvent.</p> <p>The Accounts Bank may be replaced by the Issuer if it ceases to have the required ratings. The Accounts Banks may resign its appointment subject to certain notification requirements. See the section of the Prospectus entitled "Overview of certain Transaction Documents – Account Bank Agreement" and Clause 12 (Termination and Resignation). Additionally, the Issuer may revoke the appointment of the Accounts Bank, which shall only take effect on a successor has been previously appointed.</p> <p>Furthermore, the Accounts Bank appointment may also be terminated for tax reasons, as well as for breach of its obligations under the Accounts Bank Agreement.</p> | (c) Account Bank Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 21(7)(c) | The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402. | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS54 | <p>Expertise.</p> <p>The Servicer has undertaken the servicing of loans of a similar nature to those securitised for at least five years. See the section of the Prospectus entitled "Originator's Standard Business Practices, Servicing and Credit Assessment".</p> <p>Policies, procedures and controls.</p> <p>The Servicer is an entity which is subject to prudential, capital and liquidity regulation in Portugal and it has regulatory authorisation and permissions which are relevant to the provision of servicing in relation to the Receivables and other receivables originated by the Originator which are not sold to the Issuer. See the section of the Prospectus headed "Overview of certain Transaction Documents – Receivables Servicing Agreement – Representations and Warranties". The Servicer has available personnel (with relevant experience) and facilities (including computer facilities and software) to enable it to perform its obligations as Servicer under the Receivables Servicing Agreement. See paragraph 12 (Servicing Experience) of Part A (Corporate Representations and Warranties) of Schedule 7 (Servicer's Representations and Warranties) of the Receivables</p> | Required expertise from the servicer and policies and adequate procedures and risk management controls in place | Detailed Explanation | (ALPHANUM) | Article 21(8) | The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements. | Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS55 | <p>Asset performance remedies.</p> <p>Forbearance and arrears handling, and other asset performance remedies and actions are designed in accordance with the Servicer's servicing policies and procedures. See the section of the Prospectus headed "Originator's standard business practices, servicing and credit assessment" and "Overview of certain Transaction Documents – Receivables Servicing Agreement – Servicer's Duties".</p> <p>See also definitions of "Defaulted Receivable" and "Delinquent Receivable" under the Master Framework Agreement.</p> <p>A comprehensive Master Framework Agreement sets out terms which are consistently applied across the transaction documents, and the prospectus also includes defined terms throughout.</p> | Clear and consistent definitions relating to the treatment of problem loans | Confirmation | (ALPHANUM-1000) | Article 21(9) | The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402. | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS56 | <p>Priorities of Payments and relevant triggers are set out in the transaction documents and disclosed in the Prospectus (see sections of the Prospectus titled "Overview of the Transaction – Pre-Enforcement Interest Payment Priorities", "Overview of the Transaction – Pre-Enforcement Principal Payment Priorities" and "Overview of the Transaction – Post-Enforcement Payment Priorities").</p> <p>Also, see the definition of "Sequential Amortisation Event" contained in the Master Framework Agreement.</p> <p>Changes which could materially affect the repayment of any securitisation are not envisaged to be made.</p> | Priorities of payment and triggers events | Confirmation | (ALPHANUM-1000) | Article 21(9) | The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402. | Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS57 | <p>Resolution of conflicts:</p> <p>Condition 15 (Meetings of Noteholders) of the Terms and Conditions of the Notes included in the Common Representative Appointment Agreement and foreseen in the Prospectus governs the resolution of conflicts between different classes of investors, sets out voting rights and provides for the responsibilities of the Common Representative, in particular:</p> <ul style="list-style-type: none"> the method for convening meetings; the required quorum; and the minimum thresholds of votes to validate different types of decision, with clear differentiation between the minimum thresholds for each type of decision. <p>The Provisions for Meetings of Noteholders, contained in Schedule 2 (Provisions for Meetings of Noteholders) of the Common Representative Appointment Agreement, set out the timeframe for setting up a Meeting and the location for the meetings (which should be in Portugal).</p> | Timely resolution of conflicts between classes of investors & responsibilities of trustee | Confirmation | (ALPHANUM-1000) | Article 21(10) | The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met. | Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSS58 | <p>The Prospectus states that data on static and dynamic historical default and loss performance covering a period of five years to be made available under Article 22(1) of the Securitisation Regulation will be made available prior to pricing and provided separately to the Prospectus on the Securitisation Repository registered on 25 June 2021 and effective 30 June 2021. See the section of the Prospectus entitled "Regulatory Disclosures – Transparency under the Securitisation Regulation and Confirmations of the Originator".</p> | Historical Default and Loss Performance Data | Confirmation | (ALPHANUM-1000) | Articles 22 (1) | The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available. | Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983 |

