FSD reference	RTS field code	Mandatory/Conditional/Optional	Field name	Box to complete	Field format	Field description	Technical guidance	RTS field name	RTS Content to be reported	Background information: Article of regulation (EU) 2017/2402	Background information: applicable explanation type for this field	Background information: Article of Regulation (EU) 2019/980
N0	STSS3	C	STS notification identifier		(NOTIFICATION ID)	The unique identifier as assigned by ESMA to the previously notified STS notification.	STS notification identifier for STS notifications reported before the release of the new ESMA Register of STS notifications. This field should be the same as the entry in STSS4 - Securitisation unique identifier. In the exceptional case of STS notifications on securitisations for which multiple STS notifications were submitted by different reporting entities on the same securitisation identifier - STSS4 - Securitisation unique identifier (as it may be the case for master trust securitisations or ABCP transactions with multiple sponsors), this field should contain the unique identifier of the STS notification as assigned by ESMA (STSS4 - Securitisation unique identifier suffixed by a 2-digits classification code). This field should be left blank otherwise.	Notification identifier	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A	General Information	
N1		M	Securitisation type	Public	(JUST)	Securitisation type may be 'Public' or 'Private'	Only possible values in Box to complete are "Public" and "Private". Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information	
N2	STSS0	M	Designated Entity LEI	815600586659F533DB13	(LEI)	The LEI of the Designated Entity in accordance with Article 27(1) of Regulation (EU) 2017/2402	Only one LEI should be reported in Box to complete and it should be one of the originators or sponsors. This LEI should exist at the GLEIF database. The NRE code assigned to the STS notification reporting entity should be authorised for this Designated Entity LEI for the date at which the notification will be submitted as final. Field codes are highlighted in amber if the field is left blank or has errors in format. Note: The relevant competent authority of the Designated entity is requested during the registration process of that Designated Entity into the STS register system.	First contact point	Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Article 27(1)	General Information	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N3	STSS1	C	Instrument ISIN		(ISIN)	Where available, the international security identification code(s) (ISIN).	ISIN (12-character alphanumeric code) should be reported in Box to complete where available. Where multiple ISIN codes are reported, ";" separator should be used without any space. The same ISIN should not be reported multiple times. Field codes are highlighted in amber where: - the field has errors in format; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1- Instrument code are left blank	Instrument identification code	Where available, the international security identification code (ISIN) or codes. If no ISIN is available, then any other unique securities code assigned to this securitisation.			
N4	STSS1	C	Instrument code type		(ALPHANUM-35)	If no ISIN is available, the name of the unique securities code assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to define the instrument code type (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in field STSS1-Instrument code and "INTERNAL" should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code type. That may lead to repetition of the same code type (CUSIP;CUSIP). Field codes are highlighted in amber where: - STSS1-Instrument code type is left blank whereas STSS1-Instrument code is reported; or - the fields STSS1-ISIN, STSS1-Instrument code type and STSS1- Instrument code are left blank; or - field has errors in format.					
N5	STSS1	C	Instrument code		(TEXT-100)	If no ISIN is available, any other unique securities code such as a CUSIP, assigned to this securitisation	Instrument code type and Instrument code should be reported in Box to complete where ISIN is not available. To be used to report the instrument code that is not ISIN (such as CUSIP). Where no international code is assigned to this securitisation, at least one internal code should be reported in this field. Where multiple codes are reported, ";" separator should be used without any space between each code. That may lead to repetition of the same code type (CUSIP_Value;CUSIP_Value). Field codes are highlighted in amber where: - STSS1-Instrument code is left blank whereas STSS1-Instrument code type is reported; or - fields STSS1-ISIN, STSS1-Instrument code type and STSS1- Instrument code are left blank; or - the number of Instrument code types is different from the number of Instrument codes; or - field has errors in format.					
N6	STSS2	C	Originator LEI	815600586659F533DB13	(LEI)	The LEI of the originator(s)	Originator LEI should be reported in Box to complete for each originator in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N7	STSS8	C	Originator country	FRANCE	(COUNTRY_EU)	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	STSS8	C	Originator country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N8	STSS2	C	Sponsor LEI	N/A	(LEI)	The LEI of the sponsor(s)	Sponsor LEI should be reported in Box to complete for each sponsor in that securitisation. At least one Sponsor LEI or Originator LEI should be provided. Reported LEIs should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where: - neither Sponsor LEI nor Originator LEI is reported; or - field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N9	STSS8	C	Sponsor country		(COUNTRY_EU)	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N9	STSS8	C	Sponsor country (if multiple countries)		(COUNTRY_EU_LIST)	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.					
N10	STSS2	O	Original lender LEI	815600586659F533DB13	(LEI)	The LEI of the original lender(s) (where available)	Original lender LEI should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Where multiple LEI are reported, ";" separator should be used without any space Field codes are highlighted in amber where the field has errors in format.	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N11	STSS8	O	Original lender Country	FRANCE	(COUNTRY_WORLD)	The country of the original lender(s) (where available)	Original lender country should be reported in Box to complete where available. When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original lender Country and Multiple countries Box to complete is left blank whereas Original lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N11	STSS8	C	Original lender Country (if multiple countries)		(COUNTRY_WORLD_LIST)	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original lender LEI; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.					

ID	Code	Type	Name	Value	Format	Instruction	Description	Field label	Definition	Article	Category	Notes
N12	STSS8	O	SSPE Country	ITALY	{COUNTRY_EU}	The country of establishment of the SSPE(s)	SSPE country should be reported in Box to complete where available. When several SSPEs exist and they have the same country, please fill-in the country only once. Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where the field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N12	STSS8	C	SSPE Country (if multiple countries)		{COUNTRY_EU_LIST}	The country of establishment of the SSPE(s) (if multiple SSPEs from different countries)	When several SSPEs exist and they do not have the same country, please use this Box to complete to report the full list of EEA countries. ";" separator should be used between each country. That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both SSPE country and SSPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.					
N14	STSS4	M	Non-ABCP securitisation unique identifier		{SECURITISATION ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General Information	N/A
N15	STSS4	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier	Box to complete should contain "Y" where several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N16	STSS4	C	Multiple STS notifications reason		{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N17	STSS4	C	Multiple STS notifications comment		{TEXT-5000}		Box to complete should contain additional explanation when several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N18	STSS5	C	Prospectus Country	IRELAND	{COUNTRY_EU}	For public securitisations that are not exempt from the obligation to publish a prospectus, the country of the relevant competent authority issuing the prospectus should be provided	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. For public securitisations that are not exempt from the obligation to publish a prospectus, select the relevant EEA country in the drop-down list. Field codes are highlighted in amber for public securitisations where: - STSS5-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.					
