

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) REFERRED	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
5200	WZOH 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)	[E]	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
5201	Class A Notes ISIN PT1202000021; Class B Notes ISIN PT1202000022; Class C Notes ISIN PT1202000023; Class D Notes ISIN PT1202000024; Class E Notes ISIN PT1202000025; Class F Notes ISIN PT1202000026; Class G Notes ISIN PT1202000027; Class H Notes ISIN PT1202000028	Instrument identification code	N/A (General Information)	[5N]	N/A	Where available, the international security identification code (ISIN) or codes, or if not 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
5202	SPRIBOON INVESTMENT S.P.A.	Legal Entity Identifier (LEI)	N/A (General Information)	[E]	N/A	The list of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
5203	N/A	Refinancing identifier	N/A (General Information)	[ALPHANUM 300]	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS certification.	N/A
5204	N/A	Unique identifier	N/A (General Information)	[ALPHANUM 300]	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1242	N/A
5205	N/A	Prospectus identifier	N/A (General Information)	[ALPHANUM 300]	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
5206	Business Description/Outline website at https://www.esm.eu/	Securitisation identifier	N/A (General Information)	[ALPHANUM 300]	N/A	Where available, the name of the reported securitisation operation.	N/A
5207	Website France no. 1	Securitisation name	N/A (General Information)	[ALPHANUM 300]	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
5208	PT	Country of establishment	N/A (General Information)	[EQUINSTRUCO_1]	Article 28 and 27(1)	Where available, the country of establishment of the originator(s), sponsor(s) SPIN and original lender(s).	N/A
5209	non-ABCP securitisation	Securitisation classification	N/A (General Information)	[IS1]	N/A	The type of securitisation: non-ABCP securitisation; ABCP securitisation; ABCP securitisation.	N/A
5210	Consumer loans	Underlying exposures classification	N/A (General Information)	[IS1]	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 2(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title I, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices and 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 organisation; 5) sale lease/leases; 6) credit and receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset on the basis of internal methodologies and parameters.	N/A
5211	30 September 2021	Issue date	N/A (General Information)	[DATEFORMAT]	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1232, 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 issuing date of the most recent transaction.	N/A
5212	30 September 2021	Notification date	N/A (General Information)	[DATEFORMAT]	N/A	The date of notification to ESMA.	N/A
5213	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party	N/A (General Information)	[ALPHANUM 300]	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 complies with the STS criteria was confirmed by that authorised third party.	N/A
5214	Prime Collateralised Securities (PCS) EU SAS, France	Authorised Third party (name and country of establishment)	N/A (General Information)	[ALPHANUM 300]	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
5215	French Financial Markets Authority (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	[ALPHANUM 300]	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
5216	N/A	STS status	N/A (General Information)	[ALPHANUM 300]	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered an STS.	N/A
5217	Y	Originator (or original lender) not a credit institution	N/A (General Information)	[YN]	Article 27(1)	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
5218	N/A	Originator (or original lender) not a credit institution	N/A (General Information)	[ALPHANUM 300]	Article 27(1)	Where the answer to field 5217 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
5219	N/A	Confirmation that the credit granting is subject to supervision	N/A (General Information)	[ALPHANUM 300]	Article 27(1)	Where the answer to field 5217 is 'No', confirmation that the credit-granting is referred to in Article 27(1)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
5220	The Sale (see opinion V.20 of seq. of the transaction legal opinion) 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 loans to the Issuer. Such sale and assignment have the same legal effect as a true sale. Completion of the assignment of title takes place on the occurrence of certain specified events set out in Clause 4 (Completion of Sale and Portfolios) of the Receivables Sale Agreement. Enforceability Under applicable law, and as reflected in opinions V.16, V.20 of seq. of 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. Schedule 4 (Originator's Representations and Warranties) of the Receivables Sale Agreement includes representations on enforceability, including paragraph 10 (Effects of Receivables Sale Agreement) of Part C (Originator's Representations and Warranties) 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").	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	[ALPHANUM 3000]	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
5221	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 insolvent estate, save if the insolvency parties provide evidence that both the Originator and the Issuer acted in good faith. Therefore, there are no severe drawback provisions as foreseen under Article 20(1) of the EU Securitisation Regulation under Portuguese law and Spanish law.	No severe drawback	Concise Explanation	[ALPHANUM 3000]	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe drawback provisions referred to in Article 2(1) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 2(1) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
5222	Please see above [5212]	Dispensation for drawback provisions in national insolvency law	Confirmation	[ALPHANUM 3000]	Article 20(8)	In conjunction with 5212, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to drawback provisions in accordance with Article 20(1) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
5223	N/A The Originator is the original lender (Schedule 4 (Originator's Representations and Warranties) of the Receivables Sale Agreement) includes representations on the originations of the Receivables, including paragraph 6 (Compliance with Lending Criteria) of Part C (Originator's Representations and Warranties). Also, Part A (Eligible Receivables) of Schedule 4 (Originator's Representations and Warranties) of the Receivables Sale Agreement provides that "An 'Eligible Receivable' is a Receivable originated in the ordinary course of the Originator's business pursuant to underlying standards in respect of the acceptance of loans that are no less stringent than those that the Originator applied at the time of origination to similar receivables that are not".	Transfer where the seller is not the original lender	Confirmation	[ALPHANUM 3000]	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(4) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