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| STSS59 | <p>Prior to the issuance of Notes, an external independent third party conducted an audit of a sample of loans selected from the Initial Receivables Portfolio and checked certain Eligibility Criteria against the Initial Receivables Portfolio to confirm, among other things, the pool data included in the Prospectus. Such verification was completed to a confidence level of at least 99% (ninety-nine per cent.). The Initial Receivables Portfolio has been subject to an agreed upon procedures review (to review, amongst other things, conformity with the Receivables Warranties (where applicable)) on a sample of loans selected from the Initial Receivables Portfolio conducted by a third party and such verification was completed on or around 10 August 2023 with a confidence level of at least 99% (ninety-nine per cent.). Such independent third party has also reviewed the conformity of the Initial Receivables Portfolio with the Originator's Receivables Warranties. The Originator has reviewed the reports of such independent third party and has not identified any significant adverse findings following such verification exercise. This independent third party has also performed agreed upon procedures in order to verify that the stratification tables disclosed in respect of the underlying exposures are accurate.</p> <p>The Prospectus includes confirmation that such verification has occurred. For the content of the Prospectus entitled</p> | Sample of the underlying exposures subject to external verifications | Confirmation | (ALPHANUM-1000) | Article 22 (2) | The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party. | N/A |
| STSS60 | <p>The Prospectus confirms that a liability cashflow model is made available to potential investors prior to pricing of the Notes in accordance with the regulatory requirements and guidelines.</p> <p>See the section of the Prospectus entitled "Regulatory Disclosures – Liability cashflow model" and "Regulatory Disclosures – Reporting under the Securitisation Regulation".</p> | Availability of a liability cash flow model to potential investors | Confirmation | (ALPHANUM-1000) | Article 22 (3) | The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request. | N/A |
| STSS61 | <p>Wizink does not collect information relating to the environmental performance of the Receivables in the Initial Receivables Portfolio.</p> <p>See the section of the Prospectus entitled "Regulatory Disclosures-Reporting under the Securitisation Regulation".</p> | Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases* | Concise Explanation | (ALPHANUM-10000) | Article 22 (4) | The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available. | N/A |
| STSS62 | <p>The Prospectus includes disclosure on compliance with Article 7 of the EU Securitisation Regulation. See the sections of the Prospectus entitled "Regulatory Disclosures – Transparency under the Securitisation Regulation and Confirmations of the Originator" and "Regulatory Disclosures – Reporting under the Securitisation Regulation".</p> <p>See section of the Prospectus headed "Overview of the Transaction – Reporting under the Securitisation Regulation" which confirms the matters required under Article 22(5).</p> | Originator and sponsor responsible for compliance with Article 7 | Confirmation | (ALPHANUM-1000) | Article 22 (5) | <p>The STS notification shall confirm that:</p> <ul style="list-style-type: none"> --the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form. | N/A |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
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| STSA70 | | First contact point | N/A (General Information) | (LEI) | Article 27 (1) | First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA71 | | Instrument identification code | N/A (General Information) | (ISIN) | N/A | Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities code, assigned to the ABCP transaction. | Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA72 | | Legal Entity Identifier (LEI) | N/A (General Information) | (LEI) | N/A | Where available, the LEI of the originator (s) and/or sponsor(s). | Item 4.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA73 | | Notification identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. | N/A |
| STSA74 | | Unique identifier | N/A (General Information) | (ALPHANUM-100) | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 | N/A |
| STSA75 | | Prospectus identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A |
| STSA76 | | Securitisation Repository | N/A (General Information) | (ALPHANUM-1000) | N/A | Where available, the name of the registered securitisation repository. | N/A |
| STSA77 | | Securitisation name | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the securitisation name or in the absence thereof, the code name and used name. | Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980 |
| STSA78 | | Country of establishment | N/A (General Information) | (COUNTRYCODE_2) | Article 18 and 27(3) | Where available, the country of establishment of the originator (s), sponsor(s) and SSPE(s). | N/A |
| STSA79 | | Securitisation classification | N/A (General Information) | (LIST) | N/A | The type of securitisation (non-ABCP, ABCP transaction, ABCP programme) | N/A |
| STSA710 | | Underlying exposures classification | N/A (General Information) | (LIST) | N/A | The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters; | N/A |
| STSA711 | | Issue date | N/A (General Information) | (DATEFORMAT) | N/A | Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1123, the sponsor shall provide the date on which the prospectus was approved. If not, the issuance date of the ABCP transaction. | N/A |
| STSA712 | | Notification date | N/A (General Information) | (DATEFORMAT) | N/A | The date of notification to ESMA. | N/A |
| STSA713 | | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | N/A |
| STSA714 | | Authorised Third party | N/A (General Information) | (ALPHANUM-1000) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment. | N/A |
| STSA715 | | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it. | N/A |
| STSA716 | | STS status | N/A (General Information) | (ALPHANUM-1000) | Article 27(5) | A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS. | N/A |
| STSA717 | | Originator (or original lender) not a credit institution | N/A (General Information) | (Y/N) | Article 27(3) | A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union. | N/A |
| STSA718 | | Originator (or original lender) not a credit institution | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | Where the answer to field STS517 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402. | N/A |
| STSA719 | | Confirmation that the credit granting is subject to supervision | N/A (General Information) | (ALPHANUM-1000) | Article 27(3) | Where the answer to field STS517 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision. | N/A |
| STSA720 | | Underlying exposures acquired by true sale | Concise Explanation | (ALPHANUM-10000) | Article 24(1) | The STS notification shall explain in a concise manner on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA721 | | No severe clawback | Concise Explanation | (ALPHANUM-10000) | Article 24(2) | The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 24(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 24(3) of Regulation (EU) 2017/2402 apply. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA722 | | Exemption for clawback provisions in national insolvency laws | Confirmation | (ALPHANUM-1000) | Article 24(3) | In conjunction with STS521, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 24(1) and (2) of Regulation (EU) 2017/2402. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA723 | | Transfer where the seller is not the original lender | Confirmation | (ALPHANUM-1000) | Article 24(4) | Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 24(1) to 24(3) of Regulation (EU) 2017/2402. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSA724 | | Transfer performed by means of an assignment and perfected at a later stage. | Concise Explanation | (ALPHANUM-10000) | Article 24(5) | Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 24(5) of Regulation (EU) 2017/2402. | Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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| STSAT25 | | Representations and warranties | Concise Explanation | (ALPHANUM-10000) | Article 24(6) | The STS notification shall provide concise explanation on whether there are representations and warranties provided by the seller that the assets included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect. | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT26 | | Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis | Concise Explanation | (ALPHANUM-10000) | Article 24(7) | The STS notification shall provide concise explanation that: -the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; -the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. | Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT27 | | No re-securitisation | Confirmation | (ALPHANUM-1000) | Article 24(8) | The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation. | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT28 | | Transferred underlying exposures without defaulted exposures | Detailed Explanation | (ALPHANUM) | Article 24(9) | The STS notification shall explain in a detailed manner how the transferred underlying exposures do not include, at the time of selection, defaulted exposures or restructured exposures as set out in Article 24(9) of the Regulation (EU) 2017/2402, as applicable. Where appropriate, the STS notification shall state clearly whether the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 24(9) (a)(i) of Regulation (EU) 2017/2402. In addition, the STS notification shall also explain in a detailed manner that: -at the time of origination, the requirements referred to in Article 24(9) (b) of Regulation (EU) 2017/2402 are met; -at the time of selection, the requirements referred to in Article 24(9) (c) of Regulation (EU) 2017/2402 are met. | Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT29 | | At least one payment at the time of transfer | Confirmation | (ALPHANUM-1000) | Article 24(10) | The STS notification shall confirm whether, at the time of transfer of the exposures, whether the debtors have made at least one payment. If the answer is no, the originator and sponsor shall explain why this is the case, including a statement as to whether the reason is one of the exceptions permitted under Article 20(12) of Regulation (EU) 2017/2402 applies. | Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT30 | | Repayment of the holders shall not have been structured to depend predominantly on the sale of assets. | Detailed Explanation | (ALPHANUM) | Article 24(11) | The STS notification shall explain in detail the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures. Where appropriate, the seller shall provide a detailed explanation as to whether repayments of the investors shall not be considered to depend on the sale of assets, as specified under the second paragraph of Article 24(11) of Regulation (EU) 2017/2402. | Item 3.4.6.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT31 | | Mitigation of Interest rates (IR) and currency risks (FX) Risks | Concise Explanation | (ALPHANUM-10000) | Article 24(12) | The STS notification shall explain in a concise manner whether and how the interest rates and currency risks are appropriately mitigated and confirm that the measures to that effect are disclosed. The STS notification shall also explain in a concise manner whether any hedging instruments used are underwritten and documented according to commonly accepted standards. | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT32 | | Derivatives Purchased/Sold by SSPE | Concise Explanation | (ALPHANUM-10000) | Article 24(12) | The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 24(12) of Regulation (EU) 2017/2402. | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT33 | | Derivatives in Underlying Exposures | Concise Explanation | (ALPHANUM-10000) | Article 24(12) | The STS notification shall provide a concise explanation in relation to the presence of any derivatives in the pool of underlying exposures. | Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT34 | | Derivatives underwritten according to common standards | Concise Explanation | (ALPHANUM-10000) | Article 24(12) | The STS notification shall explain in a concise manner that any derivatives permissible under Article 24(12) are underwritten and documented according to common standards in international finance. | Items 3.4.7 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT35 | | Clear and consistent definitions relating to the treatment of problem loans | Confirmation | (ALPHANUM-1000) | Article 24(13) | The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 24(13) of Regulation (EU) 2017/2402. | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT36 | | Priorities of payment and triggers events | Confirmation | (ALPHANUM-1000) | Article 24(13) | The STS notification shall confirm that the transaction documentation sets out the priorities of payment and triggers events pursuant to Articles 24(13) of Regulation (EU) 2017/2402. | Items 3.4.7 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT37 | | Historical Default and Loss Performance Data | Confirmation | (ALPHANUM-1000) | Article 24(14) | The STS notification shall confirm that the data required to be made available under Article 24(14) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available to potential investors before pricing. Where the sponsor does not have access to such data, the sponsor shall confirm that the seller has provided access to data as specified under Article 24(14) of Regulation (EU) 2017/2402. The STS notification shall confirm that the data are available and state clearly, where the information is available and that the data cover a period no shorter than five years except for trade receivables and other short-term receivables for which the historical period shall be no shorter than three years. | Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT38 | | Homogeneity of assets | Detailed Explanation | (ALPHANUM) | Article 24(15) | The STS notification shall explain in detail how the securitisation is backed by a pool of underlying exposures that are homogenous, taking into account the characteristics relating to the cash flows of different asset types including their contractual, credit-risk and prepayment characteristics. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT39 | | Underlying Exposure Obligations | Confirmation | (ALPHANUM-1000) | Article 24(15) | The STS notification shall confirm that the pool of underlying exposures has a remaining weighted average life of no more than one year and that none of the underlying exposures has a residual maturity of more than three years. The STS notification shall also confirm whether the derogation regarding pools of auto loans, auto leases or equipment lease transactions applies, in accordance with the third paragraph of Article 24(15) of Regulation (EU) 2017/2402. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT40 | | Underlying Exposure Obligations | Confirmation | (ALPHANUM-1000) | Article 24(15) | The STS notification shall confirm, where appropriate, that the underlying exposures: - do not include loans secured by residential or commercial mortgages or fully guaranteed residential loans, as referred to in point (e) of the first subparagraph of Article 129(1) of Regulation (EU) No 575/2013; - contain obligations that are contractually binding and enforceable, with full recourse to debtors with defined payment streams relating to rental, principal, interest, or related to any other right to receive income from assets warranting such payments; - shall not include transferable securities as defined in point (44) of Article 4(1) of Directive 2014/65/EU other than corporate bonds, that are not listed on a trading venue. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

