

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	ST553	C	STS notification identifier	5493000LM0M24PMSGM9N202601	[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 ST554 - 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 - ST554 - 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 (ST554 - 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	Private	[LIST]	Securitisation type: may be "Public" or "Private"	Only possible values in Box to complete are "Public" and "Private" Field codes are highlighted in amber if the field is left blank or has errors in format.	Securitisation type		N/A	General Information	
N2	ST550	M	Designated Entity LEI	5493000LM0M24PMSGM90	[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	ST551	C	Instrument ISIN	ES0306076003; ES0306076011; ES0306076029	[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 ST551-ISIN, ST551-Instrument code type and ST551- 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	ST551	C	Instrument code type	N/A	[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 ST551-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: - ST551-Instrument code type is left blank whereas ST551-Instrument code is reported; or - the fields ST551-ISIN, ST551-Instrument code type and ST551- Instrument code are left blank; or - field has errors in format.					
N5	ST551	C	Instrument code	N/A	[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: - ST551-Instrument code is left blank whereas ST551-Instrument code type is reported; or - fields ST551-ISIN, ST551-Instrument code type and ST551- 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	ST552	C	Originator LEI	5493000LM0M24PMSGM90	[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	ST558	C	Originator country	SPAIN	[COUNTRY_EU]	The country of establishment of the originator(s)	When only one originator is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where Originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N7	ST558	C	Originator country (if multiple countries)	N/A	[COUNTRY_EU_LIST]	The country of establishment of the originator(s) (if multiple originators from different countries)	When several originators are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the originator LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Originator country and Originator country (if multiple countries) are left blank where originator LEI is reported; or - both Originator country and Originator country (if multiple countries) are filled-in; or - the number of Originator LEIs is different from the number of Originator countries (if multiple countries); or - only one country is reported; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N8	ST552	C	Sponsor LEI	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	ST558	C	Sponsor country	N/A	[COUNTRY_EU]	The country of establishment of the sponsor(s)	When only one sponsor is reported, please use this Box to complete to report the unique country. Select the relevant EEA country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N9	ST558	C	Sponsor country (if multiple countries)	N/A	[COUNTRY_EU_LIST]	The country of establishment of the sponsor(s) (if multiple sponsors from different countries)	When several sponsors are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each EEA country (in the same order used for the sponsor LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - both Sponsor country and Sponsor country (if multiple countries) are left blank where Sponsor LEI is reported; or - both Sponsor country and Sponsor country (if multiple countries) are filled-in; or - the number of Sponsor LEIs is different from the number of Sponsor countries (if multiple countries); or - only one country is reported; or - field has errors in format.					
N10	ST552	O	Original Lender LEI	5493000LM0M24PMSGM90	[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	Legal Entity Identifier (LEI)	The LEI of the originator(s) and sponsor(s) and, where available, original lender(s).	N/A	General Information	Item 4.2 of Annex 9 of Commission Delegated Regulation (EU) 2019/980
N11	ST558	O	Original Lender Country	SPAIN	[COUNTRY_WORLD]	The country of the original lender(s) (where available)	Field codes are highlighted in amber where the field has errors in format. Original lender country should be reported in Box to complete where available. When only one original lender is reported, please use this Box to complete to report the unique country. Select the relevant country in the drop-down list of Box to complete. Field codes are highlighted in amber where: - Original Lender Country and Multiple countries Box to complete is left blank whereas Original Lender LEI is filled-in; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - field has errors in format.	Country of establishment	Where available, the country of establishment of the originator(s), sponsor(s), SSPE(s) and original lender(s).	Article 18 and 27(3)	General Information	N/A
N11	ST558	C	Original Lender Country (if multiple countries)	N/A	[COUNTRY_WORLD_LIST]	The country of the original lender(s) (where available)	When several original lenders are reported, please use this Box to complete to report the full list of countries. ";" separator should be used between each country (in the same order used for the original lender LEI). That may lead to repetition of the same country (IRELAND;ITALY;IRELAND;CZECHIA). Field codes are highlighted in amber where: - the original lender country is not consistent with the Original lender LEI; or - both Original lender country and Original lender Country (if multiple countries) are filled-in; or - the number of Original lender LEIs is different from the number of Original lender countries (if multiple countries); or - only one country is reported; or - field has errors in format.					

N12	ST558	O	SPPE Country	SPAIN	{COUNTRY_EU}	The country of establishment of the SPPE(s)	SPPE country should be reported in Box to complete where available. When several SPPEs 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), SPPE(s) and original lender(s).	Article 18 and 27(3)	General information	N/A
N12	ST558	C	SPPE Country (if multiple countries)	N/A	{COUNTRY_EU_LIST}	The country of establishment of the SPPE(s) (if multiple SPPEs from different 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 SPPE country and SPPE Country (if multiple countries) are filled-in; or - only one country is reported; or - field has errors in format.						
N14	ST554	M	Non-ABCP securitisation unique identifier	5493000LM0M24PMGM90N202601	{SECURITISATION_ID}	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224	The unique non-ABCP securitisation identifier which remains unchanged throughout the entire securitisation life cycle – consists of the following components: a) The Legal Entity Identifier (LEI) of the initial disclosure reporting entity under the disclosure reports which submitted the initial information; b) The letter 'N' for non-ABCP securitisation; c) The four-digit year that the first securities of the securitisation were issued (e.g. 2009); d) The two-digit sequential number corresponding to the order in which information about each securitisation is made available under the disclosure reports (with the same identifier as referred to in points (a), (b) and (c)), for example 01 if this is the first securitisation in that year, 03 if this is the third securitisation in that year, and so on. In the event of multiple simultaneous securitisations, the disclosure template reporting entity can define the order of each securitisation at its discretion. Field codes are highlighted in amber if the field is left blank or has errors in format.	Unique identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	N/A	General information	N/A
N15	ST554	M	Multiple STS notifications flag	N	{Y/N}	Indicates whether several STS notifications may be issued for this securitisation identifier Field codes are highlighted in amber if the field is left blank or has errors in format.						