N19	STSS5	C	Prospectus identifier	Not provided by the relevant competent authority.	{TEXT-100}	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided.	Mandatory for public securitisations that are not exempt from the obligation to publish a prospectus. For all private securitisations and public securitisations that are exempt from the obligation to publish a prospectus, this field may be left blank. Where the prospectus identifier is not yet available at the initial notification date, then the final prospectus identifier should be reported as soon as possible and at the latest no later than 15 days after the closing of the transaction. Where the relevant competent authority does not provide a prospectus identifier, the prospectus identifier field should be filled-in with "Not provided by the relevant competent authority". Field codes are highlighted in amber for public securitisations where: - STSS5-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.	Prospectus identifier	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A	General Information	N/A
N20	STSS5	C	Exemption on Prospectus		{TEXT-5000}	Where the public securitisation is exempt from publishing a prospectus, concise explanation explaining why this is the case making reference to the relevant article of the prospectus regulation	Mandatory for public securitisations that are exempt from the obligation to publish a prospectus. For all securitisations that are not exempt from the obligation to publish a prospectus, this field should be left blank. Box to complete should contain a concise explanation describing the reason for such an exemption. Field codes are highlighted in amber where fields STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are left blank; or - STSS5-Exemption on prospectus, STSS5-Prospectus Country and STSS5-Prospectus identifier are filled; or - field has errors in format.					
N21	STSS11	M	Issue date		{DATE_TEXT-YYYY-MM-DD}	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129, the date on which the prospectus was approved. If not, the closing date of the most recent transaction.	The notification may be submitted as a draft notification in advance of the issue date but should be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where field is left blank or has errors in format.	Issue date	Where a prospectus is drawn up in compliance with Regulation (EU) 2017/1129[4], the date on which the prospectus was approved. In all other cases, the closing date of the most recent transaction.	N/A	General Information	N/A
N22	STSS6	C	Securitisation Repository name	European DataWarehouse GmbH	{LIST}	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/esma_register_secr.xlsx. Field codes are highlighted in amber where field is left blank for public securitisations or field has errors in format.	Securitisation Repository	Where available, the name of the registered securitisation repository.	N/A	General Information	N/A
N23	STSS7	M	Securitisation name	Youmi Italy 2024-1 S.r.l.	{TEXT-100}	The securitisation name.	Box to complete should contain the name of the securitisation. The field should be filled-in with "Not available" for private securitisations that do not have any securitisation name. Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation name	The securitisation name.	N/A	General Information	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N25	STSS10	M	Underlying exposures classification	credit facilities provided to individuals for personal, family or household consumption purposes	{LIST}	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit-card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 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	N/A	General Information	N/A
N26	STSS12	F	Initial Notification date		{DATE_TEXT-YYYY-MM-DD}	The initial date of notification to ESMA of the STS notification.	The initial notification date should be left empty. For STS notifications reported before the new Register goes live, the initial notification date will be automatically retrieved from the list of traditional securitisations meeting the STS requirements (https://www.esma.europa.eu/sites/default/files/library/esma33-128-760_securitisations_designated_as_sts_as_from_01_01_2019_regulation_2402_2017_2.xlsx). For STS notifications reported after the new Register goes live, the initial notification date will be retrieved from the first successful submission date of the final STS notification.					
N27	STSS12	M	Last notification date		{DATE_TEXT-YYYY-MM-DD}	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where; - field is left blank; or - last notification date is in the future; or - field has errors in format	Notification date	The date of notification to ESMA.	N/A	General Information	N/A

No	Code	Type	Field Name	Example	Format	Content/Description	Box to complete instructions	Summary	Detailed description	Article	Category	Reference
N28	STS513	M	Authorised Third party flag	Y	(Y/N)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, indicator that the compliance with the STS criteria was confirmed by that authorised third party firm. "N" is reported where no authorised third party has provided STS verification services.	Box to complete should contain "Y" where an authorised third party has provided STS verification services and confirmed the compliance with the STS criteria. Field codes are highlighted in amber if the field is left blank or has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A
N29	STS513	C	Authorised Third party statement	Prime Collateralised Securities (PCS) EU SAS has verified that the Youni Italy 2024-1 S.r.l. securitisation complies with the STS criteria.	(TEXT-5000)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party flag for STS513 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.					
N30	STS514	C	Authorised Third Party name	Prime Collateralised Securities (PCS) EU SAS	(TEXT-100)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STS513 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.					