5224	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 and all rights, title and interest to such Receivables, all related assets to such Receivables, and each loan Agreement related to such Receivables, comprised in or arising out of the Initial Receivables Portfolio and of each Additional Receivables Portfolio, and from the full benefit of the Originator's right, title and interest to such loan Agreements. The assignment of the Receivables (as conducted under the Receivables Sale Agreement) is valid and becomes effective between the parties and binds all creditors 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. Certain perfection actions must be carried out on the occurrence of a Notification Event, which 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 Wozniak Berghel as Servicer in accordance with the terms of the Receivables Servicing Agreement; and (d) if the Originator is being required to deliver a Notification Event Notice by the Issuer (Pursuant to the definition of "Notification Event" in the Master Transaction Agreement and section of the Prospectus headed "Overview of certain Transaction Documents – Receivables Sale Agreement – Notification Event").	Transfer performed by means of an assignment and perfection of a new lease	Concise Explanation	[ALPHANUM 3000]	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms were not prepared or proven the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the Issuer from enforcing its rights.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
5225	All loans are transferred pursuant to the Receivables Sale Agreement on the same terms and conditions (Clause 3 (Sale of Receivables Portfolio)). 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"). The Receivables Sale Agreement includes the following representations and warranties on Part A (Eligible Receivables) of Schedule 4 (Eligible Criteria): (a) "Each Eligible Receivable is truly assignable pursuant to the terms of the relevant loan Agreement; it 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, in part or in whole, pledged, charged, assigned, disposed, subordinated or encumbered or transferred in any way and is otherwise free and clear of any liens or other encumbrances, except those against the Originator or its lenders (including any shareholders, subsidiaries and affiliates of the Originator); (d) constitutes the legal, valid, binding and enforceable obligation of the related Eligible Borrower to pay all amounts due and payable to and 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 will it give rise to a collateral." Additionally, the Receivables Sale Agreement also includes the following representations and warranties on Part C (Originator's Representations and Warranties) of Schedule 4 (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's Warranties above untrue or incorrect in any respect."); 8.1) Sale of Receivables ("The Originator is not aware of any circumstances which would make any of the Issuer's Warranties above untrue or incorrect in any respect."); Eligibility criteria. 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 4 (Eligible Criteria) and Part C (Originator's Representations and Warranties) of Schedule 4 (Originator's Representations and Warranties) of the Receivables Sale Agreement. 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").	Representations and warranties	Concise Explanation	[ALPHANUM 3000]	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 2.2.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
5226	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"). Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	[ALPHANUM 3000]	Article 20(7)	The STS notification shall provide concise explanation that: - the underlying exposures transferred from, or assigned by, the seller to the SPV 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 to be transferred is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation; and that they are not subject to their active portfolio management on a discretionary basis.	Section 1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
5227	The Receivables Sale Agreement includes repurchase mechanics (which will be triggered by breach of the Originator's Representations and Warranties) (see Clause 12 (Assignment of Receivables) of the Receivables Sale Agreement). 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 (d) of paragraph 12 of the SBA guidelines for non-ABCP STS securitisations and are otherwise outside the activities enumerated under items (a) and (b) of paragraph 15 of the SBA guidelines non-ABCP STS securitisations.	Concise Explanation	[ALPHANUM 3000]	Article 20(7)	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 SBA STS on homogeneity (Commission Delegated Regulation (EU) 2019/2402) and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1239 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
5228	Homogeneity. 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 practice, servicing and credit assessment"), and payment terms (see the section of the Prospectus entitled "Characteristics of the Receivables"). 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..."). One asset type. The Portfolio will be comprised of consumer loans and their related assets, all of which are originated by the Originator (see also 5212) above). Contractually binding. The loans are contractually binding and enforceable, with full recourse to borrowers. Schedule 4 (Originator's Representations and Warranties), Part C (Originator's Representations and Warranties) of the Receivables Sale Agreement includes representations on full recourse, including paragraph 2 (Legal, valid and binding obligations). ("Each loan Agreement constitutes a legal, valid and binding obligation of the Borrower and the Originator enforceable in accordance with its terms.") Periodic payment streams. The loans in the Initial Receivables Portfolio are comprised of payment loans, and therefore have defined periodic payment streams (see Schedule 4 (Originator's Representations and Warranties), Part C (Originator's Representations and Warranties) paragraph 4 (Payment Frequency) of the Receivables Sale Agreement ("Each loan Agreement requires payment of the Receivables due (interest and principal) to be made monthly in arrears"). Transferable securities. The portfolio is comprised of consumer loans 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 – Specific Conditions" ("The Receivables Portfolio does not contain transferable securities as defined in point (46) of Article 4(2) of MiFID 2").	Underlying Exposure Obligations, no re-securitisation	Confirmation	[ALPHANUM 3000]	Article 20(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 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

57549	See above 57545	(5) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	(ALPHANUM 3000)	Article 21(6)(f)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(f) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57550	The service providers are: (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"); (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"); (iii) the Accounts Bank, who is appointed under the Accounts Bank Agreement (see the section of the Prospectus entitled "Overview of certain Transaction Documents – Accounts Bank Agreement"); (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"); (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"); (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"). The contractual obligations of the service providers are specified in the relevant agreements and, as identified above with respect to certain providers, summarized in the Prospectus.	(A) Information regarding contractual obligations of the servicer and trustee	Confirmation	(ALPHANUM 3000)	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