N16	ST554	C	Multiple STS notifications reason	N/A	{Master Trust/Other}	Indicates the reason for which several STS notifications may be issued for this securitisation identifier	Box to complete should contain the reason why several STS notifications may be issued for the same securitisation identifier by the same reporting entity. Only possible values in Box to complete are: - Master Trust - Other Field codes are highlighted in amber where: - field is left blank and Multiple STS notifications flag is equal to "Y"; or - field has errors in format.					
N17	ST554	C	Multiple STS notifications comment	N/A	{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	ST555	C	Prospectus Country	N/A	{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: - ST555-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
N19	ST555	C	Prospectus identifier	N/A	{TEXT-100}	For public securitisations that are not exempt from the obligation to publish a prospectus, the prospectus identifier should be provided. 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: - ST555-prospectus country is left blank and no exemption on prospectus is reported; or - field has errors in format.						
N20	ST555	C	Exemption on Prospectus	N/A	{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 ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled. Field codes are highlighted in amber for public securitisations where: - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are left blank; or - ST555-Exemption on prospectus, ST555-Prospectus Country and ST555-Prospectus identifier are filled; or - field has errors in format.					
N21	ST5511	M	Issue date	N/A	{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	ST556	C	Securitisation Repository name	N/A	{LIST}	Select the name of the registered securitisation repository as it is available under the list of registered Securitisation Repositories published on the ESMA website.	Mandatory only to public securitisations. The field may be left blank for private securitisations. Select in the drop-down list the relevant name of the Securitisation Repository as it is available under the list of registered Securitisation Repositories published on the ESMA website at https://www.esma.europa.eu/sites/default/files/library/esma_register_sec_repo.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	ST557	M	Securitisation name	OPENBANK SPAIN AUTO PRIVATE 2026-1, FONDO DE TITULIZACI3N	{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	ST5510	M	Underlying exposures classification	auto loans/leases	{LIST}	The type of underlying exposures including: 1) residential mortgages; 2) commercial mortgages; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) others.	Only possible values in Box to complete are: - residential mortgages - commercial mortgages - credit facilities provided to individuals for personal, family or household consumption purposes; - credit facilities, including loans and leases, provided to any type of enterprise or corporation; - auto loans/leases - credit-card receivables - trade receivables - others Select in the drop-down list the relevant Underlying exposures classification. Field codes are highlighted in amber if the field is left blank or has errors in format.	Underlying exposures classification	The type of underlying exposures including: 1) residential loans that are either secured by one or more mortgages on residential immovable property or that are fully guaranteed by an eligible protection provider among those referred to in Article 20(1) of Regulation (EU) No 575/2013 and qualifying for the credit quality step 2 or above as set out in Part Three, Title II, Chapter 2 of that Regulation; 2) commercial loans that are secured by one or more mortgages on commercial immovable property, including offices or other commercial premises; 3) credit facilities provided to individuals for personal, family or household consumption purposes; 4) credit facilities, including loans and leases, provided to any type of enterprise or corporation; 5) auto loans/leases; 6) credit card receivables; 7) trade receivables; 8) other underlying exposures that are considered by the notification or supervisor to constitute a	N/A	General information	N/A
N26	ST5512	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_at_its_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	ST5512	M	Last notification date	2026-09-24	{DATE_TEXT-YYYY-MM-DD}	The date the STS notification was submitted.	The last notification date in Box should be filled in with the date when the notification file is submitted as a draft STS notification. The notification date as published in the public register of STS notifications will be computed by the system from the date when the draft STS notification will be submitted as final. The notification may be submitted as a draft notification in advance of the issue date of the securitisation but will be submitted as a final STS notification at the issue date at the earliest. Example: 2020-01-31 (text format) Field codes are highlighted in amber where: - field is left blank; or - last notification date is in the future; or - field has errors in format	Notification date	The date of notification to ESMA.	N/A	General information	N/A

N28	STSS13	M	Authorised Third party flag		(Y/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.		Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Article 27(2)	General Information	N/A
N29	STSS13	C	Authorised Third party statement	An authorised third-party has confirmed, subject to closing, that the transaction, the details of which are set out below (the "Transaction"), complies with the STS criteria provided for in Articles 18 to 22 of the STS Regulation and we assess that the Transaction meets the CRR requirement of the Capital Requirements Regulation as pertains to securitisations and as set out in PCS' CRR Assessment.	(TEXT-5000)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party				
N30	STSS14	C	Authorised Third party name	Prime Collateralised Securities (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 STSS13 is reported with "Y". Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.		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
N31	STSS14	C	Authorised Third party country	FRANCE	(COUNTRY_EU)	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the country of establishment of the authorised third party	Field is mandatory in box to complete when Authorised Third Party flag for STSS13 is reported with "Y". Select the relevant EEA country in the drop-down list. Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party				
N32	STSS15	C	Authorised Third party Competent Authority	France - Autorité des Marchés Financiers (AMF)	(CA_CODE)	The name of the competent authority that has authorised the third party as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf)	Field is mandatory in box to complete when Authorised Third Party for STSS13 is reported with "Y". Select in the drop-down list the relevant name of the competent authority related to the country as reported in the Authorised Third party country as available on ESMA website under the list of Competent authority supervising compliance of third parties with Article 28 of SecReg (https://www.esma.europa.eu/sites/default/files/library/esma33-128-777_list_of_designated_competent_authorities_under_securitisation_regulation.pdf) Field codes are highlighted in amber where - field is left blank and "Y" is reported for the authorised third party flag; or - field is filled-in and "N" is reported for the authorised third party flag; or - field has errors in format.	Authorised Third party	Where an authorised third-party has provided STS verification services in accordance with Article 27(2) of Regulation (EU) 2017/2402, the name of the competent authority that has authorised it.	Article 27(2)	General Information	N/A
N33	STSS17	M	Originator (or original lender) is not a Credit institution	N	(Y/N)	A check box as to whether the originator or original lender is a credit institution or investment firm established in the Union.	Check box in Box to complete should contain "N" where the originator or original lender is a credit institution or investment firm established in the Union. Check box in Box to complete should contain "Y" where the originator or original lender is not a credit institution 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) not a credit institution	A "Yes" or "No" statement as to whether the originator or original lender is not a credit institution or investment firm established in the Union.	Article 27(3)	Confirmation	N/A
N34	STSS18	M	Credit granting criteria compliance confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the originator's or original lender's credit-granting criteria, processes and systems in place are executed in accordance with Article 9 of Regulation (EU) 2017/2402 where the Originator (or original lender) is not a Credit institution.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). "N/A" should be reported where the originator or original lender is a credit institution or investment firm established in the Union (STSS17 check-box is "N"). "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 STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. Box to complete may contain additional explanation.	Confirmation that the credit granting complies with Article 9	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	0
N35	STSS18	O	Credit granting criteria compliance comment		(TEXT-5000)		Field should be left blank where STSS18-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	STSS19	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 (STSS17 field is "N"). Field codes are highlighted in amber where: - "Unconfirmed" is reported; or - field is left blank; or - "N/A" is not reported in Box to complete and STSS17 field is "N"; or - "N/A" is reported in Box to complete and STSS17 field is "Y"; or - field has errors in format. Box to complete may contain additional explanation.	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	STSS19	O	Credit granting criteria supervision comment		(TEXT-5000)		Field should be left blank where STSS19-Credit granting criteria supervision confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or the field has errors in format.					