N31	STS514	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STS513 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	Article 27(2)	General Information	N/A
N32	STS515	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	Field is mandatory in box to complete when Authorised Third Party for STS515 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A
N33	STS517	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution nor investment firm established in the Union. Field codes are highlighted in amber if the field is left blank or has errors in format.	Originator (or original lender) met a credit institution	A 'Yes' or 'No' statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A
N34	STS518	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STS517 check-box is N"). 'Confirmed' should be reported for transactions with trade receivables that are not originated in the form of a loan even if credit-granting criteria does not apply with respect to trade receivables. Field codes are highlighted in amber where; - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STS517 field is "N"; or - "N/A" is reported in Box to complete and STS517 field is "Y"; or - field has errors in format.	Confirmation that the credit granting complies with Article 9	Where the answer to field STS17 is "Yes", confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	Article 27(3)	Confirmation	0
N35	STS518	O	Credit granting criteria compliance comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STS518-Credit granting criteria compliance confirmation is equal to N/A. Field should explain the reasons for which credit-granting criteria does not apply to transactions with trade receivables. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N36	STS519	M	Credit granting criteria supervision confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STS517 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STS517 field is "N"; or - "N/A" is reported in Box to complete and STS517 field is "Y"; or - field has errors in format.	Confirmation that the credit granting is subject to supervision	Where the answer to field STS17 is "Yes", confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	Article 27(3)	Confirmation	N/A
N37	STS519	O	Credit granting criteria supervision comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STS519-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N38	STS520	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N39	STS520	M	True sale or assignment transfer explanation	Pursuant to the Receivables Purchase Agreement, the Originator has assigned and transferred without recourse (pro soluto) to the Issuer, which has purchased without recourse (pro soluto) from the Originator, in accordance with the provisions of articles 1 and 4 of the Securitisation Law and article 5, paragraphs 1, 1-bis and 2 of the Factoring Law, the Portfolio. Pursuant to the Receivables Purchase Agreement: (i) the Issuer has undertaken to request a notice of sale of the Receivables to be published in the Official Gazette of the Republic of Italy, and to be registered in the competent companies' register, within 3 (three) Business Days from the date of signing of the Receivables Purchase Agreement; and (ii) the Originator has undertaken to provide the Issuer, as soon as practicable on the Transfer Date, with an account statement (contabile bancaria) showing that the monies received from Issuer as Purchase Price of the Portfolio have been credited (in whole or in part) to the Originator's bank account into which they have been paid, in order for the relevant payment to bear date certain at law (data certa) in accordance with the provisions of article 2, paragraph 1, letter b), of Legislative Decree no. 170 of 21 May 2004. The transfer of the Portfolio was made enforceable against any third party creditors of the Originator	(TEXT-10000)	Confirmation and 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 pursuant to Article 20(1) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Transfer of the underlying exposures by true sale or assignment	A concise explanation of 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.	Article 20(1)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N40	STS521	M	Subject to severe clawback	N	(Y/N)	A check box as to whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Check box in Box to complete should contain "Y" where any of the severe clawback provisions referred to in points (a) or (b) of Article 20(2) of Regulation (EU) 2017/2402 are found in the securitisation and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Y"; or - field has errors in format.	No severe clawback	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2)(a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Article 20(2)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N41	STS521	C	Subject to severe clawback explanation		(TEXT-10000)	A concise explanation on whether any of the severe clawback provisions referred to in Article 20(2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation.	Box to complete should contain the concise explanation. The field should be left blank when "Subject to severe clawback" check-box is "N". Field codes are highlighted in amber where: - field is left blank and "Subject to severe clawback" check-box is "Y"; or - field is not left blank and "Subject to severe clawback" check-box is "N"; or - field has errors in format.					
N42	STS522	M	Clawback provisions exemption confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Exemption for clawback provisions in national insolvency laws	A confirmation whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply.	Article 20(3)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N43	STS522	O	Clawback provisions exemption comment		(TEXT-5000)		Box to complete may contain additional explanation. Field should be left blank where STS522-Clawback provisions exemption confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N44	STS523	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					

ID	Code	Type	Field name	Content	Format	Description	Box to complete / Validation	Category	Explanation	Article	Type	Reference
N45	STS523	M	Transfer where the seller is not the original lender confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and mandatory explanation that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402 (where the seller is not the original lender).	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported where the seller is the original lender and STS523 check-box is "N". Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and STS523 check-box is "N"; or - "N/A" is reported and STS523 check-box is "Y"; or - field has errors in format.	Transfer where the seller is not the original lender	Where the seller is not the original lender, a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Article 20(4)	Confirmation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N46	STS523	C	Transfer where the seller is not the original lender explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STS523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where STS523-Transfer where the seller is not the original lender confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N47	STS524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N48	STS524	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STS524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where STS524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N49	STS524	M	Alternative mechanism confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where alternative mechanisms of transfer are used, confirmation and optional comment that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.		Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.			
N50	STS524	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where STS524-Alternative mechanism confirmation is not "N/A". Field should be left blank where STS524-Alternative mechanism confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N51	STS525	M	Representations and warranties confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect pursuant to Article 20(6) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Representations and warranties	A concise explanation on how and whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Article 20(6)	Concise Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N52	STS525	M	Representations and warranties explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that, upon satisfaction of the Condition Precedent, each Receivable is fully and unconditionally owned by and available to the Originator and is not subject to any attachment, seizure or other charge in favour of any third party and is freely transferable to the Purchaser and that the Originator has not assigned (whether absolutely or by way of security), participated, transferred or otherwise disposed of any of its rights, interests or benefits arising from the Loan Agreements, the Loans, the Receivables or otherwise created or allowed for the creation or constitution of any lien, pledge, encumbrance or other right, claim or beneficial interest of any third party on or to any of the Loan Agreements, the Loans and/or the Receivables	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N53	STS526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N54	STS526	M	Underlying exposures eligibility criteria explanation	Under the Receivables Purchase Agreement, the Receivables included in the Portfolio shall meet the Eligibility Criteria listed under schedule 1 of the Receivables Purchase Agreement.	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N55	STS526	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	A concise explanation on how: - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - 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.	