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| STSAT41 | | Referenced interest payments based on generally used interest rates | Concise Explanation | (ALPHANUM-10000) | Article 24(16) | The STS notification shall explain in a concise manner whether and how any referenced interest payments under the ABCP transaction's assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds. | Items 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT42 | | No trapping of cash following enforcement or acceleration notice | Concise Explanation | (ALPHANUM-10000) | Article 24(17) | The STS notification shall explain in a concise manner that each of the requirements of Article 24(17) of Regulation (EU) 2017/2402 are met, including a concise explanation of cases where cash may be trapped. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT43 | | (a)No trapping of cash following enforcement or acceleration | Confirmation | (ALPHANUM-1000) | Article 24(17) | The STS notification shall confirm that no cash would be trapped following an enforcement or an acceleration notice. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT44 | | (b)Principal receipts shall be passed to investors | Confirmation | (ALPHANUM-1000) | Article 24(17) | The STS notification shall confirm that principal receipts from the underlying exposures are passed to investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT45 | | (c)No provisions shall require automatic liquidation of the underlying exposures at market value | Confirmation | (ALPHANUM-1000) | Article 24(17) | The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value. | Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT46 | | Soundness of the underwriting standards | Detailed Explanation | (ALPHANUM) | Article 24(18) | The STS notification shall provide a detailed explanation as to whether the underlying exposures were originated in the seller's ordinary course of business. The STS notification shall also specify that the underwriting standard are no less stringent than those applied to exposures that were not securitised. The STS notification shall also provide a detailed explanation as to whether any material changes from prior underwriting standards have been disclosed to the sponsor and other parties directly exposed to the ABCP transaction. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT47 | | Seller expertise | Detailed Explanation | (ALPHANUM) | Article 24(18) | The STS notification shall provide a detailed explanation as to whether the seller has the required expertise in originating exposures of a similar nature to those securitised. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT48 | | Revolving ABCP transaction / credit quality trigger. | Detailed Explanation | (ALPHANUM) | Article 24(19) | The STS notification shall explain in detail how the provisions or triggers in Art 24(19) are included in the transaction documentation. | Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT49 | | Securitisation Participant Duties | Confirmation | (ALPHANUM-1000) | Article 24(20) | The STS notification shall confirm that the securitisation documentation includes the contractual obligations, duties and responsibilities of the sponsor, the servicer and the trustee, if any, and other ancillary service provider. | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT50 | | Servicing Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 24(20) | The STS notification shall confirm that the securitisation documentation includes the processes and responsibilities necessary to ensure that a default or insolvency of the servicer does not result in a termination of servicing. | Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT51 | | Derivative Counterparty Continuity Provisions | Confirmation | (ALPHANUM-1000) | Article 24(20) | The STS notification shall confirm that the securitisation documentation includes provisions that ensure the replacement of derivative counterparties and the account bank upon their default, insolvency and other specified events, where applicable. | Item 3.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAT52 | | Sponsor Robustness | Confirmation | (ALPHANUM-1000) | Article 24(20) | The STS notification shall confirm that the securitisation documentation includes provisions on how the sponsor meets the requirements Article 25(3) of Regulation (EU) 2017/2402. | Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION | BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION |
|--------------|--------------------------------------|---|---|---|--|---|---|
| STSAPO | | First contact point | N/A (General Information) | (LEI) | Article 27 (1) | First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI1 | | Instrument identification code | N/A (General Information) | (ISIN) | N/A | Where applicable, the international security identification codes (ISIN) assigned to the ABCP programmes. | Where available under Item 1.1 of Commission Delegated Regulation (EU) 2019/980 (Asset-Backed Securities additional building block) |
| STSAPI2 | | Legal Entity Identifier (LEI) | N/A (General Information) | (LEI) | N/A | Where available, the LEI of the sponsor (s) and/or ABCP programme(s). | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI3 | | Notification identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. | N/A |
| STSAPI4 | | Unique identifier | N/A (General Information) | (ALPHANUM-100) | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 | N/A |
| STSAPI5 | | Prospectus identifier | N/A (General Information) | (ALPHANUM-100) | N/A | Where available, the prospectus identifier as provided by the relevant competent authority. | N/A |
| STSAPI6 | | Securitisation Repository | N/A (General Information) | (ALPHANUM-1000) | N/A | Where available, the name of the registered securitisation repository. | N/A |
| STSAPI7 | | Securitisation name | N/A (General Information) | (ALPHANUM-100) | N/A | The name of the ABCP programme | Section 4 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI8 | | Country of establishment | N/A (General Information) | (COUNTRYCODE_2) | Article 18 and 27(3) | The country of establishment of the sponsor(s). | Item 4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI9 | | Securitisation classification | N/A (General Information) | (LIST) | N/A | The type of securitisation (non-ABCP, ABCP transaction, ABCP programme) | N/A |
| STSAPI10 | | Issue date | N/A (General Information) | (DATEFORMAT) | N/A | The date of the first issuance of the ABCP programme | Item 4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI11 | | Notification date | N/A (General Information) | (DATEFORMAT) | N/A | The date of STS notification to ESMA | N/A |
| STSAPI12 | | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm. | N/A |
| STSAPI13 | | Authorised Third party | N/A (General Information) | (ALPHANUM-1000) | Article 27(2) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the third party's name and the country of establishment. | N/A |
| STSAPI14 | | Authorised Third party | N/A (General Information) | (ALPHANUM-100) | Article 27(2) | If an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, provide the name of the competent authority that has authorised it. | N/A |
| STSAPI15 | | STS status | N/A (General Information) | (ALPHANUM-1000) | Article 27(5) | Notification from the sponsor that the ABCP programme is no longer to be considered as STS and the reasons for this change. | N/A |
| STSAPI16 | | Sponsor to be a supervised credit institution | Confirmation | (ALPHANUM-1000) | Article 25(1) | The STS notification shall confirm that the sponsor of the programme is a supervised credit institution and indicate a document attesting to such status. | N/A |
| STSAPI17 | | Sponsor support as liquidity facility provider | Confirmation | (ALPHANUM-1000) | Article 25(2) | The STS notification shall confirm that the sponsor of the ABCP programme provides a liquidity facility and that it supports all securitisation positions on the ABCP programme and include a description of the liquidity facility, indicating any document evidencing such provision. | N/A |
| STSAPI18 | | Demonstration to credit institution's Competent authority | Confirmation | (ALPHANUM-1000) | Article 25(3) | The STS notification shall confirm that in respect of its role as sponsor, the credit institution does not endanger its solvency and liquidity, indicating, where available, the document supporting it has demonstrated this position to its competent authority. | N/A |
| STSAPI19 | | Compliance with sponsor's due diligence requirements | Confirmation | (ALPHANUM-1000) | Article 25(4) | The STS notification shall confirm the sponsor's compliance with the due diligence requirements set out in Article 5(1) and (3) of Regulation 2017/2402, as applicable. The STS notification shall also confirm that the sponsor has verified that the seller has in place the required servicing capabilities and collection processes that meet the requirements specified in points (i) to (p) of Article 26(2) of Regulation (EU) 575/2013 or equivalent requirements in third countries. | N/A |
| STSAPI20 | | The seller (at transaction level) or the sponsor (at the ABCP programme level) shall satisfy with the risk retention requirements as provided under Article 6 | Concise Explanation | (LIST) | Article 25(5) | The STS notification shall explain in a concise manner how the seller (ABCP transaction) and the sponsor (ABCP programme) comply with the risk retention requirements as specified under Article 6 of Regulation 2017/2402. These explanations shall in particular explain which option is used for retaining the risk including: -vertical slice - i.e. Article 6(3)(a) (1) of Regulation (EU) 2017/2402 (1); -seller's share - i.e. Article 6(3)(b) (2) of Regulation (EU) 2017/2402 (2); -randomly-selected exposures kept on balance sheet - i.e. Article 6(3)(c) (3) of Regulation (EU) 2017/2402 (3); -first loss tranche - i.e. Article 6(3)(d) (4) of Regulation (EU) 2017/2402 (4); -first loss exposure in each asset - i.e. Article 6(3)(e) (5) of Regulation (EU) 2017/2402 (5); -no compliance with risk retention requirements (6) of Regulation (EU) 2017/2402 (6); -other (7). | Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980 |
| STSAPI21 | | Compliance at ABCP programme level with Article 7 (transparency requirements) | Confirmation | (ALPHANUM-1000) | Article 25(6) | The STS notification shall confirm that: -the sponsor is responsible for compliance with Article 7 of Regulation (EU) 2017/2402 ; - the sponsor is complying with Article 7 at the ABCP programme level - the sponsor has made available to potential investors before pricing and upon their request: the aggregate information required by point (a) of the first subparagraph of Article 7(1) of Regulation (EU) 2017/2402, and the information required by points (b) to (e) of the first subparagraph of Article 7(1) of Regulation (EU) 2017/2402, at least in draft or initial form. | N/A |
| STSAPI22 | | Drawn down of liquidity facility, where funding commitments of the liquidity facility are not renewed by the sponsor | Concise Explanation | (ALPHANUM-1000) | Article 25(7) | A concise explanation from the sponsor as to whether the liquidity facility will be drawn down and the maturing securities are repaid in the event that the sponsor does not renew the funding commitment of the liquidity facility before its expiry. | N/A |
| STSAPI23 | | Compliance of ABCP transactions within an ABCP programme with Article 24(1) to (8) and (12) to (20) | Confirmation | (ALPHANUM-1000) | Article 26(1) | Confirmation whether all ABCP securitisations within the programme meet the following requirements: — Article 24(1) to (8) of Regulation (EU) 2017/2402. — Article 24(12) to (20) of Regulation (EU) 2017/2402 | N/A |