N38	STSS20	M	True sale or assignment transfer confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the transfer of the underlying exposures is made by means of true 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 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.	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
N39	STSS20	M	True sale or assignment transfer explanation	The Legal Opinion confirms that "The execution and the fulfilment of the relevant formalities under the Receivables Sale and Purchase Agreement have effected (and, in the case of the Additional Receivables, will effect) an outright transfer to the FT of any and all of the Seller's title in rights, claims and actions against the relevant debtors under the Initial 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.					
N40	STSS21	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	STSS21	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.	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	STSS22	M	Clawback provisions exemption 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.					
N43	STSS22	O	Clawback provisions exemption comment	The Legal Opinion confirms "In the event of insolvency (concurso) of the Seller, the assignment of credit rights to the FT may only be set aside if the insolvency administrators are able to prove the existence of fraud in such assignment, in accordance with Article 5 of the First Additional Provision of Royal Decree-law 24/2021" and "Despite the general rules described above, Article 5 of the First Additional Provision of Royal Decree-law 24/2021 regulating the mortgage participations (participaciones hipotecarias) applies to assignments of credit rights in favour of securitisation funds by reference made in Article 16.4 of Law 5/2015 (being understood that Article 15 of Law 2/1981 referred therein is now replaced by such article 5 of the First Additional Provision of Royal Decree-law 24/2021). Therefore, in case of insolvency of the Seller, the assignment of credit rights to a securitisation fund may only be set aside if the insolvency administrators are able to prove the existence of fraud in such assignment. Royal Decree-law 24/2021 and article 16.4 of the Law 5/2015 are expressly qualified as special legislation for insolvency purposes pursuant to article 578 of the Spanish Insolvency law." See also Clause 6.6 of the Deed of Incorporation "Pursuant to Article 16.4 of Law 5/2015, the assignment of the Receivables to the Fund may only be rescinded under the Insolvency Law in the event of fraud. <u>None</u> for each circumstance, the assignment	(TEXT-5000)	Confirmation and optional comment on whether the provisions in Article 20(3) of Regulation (EU) 2017/2402 apply. Box to complete may contain additional explanation. Field should be left blank where STSS22-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.	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	
N44	STSS23	M	The seller is not the original lender flag	N	(Y/N)	Indicator that the seller is not the original lender	Check box in Box to complete should contain: - "Y" where the seller is not the original lender - "N" where the seller is the original lender Field codes are highlighted in amber if the field is left blank or has errors in format.					

N45	ST5523	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 ST5523 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 ST5523 check-box is "N"; or - "N/A" is reported and ST5523 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	ST5523	C	Transfer where the seller is not the original lender explanation	Open Bank, S.A. is Originator and Seller.	(TEXT-10000)		Box to complete should contain the concise explanation where ST5523-Transfer where the seller is not the original lender confirmation is not "N/A". Field should be left blank where ST5523-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	ST5524	M	Transfer at a later stage confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, confirmation and concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the transfer of the underlying exposures is not performed by means of an assignment and perfected at a later stage than at the closing of the securitisation. "Confirmed" should be reported where that perfection (at a later stage than at the closing of the securitisation) is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N48	ST5524	C	Transfer at a later stage explanation		(TEXT-10000)		Box to complete should contain the concise explanation where ST5524-Transfer at a later stage confirmation is not "N/A". Field should be left blank where ST5524-Transfer at a later stage confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.	Transfer performed by means of an assignment and perfected at a later stage	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, a confirmation that an insolvency of the originator would not prejudice or prevent the SPE from enforcing its rights.	Article 20(5)	Concise Explanation	Item 3.3 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N49	ST5524	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 SPE from enforcing its rights pursuant to Article 20(5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where alternative mechanisms of transfer are not used. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N50	ST5524	O	Alternative mechanism comment		(TEXT-5000)		Box to complete may contain the concise explanation where ST5524-Alternative mechanism confirmation is not "N/A". Field should be left blank where ST5524-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	ST5525	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.		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	ST5525	M	Representations and warranties explanation	See Clause 9.2 of the Deed of Incorporation: "9.2 Representations of the Seller in respect of the Loan Agreements and the Receivables [7] That OpenBank is, without limitation, the owner of the Loans, which are free of any liens and encumbrances and, to the best of its knowledge, there is no clause that could adversely affect the enforceability of their assignment to the Fund."	(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	ST5526	M	Underlying exposures eligibility criteria confirmation	Confirmed	(Confirmed/Unconfirmed)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N54	ST5526	M	Underlying exposures eligibility criteria explanation	The selection of the Receivables complies with the Eligibility Criteria set forth in Clause 6.2 of the Deed of Incorporation . In the same vein, each Receivable must meet and satisfy all the representations and warranties established in Clause 7.2 of the Deed of Incorporation . Additionally, an authorised audit company performs certain attributes report with respect to the compliance of the underlying exposures in a randomly selected sample which covers the key eligibility criteria of the transaction. Moreover, the Transaction Summary expressly indicates that there will be no active management of the portfolio.	(TEXT-10000)	Confirmation and concise explanation on how the underlying exposures transferred from, or assigned by, the seller to the SPE 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 concise explanation. Field codes are highlighted in amber if the field is left blank or 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 SPE 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
N55	ST5526	M	Underlying exposures selection processes confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and concise explanation on how the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis pursuant to Article 20(7) of Regulation (EU) 2017/2402.	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.					
