

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
SST50	Issuer LEI: 549300MIF85K8BXC6M91 - French Financial Markets Authority (Autorité des Marchés Financiers)	First contact point	N/A (General Information)	{LEI}	Article 27 (1)	First contact point Legal Entity Identifier (LEI) of the entity designated as the first contact point and name of the relevant competent authority	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS1	FR0014002E79,FR0014002E87	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 3.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980.
STSS2	549300MIF85K8BXC6M91	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex 9 Commission Delegated Regulation (EU) 2019/980
STSS3	Not applicable	Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	549300MIF85K8BXC6M91N202101	Unique identifier	N/A (General Information)	{ALPHANUM-100}	N/A	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	N/A
STSS5	AMF Visa no. FCT 21-02	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	No securitisation repository registered yet but data is provided to European DataWarehouse GmbH	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	FCT ELIDEII - Compartiment 2021-01	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Section 4 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
STSS8	FR	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	Residential mortgages 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	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation;; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the originator or sponsor to constitute a distinct asset type on the basis of internal methodologies and parameters;	N/A
STSS11	25-03-2021	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Regulation (EU) 2017/1129, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	N/A
STSS12	24-03-2021	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Compliance with STS criteria provided for in Articles 19 to 22 of the STS Regulation was confirmed by Prime Collateralised Securities (PCS) EU SAS acting as third party verification agent pursuant to Articles 27(2) and 28 on xx-03-2021	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS, FR	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the third party's name and the country of establishment.	N/A
STSS15	French Financial Markets Authority (AMF)	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	N/A
STSS16	Not applicable	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	A reasoned notification by the originator and sponsor that the securitisation is no longer to be considered as STS.	N/A
STSS17	Yes	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A 'Yes' or 'No' statement as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	Not applicable	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Not applicable	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	Where the answer to field STSS17 is 'No', confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	The sale of the Receivables under the <i>Contrat de Cession et de Gestion des Créances</i> and the Assignment Agreement has been structured to qualify as a true sale under French law. Please refer to the section "MODALITES D'ACQUISITION DES CREANCES" on pages 77-78 of the attached Prospectus (translated below): "The Receivables will be assigned by BRED Banque Populaire to the Fund by a deed of assignment of receivables and allocated to the Compartiment, in accordance with the laws and regulations in force in France, the assignment will be enforceable against third parties (including the Debtors) on the date affixed to such act, regardless of the date of birth, maturity or due date of the Receivables, without the need for any other formality, regardless of the law applicable to the Receivables and the law of the country of residence of the Debtors (quelle que soit la date de naissance, d'échéance ou d'exigibilité des Créances, sans qu'il soit besoin d'outre formalité et ce, quelle que soit la loi applicable aux Créances et la loi du pays de résidence des Débiteur) in accordance with the provisions of articles L. 214-169 and D. 214-227 of the French Monetary and Financial Code."	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation on how the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS21	The assignment of the receivables is not subject to severe clawback provision in the event of insolvency of the relevant Seller. The Transaction Documents do not include any provisions similar to article 20, 2(a) and (b) of the Regulation (EU) 2017/2402. Please refer to the section "MODALITES D'ACQUISITION DES CREANCES" on pages 77-78 of the attached Prospectus (translated below): "In accordance with article L.214-169 V 4 ° of the French Monetary and Financial Code, the transfer will retain its effects vis-à-vis the Transferor notwithstanding the possible opening of a procedure mentioned in Book VI of the Commercial Code" (Conformément à l'article L.214-169 V 4 ° du Code monétaire et financier, la cession conservera ses effets vis-à-vis du Cédant nonobstant l'ouverture éventuelle d'une procédure mentionnée au livre VI du Code de commerce à l'encontre de ce dernier).	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/981