Article 20(6)	Concise Explanation	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N56	STS526	M	Underlying exposures selection processes explanation	Under the Receivables Purchase Agreement, the Receivables included in the Portfolio to be purchased by the Issuer shall be selected on the basis of the Eligibility Criteria, pursuant to the Receivables Purchase Agreement (for further details, please see section "The Portfolio" of the Prospectus). Furthermore, under the Receivables Purchase Agreement, the Issuer granted to the Originator (or an entity designated by the Originator) an option, pursuant to article 1331 of the Italian civil code, to repurchase (in whole but not in part), on any Payment Date following the date in which a Clean Up Call Event has occurred as set out in the Master Servicer's Report, the then outstanding Portfolio in accordance with the provisions set out in the Receivables Purchase Agreement. In addition, pursuant to the Intercreditor Agreement, following the delivery of a Trigger Notice and in accordance with the Conditions, the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the Most Senior Class of Noteholders) or shall (if so directed by an Extraordinary Resolution of the Most Senior Class of Noteholders) dispose of the Portfolio or any part thereof in accordance with the provisions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N57	STS527	M	Homogeneity of assets confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N58	STS527	M	Homogeneity of assets explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that the Receivables included in the Portfolio are homogeneous in terms of asset type taking into account the specific characteristics relating to the cash flows of the asset type including their contractual, credit-risk and prepayment characteristics (for the purpose of article 20, paragraph 8 of the EU Securitisation Regulation and the applicable Regulatory Technical Standards), given that: (i) all Receivables have been originated by the Originator based on similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables are serviced by the Originator according to similar servicing procedures; (iii) all Receivables fall within the same asset category of the relevant Regulatory Technical Standards named "credit facilities provided to individuals for personal, family or household consumption purposes"; and (iv) although compliance with any specific homogeneity factor is not required pursuant to the applicable law, as at the Valuation Date all Debtors are resident in the Republic of Italy.	(TEXT-32767)	Confirmation and detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation pursuant to Article 20(8) of Regulation (EU) 2017/2402. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [2019/1851], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Homogeneity of assets	A detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose, include a reference to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [XX/XXXX], and explain in detail how each of the conditions specified in the Article 1 of that Delegated Regulation are met.	Article 20(8)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N59	STS528	M	No re-securitisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation pursuant to Article 20(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Underlying Exposure Obligations: no re-securitisation	A confirmation that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Article 20(9)	Confirmation	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N60	STS528	O	No re-securitisation comment	Under the Receivables Purchase Agreement, the Originator has represented and warranted that the Portfolio does not comprise any securitisation positions.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N61	STS529	M	Soundness of the underwriting standards (ordinary course of business) confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

ID	Field	M/O/C	Field Name	Definition / Content	Data Field Description	Format	Validation (Box to complete)	Aggregated Description	Article	Explanation Type	Item Reference
N62	STSS29	M	Soundness of the underwriting standards (ordinary course of business) explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that the Receivables are originated in the ordinary course of the Originator's business pursuant to Credit and Collection Policies that are no less stringent than those that the Originator applies at the time of the origination of similar receivables that have not been assigned in the context of the Securitisation...	Business and whether the applied underwriting standards were no less stringent that those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is blank or has errors in format.	A detailed explanation: - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent that those applied at the same time of origination to exposures that were not securitised. - as to whether the underlying 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[3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU[4] or, where applicable, equivalent requirements in third countries.	Soundness of the underwriting standard / Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N63	STSS29	M	Soundness of the underwriting standards (disclosure) confirmation	Confirmed	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				
N64	STSS29	M	Soundness of the underwriting standards (disclosure) explanation	Under the Sub-Servicing Agreement, the Originator (in its capacity as Sub-Servicer) has undertaken to fully disclose to Noteholders and potential investors, without undue delay, any material changes to the Credit and Collection Policies.		{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N65	STSS29	M	Residential loan requirement confirmation	N/A	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	{Confirmed/Unconfirmed/N/A}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A"is not reported and STSS10 field is not " residential mortgages"; or - "N/A"is reported and STSS10 field is "residential mortgages"; or - field has errors in format.				
N66	STSS29	C	Residential loan requirement explanation			{TEXT-32767}	Box to complete should contain the concise explanation where STSS29-Residential Loan requirement confirmation is not "N/A". Field should be left blank where STSS29-Residential Loan requirement confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N67	STSS29	M	Borrower's creditworthiness assessment confirmation	Confirmed	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC[3] or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU[4] or, where applicable, equivalent requirements in third countries.	{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				
N68	STSS29	M	Borrower's creditworthiness assessment explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that it has assessed the Debtors' creditworthiness in accordance with the requirements set out in article 124-bis of the Consolidated Banking Act implementing in Italy the provisions of Article 8 of Directive 2008/48/EC...		{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N69	STSS30	M	Originator/lender Expertise confirmation	Confirmed	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	A detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised. / Originator/Lender Expertise	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N70	STSS30	M	Originator/lender Expertise explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that it has at least 5 years of expertise in originating receivables of a similar nature to those assigned under the Securitisation.		{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N71	STSS31	M	Defaulted or restructured exposures confirmation	Confirmed		{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				
N72	STSS31	M	Defaulted or restructured exposures explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that as at the Valuation Date and as at the Transfer Date, the Portfolio does not include Receivables qualified as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired debtor or guarantor, who, to the best of knowledge of the Originator: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three (3) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the Transfer Date; (ii) was registered, at the time of origination, on a public credit registry as an entity with adverse credit history due to reasons that are relevant for the purposes of the credit risk assessment; or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for those comparable exposures held by the Originator which have not been assigned under the Securitisation...	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A detailed explanations as to whether: -the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of Regulation (EU) 2017/2402. - the requirements referred to in Article 20 (11) (a) (i) and (ii) of Regulation (EU) 2017/2402 are met. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met. / Transferred underlying exposures without exposures in default	Article 20(11)	Detailed Explanation	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N73	STSS32	M	At least one payment at the time of transfer confirmation	Confirmed	Confirmation and optional comment on whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402.	{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "Unconfirmed" should be reported in Box to complete where no payment was made at the time of the transfer of the exposures. In that case, at least one of the exemptions should be reported below. Field codes are highlighted in amber where: - field is left blank; or - field has errors in format.				
N74	STSS32	O	At least one payment at the time of transfer comment	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that on the Transfer Date, with respect to each Receivable, the relevant Debtor has made at least one payment.		{TEXT-5000}	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.				
N75	STSS32	C	Payment exemption	N/A	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	{LIST}	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for STSS32 indicating whether, at the time of transfer of the exposures, the debtors have made at least one payment pursuant to Article 20(12) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - "At least one payment at the time of transfer" is "Unconfirmed" for STSS32 and field is left blank or equal to "No exemption" or "N/A"; or - "At least one payment at the time of transfer" is "Confirmed" for STSS32 and field is not left blank; or - field has errors in format.	A confirmation whether, at the time of transfer of the exposures, the debtors have made at least one payment. A confirmation whether or not the exemption under Article 20(12) of Regulation (EU) 2017/2402 applies. / At least one payment at the time of transfer	Article 20(12)	Confirmation	Items 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N76	STSS32	O	Payment exemption explanation			{TEXT-5000}	Box to complete may contain additional explanation. Field should be left blank where "At least one payment at the time of transfer" for STSS32 is Confirmed. Field codes are highlighted in amber where: - field is not left blank and "At least one payment at the time of transfer" is "Confirmed" for STSS32; or - field has errors in format.				