N56	ST5526	M	Underlying exposures selection processes explanation	The selection of the Receivables is made randomly out of a preliminary portfolio or Receivables that comply with the Eligibility Criteria. Moreover, the Transaction Summary expressly indicates that there will be no active management of the portfolio.	(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	ST5527	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	ST5527	M	Homogeneity of assets explanation	The underlying exposures fall into the auto loans and leases asset category in accordance with article 1(a)(v) of the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019 supplementing Regulation (EU) 2017/2402 on the homogeneity of the underlying exposures. Additionally, the Seller represents that the homogeneity criteria are met (see representation in Clause 7.2 (45) of the Deed of Incorporation). The Seller, as owner of the Loans will make the following representations and warranties to the Management Company, acting on behalf of the Fund, on the Date of Incorporation in the Deed of Incorporation and in the Sale and Purchase Agreement that shall be deemed repeated on the Offer Date immediately preceding the relevant Purchase Date, and on the date of replacement and on the date on which the replacement is notified to the CNMV, if applicable: [14] That the Loans have been granted for the purpose of financing the acquisition of New Vehicles and/or Used Vehicles. [23] That all Loans are have been and are being administered by OpenBank in accordance with its usual established procedures, and, specifically, on the date of assignment to the Fund. [45] That the Loans are homogeneous in terms of jurisdiction, asset type, cash flow, credit risk and prepayment characteristics, and contain obligations that are contractually binding and enforceable, with Confirmed	(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) [2019/1851], 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	ST5528	M	No re-securitisation 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.					
N60	ST5528	O	No re-securitisation comment	Clause 6.1 of the Deed of Incorporation states that the Receivables do not include transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU. Additionally, the Seller represents that the Loans have been granted for the purpose of financing the acquisition of New Vehicles and/or Used Vehicles (Clause 7.2 [14] of the Deed of Incorporation).	(TEXT-5000)	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 may contain additional explanation. Field codes are highlighted in amber where the 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
N61	ST5529	M	Soundness of the underwriting standards (ordinary course of business) 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.					

N62	ST5529	M	Soundness of the underwriting standards (ordinary course of business) explanation	In Clause 7.2 (4) of the Deed of Incorporation and Clause 9.2 (4) of the SPA the Seller represents "That the granting of the Loans and all aspects relating thereto are ordinary actions in the course of its business and are and will be at arm's length basis." In Clause 7.2 (6) of the Deed of Incorporation and Clause 9.2 (6) of the SPA the Seller represents "That, in connection with the origination or subrogation of each Loan, the Seller has faithfully applied the risk granting policy applicable from time to time. All the Receivables comply with the SCF Policies contained in Attached Document 2 of the Deed of Incorporation (or as they may be amended from time to time) and the Seller undertakes thereunder (Clause 29.1) to disclose to the Class A Lenders and the Noteholders without delay any material change in the SCF Policies. In Clause 7.2 (23) of the Deed of Incorporation and Clause 9.2 (23) the Seller represents "That, as from the date of their origination, the Loans have been and are being administered by Openbank in accordance with its usual established procedures." In Clause 7.2 (40) of the Deed of Incorporation and Clause 9.2 (40) the Seller represents "That the Loans have not been approved by an analyst on contravention of the evaluation made by the automatic assessment system (i.e., no loan has been granted under a forced approval)." In Clause 7.2 (43) of the Deed of Incorporation and Clause 9.2 (43) the Seller represents "On the date on which the Loans are granted, the Borrower is not unemployed."	(TEXT-32767)	Confirmation and detailed explanation as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	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	ST5529	M	Soundness of the underwriting standards (disclosure) confirmation		(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay pursuant to Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				
N64	ST5529	M	Soundness of the underwriting standards (disclosure) explanation	The Seller undertakes under Clause 29.1 of the Deed of Incorporation to disclose to the Class A Lenders and the Noteholders without delay any material change in the SCF 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	ST5529	M	Residential Loan requirement confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and detailed explanation on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported only for non Residential loans. Field codes are highlighted in amber where: - field is left blank; or - "Unconfirmed" is reported; or - "N/A" is not reported and ST5510 field is not "residential mortgages"; or - "N/A" is reported and ST5510 field is "residential mortgages"; or - field has errors in format.				
N66	ST5529	C	Residential Loan requirement explanation		(TEXT-32767)		Box to complete should contain the concise explanation where ST5529-Residential Loan requirement confirmation is not "N/A". Field should be left blank where ST5529-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	ST5529	M	Borrower's creditworthiness assessment confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and detailed explanation as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC(3) or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU(4) or, where applicable, equivalent requirements in third countries.	Box to complete should contain the 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	ST5529	M	Borrower's creditworthiness assessment explanation	In Clause 7.2 (46) of the Deed of Incorporation and Clause 9.2 (46) of the SPA, the Seller represents that "That the assessment of the Borrower's creditworthiness of the Loans meets the requirements set out in Article 8 of Directive 2008/48/EC, as implemented in Spain through Law 16/2011."	(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	ST5530	M	Originator/Lender Expertise 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.	Originator/Lender Expertise	Article 20(10)	Detailed Explanation	Item 2.2.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N70	ST5530	M	Originator/Lender Expertise explanation	Openbank as Seller and as Servicer has the relevant expertise as an entity being active in the consumer and auto loans market for over 62 years and as servicer of consumer receivables securitisation for over 23 years. Openbank is a Spanish public limited company (Sociedad Anónima) incorporated under the laws of Spain, registered under the number 0073 in the Register of Banks maintained by the Bank of Spain. Openbank's activity is subject to the Spanish legislative regime applicable to financial institutions in general and, in particular, to the supervision, control and rules of the Bank of Spain and the CNMV. Additionally, the Seller has well documented and adequate policies, procedures and risk-management controls relating to the origination of consumer finance loans, such as the Receivables. The members of its management body and the senior staff of the Seller have adequate knowledge and skills in originating and underwriting consumer finance loans, similar to the consumer finance loans included in the portfolio, gained through years of practice and continuing education. The members of the management body and the Seller's senior staff have been appropriately involved within the governance structure of the functions of originating and underwriting of the portfolio. Please see also Transaction Summary "The Originator has expertise in originating and servicing securitisation of consumer receivables."	(TEXT-32767)	Confirmation and detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised pursuant to Article 20(10) of Regulation (EU) 2017/2402	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.				