STSS22	Confirmed. French financial and monetary Code expressly provides that the transfer will retain its effects vis-à-vis the Transferor notwithstanding the possible opening of a procedure mentioned in Book VI of the Commercial Code (dealing with insolvency law and clawback provisions).	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/982
STSS23	Not applicable. The Seller is the Original Lender.	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/983

STSS24	<p>Please refer to the section "Transfert des sûretés, accessoires et assurances" on pages 77-78 of the attached Prospectus: The delivery of the Assignment Deed automatically entails the transfer of sureties, guarantees, (including the CASDEN Guarantee relating to Receivables which, by express agreement, is transferred to the Compartment and any other guarantee by other guarantee bodies) and mortgage guarantees attached to each Receivable, and its enforceability against third parties without the need for any other formality. <i>"La remise du bordereau entraîne de plein droit le transfert des sûretés, des garanties, (en ce compris la Garantie CASDEN relative aux Créances qui, de convention expresse, est transférée au Compartiment et tout autre cautionnement par d'autres organismes de cautionnement) et les sûretés hypothécaires attachées à chaque Créance, et son opposabilité aux tiers sans qu'il soit besoin d'autre formalité.</i> <i>La cession des Créances au Fonds pour attribution au Compartiment emporte de plein droit la cession à son profit des intérêts courus et à échoir, et le transfert des accessoires qui y sont attachés (y compris et les indemnités de Remboursement Anticipé, les frais de Modulation d'Échéances, la Garantie CASDEN relative aux Créances qui, de convention expresse, est transférée au Compartiment et tout autre cautionnement par d'autres organismes de cautionnement).</i> <i>Le bénéficiaire des Polices d'Assurance relatives aux Créances est également transféré au Compartiment à compter de la cession. A cet égard, le Cédant s'est engagé à effectuer toutes les diligences qui pourraient s'avérer nécessaires afin de rendre pleinement opposable aux compagnies d'assurances concernées le transfert du bénéfice des Polices d'Assurance relatives aux Créances qu'il cède au Fonds pour attribution au Compartiment."</i></p>	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	<p>Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.</p> <p>Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.</p>	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/984
STSS25	<p>Please refer to the section "Déclarations et garanties du Cédant - Garanties fondamentales" on page 69 of the attached Prospectus: The Seller represents and warrants that (i) each Receivable results from a loan which has been granted by it as part of its usual lending activity and is fully paid; (ii) each Receivable exists and is fully owned by it from its origin for the totality of its amount and its ancillary rights (excluding the Insurance Policies); [...] and (v) the Receivable is free from all rights that may be exercised by any third party against it and is not subject to any assignment, delegation, subrogation, attachment or recourse nor to any pledge, privilege or impediment, in whole or in part, so that there is no obstacle to its transfer to the Fund with a view to its allocation to the Compartment." <i>"Le Cédant a déclaré et garanti au titre du Contrat de Cession et de Gestion que chacune des Créances qu'il cède au Fonds en vue de son attribution au Compartiment répondra aux critères suivants à la Date d'Ouverture du Compartiment :</i> <i>(i) le prêt dont résulte la Créance a été accordé par le Cédant dans le cadre de son activité habituelle de crédit et est intégralement libéré ;</i> <i>(ii) la Créance existe et appartient en pleine propriété au Cédant depuis son origine pour la totalité de son montant et de ses accessoires (à l'exclusion des Polices d'Assurance) ; [...]