N77	STSS33	M	Degree of dependence on repayments confirmation	Confirmed	Confirmation and detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures pursuant to Article 20(13) of Regulation (EU) 2017/2402.	{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	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. / Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N78	STSS33	M	Degree of dependence on repayments explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted that there are no Receivables that depend on the sale of assets to repay their outstanding principal balance at contract maturity, since the Loans are not secured over any specific assets.		{TEXT-32767}	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N79	STSS34	M	Compliance with risk retention requirements confirmation	Confirmed		{Confirmed/Unconfirmed}	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				

ID	Type	M/C	Field name	Content	Format	Description	Box to complete / explanation	Compliance	Article	Concise Explanation	Item reference
N80	STSS34	M	Compliance with risk retention requirements explanation	Under the Transaction Documents, Younited, in its capacity as the Originator, has undertaken to, inter alia, the Issuer, and the Representative of the Noteholders to: (i) retain with effect from the Issue Date and maintain (on an ongoing basis) a material net economic interest of not less than 5 per cent. in the Securitisation in accordance with article 6, sub-paragraph 3, let. (c) of the EU Securitisation Regulation and article 6, sub-paragraph 3, let. (c) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) and the applicable Regulatory Technical Standards (or any other permitted alternative method thereafter) until the final Maturity Date; (ii) disclose that it continues to fulfil the obligation to maintain the material net economic interest in the Securitisation in accordance with article 6, sub-paragraph 3, let. (c) of the EU Securitisation Regulation and article 6, sub-paragraph 3, let. (c) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) and the applicable Regulatory Technical Standards and give such information to the Noteholders and prospective investors through the Securitisation Regulation Investor Report; (iii)	[TEXT-10000]	Confirmation and concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N81	STSS34	C	Retaining entity LEI	8156005BE659F533DB13	[LEI]	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format	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. An indication which entity retains the material net economic interest and which option is used for retaining the risk including: (1) vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; (2) seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; (3) randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402; (4) first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; (5) first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; (6) no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402; (7) other options used.	Article 21(1)	Concise Explanation	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N82	STSS34	C	Retaining entity name	Younited S.A., Italian Branch	[TEXT-100]	Name of the entity (where LEI is not available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	Entity name should be reported in Box to complete where LEI is not available for STSS34-Retaining entity LEI. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.	Compliance with risk retention requirements			
N83	STSS34	M	Vertical slice	N	[Y/N]	Is vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where vertical slice is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N84	STSS34	M	Seller's share	N	[Y/N]	Is seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where seller's share is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N85	STSS34	M	Randomly-selected exposures kept on balance sheet	Y	[Y/N]	Is randomly-selected exposures kept on balance sheet, in accordance with Article 6(3) (c) (3) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where randomly-selected exposures kept on balance sheet is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N86	STSS34	M	First loss tranche	N	[Y/N]	Is first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss tranche is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N87	STSS34	M	First loss exposure in each asset indicator	N	[Y/N]	Is first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402 used for retaining the risk?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where first loss exposure in each asset is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N88	STSS34	M	No compliance with risk retention requirements	N	[Y/N]	Is there no compliance with risk retention requirements set out in Article 6(3) of Regulation (EU) 2017/2402?	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where there is no compliance with risk retention requirements and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - field is filled-in with "Y"; or - all options are filled-in with "N"; or - field has errors in format				
N89	STSS34	M	Other option indicator	N	[Y/N]	Is other options used for retaining the risk pursuant to Article 21(1) of Regulation (EU) 2017/2402? If Yes please provide the used option.	Only possible values in Box to complete are "Y" or "N" Box to complete should contain "Y" where other options is used for retaining the risk and "N" otherwise. Field codes are highlighted in amber where: - field is left blank; or - all options are filled-in with "N"; or - field has errors in format.				
N90	STSS34	C	Other options used comment		[TEXT-5000]		Value should be reported in Box to complete when Other option indicator" is reported with "Y" for STSS34. Field codes are highlighted in amber where it is not the case or field has errors in format.				
N91	STSS35	M	Mitigation of Interest rates and currency risks confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N92	STSS35	M	Mitigation of Interest rates and currency risks explanation	In order to mitigate the risk of the occurrence of a mismatch between the payments received from collections and recoveries made in respect of the Receivables and the floating rate payment obligations of the Issuer under the Rated Notes, the Issuer entered into the Hedge Agreement in relation to the Securitisation with the Hedge Counterparty which shall at all times be (or its credit support provider shall at all times be) an institution rated in accordance with the provisions of the Hedge Agreement. Under the terms of the Hedge Agreement, the notional amount shall be an amount in Euro specified in the swap confirmation, covering the entire asset balance. The notional profile is pre-defined at inception, according to the expected amortisation profile of the Receivables, assuming 10% CPR and 2% default per annum. For further information, please see sub-section "Hedge Agreement" under section "Transaction Documents" and "Interest rate risk arising from the mismatch between the interest rate applicable on the Loans and the Notes may effect the ability of the Issuer to meet its payment obligations under the Notes in case of termination of the Hedge Agreement" under section "Risk Factors" of the Prospectus. In addition, no currency risk is present under the current Securitisation as both Receivables and the Notes are denominated in Euro.	[TEXT-10000]	Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N93	STSS36	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	[No derivatives/Exemption on derivatives/Unconfirmed]	Confirmation and concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the derivatives indicator (No derivatives/Exemption on derivatives/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives Purchased/Sold by SSPE	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N94	STSS36	M	Derivatives not purchased/sold by SSPE explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that the Portfolio does not comprise any derivatives.	[TEXT-10000]		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	A concise declaration that the SSPE has not entered into derivative contracts except in the circumstances referred to in Article 21(2) of Regulation (EU) 2017/2402.			
N95	STSS37	M	Common standards underwriting derivatives confirmation	Confirmed	[Confirmed/Unconfirmed/N/A]	Confirmation and concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards pursuant to Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only where no derivatives are used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "N/A" and STSS36-Derivatives not purchased/sold by SSPE confirmation is not equal to "No derivatives"; or - field is not equal to "N/A" and STSS36-Derivatives not purchased/sold by SSPE confirmation is equal to "No derivatives"; or - field is equal to "Unconfirmed"; or - field has errors in format.	Derivatives using common standards	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N96	STSS37	C	Common standards underwriting derivatives explanation	The Hedge Agreement is underwritten and documented under a 1992 ISDA Master Agreement and Schedule thereto, a 1995 ISDA Credit Support Annex thereto and the Hedge Transaction between the Hedge Counterparty and the Issuer.	[TEXT-10000]		Box to complete should contain the concise explanation where STSS37-Common standards underwriting derivatives confirmation is not "N/A". Field should be left blank where STSS37-Common standards underwriting derivatives confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.			