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|---------|--|---|----------------------|------------------|---|---|--|
| STSAP24 | | Maximum of 5% of the aggregate amount of the exposures underlying the ABCP may temporarily be non-compliant with certain requirements | Detailed Explanation | (ALPHANUM) | Article 26(1) second and third paragraphs | A detailed explanation as to which, if any, of the requirements of Articles 24 (9), (10) or (11) of Regulation (EU) 2017/2402 are temporarily not in compliance with and the percentage of the aggregate amount of the exposures underlying the ABCP securitisations it represents and why the programme has temporarily breached those requirements. Confirmation that a sample of the underlying exposures is subject to regular external verification of compliance by an appropriate independent part | N/A |
| STSAP25 | | Remaining weighted of the average life (WAL) in the underlying exposures of an ABCP programme shall not be more than two years | Confirmation | (ALPHANUM-1000) | Article 26(2) | The STS notification shall confirm that the remaining weighted average life of the underlying exposures of an ABCP programme are not more than two years. | N/A |
| STSAP26 | | Fully supported ABCP programme (sponsor support) | Concise Explanation | (ALPHANUM-10000) | Article 26(3) | The STS notification shall explain in a concise manner whether or not the ABCP programme is fully supported by a sponsor in accordance with Article 25(2) of Regulation (EU) 2017/2402. | N/A |
| STSAP27 | | No re-securitisation & no credit enhancement establishing a second layer of tranching at the ABCP programme level | Confirmation | (ALPHANUM-1000) | Article 26(4) | The STS notification shall confirm that the ABCP programme does not contain any re-securitisation and that the credit enhancement does not establish a second layer of tranching at the programme level. | N/A |
| STSAP28 | | No call options | Confirmation | (ALPHANUM-1000) | Article 26(5) | The STS notification shall confirm that the ABCP programme does not include call option or clauses with an effect of the securities' final maturity at the discretion of the seller, sponsor or SSPE. | N/A |
| STSAP29 | | Interest rate and currency risks at ABCP programme appropriately mitigated and documented. | Detailed Explanation | (ALPHANUM) | Article 26(6) | The STS notification shall explain in detail, whether and how the interest rates and currency risks arising at ABCP programme level are appropriately mitigated as well as the measures used to mitigate such risks. The explanation shall also state whether the SSPE enters into derivative contracts other than for the reasons set out by Article 26(1)(7) and describe how those derivatives are underwritten and documented, in particular whether it is done according to common standards in international finance. | N/A |
| STSAP30 | | Requirements for the ABCP programme documentation (responsibilities of the trustee to investors) | Confirmation | (ALPHANUM-1000) | Article 26(7)(a) | The STS notification shall confirm that the responsibilities of the trustee and other entities with fiduciary duties, if any, to investors are specified in the ABCP programme's documentation. | N/A |
| STSAP31 | | Requirements for the ABCP programme documentation (contractual obligations of the sponsor) | Confirmation | (ALPHANUM-1000) | Article 26(7)(b) | The STS notification shall confirm that the contractual obligations, duties and responsibilities of the sponsor, the trustee and other ancillary services providers, if any, are specified in the in the ABCP programme's documentation. | N/A |
| STSAP32 | | Requirements for the ABCP programme documentation (process & responsibilities in case of defaulted servicer) | Confirmation | (ALPHANUM-1000) | Article 26(7)(c) | The STS notification shall confirm that the ABCP programme's documentation contains processes and responsibilities covering servicer default or insolvency to ensure servicing continuity. | N/A |
| STSAP33 | | Requirements for the ABCP programme documentation (provisions for replacement of derivatives counterparties) | Confirmation | (ALPHANUM-1000) | Article 26(7)(d) | The STS notification shall confirm that the requirements under Article 26(7) (d) of the Regulation (EU) 2017/2402 regarding provisions for replacement of derivatives counterparties, and the account bank at ABCP programme level upon their default, insolvency and other specified events, where the liquidity facility does not cover such events. | N/A |
| STSAP34 | | Requirements for the ABCP programme documentation (procedures to ensure collateralisation of the funding commitment) | Confirmation | (ALPHANUM-1000) | Article 26(7)(e) | The STS notification shall confirm that the ABCP programme's documentation contains procedures ensuring that upon specified events, defaults or insolvency of the sponsor, remedial step shall be provided for to achieve, as appropriate, collateralisation of the funding commitment or replacement of the liquidity facility provider. The STS notification shall also provide the relevant pages of the prospectus or other underlying documentation that contain the information relevant to the requirements set out in Article 26(7)(e) of Regulation (EU) 2017/2402. | N/A |
| STSAP35 | | Requirements for the ABCP programme documentation (liquidity facility & maturing securities to be repaid where the sponsor does not renew the funding commitment of the liquidity facility before its expiry) | Confirmation | (ALPHANUM-1000) | Article 26(7)(f) | The STS notification shall confirm that the ABCP programme's documentation contains provisions ensuring that the liquidity facility shall be drawn down and the maturing securities shall be repaid in the event that the sponsor does not renew the funding commitment of the liquidity facility before its expiry. The STS notification shall also provide the relevant pages of the prospectus or other underlying documentation that contain the information relevant to the requirements set out in Article 26(7)(f) of Regulation (EU) 2017/2402. | N/A |
| STSAP36 | | Servicer expertise | Detailed Explanation | (ALPHANUM) | Article 26(8) | The STS notification shall explain in detail how the requirements of Article 26(8) of Regulation (EU) 2017/2402 are met. As part of the explanation, references shall be made to policies and procedures ensuring compliance with these requirements The STS notification shall provide the relevant pages of the prospectus or other underlying documentation that contain the applicable explanations to meet the requirements set out in Article 26(8) of Regulation (EU) 2017/2402 (as applicable) ('servicer expertise, policies, procedures, and risk management'). | Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980. |