</i> <i>(iv) la Créance est libre de tous droits pouvant être exercés par un tiers à l'encontre du Cédant et ne fait l'objet d'aucune cession, délégation, subrogation, saisie ou opposition ni d'aucun nantissement, privilège ou empêchement, en partie ou en totalité, de sorte qu'il n'y a aucun obstacle à sa cession au Fonds en vue de son attribution au Compartiment ;"</i></p>	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS26	<p>The Receivables transferred by the Seller have to fulfill several selection criteria in relation to which the Seller provides representations and warranties. As indicated in section "Description des créances - critères d'éligibilité" on page 68 of the Prospectus: "each Receivable must satisfy the eligibility criteria below." Tous les prêts dont résultent les Créances intégrées dans le portefeuille de prêt cédé au Compartiment ont été octroyés conformément à ces procédures et les procédures d'octroi ne sont pas moins strictes que celles que le Cédant a appliquées pour les créances qui ne sont pas cédées. On p 73, it is stated that Le portefeuille final présentera les mêmes caractéristiques, dont les procédures d'octroi ne sont pas moins strictes que celles que le Cédant a appliqué pour les créances qui ne sont pas cédées, ne sont pas moi mais sera inférieure à la taille du portefeuille provisoire en raison, entre autres, de (i) l'application des critères d'éligibilité et des conditions de portefeuille à la date de sélection, (ii) l'échéancier et les remboursements anticipés effectués au titre de ces prêts immobiliers entre le 24 février 2021 et la date de cession et (iii) l'alignement de la taille du portefeuille sélectionné avec le montant nominal des Obligations A. There is a specific statement on p 91 the absence of active management: "Les Créances et autres actifs du Compartiment ne feront pas l'objet d'une gestion active et seront détenus par le Compartiment dans une optique de conservation dite "buy and hold". "</p>	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	{ALPHANUM-10000}	Article 20(7)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. 	Section 2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS27	<p>The Receivables satisfy the homogeneous conditions of Article 1(a), (b), (c) and (d) of the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation (the "Homogeneity Commission Delegated Regulation"). 1(a): the Receivables fall within the same asset category, being that of "residential loans secured with one or several mortgages on residential immovable property or residential loans fully guaranteed by an eligible protection provider among those referred to in Article 201(1) of Regulation (EU) No 575/2013 qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation". 1(b): the Receivables have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the Receivables (as described in Section DESCRIPTIF DES CREANCES ET CRITERES D'OCTROI of the Prospectus on page 69 and without prejudice to Article 9(1) of the Securitisation Regulation, 1(c): the Receivables are serviced according to similar servicing procedures with respect to monitoring, collection and administration of Receivables (as described in Section PROCEDURES DE GESTION ET DE RECOUVREMENT DES CREANCES of the Prospectus on pages 81 and following). 1(d): the Receivables are homogeneous with reference to the homogeneity factor set forth in Article 2(1)(c) of the Homogeneity Commission Delegated Regulation, since in accordance with Home Loan Eligibility Criteria (a) and Home Loan Eligibility Criteria (g), the Receivables were granted to finance the acquisition, renovation, building or refinancing of one (1) sole property located in France, being the main residence (résidence principale) of that Borrower; and therefore "in one jurisdiction only".</p>	Homogeneity of assets	Detailed Explanation	{ALPHANUM}	Article 20(8)	The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) 2019/1851), and shall explain in detail how each of the conditions specified in the Article 1 of the Commission Delegated Regulation (EU) 2020/1226 are met.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS28	<p>It is hereby confirmed that the underlying exposures do not contain any securitisation position. The underlying exposures exclusively consist of residential loan receivables. Please refer to the last paragraph of section "Eligibility Criteria" on page 68 of the Prospectus: "each Receivable result from a home loan with a term originally less than or equal to 324 months granted by the Assignor to individuals"</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	{ALPHANUM-1000}	Article 20(9)	The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.	