ID	Code	M/O	Field name	Confirmed/Explanation	Format	Confirmation text	Box to complete instructions	Description	Generic description	Article	Type	Item reference
N97	STSS38	M	Referenced interest payments confirmation	Confirmed	(Confirmed/N/A)	Confirmation and concise explanation on 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 pursuant to Article 21(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Referenced interest payments based on generally used interest rates	A concise explanation on 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.	Article 21(3)	Concise Explanation	Item 2.2.2 and 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N98	STSS38	M	Referenced interest payments explanation	Under the Receivables Purchase Agreement, the Originator has represented and warranted, inter alia, that the Receivables included in the Portfolio arise from Loans having a fixed interest rate; therefore such interest rate does not reference complex formulae or derivatives. Interest amounts payable in respect of the Rated Notes will be calculated by reference to Euribor...	(TEXT-10000)		Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N99	STSS39	M	Acceleration notice / enforcement requirement confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	No trapping of cash following enforcement or an acceleration notice	A declaration in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Article 21(4)	Concise Explanation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N100	STSS39	M	Acceleration notice / enforcement requirement explanation	At any time following the service of a Trigger Notice, or, should the Issuer exercise its right to early redeem the Notes in accordance with Condition 8.3 (Optional redemption) or Condition 8.4 (Optional redemption for taxation reasons), all the Issuer Available Funds, as calculated on each Calculation Date, shall be applied in making the payments in the order of priority set out in the Post-Trigger Notice Priority of Payments. See paragraph "Post-Trigger Notice Priority of Payments" of the Prospectus.	(TEXT-10000)		Box to complete should contain the declaration in general terms. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N101	STSS40	M	No trapping of cash confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that no cash would be trapped following the delivery of enforcement or an acceleration notice pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a)No amount of cash shall be trapped	Confirmation that no cash would be trapped following the delivery of enforcement or an acceleration notice.	Article 21(4)(a)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N102	STSS40	O	No trapping of cash comment	Following the delivery of a Trigger Notice, no amount of cash will be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Trigger Notice Priority of Payments and pursuant to the terms of the Transaction Documents.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N103	STSS41	M	Sequential amortisation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position pursuant to Article 21(4)(b) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(a) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Article 21(4)(b)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N104	STSS41	O	Sequential amortisation comment	Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Trigger Notice Priority of Payments. For further details reference is made to the sections of the Prospectus headed "Terms and Conditions of the Notes".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N105	STSS42	M	Reversed repayment on seniority confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the repayment of the securitisation position is not to be reversed with regard to their seniority pursuant to Article 21(4)(c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c) repayment shall not be reversed with regard to their seniority	Confirmation that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Article 21(4)(c)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N106	STSS42	O	Reversed repayment on seniority comment		(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	STSS43	M	No automatic liquidation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that not any provisions require automatic liquidation of the underlying exposures at market value pursuant to Article 21(4)(d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation that not any provisions require automatic liquidation of the underlying exposures at market value.	Article 21(4)(d)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N108	STSS43	O	No automatic liquidation comment	Following the delivery of a Trigger Notice the Representative of the Noteholder shall direct the Issuer and shall be entitled to dispose in the name and on behalf of the Issuer, according to the Mandate Agreement, to sell the Portfolio or a substantial part thereof only if so requested by an Extraordinary Resolution of the holders of the Most Senior Class of Notes then outstanding and strictly in accordance with the instructions approved thereby subject to article [31.3.3] of the Rules of the Organisation of the Noteholders (and for the avoidance of doubt subject to its indemnification to satisfaction), it being understood that no provisions shall require the automatic liquidation of the Portfolio or any part thereof.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N109	STSS44	M	Non-sequential priority of payments triggers confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N110	STSS44	O	Non-sequential priority of payments triggers comment	In accordance with the Conditions, the occurrence of any of the following events in respect of any Payment Date prior to the delivery of a Trigger Notice or the redemption of the Notes in accordance with Condition 8.1 (Final redemption), Condition 8.3 (Optional redemption) or Condition 8.4 (Optional redemption for taxation reasons) will constitute a Sequential Redemption Event: (a) Cumulative Default Ratio: the Cumulative Default Ratio is greater than the Cumulative Default Trigger; or (b) Principal Deficiency Ledger: the Principal Deficiency Ledger has a debit balance in an amount equal to or higher than 0.5% (for the avoidance of doubt, after the application of the Pre-Trigger Notice Interest Priority of Payments); or (c) Breach of obligations: the Originator defaults in the performance or observance of any of its obligations under any of the Transaction Documents to which it is party which is in the Representative of the Noteholders' opinion materially prejudicial to the interests of the Noteholders and such default remains unremedied for 10 (ten) Business Days after the Representative of the Noteholders has given written notice thereof to the Originator requiring the same to be remedied (except where, in the opinion of the Representative of the Noteholders, such default is not capable of...)	(TEXT-5000)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402.	Box to complete may contain the concise explanation where STSS44-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where STSS44-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation 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. Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	**STSS44**	**M**	**Credit quality deterioration trigger confirmation**	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold pursuant to Article 21(5) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). Field should be "N/A" where transaction featuring non-sequential priority of payments does not include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority pursuant to Article 21(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field is equal to "N/A" and "Confirmed" is reported for STSS44 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.					