N71	ST5531	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.	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
N72	ST5531	M	Defaulted or restructured exposures explanation	The Seller represents: In Clause 7.2 (16) of the Deed of Incorporation and Clause 9.2 (16) of the SPA: "That no Loan is derived from a Refinancing or Restructuring." In Clause 7.2 (24) of the Deed of Incorporation and Clause 9.2 (24) of the SPA: "That on the date of assignment to the Fund, SCF is not aware of the existence of any kind of litigation in relation to the Loans that may impair their validity and enforceability or that may lead to the application of article 1.535 of the Civil Code." In Clause 7.2 (43) of the Deed of Incorporation and Clause 9.2 (43) of the SPA: "On the date on which each Loan is granted, the Borrower are not unemployed." In Clause 7.2 (23)(a) of the Deed of Incorporation and Clause 9.2 (23)(a) of the SPA: "That the Loans are not in default within the meaning of article 1.78(1) of CBR and the EBA guidelines published on 2 April 2020, as amended on 25 June 2020 and 2 December 2020, as well as any other regulations or guidelines that may replace or develop them in the future." In Clause 7.2 (23)(b) of the Deed of Incorporation and Clause 9.2 (23)(b) of the SPA: "That, on the date of assignment to the Fund, the Loans do not include exposures to a credit-impaired Borrower or guarantor who to the best of its knowledge: - has been declared insolvent or had a court grant bankruptcy protection; a final non-sustainable order of liquidation."	(TEXT-32767)	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.	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.				
N73	ST5532	M	At least one payment at the time of transfer confirmation	Confirmed	(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.	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
N74	ST5532	O	At least one payment at the time of transfer comment	In Clause 9.2 (19) of the Deed of Incorporation and Clause 9.2 (19) of the SPA the Seller represents that "That on the date of assignment to the Fund, the Borrowers have paid at least one (1) instalment under each of the Loans."	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.				
N75	ST5532	C	Payment exemption		(B,57)	Select the exemption that applies under Article 20(12) of Regulation (EU) 2017/2402 for revolving securitisations backed by exposures payable in a single instalment or having a maturity of less than one year, including without limitation monthly payments on revolving credits.	Only possible values in Field are: - no exemption - single instalment for revolving securitisations backed by exposures payable in a single instalment - maturity of less than 1 year for revolving securitisations having a maturity of less than 1 year, including without limitation monthly payments on revolving credits - N/A The payment exemption should be consistent with the confirmation indicator populated for ST5532 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 ST5532 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 ST5532 and field is not left blank; or - field has errors in format.				

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	(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.					
N78	STSS33	M	Degree of dependence on repayments explanation	In Clause 7.2 (31) of the Deed of Incorporation and Clause 9.2 (31) of the SPA the Seller represents that "the instalments payable under the Loans are composed by principal and interest payments and such instalments are constant and payable on a monthly basis. None of the Loans is a balloon loan."	(TEXT-32767)	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.	Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	A detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.	Article 20(13)	Detailed Explanation	Item 3.4.1 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N79	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.					
N80	STSS34	M	Compliance with risk retention requirements explanation	Clause 29.1 of the Deed of Incorporation states the following: "OpenBank, in its capacity as Originator, undertakes to retain on an ongoing basis a material net economic interest of not less than five per cent. (5%) in the securitisation transaction described in this Deed, in accordance with Article 6(3)(c) of the Securitisation Regulation ("The retention of randomly selected exposures, equivalent to not less than 5% of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 at origination") and Article 6 of Delegated Regulation 2023/2175. In addition, the Seller has undertaken that the material net economic interest it retains shall not be split among different types of retainers and shall not be subject to any credit risk mitigation or hedging, in accordance with Article 6(1) of the Securitisation Regulation."	(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	5493000.MOMZ4PMGM90	(LEI)	LEI of the entity (where available) that retains the material net economic interest pursuant to Article 21(1) of Regulation (EU) 2017/2402.	LEI field should be reported in Box to complete where available. Where reported, this LEI should exist at the GLEIF database. Only one LEI should be reported. Field codes are highlighted in amber where: - neither entity name nor entity LEI is reported - field has errors in format.					
N82	STSS34	C	Retaining entity name		(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.		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.			
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.		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(1) 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
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.	Compliance with risk retention requirements				
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/NA)		Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/NA). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N92	STSS35	M	Mitigation of Interest rates and currency risks explanation	On 7 September 2026, the Management Company, on behalf of the Fund, entered into an International Swaps and Derivatives Association 2002 Master Agreement (Multicurrency – Cross Border), together with the relevant Schedule, the credit support annex and the confirmation evidencing the Interest Rate Swap Transaction thereunder with the Swap Counterparty (the "Interest Rate Swap Agreement"), in order to hedge the potential interest rate exposure of the Fund in relation to its floating rate interest obligations under the Collateralised Notes and match the floating nature of the interest rate payable under the Collateralised Notes and the fixed nature of the interest rate payable under the Receivables. The Interest Rate Swap Agreement incorporates the 2021 ISDA Definitions, including Supplement no. 70 thereto, which provides for the application of certain fallback rates to the Interest Rate Swap Transaction instead of EURIBOR in certain circumstances. The Interest Rate Swap Transaction mitigates part of the interest rate risk arising from the floating nature of the interest rate applicable to the Collateralised Notes and the fixed nature of the interest rate applicable under the Receivables.	(TEXT-10000)	Confirmation and concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors under Article 21(2) of Regulation (EU) 2017/2402.	Box to complete should contain the concise explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.	Mitigation of Interest rates (IR) and currency risks (FX) Risks	A concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N93	STSS36	M	Derivatives not purchased/sold by SSPE confirmation	Exemption on derivatives	(No derivatives/Exempt/ on on derivatives/Unconfirmed)		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.					