Item 2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS29	<p>Please refer to Section "ELIGIBILITY CRITERIA" on page 68 of the Prospectus. "In order for a Receivable offered for sale to the Issuer on the Purchase Date to meet the Eligibility Criteria, the Receivable must satisfy the following as at the Selection Date or, as the case may be, the relevant date specified below: (a) the Receivable has been originated in its ordinary course of business by an original lender with an expertise of at least 5 years in originating exposures of a similar nature as the Home Loan, being either the Seller or any other entity of the BPCE Group which has transferred the Home Loan to the Seller through merger and: (i) prior to the date on which the Home Loan had been made available to the Borrower, all lending criteria and preconditions as applied by the originator of the Home Loan pursuant to the Credit Guidelines were satisfied and the lending procedure applied to the Home Loan was not less stringent than the lending procedure applied to similar exposures which are not securitised; (ii) the relevant Home Loan has not been marketed and underwritten on the premise that the Borrower as loan applicant or, where applicable, intermediaries were made aware that the information provided might not be verified by the relevant Seller, [...] The underwriting standards as at the date of the Prospectus are described in section "ORIGINATION AND UNDERWRITING PROCEDURES (CREDIT GUIDELINES)" on pages 201 and following of the Prospectus. As described in Section "OTHER REPRESENTATIONS AND WARRANTIES OF THE SELLERS RELATING TO THE HOME LOANS" on page 177 of the Prospectus: Under the Home Loans Purchase and Servicing Agreement, each Seller will also represent and warrant on the Purchase Date that: [...] (g) Credit-granting criteria: (i) it has applied to the Home Loans to be transferred by it to the Issuer the same sound and well-defined criteria for credit-granting which it applies to non-securitised Home Loans. To that end, the same clearly established processes for approving and, where relevant, amending, renewing and refinancing Home Loans has been applied; (ii) such Seller has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the obligor's creditworthiness taking appropriate account of factors relevant to verifying the prospect of the obligor meeting his obligations under the Home Loan Agreement; and (iii) as French licensed credit institutions, such Seller has applied the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU when assessing the credit worthiness of the relevant Borrower.</p>	Soundness of the underwriting standard	Detailed Explanation	{ALPHANUM}	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS30	<p>Please refer to Section "ELIGIBILITY CRITERIA" on page 68 and the underwriting Criteria on page 69 of the Prospectus Les Créances résultent de prêts immobiliers résidentiels consentis par BRED Banque Populaire. BRED instruit la demande de prêt en demandant un certain nombre d'informations relatives à la nature du projet, la situation personnelle et financière de l'emprunteur, les derniers relevés bancaires, les derniers avis d'imposition, le justificatif d'achat et les justificatifs d'apport. BRED requiert que tous les prêts immobiliers résidentiels soient garantis par une hypothèque de premier rang ou un privilège de prêteurs de deniers, ou par un organisme de cautionnement principalement CASDEN et, marginalement, par d'autres organismes de cautionnement. Un nombre très limité de prêts immobiliers ne bénéficie toutefois d'aucune garantie (hypothèque, privilège de prêteurs de deniers ou garantie par un organisme de cautionnement). En fonction de la situation personnelle ou financière ou du fait que le taux d'endettement soit trop lourd ou la durée trop importante, BRED peut refuser l'octroi de prêt. The original lender is a credit institution, see its description as from p.127</p>	Originator/Lender Expertise	Detailed Explanation	{ALPHANUM}	Article 20(10)	The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS31	See Eligibility Criteria on p.68: [Les Créances] ne sont ni immobilisées, ni douteuses ou litigieuses There are also the following representations and warranties on page 70: (vi) la Créance n'est pas en défaut au sens de l'article 178, paragraphe 1 du règlement (UE) n° 575/2013 et ne fait pas l'objet de réclamation, de compensation conventionnelle, d'un litige ou retard de paiement (tenant compte, le cas échéant, d'éventuels délais de grâce), d'une représentation de prélèvement, d'un incident de paiement non encore régularisé à quelque titre que ce soit, y compris au titre des Primes d'Assurance ou de toute modification pouvant affecter son recouvrement (viii) l'évaluation de la solvabilité du Débiteur satisfait aux exigences prévues par l'article 8 de la directive 2008/48/CE et la note du Débiteur est comprise entre 1 à 8 inclus selon la méthodologie de Bâle ; et le risque de crédit des Débiteurs du portefeuille de Créances n'est pas plus élevé que celui des créances qui ne sont pas cédées; (ix) (a) au mieux de la connaissance du cédant, le Débiteur n'est pas en difficulté et (b) le Débiteur n'a pas fait l'objet dans les trois années précédant la date de cession de la Créances, d'une procédure