| ISO 3166 Alpha- 2 code | English name |
|-----------------------------------|----------------------------------|
| AF | Afghanistan |
| AX | Åland Islands |
| AL | Albania |
| DZ | Algeria |
| AS | American Samoa |
| AD | Andorra |
| AO | Angola |
| AI | Anguilla |
| AQ | Antarctica |
| AG | Antigua and Barbuda |
| AR | Argentina |
| AM | Armenia |
| AW | Aruba |
| AU | Australia |
| AT | Austria |
| AZ | Azerbaijan |
| BS | Bahamas |
| BH | Bahrain |
| BD | Bangladesh |
| BB | Barbados |
| BY | Belarus |
| BE | Belgium |
| BZ | Belize |
| BJ | Benin |
| BM | Bermuda |
| BT | Bhutan |
| BO | Bolivia (Plurinational State of) |
| BQ | Bonaire, Sint Eustatius and Saba |
| BA | Bosnia and Herzegovina |
| BW | Botswana |
| BV | Bouvet Island |

| | |
|-----------|------------------------------------|
| BR | Brazil |
| IO | British Indian Ocean Territory |
| BN | Brunei Darussalam |
| BG | Bulgaria |
| BF | Burkina Faso |
| BI | Burundi |
| CV | Cabo Verde |
| KH | Cambodia |
| CM | Cameroon |
| CA | Canada |
| KY | Cayman Islands |
| CF | Central African Republic |
| TD | Chad |
| CL | Chile |
| CN | China |
| CX | Christmas Island |
| CC | Cocos (Keeling) Islands |
| CO | Colombia |
| KM | Comoros |
| CG | Congo |
| CD | Congo (Democratic Republic of the) |
| CK | Cook Islands |
| CR | Costa Rica |
| CI | Côte d'Ivoire |
| HR | Croatia |
| CU | Cuba |
| CW | Curaçao |
| CY | Cyprus |
| CZ | Czechia |
| DK | Denmark |
| DJ | Djibouti |
| DM | Dominica |
| DO | Dominican Republic |