N112	STSS44	O	Credit quality deterioration trigger comment		(TEXT-5000)		Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	STSS54	M	Servicer expertise confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements pursuant to Article 21(8) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	A detailed explanation on how the requirements of Article 21(8) are met. As part of the explanation, include references to any policies and procedures intended to ensure compliance with these requirements.	Article 21(8)	Detailed Explanation	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N114	STSS54	M	Servicer expertise explanation	Under the Master Servicing Agreement, the Master Servicer has represented and warranted to the Issuer and the Representative of the Noteholders that it has expertise in servicing exposures of a similar nature to the Receivables and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. Under the Sub-Servicing Agreement, the Sub-Servicer has represented and warranted to the Issuer and the Master Servicer that it has expertise in servicing exposure of similar nature to the Receivables and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of Receivables.	(TEXT-32767)		Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					

ID	Code	M/C/O	Field Name	Content	Type	Description	Box to complete	Reference	Article ref	Article	Category	Items
N115	STSS45	M	Early termination confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	STSS45	C	Early termination explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS45-Early termination confirmation is not "N/A". Field should be left blank where STSS45-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	STSS46	M	Credit quality deterioration trigger confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(6)(a) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not"N/A"; or - field has errors in format.	(a) deterioration in the credit quality of the underlying exposures	A concise explanation where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	STSS46	C	Credit quality deterioration trigger explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS46-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where STSS46-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N119	STSS47	M	Insolvency-related event confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on occurrence of an insolvency-related event of the originator or servicer pursuant to Article 21(6) (b) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not"N/A"; or - field has errors in format.	(b) occurrence of an insolvency-related event of the originator or servicer	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(b) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(b)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N120	STSS47	C	Insolvency-related event explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS47-Insolvency-related event confirmation is not "N/A". Field should be left blank where STSS47-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	STSS48	M	Pre-determined threshold value confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on value of the underlying exposures held by the SSPE falls below a pre-determined threshold pursuant to Article 21(6) (c) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not"N/A"; or - field has errors in format.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	A concise explanation, where applicable, on how the provisions or triggers in Art 21(6)(c) of Regulation (EU) 2017/2402 are reflected in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Article 21(6)(c)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N122	STSS48	C	Pre-determined threshold value explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS48-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where STSS48-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	STSS49	M	New underlying exposures failure generation confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and concise explanation, where applicable, on a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period) under Article 21(6) (d) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank - "Unconfirmed" is reported; or - "N/A" is not reported and STSS45-Early termination confirmation is "N/A"; or - "N/A" is reported and STSS45-Early termination confirmation is not"N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	STSS49	C	New underlying exposures failure generation explanation		(TEXT-10000)		Box to complete should contain the concise explanation where STSS49-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where STSS49-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N125	STSS50	M	Participant duties confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N126	STSS50	O	Participant duties comment	It is hereby confirmed that the Transaction documents specify all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402, as the contractual obligations, duties and responsibilities of the Master Servicer, the Sub-Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For the Master Servicer, see section "The Master Servicing Agreement" of the Prospectus. For the Sub-Servicer, see section "The Sub-Servicing Agreement" of the Prospectus. For the Representative of the Noteholders see article [30] (Duties and Powers) of the Rules of the Organisation of the Noteholders and the section headed "Transaction Documents" of the Prospectus. For the other ancillary service providers, see the relevant sections of the Prospectus where the Transaction Documents are described.	(TEXT-5000)	Confirmation and optional comment that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402 on the contractual obligations, duties and responsibilities of the servicer and the trustee, if any, and other ancillary service providers.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(a)Information regarding contractual obligations of the servicer and trustee	Confirmation that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Article 21(7)(a)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N127	STSS51	M	Servicing Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N128	STSS51	O	Servicing Continuity comment	The Master Servicing Agreement contains provisions aimed at ensuring that a default by, or an insolvency of, the Master Servicer does not result in a termination of the servicing activity on the Portfolio. For further details, see the section of the Prospectus headed "The Master Servicing Agreement". The Sub-Servicing Agreement contains provisions aimed at ensuring that a default by, or an insolvency of, the Sub-Servicer does not result in a termination of the servicing activity on the Portfolio. For further details, see the section of the Prospectus headed "The Sub-Servicing Agreement". The Back-Up Sub-Servicing Agreement contain provisions aimed at ensuring that, following the service of a notice of termination on the Sub-Servicer, the Back-Up Sub-Servicer shall succeed to the Sub-Servicer in the management and administration of the Portfolio and carry out the activities undertaken by the Sub-Servicer under the Sub-Servicing Agreement.	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402 on the processes and responsibilities necessary to ensure that a default by or an insolvency of the servicer does not result in a termination of servicing, such as a contractual provision which enables the replacement of the servicer in such case.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(b)Servicing Continuity Provisions	Confirmation that the securitisation documentation expressly satisfies the requirements of Article 21(7) (b) of Regulation (EU) 2017/2402.	Article 21(7)(b)	Confirmation	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N129	STSS52	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	STSS52	O	Derivative Counterparty Continuity comment	The Hedge Agreement contains provisions aimed at ensuring the replacement of the Hedge Counterparty in case of notice of termination of the appointment of the Hedge Counterparty.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	STSS53	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default,	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

ID	Code	Type	Field Name	Content	Format	Guidance / Confirmation text	Box to complete instruction	Category	Confirmation description	Article	Type	Reference
N132	STSSS3	O	Liquidity Provider Continuity comment		(TEXT-5000)	...in the case of their default, insolvency, and other specified events, where applicable.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	(j)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7 (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N133	STSSS3	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7 (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of the account bank in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N134	STSSS3	O	Account Bank Continuity comment	The English Account Bank Agreement contains provisions aimed at ensuring the replacement of the Account Bank in case of notice of termination of the appointment of the Account Bank.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N135	STSSS5	M	Debt situation documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N136	STSSS5	O	Debt situation documentation comment	The Sub-Servicing Agreement and the Collection Policy attached thereto set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. For further details, see the sections of the Prospectus headed "The Sub-Servicing Agreement" and "Credit and Collection Policy".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N137	STSSS6	M	Priorities of payment and triggered events confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Priorities of payment and triggers events	Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N138	STSSS6	O	Priorities of payment and triggered events comment	The Transaction Documents clearly specify the Priorities of Payments and the events which trigger changes in such Priorities of Payments. Furthermore, pursuant to the Intercreditor Agreement and the Sub-Servicing Agreement, commencing on the Transfer Date, if the Sub-Servicer becomes aware of (i) any event that, in the opinion of the Sub-Servicer constitutes inside information (as referred to in (i) article 7(1)(f) of the EU Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) that shall be made public in accordance with Article 17 of the EU Market Abuse Regulation, or (ii) a significant event (as referred to in (i) article 7(1)(g) of the Securitisation Regulation, and (ii) article 7(1)(f) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) (including, inter alia, the occurrence of a Trigger Events, the delivery of any Trigger Notice to the Noteholders and any changes to the Priority of Payments), prepare a report setting out details of such information and deliver a copy of the same to the Issuer, the	(TEXT-5000)	Confirmation and optional comment that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N139	STSSS7	M	Timely resolution of conflicts confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N140	STSSS7	O	Timely resolution of conflicts comment	The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders. For further details, see the section of the Prospectus headed "Terms and Conditions of the Notes – Rules of the Organisation of the Noteholders".	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N141	STSSS8	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Should potential investor ask for historical data, then the originator should confirm that the information will be available on demand. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.					
N142	STSSS8	O	Historical Default and Loss Performance Data comment	Pursuant to the Intercreditor Agreement, the Originator acknowledged of having made available via the Securitisation Repository, data on static and dynamic historical default and loss performance relating to the five years period in respect of claims substantially similar to the Receivables, together with the source of such data and the basis for claiming similarity, pursuant to article 22(1) of the EU Securitisation Regulation and article 22(1) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures)(and the EBA Guidelines on STS Criteria.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.	Historical Default and Loss Performance Data	Confirmation that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available, stating clearly where the information can be found.	Article 22(1)	Confirmation	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N143	STSSS8	C	Historical Default and Loss Performance Data location	Investors can access static data and dynamic data on the historical prepayment, arrears, default and loss performance for a period of at least 5 years for receivables of a portfolio similar to the Receivables on the website of European Data Warehouse at https://editor.eurodw.eu/home	(TEXT-1000)	Statement where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found	Box to complete should indicate where the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 can be found. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.					