collective visée au Livre VI du Code de commerce, saisi une commission d'examen des situations de surendettement des particuliers ni aucune juridiction dans le cadre des dispositions du Livre VII du Code de la consommation ou toute disposition analogue en vigueur ou à venir. Il n'a pas demandé dans le cadre d'une procédure juridictionnelle le bénéfice de l'article 1343-2 du Code civil ;	Transferred underlying exposures without exposures in default	Detailed Explanation	{ALPHANUM}	Article 20(11)	The STS notification shall provide a detailed manner 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 the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2017/2402 are met ; - the requirements referred to in Article 20 (11) (c) of Regulation (EU) 2017/2402 are met.	Item 2.2.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS32	This is hereby confirmed. The exemption under Article 20(12) does not apply. Please refer to Eligibility Criteria (page 68) : "résultat d'un prêt consenti au moins un mois avant la Date d'Ouverture du Compartiment et ayant déjà donné lieu au paiement d'au moins une Échéance".	At least one payment at the time of transfer	Confirmation	{ALPHANUM-1000}	Article 20(12)	The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment. The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.	Item 3.3 and 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS33	This is not applicable as only residential loans are securitised and there is no residual value risk. Please also refer to the definition of "Available Distribution Amount" on page 299 of the Prospectus and to the Cash Flow Model made available by the Seller to the Noteholders on an ongoing basis.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	{ALPHANUM}	Article 20(13)	The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS34	The Seller will retain the material net economic interest through option (4) (First Loss Exposure): During the life of the Class A Notes, the Seller will comply with Article 6 of Regulation (EU) 2017/2402 and retain on an ongoing basis a material net economic interest in the transaction which, in any event, shall not be less than 5 per cent pursuant to option (d) of such Article 6, through the subscription of the Class S Notes. For further details, please refer to the Section "Rétention d'un intérêt économique net significatif" on page 90 of the Prospectus.	Compliance with risk retention requirements	Concise Explanation	{LIST}	Article 21(1)	The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402. These explanations shall in particular indicate 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 are used.	Item 3.1 of Annex 9 and Item 3.4.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS35	The hedging strategy of the Issuer is to enter into the Opération d'Echange Senior and the Opération d'Echange Junior to hedge the mismatch between interest rates payable under the Receivables and the floating rate payable on the Class A Notes. Receivables purchased by the Issuer and Class A Notes are denominated in Euros, hence there is no currency risk. Please refer to sub-section "MECANISMES DE COUVERTURE" on page 116, section "DESCRIPTION DE L'EMETTEUR - Opérations d'Echange" on page 30 of the Prospectus: "Dans le cadre de sa stratégie de gestion et afin de permettre au Compartiment de faire face à ses engagements envers les porteurs des Obligations, et plus particulièrement afin de couvrir le risque de taux résultant du fait que les créances portent intérêt à taux fixe tandis que les Obligations A et les Obligations S portent intérêt à taux variable [...]".	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS36	See on p 19, the description of the strategy of the issuer: "Le Compartiment ne pourra pas conclure à des instruments financiers à terme pour des fins autres que la couverture de risque de taux." Aside from the Opération d'Echange Senior and the Opération d'Echange Junior, the Issuer shall not enter into derivative contracts. Please refer to sub-section "MECANISME DE COUVERTURE" on page 116 of the Prospectus.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS37	The Interest Rate Swap Agreement is governed by the 2013 Federation Bancaire Française (FBF) master agreement relating to transactions on forward financial instruments (convention-cadre FBF relative aux opérations sur instruments financiers à terme or the "FBF Master Agreement").	Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Item 3.4.2 and Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS38	As for assets, according to Eligibility Criteria (cc) (page 68 of the Prospectus), each Receivable bears a fixed interest rate equal to or greater than zero point seventy-five per cent (0.75%) per annum (excluding insurance premia). As for liabilities, the rate of interest applicable to the Class A Notes will be equal to the aggregate of EURIBOR 3M plus 0.30% provided that, if EURIBOR3M plus 0.30% is less than zero (0), such rate of interest will be deemed to be zero (0) and the rate of interest applicable to the Class B Notes in respect of any Interest Period will be EURIBOR3M plus 1.30% provided that, if EURIBOR3M plus 1.30% is less than zero (0), such rate of interest will be zero (0) . Please refer to item "Montant des Coupons A et des Coupons S" on page 49 of the Prospectus.	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Item 2.2.2 and Item 2.2.13 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS39	Each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met as detailed below (in STSS40 to STSS43).	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS40	Confirmed. Post the occurrence of an acceleration event, the structure exhibits a full cash sweep mechanism in favor of the most senior tranche of Notes, without any replenishment of the general reserve. Please refer to the Accelerated Priority of Payments on page 103 et seq (Période d'Amortissement Accélééré) of the Prospectus. The commingling reserve is also available but not fully debited during the Accelerated Amortisation Period. An amount will be trapped to cover any loss resulting from a default of the Servicer or the SDAB to perform their payment obligations.	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}	Article 21(4) (a)	The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS41	Confirmed. FCT ELIDEII is a pure sequential pass-through structure where the Class S Notes are fully subordinated to all the Notes during the Amortisation Period and the Accelerated Amortisation Period. Please refer to section "REGLES D'ALLOCATIONS DE FLUX" on pages 97 and following of the Prospectus.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}	Article 21(4) (b)	The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS42	Confirmed. Interest and principal on the Class A Notes will be paid prior to interest and principal on the Class S Notes. Please refer to section "REGLES D'ALLOCATIONS DE FLUX" on pages 97 and following and to Section "TERMES ET CONDITIONS DES OBLIGATIONS" - "Rang des Obligations" on pages 48 -49 of the Prospectus.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}	Article 21(4) (c)	The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS43	Confirmed. There is no provision in the transaction documentation that requires automatic liquidation of the receivables at market value. Please refer to section "CESSION DE CREANCES AVANT LEUR TERME" on page 91 of the Prospectus: "Dans ce cas, la Société de Gestion devra informer le Cédant de son intention de céder les Créances cédées par lui, et indiquer le prix auquel elle envisage la cession de ces Créances, fixé à leur valeur de marché. Il est précisé qu'il n'y a aucune circonstance où les Créances devront être automatiquement cédées à leur valeur de marché."	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}	Article 21(4) (d)	The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS44	Not applicable as FCT ELIDEII is a pure sequential pass-through structure.	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS45	Not applicable as the transaction is not a revolving securitisation.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS46	Not applicable as the transaction is not a revolving securitisation.	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS47	Not applicable as the transaction is not a revolving securitisation.	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS48	Not applicable as the transaction is not a revolving securitisation.	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

STSS49	Not applicable as the transaction is not a revolving securitisation.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS50	It is hereby confirmed that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402. The contractual obligations, duties and responsibilities of the Management Company are documented in the FCT Regulations and described in the sub-section "DESCRIPTION DE L'EMETTEUR" – "La Société de Gestion" on pages 35 and following of the Prospectus. The contractual obligations, duties and responsibilities of the Custodian are documented in the Issuer Regulations and the sub-section "DESCRIPTION DE L'EMETTEUR" – "Le Dépositaire" on pages 38 and following of the Prospectus. The contractual obligations, duties and responsibilities of the Servicer are documented in the Contrat de Cession et de Gestion des Créances and described in the section "AUTRES ORGANISMES INTERVENANT DANS L'OPERATION" – "Gestionnaires des Créances" on pages 124 and following of the Prospectus.	