N94	STSS36	M	Derivatives not purchased/sold by SSPE explanation	Other than the Interest Rate Swap Transaction referred to in STSS35 above, no derivative agreements are entered into or will be entered into by the Fund, in accordance with Article 21(2) of Regulation (EU) 2017/2402. Accordingly, Clause 26.2 of the Deed of Incorporation indicates: "The Fund has not entered into and shall not enter into any type of hedging instrument or derivative transaction other than as expressly permitted by Article 21(2) of the Securitisation "	(TEXT-10000)	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.	Derivatives Purchased/Sold by SSPE 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 Articles 21(2) of Regulation (EU) 2017/2402.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
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.	Derivatives using common standards	A concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Article 21(2)	Concise Explanation	Items 3.4.2 and 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980	
N96	STSS37	C	Common standards underwriting derivatives explanation	The Interest Rate Swap Transaction has been underwritten and documented according to commonly accepted standards, in the form of the ISDA 2002 Master Agreement, together with the relevant Schedule, Credit Support Annex and confirmations thereto, as referred to above in STSS35.	(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.					
N97	STSS38	M	Referenced interest payments confirmation	Confirmed	(Confirmed/Unconfirmed/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.	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	Clause 7.2 (25) of the Deed of Incorporation: The Seller represents that "That each of the Loans accrue interest at a fixed interest rate which is not lower than 3.95% per annum." Clause 18 of the Deed of Incorporation sets forth the rate of interest applicable in respect of the Notes and the Class A Loans being calculated by reference to EURIBOR. Therefore, any referenced interest under the Notes and the Class A Loans is based on generally used market interest rates and do not reference complex formula or 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.					
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.	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	Requirements under of Article 21(4) of Regulation (EU) 2017/2402 are met. In case of early liquidation, the Fund shall be wound-up according to Clause 5.1 (Early Liquidation of the Fund) of the Deed of Incorporation, i.e. by applying the Available Funds, in accordance with the Post-Enforcement Priority of Payments described in Clause 28 of the Deed of Incorporation.	(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.	(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	There is no trapping of cash pursuant to Article 21(4)(a) of Regulation (EU) 2017/2402. In accordance with Clause 26.1 of the Deed of Incorporation, the Required Level of the Cash Reserve shall be reduced to ZERO EUROS (€0.00) as from the first to occur of the following dates: (i)the Legal Maturity Date, (ii)the Payment Date on which there are no Non-Defaulted Receivables outstanding, (iii)the Payment Date on which the Collateralised Debt is redeemed in full, (iv)the Payment Date following the delivery of an Early Redemption Notice	(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	(b) principal receipts shall be passed to investors	Confirmation that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation 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	Principal receipts from the underlying exposures are passed to the investors: (i) During the Pro-Rata Redemption Period (i.e., in the absence of a Subordination Event), redemption of Class A Loans, Class B Notes and Class C Notes will be pro-rata in accordance with the Pre-Enforcement. Principal Priority of Payments set forth in Clause 28 of the Deed of Incorporation. (ii) During the Sequential Redemption Period (upon the occurrence of a Subordination Event) redemption of in the first place, towards amortisation of the Class A Loans until fully amortised, in the second place, towards redemption of the Class B Notes until fully redeemed, and in the third place, towards redemption of the Class C Notes until fully redeemed. The Class D Notes shall be redeemed on a "turbo" basis on each Payment Date by applying all remaining Interest Available Funds (after payment of all higher-ranking items) until the Class D Notes have been fully redeemed in accordance with the Pre-Enforcement Interest Priority of Payments set out in Clause 28. In the Post-Enforcement Priority of Payments, the Class A Loans and the Notes shall be redeemed sequentially in accordance with the Post-Enforcement Priority of Payments set out in Clause 28.4 of this Deed of Incorporation.	(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	(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	Clause 28.4. (Post-Enforcement Priority of Payments) of the Deed of Incorporation provides for a repayment of the Class A Loans and the Notes in a sequential order, as determined by the seniority of each Class and is not to be reversed with regard to such seniority.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N107	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.	(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	There is no provision in the Deed of Incorporation requiring automatic liquidation of the Receivables at market value, as stated in Clause 5.1.1.3 of the Deed of Incorporation	(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)	Confirmation and optional comment that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in		Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.				

N110	ST5544	O	Non-sequential priority of payments triggers comment	Please see above ST5541. The transaction features pro rata priority of payments and includes triggers relating to the performance reverting to sequential. Upon occurrence of a Subordination Event, the Pro-Rata Redemption Period will end and the Sequential Redemption Period will start. In the Post-Enforcement Priority of Payments, Class A Loans, Class B, Class C and Class D Notes will be redeemed on a sequential basis in accordance with Clause 28.4 (Post-Enforcement Priority of Payments) of the DoI.	(TEXT-5000)		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 ST5544-Non-sequential priority of payments triggers confirmation is not "N/A". Field should be left blank where ST5544-Non-sequential priority of payments triggers confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.		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.	Article 21(5)	Confirmation	Item 3.4.5 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N111	ST5544	M	Credit quality deterioration trigger confirmation	Confirmed			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 ST5544 - Non-sequential priority of payments triggers confirmation; or - field has errors in format.	Securitisations featuring non-sequential priority of payments	Confirmation that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.			