57551	Class 1B (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 uncured defaults by the Servicer or the occurrence of an insolvency event in relation to the Servicer. 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 CMAA'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 Balance on Performance by Servicer and Backup Servicer Facilitator").	(B) Servicing Continuity Provisions	Confirmation	(ALPHANUM 3000)	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly includes requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57552	See 57550 above [See additionally the SDA Schedule, which contains provisions that ensure the replacement of the Swap Counterparty upon certain specified events occurring.]	(C) Derivative Counterparty Continuity Provisions	Confirmation	(ALPHANUM 3000)	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
57553	The Accounts Bank Agreement has provisions requiring replacement of the Accounts Bank in the event the Accounts Bank becomes insolvent. The Accounts Bank may be replaced by the Issuer if the Issuer ceases to have the required ratings. The Accounts Bank may resign its appointment subject to certain notification requirements. See the section of the Prospectus entitled "Overview of certain Transaction Documents – Accounts Bank Agreement" and Class 1B (Termination and Resignation). Additionally, the Issuer may require the appointment of the Accounts Bank, which shall only take effect on a successor has been previously appointed. Furthermore, the Accounts Bank appointment may also be terminated for various reasons, as well as for breach of its obligations under the Accounts Bank Agreement.	(E) Accounts Bank Continuity Provisions	Confirmation	(ALPHANUM 3000)	Article 21(7)(e)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (e) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57554	Explain: The Servicer has undertaken the servicing of loans of a similar nature to those securitized for at least five years. See the section of the Prospectus entitled "Origination – Standard Business Practices, Servicing and Credit Assessment". Policies, procedures and controls. The Servicer is an entity which is subject to prudential, capital and liquidity regulation in Portugal and it has regulatory authorization and permission 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 Information.	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 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57555	Asset performance remedies. Performance and asset 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 "Origination – Standard business practices, servicing and credit assessment" and "Overview of certain Transaction Documents – Receivables Servicing Agreement – Servicer's Duties". See also definitions of "Defaulted Receivable" and "Delinquent Receivable" under the Master Framework Agreement. A comprehensive Master Framework Agreement sets out terms which are consistently applied across the transaction documents, and the prospectus also includes defined terms throughout.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	(ALPHANUM 3000)	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 delinquent status set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57556	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 – Post-Enforcement Interest Payment Priorities" and "Overview of the Transaction – Pre-Default Interest Payment Priorities"). Also, see the definition of "Sequential Amortisation Event" contained in the Master Framework Agreement. Changes which could materially affect the repayment of any securitisation are not envisaged to be made.	Priorities of payment and triggers events	Confirmation	(ALPHANUM 3000)	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Article 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
57557	Resolution of conflicts. Condition 21 (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: - the method for assessing meetings; - the required quorum; - the minimum threshold of votes to validate different types of decision, with clear differentiation between the minimum thresholds for each type of decision. 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).	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	(ALPHANUM 3000)	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
57558	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 23 September 2021 and effective on 30 September 2021. See the section of the Prospectus entitled "Regulatory Disclosures – Transparency under the Securitisation Regulation and Confirmations of the Originator".	Historical Default and Loss Performance Data	Confirmation	(ALPHANUM 3000)	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.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/983
57559	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 procedure where 10 reviews, 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 23 September 2021 with a confidence level of at least 99% (ninety-nine per cent.). Such independent third party has also reviewed on or about 27 September 2022 the conformity of the initial Receivables Portfolio with the Receivables Warranties completed on or about 27 September 2022 with respect to the initial Receivables Portfolio. 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 to audit the audit data. The audit results table disclosed in respect of the	Sample of the underlying exposures subject to external verifications	Confirmation	(ALPHANUM 3000)	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
57560	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. See the section of the Prospectus entitled "Regulatory Disclosures – Liability cashflow model" and "Regulatory Disclosures – Reporting under the Securitisation Regulation".	Availability of a liability cash flow model to potential investors	Confirmation	(ALPHANUM 3000)	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
57561	Wolke does not collect information relating to the environmental performance of the Receivables in the initial Receivables Portfolio. See the section of the Prospectus entitled "Regulatory Disclosures-Reporting under the Securitisation Regulation".	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases	Concise Explanation	(ALPHANUM 3000)	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or 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
57562	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". See the section of the Prospectus headed "Overview of the Transaction – Reporting under the Securitisation Regulation" which confirms the matters required under Article 22(5).	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM 3000)	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (a) to (d) has been made available before pricing at least in draft or initial form.	N/A