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS51	Confirmed. Please refer to section "Remplacement du Gestionnaire de Créances" on pages 87 and following of the Prospectus.	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS52	It is hereby confirmed that the transaction documentation includes provisions relating to the replacement of the derivatives counterparty (including in case of downgrade of such counterparty, insolvency and some other events). Please refer to the section "Opérations d'Echange" on pages 117 and following of the Prospectus for more details.	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS53	It is hereby confirmed that the transaction documentation includes provisions relating to the replacement of the Account Bank (including in case of downgrade of such Account Bank, insolvency, failure to make any payment and some other events); pursuant to Clause 6 of the <i>Convention de Comptes</i> , at any time during the lifetime of the Issuer: Si, à tout moment de la vie du Compartiment : (a) la notation des engagements de la Banque de Règlement devient inférieure au Seuil de Notation S&P BdR, la Société de Gestion, après en avoir préalablement notifié le Dépositaire et avec l'assistance de ce dernier, devra (avec obligation de résultat) désigner dans un délai de 60 jours calendaires à compter de la dégradation de la notation (pouvant être porté à 90 jours si un plan de sauvegarde est présenté à S&P) un autre établissement de crédit pour se substituer à cette Banque de Règlement, ayant une notation supérieure ou égale au Seuil de Notation S&P BdR et satisfaisant par ailleurs le Seuil Requis BdR ; ou (b) la notation des engagements de la Banque de Règlement devient inférieure au Seuil de Notation Fitch BdR, la Société de Gestion aura un délai de 30 jours pour trouver une solution, consistant notamment au transfert des obligations à une nouvelle banque de règlement dont la notation est supérieure ou égale au Seuil de Notation Fitch BdR de la fourniture d'une garantie par un garant ayant une notation supérieure ou égale au Seuil de Notation Fitch BdR ou de tout autre dispositif acceptable par Fitch ; ou (c) la notation des engagements de la Banque de Règlement devient inférieure au Seuil de Notation Eligibilité BdR, la Société de Gestion, après en avoir préalablement notifié le Dépositaire et avec l'assistance de ce dernier, devra (avec obligation de résultat) désigner dans un délai de 60 jours calendaires un autre établissement de crédit pour se substituer à cette Banque de Règlement, ayant une notation supérieure ou égale au Seuil de Notation Eligibilité BdR et satisfaisant par ailleurs le Seuil Requis BdR ; ou (d) (i) le maintien de la Banque de Règlement en cette qualité est de nature à provoquer une dégradation, ou (ii) le retrait de l'une au moins des Notations alors en vigueur, ou (iii) la Banque de Règlement manque à ses obligations légales ou contractuelles dans le cadre du fonctionnement du Compartiment, la Société de Gestion, après en avoir préalablement notifié le Dépositaire et avec l'assistance de ce dernier, devra (avec obligation de résultat) désigner dans un délai de 60 jours calendaires un autre établissement de crédit pour se substituer à cette Banque de Règlement, ayant une notation supérieure ou égale au Seuil de Notation S&P BdR, au Seuil de Notation Fitch BdR et au Seuil de Notation Eligibilité BdR, ou reconnu par ces agences ; la nouvelle Banque de Règlement doit satisfaire à tout moment au Seuil Requis BdR. La substitution ne pourra avoir lieu tant qu'une nouvelle banque de règlement n'aura pas été nommée. Les frais de remplacement resteront à la charge de la Banque de Règlement sortante dans la limite de EUR 10 000. Il en ira ainsi à chaque fois que la notation des engagements de la Banque de Règlement, quelle qu'elle soit, deviendra inférieure aux seuils susvisés, de sorte que les Comptes du Compartiment soient toujours ouverts dans les livres d'un établissement bénéficiant de cette notation ou reconnu par S&P et Fitch. En cas de résiliation de la présente Convention, la Banque de Règlement réalisera le transfert effectif des comptes du Fonds dans les livres du nouvel établissement qui lui aura été désigné par la Société de Gestion. La Banque de Règlement s'engage également à transmettre à la nouvelle banque de règlement désignée toutes les informations et enregistrements nécessaires sur tous les supports disponibles aux fins du transfert effectif des Comptes du Compartiment dans les livres de la nouvelle banque de règlement. La résiliation de la présente Convention entraîne de plein droit la clôture des Comptes du Compartiment. La Banque de Règlement s'engage à tenir informée la Société de Gestion dès que sa notation devient inférieure aux seuils visés ci-dessus. Please refer to the section "Durée de la Convention de Comptes" on page 93-94 of the Prospectus.	