| | |
|-----------|-----------------------------|
| EC | Ecuador |
| EG | Egypt |
| SV | El Salvador |
| GQ | Equatorial Guinea |
| ER | Eritrea |
| EE | Estonia |
| SZ | Eswatini |
| ET | Ethiopia |
| FK | Falkland Islands (Malvinas) |
| FO | Faroe Islands |
| FJ | Fiji |
| FI | Finland |
| FR | France |
| GF | French Guiana |
| PF | French Polynesia |
| TF | French Southern Territories |
| GA | Gabon |
| GM | Gambia |
| GE | Georgia |
| DE | Germany |
| GH | Ghana |
| GI | Gibraltar |
| GR | Greece |
| GL | Greenland |
| GD | Grenada |
| GP | Guadeloupe |
| GU | Guam |
| GT | Guatemala |
| GG | Guernsey |
| GN | Guinea |
| GW | Guinea-Bissau |
| GY | Guyana |
| HT | Haiti |

| | |
|-----------|---|
| HM | Heard Island and McDonald Islands |
| VA | Holy See |
| HN | Honduras |
| HK | Hong Kong |
| HU | Hungary |
| IS | Iceland |
| IN | India |
| ID | Indonesia |
| IR | Iran (Islamic Republic of) |
| IQ | Iraq |
| IE | Ireland |
| IM | Isle of Man |
| IL | Israel |
| IT | Italy |
| JM | Jamaica |
| JP | Japan |
| JE | Jersey |
| JO | Jordan |
| KZ | Kazakhstan |
| KE | Kenya |
| KI | Kiribati |
| KP | Korea (Democratic People's Republic of) |
| KR | Korea (Republic of) |
| KW | Kuwait |
| KG | Kyrgyzstan |
| LA | Lao People's Democratic Republic |
| LV | Latvia |
| LB | Lebanon |
| LS | Lesotho |
| LR | Liberia |
| LY | Libya |
| LI | Liechtenstein |
| LT | Lithuania |

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|-----------|---|
| LU | Luxembourg |
| MO | Macao |
| MK | Macedonia (the former Yugoslav Republic of) |
| MG | Madagascar |
| MW | Malawi |
| MY | Malaysia |
| MV | Maldives |
| ML | Mali |
| MT | Malta |
| MH | Marshall Islands |
| MQ | Martinique |
| MR | Mauritania |
| MU | Mauritius |
| YT | Mayotte |
| MX | Mexico |
| FM | Micronesia (Federated States of) |
| MD | Moldova (Republic of) |
| MC | Monaco |
| MN | Mongolia |
| ME | Montenegro |
| MS | Montserrat |
| MA | Morocco |
| MZ | Mozambique |
| MM | Myanmar |
| NA | Namibia |
| NR | Nauru |
| NP | Nepal |
| NL | Netherlands |
| NC | New Caledonia |
| NZ | New Zealand |
| NI | Nicaragua |
| NE | Niger |
| NG | Nigeria |

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|-----------|--|
| NU | Niue |
| NF | Norfolk Island |
| MP | Northern Mariana Islands |
| NO | Norway |
| OM | Oman |
| PK | Pakistan |
| PW | Palau |
| PS | Palestine, State of |
| PA | Panama |
| PG | Papua New Guinea |
| PY | Paraguay |
| PE | Peru |
| PH | Philippines |
| PN | Pitcairn |
| PL | Poland |
| PT | Portugal |
| PR | Puerto Rico |
| QA | Qatar |
| RE | Réunion |
| RO | Romania |
| RU | Russian Federation |
| RW | Rwanda |
| BL | Saint Barthélemy |
| SH | Saint Helena, Ascension and Tristan da Cunha |
| KN | Saint Kitts and Nevis |
| LC | Saint Lucia |
| MF | Saint Martin (French part) |
| PM | Saint Pierre and Miquelon |
| VC | Saint Vincent and the Grenadines |
| WS | Samoa |
| SM | San Marino |
| ST | Sao Tome and Principe |
| SA | Saudi Arabia |

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|-----------|--|
| SN | Senegal |
| RS | Serbia |
| SC | Seychelles |
| SL | Sierra Leone |
| SG | Singapore |
| SX | Sint Maarten (Dutch part) |
| SK | Slovakia |
| SI | Slovenia |
| SB | Solomon Islands |
| SO | Somalia |
| ZA | South Africa |
| GS | South Georgia and the South Sandwich Islands |
| SS | South Sudan |
| ES | Spain |
| LK | Sri Lanka |
| SD | Sudan |
| SR | Suriname |
| SJ | Svalbard and Jan Mayen |
| SE | Sweden |
| CH | Switzerland |
| SY | Syrian Arab Republic |
| TW | Taiwan, Province of China[a] |
| TJ | Tajikistan |
| TZ | Tanzania, United Republic of |
| TH | Thailand |
| TL | Timor-Leste |
| TG | Togo |
| TK | Tokelau |
| TO | Tonga |
| TT | Trinidad and Tobago |
| TN | Tunisia |
| TR | Turkey |
| TM | Turkmenistan |

| | |
|-----------|--|
| TC | Turks and Caicos Islands |
| TV | Tuvalu |
| UG | Uganda |
| UA | Ukraine |
| AE | United Arab Emirates |
| GB | United Kingdom of Great Britain and Northern Ireland |
| US | United States of America |
| UM | United States Minor Outlying Islands |
| UY | Uruguay |
| UZ | Uzbekistan |
| VU | Vanuatu |
| VE | Venezuela (Bolivarian Republic of) |
| VN | Viet Nam |
| VG | Virgin Islands (British) |
| VI | Virgin Islands (U.S.) |
| WF | Wallis and Futuna |
| EH | Western Sahara |
| YE | Yemen |
| ZM | Zambia |
| ZW | Zimbabwe |

Interim STS Notification Template files for private securitisations (Version 3; Last update:21/09/2021)

The templates included in this file have been updated following the publication of the COMMISSION DELEGATED REGULATION (EU) 2020/1226. Updates are highlighted in green. Pending the development of an ESMA IT register for hosting this information, the enclosed templates should be completed as part of the notification requirements to ESMA set out in Article 27 of the Securitisation Regulation (Regulation (EU) No 2017/2402).

Detailed instructions for submitting the interim STS notification template(s) to ESMA:

1. If you are providing an STS notification for a securitisation for a **private securitisation**, then you must follow all of the instructions below. NB: 'Private securitisations' are defined as those securitisations that are falling under the scope of Article 7(1)(c) of the Securitisation Regulation (where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council). Furthermore, 'public securitisations' are defined as those securitisations that are not falling under the scope of Article 7(1)(c) of the Securitisation Regulation (where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council). **Please note that failure to comply with these instructions may lead to either a rejection of the STS notification submission or delays in making it available on ESMA's website.**

2. Using the worksheets in the **public** securitisations STS notification template file (ANNEX_I, ANNEX_II, and/or ANNEX_III), select the appropriate template(s) to be completed, as per COMMISSION DELEGATED REGULATION (EU) 2020/1226. Additional columns have been provided for background information.