N144	STSSS9	M	Sample external verification confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party pursuant to Article 22(2) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Sample of the underlying exposures subject to external verifications	Confirmation that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	Article 22(2)	Confirmation	N/A
N145	STSSS9	O	Sample external verification comment	For the purpose of compliance with the requirements stemming from article 22(2) of the Securitisation Regulation, a sample of Receivables has been externally verified by an appropriate and independent party. An external verification (including verification that the data disclosed in the Prospectus in respect of the Receivables is accurate) has been made in respect of the provisional Portfolio as at 4 March 2024 by an appropriate and independent party and no significant adverse findings have been found. The above external verification has confirmed: (a) that the data disclosed in this Prospectus in respect of the Receivables is accurate; (b) the accuracy of the information provided in the documentation and in the IT systems, in respect of each selected position of a representative Portfolio as at 31 January 2024 and 3 February 2024 – with confidence levels and error rates in line with the EBA Guidelines on STS Criteria; and (c) that the data of the Receivables included in the Portfolio contained in the loan-by-loan data tape prepared by the Originator are compliant with the Eligibility Criteria that are able to be tested prior to the Issue Date.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N146	STSSS60	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed).					
N147	STSSS60	C	Location of liability cash flow model	European DataWarehouse GmbH. Under the Intercreditor Agreement, the Originator has acknowledged of having made available to potential investors and the competent authorities referred to in article 29 of the EU Securitisation Regulation and article 29 of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) via the Securitisation Repository, a liability cash flow model which precisely represents the contractual relationship between the underlying exposures and the payments flowing between the Originator, Noteholders, other third parties and the Issuer.	(TEXT-10000)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.	Availability of a liability cash flow model to potential investors	Confirmation that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, confirmation that such information has been made available to potential investors upon request.	Article 22(3)	Confirmation	N/A
N148	STSSS60	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field should be equal to "Confirmed" where the STS notification is submitted before pricing. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					

N149	STSS60	O	Liability cash flow model comment (after pricing)	Under the Intercreditor Agreement, the Originator has acknowledged that it shall continue to make such cash flow model available via the Securitisation Repository to the Noteholders, the competent authorities referred to in article 29 and potential investors on an ongoing basis, for the purpose of compliance with article 22, paragraph 3 of the EU Securitisation Regulation article 22, paragraph 3 and the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) and the EBA Guidelines on STS Criteria.	that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402.	(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N150	STSS61	M	Environmental performance availability	N/A		(N/A/Available/Not available)	Box to complete should contain the confirmation indicator: - "Available" where information is available - "Not Available" where information is not available and STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" - "N/A" only where STSS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Not available"; or - "N/A" is reported and STSS10-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and STSS10-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.					
N151	STSS61	C	Environmental performance explanation	Pursuant to the Sub-Servicing Agreement, the Sub-Servicer has undertaken, commencing on the Transfer Date, subject to any limitation imposed by applicable law or any confidentiality agreement, to deliver as soon as it is available, but in any event no later than the Securitisation Regulation Report Date, to the Issuer, to the Reporting Entity, to the Hedge Counterparty, the Calculation Agent, the Representative of the Noteholders, the Paying Agents and the Corporate Services Provider, electronic copies of a report setting out loan level information with respect to the Loans required under (i) article 7(1)(a) of the EU Securitisation Regulation, and (ii) article 7(1)(a) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures), and the applicable Disclosure RTS, such information having been made available before pricing of the Notes in accordance with article 22(4) of the EU Securitisation Regulation. The Loan Level Report will be made available on the Securitisation Repository's web-site (https://europe.eu/)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.	(TEXT-100000)	When Environment performance confirmation for STSS61 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for STSS61 is different from 'Available', box to complete should be left empty. Field codes are highlighted in amber where it is not the case or field has errors in format.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	A concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found.	Article 22(4)	Concise Explanation	N/A
N152	STSS62	M	Article 7 compliance confirmation	Confirmed		(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N153	STSS62	O	Article 7 compliance comment	Under the terms of the Intercreditor Agreement, the Originator and the Issuer have designated among themselves the Originator to act as Reporting Entity in accordance with and for the purposes of article 7, paragraph 2, of the EU Securitisation Regulation and article 7, paragraph 2, of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) and the parties thereto have acknowledged that the Reporting Entity (also through any agent on its behalf) shall be responsible for complying with article 7 of the EU Securitisation Regulation and article 7 of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) in accordance with the Transaction Documents and will fulfil (also through any agent on its behalf) the information requirements pursuant to points (a), (b), (c), (e), (f) and (g) of the first subparagraph of article 7(1) of the EU Securitisation Regulation and pursuant to points (a), (b), (c), (e), (f) and (g) of the first subparagraph of article 7(1) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of the EU Securitisation Regulation (EU) 2017/2402 pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N154	STSS62	M	Underlying information confirmation	Confirmed		(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N155	STSS62	O	Underlying information comment	Under the Intercreditor Agreement, the parties thereto have, inter alia, acknowledged that: (i) before pricing, drafts of both the STS Notification and the Transaction Documents have been made available via the Securitisation Repository; (ii) before pricing, the Originator has made available via the Securitisation Repository, data on static and dynamic historical default and loss performance relating to the five years period in respect of claims substantially similar to the Receivables, together with the source of such data and the basis for claiming similarity, pursuant to article 22(1) of the EU Securitisation Regulation and article 22(1) of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) and the EBA Guidelines on STS Criteria; (iii) before pricing, the Originator (i) has made available to potential investors and the competent authorities referred to in article 29 of the EU Securitisation Regulation and article 29 of the UK Securitisation Regulation (as such article of the UK Securitisation Regulation is interpreted and applied on the date hereof and not taking into account any relevant national measures) via the Securitisation Repository, a liability cash flow model which precisely represents the contractual relationship	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N156	STSS62	M	Before pricing documentation confirmation	Confirmed		(Confirmed/Unconfirmed)	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	STSS62	O	Before pricing documentation comment	Under the Intercreditor Agreement, the Originator has acknowledged having made available relevant drafts of Transaction Documents and the draft STS Notification to potential investors before pricing.	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					