N112	ST5544	O	Credit quality deterioration trigger comment	The definition of "Subordination Event" includes in items (ii) and (iii) the Cumulative Loss Ratio exceeding a certain level on any Determination Date, and the Principal Deficiency Sub-Ledger corresponding to the Class C Notes exceeding a certain level after the application of the Interest Available Funds on any Payment Date.	(TEXT-5000)			Box to complete may contain the concise explanation. Field codes are highlighted in amber where the field has errors in format.					
N113	ST5554	M	Servicer expertise confirmation	Confirmed			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).	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	ST5554	M	Servicer expertise explanation	Please see above ST5530	(TEXT-32787)			Box to complete should contain the detailed explanation. Field codes are highlighted in amber if the field is left blank or has errors in format.					
N115	ST5545	M	Early termination confirmation	Confirmed			Confirmation and concise explanation, where applicable, on revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers pursuant to Article 21(6) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should be reported in Box to complete only where the securitisation is not a revolving securitisation. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	A concise explanation, where applicable, on how the provisions in Art 21(6)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N116	ST5545	C	Early termination explanation	For a concise explanation how the provisions of article 21(6)(a), (b) and (d) are met, reference is made to the fields ST5546, ST5547 and ST5549 below	(TEXT-10000)			Box to complete should contain the concise explanation where ST5545-Early termination confirmation is not "N/A". Field should be left blank where ST5545-Early termination confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N117	ST5546	M	Credit quality deterioration trigger confirmation	Confirmed			Confirmation and concise explanation where applicable, on deterioration in the credit quality of the underlying exposures pursuant to Article 21(8) (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 ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-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(8)(a) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(8)(a)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N118	ST5546	C	Credit quality deterioration trigger explanation	See definition "Revolving Period Early Termination Event" in Clause 6.1.2 of the DoI Item (ii): "a Subordination Event occurs". The definition of "Subordination Event" includes the Cumulative Loss Ratio exceeding a certain level on any Determination Date, and the Principal Deficiency Sub-Ledger corresponding to the Class C Notes exceeding a certain level after the application of the Interest Available Funds on any Payment Date.	(TEXT-10000)			Box to complete should contain the concise explanation where ST5546-Credit quality deterioration trigger confirmation is not "N/A". Field should be left blank where ST5546-Credit quality deterioration trigger confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N119	ST5547	M	Insolvency-related event confirmation	Confirmed			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 ST5545-Early termination confirmation is "N/A"; or - "N/A" is not reported and ST5545-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	ST5547	C	Insolvency-related event explanation	See Item (i) of the definition of Revolving Period Early Termination Event: "a Subordination Event occurs". Item (i) of the definition of Subordination Event: an Insolvency Event occurs in respect of the Seller. Item (i) of Insolvency Event: "The declaration of insolvency (declaración de concurso), including the filing of any request for the declaration of voluntary or mandatory insolvency (concurso voluntario o necesario) or the taking or passing of any resolution approving such filing and/or the filing of an application under articles 585 to 593 of the Insolvency Law and/or the filing of a request for judicial homologation (homologación judicial) under articles 635 et seq. of the Insolvency Law". In addition, one Subordination Event is an "Event of Replacement of the Servicer". One Event of Replacement of the Servicer is that an Insolvency Event occurs in respect of the Servicer.	(TEXT-10000)			Box to complete should contain the concise explanation where ST5547-Insolvency-related event confirmation is not "N/A". Field should be left blank where ST5547-Insolvency-related event confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N121	ST5548	M	Pre-determined threshold value confirmation	Confirmed			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 ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-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	ST5548	C	Pre-determined threshold value explanation	The definition of "Revolving Period Early Termination Event" includes a trigger in item (ii) which reads "a Subordination Event occurs". Item (ii) of Subordination Event reads "(iii) the debit balance of the Principal Deficiency Sub-Ledger corresponding to the Class C Notes after application of the Interest Available Funds on the following Payment Date exceeds 2% of the Outstanding Balance of the Receivables on such Determination Date"	(TEXT-10000)			Box to complete should contain the concise explanation where ST5548-Pre-determined threshold value confirmation is not "N/A". Field should be left blank where ST5548-Pre-determined threshold value confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N123	ST5549	M	New underlying exposures failure generation confirmation	Confirmed			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 ST5545-Early termination confirmation is "N/A"; or - "N/A" is reported and ST5545-Early termination confirmation is not"N/A"; or - field has errors in format.	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	A concise explanation, where applicable, on how the provisions in Art 21(6)(d) of Regulation (EU) 2017/2402 are reflected in the transaction documentation.	Article 21(6)(d)	Concise Explanation	Items 2.3 and 2.4 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N124	ST5549	C	New underlying exposures failure generation explanation	The definition of "Revolving Period Early Termination Event" includes a trigger in: Item (i) "If, on three (3) consecutive Determination Dates, the amount standing to the credit of the Treasury Account is higher than ten per cent (10%) of the Principal Amount Outstanding of the Class A Loans, the Class B Notes and the Class C Notes."	(TEXT-10000)			Box to complete should contain the concise explanation where ST5549-New underlying exposures failure generation confirmation is not "N/A". Field should be left blank where ST5549-New underlying exposures failure generation confirmation is equal to N/A. Field codes are highlighted in amber where it is not the case or field has errors in format.					