3. Complete the template(s) in a manner that complies with COMMISSION DELEGATED REGULATION (EU) 2020/1226.

For ease of reference (but without prejudice to the obligations under the technical standards), fields that must always be completed have been highlighted in blue.

For ease of reference (but without prejudice to the obligations under the technical standards), conditional fields (i.e. those that must sometimes be completed depending on the type of instrument) have been highlighted in beige.

4. Follow steps 2 and 3 again using the worksheets in the **private** securitisations STS notification template file. This file contains limited information that will be published on ESMA's website. For further details, please see paragraphs 30-36 of ESMA's final report on STS notifications, as well as recital (6) and Article 1(3) in its draft Regulatory Technical Standards .

5. Once the STS notification template(s) in each file have been completed, save both files, attach **both the public and private template files** in a single email, and send this email to STSnotifications@esma.europa.eu, in adherence with the following modalities:

- Please send only one email per securitisation containing both files. Where multiple STS notifications are being submitted (e.g. for two or more securitisations), please send one email per securitisation. For example, where a notification is being made for an ABCP securitisation that requires notification of both the transaction and programme compliance with the STS criteria, then Annex I should be deleted and Annexes II and III should be completed. This should be performed for both the public securitisations STS notification file and the private securitisations STS notification file, and the two saved files should be submitted in one email.
- After sending your first communication to ESMA, your firm must consistently use the same email address to send any further STS notification files to ESMA. Failure to do so may lead to ESMA being unable to recognise your email address and the STS notification files being rejected.
- Where a notification is being made for a non-ABCP securitisation, then Annex I should be completed and Annexes II and III deleted for both the public securitisations STS notification file and the private securitisations STS notification file, and these two completed files should be saved and sent in one email.
- Where a notification is made for an ABCP Programme only, then Annexes I and II should be deleted and Annex III should be completed for both the public securitisations STS notification file and the private securitisations STS notification file, and these two completed files should be saved and sent in an email to ESMA.
- If you are providing an updated STS notification file, then you are invited to indicate what has changed since the previous STS notification file, in the body of the email.

6. The email subject line must be written in the following manner: [SECU]: LEI - UNIQUE_IDENTIFIER - STATUS where:

- LEI is the legal entity identifier of the report submitting entity and must match fields (STSS2, STSAT2, and/or STSAP2, as applicable),
- UNIQUE_IDENTIFIER is the securitisation identifier assigned by the reporting entity and must conform to the identifier set out in Article 11 of the disclosures technical standards (https://www.esma.europa.eu/sites/default/files/library/esma33-128-474_final_report_securitisation_disclosure_technical_standards.pdf), and
- STATUS is either "NEW", "UPDATE", or "CANCELLATION"

For example, a submission of a new STS notification for a public non-ABCP securitisation with a unique identifier of 5493000IBP32UQZ0KL24N201801 from a designated entity with LEI code 00987654321009876543, should have the following subject line in the email:

[SECU]_00987654321009876543_5493000IBP32UQZ0KL24N201801_NEW. An update to that STS notification for that same securitisation should be submitted using an email with the following subject line:

[SECU]_00987654321009876543_5493000IBP32UQZ0KL24N201801_UPDATE.

7. ESMA will then process the files and apply the validation rules set out in Annex 1 of the technical reporting instructions (https://www.esma.europa.eu/sites/default/files/library/esma33-128-585_sts_reporting_instructions.pdf).

8. In case of questions, please refer to Annex 2 in the technical reporting instructions and if this does not answer your question then please send an email to securitisation@esma.europa.eu. PLEASE DO NOT send any question emails to STSnotifications@esma.europa.eu (this address is reserved only for the processing of STS notifications).

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION |
|--------------|--------------------------------------|---------------------------------------|---|---|--|--|
| STSS3 | | Notification identifier | N/A (General Information) | {ALPHANUM-100} | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. |
| STSS4 | | Unique identifier | N/A (General Information) | {ALPHANUM-100} | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 |
| STSS9 | | Securitisation classification | N/A (General Information) | {LIST} | N/A | The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme. |
| STSS10 | | Underlying exposures classification | N/A (General Information) | {LIST} | N/A | The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters; |
| STSS12 | | Notification date | N/A (General Information) | {DATEFORMAT} | N/A | The date of notification to ESMA. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION |
|--------------|--------------------------------------|---------------------------------------|---|---|--|---|
| STSAT3 | | Notification identifier | N/A (General Information) | {ALPHANUM-100} | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. |
| STSAT4 | | Unique identifier | N/A (General Information) | {ALPHANUM-100} | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224 |
| STSAT9 | | Securitisation classification | N/A (General Information) | {LIST} | N/A | The type of securitisation (non-ABCP, ABCP transaction, ABCP programme) |
| STSAT10 | | Underlying exposures classification | N/A (General Information) | {LIST} | N/A | The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) mixed; 9) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters; |
| STSAT12 | | Notification date | N/A (General Information) | {DATEFORMAT} | N/A | The date of notification to ESMA. |

| FIELD NUMBER | BOX TO COMPLETE FOR STS NOTIFICATION | BACKGROUND INFORMATION: FIELD NAME | BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD | BACKGROUND INFORMATION: FIELD FORMAT | BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402 | BACKGROUND INFORMATION: FIELD DESCRIPTION |
|--------------|--------------------------------------|---------------------------------------|---|---|--|---|
| STSAP3 | | Notification identifier | N/A (General Information) | {ALPHANUM-100} | N/A | Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification. |
| STSAP4 | | Unique identifier | N/A (General Information) | {ALPHANUM-100} | N/A | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. |
| STSAP9 | | Securitisation classification | N/A (General Information) | {LIST} | N/A | The type of securitisation (non-ABCP, ABCP transaction, ABCP programme) |
| STSAP11 | | Notification date | N/A (General Information) | {DATEFORMAT} | N/A | The date of STS notification to ESMA |

| ISO 3166 Alpha- 2 code | English name |
|-----------------------------------|----------------------------------|
| AF | Afghanistan |
| AX | Åland Islands |
| AL | Albania |
| DZ | Algeria |
| AS | American Samoa |
| AD | Andorra |
| AO | Angola |
| AI | Anguilla |
| AQ | Antarctica |
| AG | Antigua and Barbuda |
| AR | Argentina |
| AM | Armenia |
| AW | Aruba |
| AU | Australia |
| AT | Austria |
| AZ | Azerbaijan |
| BS | Bahamas |
| BH | Bahrain |
| BD | Bangladesh |
| BB | Barbados |
| BY | Belarus |
| BE | Belgium |
| BZ | Belize |
| BJ | Benin |
| BM | Bermuda |
| BT | Bhutan |
| BO | Bolivia (Plurinational State of) |
| BQ | Bonaire, Sint Eustatius and Saba |
| BA | Bosnia and Herzegovina |
| BW | Botswana |
| BV | Bouvet Island |