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS54	The business of the Servicer has included the servicing of receivables of a similar nature to the Receivables transferred by it to the Issuer in its capacity as Seller, for at least five years prior to the Issuer Establishment Date. Please refer to section "PROCEDURES DE GESTION ET DE RECOUVREMENT DES CREANCES" on page 81 of the Prospectus and to the representations of the Servicer in the <i>Contrat de Gestion et de Cession des Créances</i> : "(h) Expertise: its business has included the servicing of receivables of a nature similar to the Purchased Home Loans transferred by it to the Issuer in its capacity as Seller, for at least five (5) years prior to the Issuer Establishment Date;".	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS55	Confirmed. The transaction documentation sets out in clear and consistent terms the treatment of problem loans. A full description of the procedures is given in Section "PROCEDURES DE GESTION ET DE RECOUVREMENT DES CREANCES" on pages 81 and following of the Prospectus.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS56	Confirmed. Please see section "REGLES D'ALLOCATION DES FLUX" on pages 97 and following.	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS57	Confirmed. Please see section "Représentation des Porteurs" on pages 53 and following.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS58	It is hereby confirmed. Please see section "Informations financières relatives aux portefeuilles de Créances" on pages 74 and following.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Items 2.2.2 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
STSS59	It is hereby confirmed 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. Please refer to sub-section entitled "Vérification externe d'un échantillon de prêts immobiliers" on page 73-74 of the Prospectus and Clause 9.1 of the Convention de Prise Ferme des Obligations.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	Confirmed. As at the date of this notice, liability cash flow model is available upon request from investors with the Seller before pricing and on the modelling platform of Bloomberg after pricing. "En outre, le Cédant, en sa qualité d'initiateur, a accepté de mettre à la disposition des Porteurs, des autorités compétentes visées à l'article 29 du Règlement Titrisation et sur demande des investisseurs potentiels : (a) avant la fixation des prix : (i) la cashflow model ; (ii) en ce qui concerne les expositions substantiellement similaires à l'ensemble des Créances devant être transférées à l'Emetteur à la date de cession, des données historiques couvrant une période d'au moins cinq (5) ans sur un format statique et/ou dynamique, y compris des données sur les performances de recouvrement, les défauts et les défaillances ; (b) sur une base continue après la fixation du prix, l'Investor Report via Bloomberg, EDW et/ou toute autre plateforme de modélisation pertinente (lequel Investor Report sera mis à jour, en cas de changements significatifs dans la structure des flux de trésorerie de la transaction décrite dans le présent Prospectus)."	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	Information is currently not available. Please refer to section "DESCRIPTION DE LA PERFORMANCE ENERGETIQUE DES BIENS FINANCES PAR LES PRETS IMMOBILIERS" on page 114 of the Prospectus. Existing data on environmental performance of the properties financed by the Receivables are not available as at the date of this Prospectus. Works have been launched by the Seller to gather information on environmental performance of the properties which they finance from time to time and are still underway. If and when the relevant information on environmental performance of the properties financed by the Receivables becomes available, the Seller will use reasonable endeavours (obligation de moyens) to communicate such information to the Management Company and such information will then be set out in the Investor Report.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A
STSS62	It is hereby confirmed that: - the Seller as originator comply with Article 7 of Regulation (EU) 2017/2402. - the information required by Article 7(1) (a) has been made available before pricing; - the information required by Article 7(1) (b) to (d) has been made available before pricing. Please refer to Section "Règlement Titrisation - Exigences de transparence" on page 165 and following of the Prospectus. Data is available on the internet website of European Data Warehouse (https://editor.eurodw.eu/).	Originator and sponsor responsible for compliance with Article 7	Confirmation	{ALPHANUM-1000}	Article 22 (5)	The STS notification shall confirm that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A