| | |
|-----------|------------------------------------|
| BR | Brazil |
| IO | British Indian Ocean Territory |
| BN | Brunei Darussalam |
| BG | Bulgaria |
| BF | Burkina Faso |
| BI | Burundi |
| CV | Cabo Verde |
| KH | Cambodia |
| CM | Cameroon |
| CA | Canada |
| KY | Cayman Islands |
| CF | Central African Republic |
| TD | Chad |
| CL | Chile |
| CN | China |
| CX | Christmas Island |
| CC | Cocos (Keeling) Islands |
| CO | Colombia |
| KM | Comoros |
| CG | Congo |
| CD | Congo (Democratic Republic of the) |
| CK | Cook Islands |
| CR | Costa Rica |
| CI | Côte d'Ivoire |
| HR | Croatia |
| CU | Cuba |
| CW | Curaçao |
| CY | Cyprus |
| CZ | Czechia |
| DK | Denmark |
| DJ | Djibouti |
| DM | Dominica |
| DO | Dominican Republic |

| | |
|-----------|-----------------------------|
| EC | Ecuador |
| EG | Egypt |
| SV | El Salvador |
| GQ | Equatorial Guinea |
| ER | Eritrea |
| EE | Estonia |
| SZ | Eswatini |
| ET | Ethiopia |
| FK | Falkland Islands (Malvinas) |
| FO | Faroe Islands |
| FJ | Fiji |
| FI | Finland |
| FR | France |
| GF | French Guiana |
| PF | French Polynesia |
| TF | French Southern Territories |
| GA | Gabon |
| GM | Gambia |
| GE | Georgia |
| DE | Germany |
| GH | Ghana |
| GI | Gibraltar |
| GR | Greece |
| GL | Greenland |
| GD | Grenada |
| GP | Guadeloupe |
| GU | Guam |
| GT | Guatemala |
| GG | Guernsey |
| GN | Guinea |
| GW | Guinea-Bissau |
| GY | Guyana |
| HT | Haiti |

| | |
|-----------|---|
| HM | Heard Island and McDonald Islands |
| VA | Holy See |
| HN | Honduras |
| HK | Hong Kong |
| HU | Hungary |
| IS | Iceland |
| IN | India |
| ID | Indonesia |
| IR | Iran (Islamic Republic of) |
| IQ | Iraq |
| IE | Ireland |
| IM | Isle of Man |
| IL | Israel |
| IT | Italy |
| JM | Jamaica |
| JP | Japan |
| JE | Jersey |
| JO | Jordan |
| KZ | Kazakhstan |
| KE | Kenya |
| KI | Kiribati |
| KP | Korea (Democratic People's Republic of) |
| KR | Korea (Republic of) |
| KW | Kuwait |
| KG | Kyrgyzstan |
| LA | Lao People's Democratic Republic |
| LV | Latvia |
| LB | Lebanon |
| LS | Lesotho |
| LR | Liberia |
| LY | Libya |
| LI | Liechtenstein |
| LT | Lithuania |

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|-----------|---|
| LU | Luxembourg |
| MO | Macao |
| MK | Macedonia (the former Yugoslav Republic of) |
| MG | Madagascar |
| MW | Malawi |
| MY | Malaysia |
| MV | Maldives |
| ML | Mali |
| MT | Malta |
| MH | Marshall Islands |
| MQ | Martinique |
| MR | Mauritania |
| MU | Mauritius |
| YT | Mayotte |
| MX | Mexico |
| FM | Micronesia (Federated States of) |
| MD | Moldova (Republic of) |
| MC | Monaco |
| MN | Mongolia |
| ME | Montenegro |
| MS | Montserrat |
| MA | Morocco |
| MZ | Mozambique |
| MM | Myanmar |
| NA | Namibia |
| NR | Nauru |
| NP | Nepal |
| NL | Netherlands |
| NC | New Caledonia |
| NZ | New Zealand |
| NI | Nicaragua |
| NE | Niger |
| NG | Nigeria |

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|-----------|--|
| NU | Niue |
| NF | Norfolk Island |
| MP | Northern Mariana Islands |
| NO | Norway |
| OM | Oman |
| PK | Pakistan |
| PW | Palau |
| PS | Palestine, State of |
| PA | Panama |
| PG | Papua New Guinea |
| PY | Paraguay |
| PE | Peru |
| PH | Philippines |
| PN | Pitcairn |
| PL | Poland |
| PT | Portugal |
| PR | Puerto Rico |
| QA | Qatar |
| RE | Réunion |
| RO | Romania |
| RU | Russian Federation |
| RW | Rwanda |
| BL | Saint Barthélemy |
| SH | Saint Helena, Ascension and Tristan da Cunha |
| KN | Saint Kitts and Nevis |
| LC | Saint Lucia |
| MF | Saint Martin (French part) |
| PM | Saint Pierre and Miquelon |
| VC | Saint Vincent and the Grenadines |
| WS | Samoa |
| SM | San Marino |
| ST | Sao Tome and Principe |
| SA | Saudi Arabia |

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|-----------|--|
| SN | Senegal |
| RS | Serbia |
| SC | Seychelles |
| SL | Sierra Leone |
| SG | Singapore |
| SX | Sint Maarten (Dutch part) |
| SK | Slovakia |
| SI | Slovenia |
| SB | Solomon Islands |
| SO | Somalia |
| ZA | South Africa |
| GS | South Georgia and the South Sandwich Islands |
| SS | South Sudan |
| ES | Spain |
| LK | Sri Lanka |
| SD | Sudan |
| SR | Suriname |
| SJ | Svalbard and Jan Mayen |
| SE | Sweden |
| CH | Switzerland |
| SY | Syrian Arab Republic |
| TW | Taiwan, Province of China[a] |
| TJ | Tajikistan |
| TZ | Tanzania, United Republic of |
| TH | Thailand |
| TL | Timor-Leste |
| TG | Togo |
| TK | Tokelau |
| TO | Tonga |
| TT | Trinidad and Tobago |
| TN | Tunisia |
| TR | Turkey |
| TM | Turkmenistan |

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|-----------|--|
| TC | Turks and Caicos Islands |
| TV | Tuvalu |
| UG | Uganda |
| UA | Ukraine |
| AE | United Arab Emirates |
| GB | United Kingdom of Great Britain and Northern Ireland |
| US | United States of America |
| UM | United States Minor Outlying Islands |
| UY | Uruguay |
| UZ | Uzbekistan |
| VU | Vanuatu |
| VE | Venezuela (Bolivarian Republic of) |
| VN | Viet Nam |
| VG | Virgin Islands (British) |
| VI | Virgin Islands (U.S.) |
| WF | Wallis and Futuna |
| EH | Western Sahara |
| YE | Yemen |
| ZM | Zambia |
| ZW | Zimbabwe |