N125	ST5550	M	Participant duties confirmation	Confirmed			Confirmation and optional comment that the transaction documentation	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	ST5550	O	Participant duties comment	The obligations of the Servicer are set out in Clause 8 of the DoI. The obligations of the Management Company are set out in Clause 2.2 of the DoI. The obligations of the Paying Agent are set forth in Clause 23.5 of the DoI The obligations of the Fund Accounts Provider in Clause 23.3 of the DoI Those obligations are contractually established in the Deed of Incorporation and in the relevant Transaction Documents.	(TEXT-5000)	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	ST5551	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	ST5551	O	Servicing Continuity comment	The term and substitution of the Servicer shall be done in accordance with the procedure established in Clause 8.2 of the DoI In the case of an Event of Replacement of the Servicer, the Management Company may take any of the following actions (at its discretion): (i)Replace the Servicer with another entity that has at least five years of experience or is a prudentially regulated institution which holds the relevant regulatory authorisations or permissions and which, in the opinion of the Management Company, has the suitable legal and technical capacity to perform the services (the "Replacement Servicer"), provided that: (i)Such replacement is approved (acting reasonably) by Class A Lenders representing a simple majority (i.e., more than fifty per cent. (50%)) of the Principal Amount Outstanding of the Class A Loans, unless the Event of Replacement of the Servicer is an Insolvency Event in respect of the Servicer, in which case such approval shall not be required but the Management Company shall notify the Class A Lenders promptly after the replacement of the Servicer; and (b)The rating of the Notes and the STS status of the Transaction are not adversely affected by the replacement of the Servicer; (ii)Require the Servicer to subcontract, delegate or have the performance of such obligations guaranteed by another entity that, in the opinion of the Management Company, has the suitable legal and technical capacity to perform the services (the "Replacement Servicer"), provided that: (a)Such replacement is approved (acting reasonably) by Class A Lenders representing a simple majority (i.e., more than fifty per cent. (50%)) of the Principal Amount Outstanding of the Class A Loans, unless the Event of Replacement of the Servicer is an Insolvency Event in respect of the Servicer, in which case such approval shall not be required but the Management Company shall notify the Class A Lenders promptly after the replacement of the Servicer; and (b)The rating of the Notes and the STS status of the Transaction are not adversely affected by the replacement of the Servicer; (iii)Require the Servicer to subcontract, delegate or have the performance of such obligations guaranteed by another entity that, in the opinion of the Management Company, has the suitable legal and technical capacity to perform the services (the "Replacement Servicer"), provided that: (a)Such replacement is approved (acting reasonably) by Class A Lenders representing a simple majority (i.e., more than fifty per cent. (50%)) of the Principal Amount Outstanding of the Class A Loans, unless the Event of Replacement of the Servicer is an Insolvency Event in respect of the Servicer, in which case such approval shall not be required but the Management Company shall notify the Class A Lenders promptly after the replacement of the Servicer; and (b)The rating of the Notes and the STS status of the Transaction are not adversely affected by the replacement of the Servicer;	(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.	(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	ST5552	M	Derivative Counterparty Continuity confirmation	Confirmed	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation justifies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of derivative counterparties in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). N/A should be reported in Box to complete when the transaction does not have derivatives. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	(c)Derivative Counterparty Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information referred to in Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N130	ST5552	O	Derivative Counterparty Continuity comment	The Interest Rate Swap Agreement contains provisions aimed at ensuring the replacement of the Swap Counterparty in case of its default, insolvency, rating downgrade or other specified events (see a comprehensive list of events that trigger an early termination of the Interest Rate Swap Agreement in Clause 23.1.6 of the DoI	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N131	ST5553	M	Liquidity Provider Continuity confirmation	N/A	(Confirmed/Unconfirmed/N/A)	Confirmation and optional comment that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402 on provisions that ensure the replacement of liquidity providers in the case of their default, insolvency, and other specified events, where applicable.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed/N/A). "N/A" should only be reported where not applicable. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N132	ST5553	O	Liquidity Provider Continuity comment		(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N133	ST5553	M	Account Bank Continuity confirmation	Confirmed	(Confirmed/Unconfirmed)		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)Account Bank Continuity Provisions	Confirmation that the transaction documentation satisfies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Article 21(7)(c)	Confirmation	Item 3.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N134	ST5553	O	Account Bank Continuity comment	According to Clause 23.3.4, in case of downgrade of the ratings of the Fund Accounts Provider it shall be substituted. Moreover, the Reinvestment Agreement provides that the Management Company shall immediately substitute the Fund Accounts Provider if the Fund Accounts Provider defaults in its obligations under the Reinvestment Agreement or if an Insolvency Event occurs in respect of the Fund Accounts Provider. In accordance with the Reinvestment Agreement, the resignation by or removal of the Fund Accounts Provider shall not take any effect until the appointment of the New Fund Accounts Provider is effective. "The resignation by the Fund Accounts Provider shall not take any effect until the appointment of the New Fund Accounts Provider is effective." and "The substitution of the Fund Accounts Provider shall take any effect until the appointment of the New Fund Accounts Provider is effective."	(TEXT-5000)	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.						
N135	ST5555	M	Debt situation 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.					
N136	ST5555	O	Debt situation documentation comment	Attached Document 2 to the DoI and Clause 8.2.6 of the DoI contains the procedure of action to be followed by the Servicer depending on the status of each Loan. In any case, the collection management and recovery procedures shall comply with the criteria described in Attached Document 2 Clause 6.3.1 of the DoI deals with powers and actions in relation to Loan forbearance processes.	(TEXT-5000)	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.	Clear and consistent definitions relating to the treatment of problem loans Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		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
N137	ST5556	M	Priorities of payment and triggered events 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.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.			
N138	ST5556	O	Priorities of payment and triggered events comment	Clause 28 of the DoI provides for the Pre-Enforcement Interest Priority of Payments and the Pre-Enforcement Principal Priority of Payments (both during the revolving period and during the amortisation period). The transaction features pro rata priority of payments and includes triggers relating to the performance (set out in the definition of Subordination Event) switching to sequential. Clause 28.4 of the DoI provides for the Post-Enforcement Priority of Payments. Notice of a Subordination Event or of an Early Redemption of the Class A Loans and the Notes shall be given to the Class A Lenders and the Noteholders.	(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.	Priorities of payment and triggers events Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Article 21(9)	Confirmation	Item 3.4.7 of Annex 19 of Commission Delegated Regulation (EU) 2019/980
N139	ST5557	M	Timely resolution of conflicts 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.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.			
N140	ST5557	O	Timely resolution of conflicts comment	Clause 2.2 of the DoI: "The Management Company is also responsible for representing and defending the interests of the Financial Creditors and of the Fund's other creditors in accordance with the applicable laws and regulations.". Moreover, it provides that "Various potential and actual conflicts of interest may arise between the interests of the Financial Creditors and the interests of the Transaction Parties. As a result of the various businesses and activities of the Transaction Parties, no party is obliged to resolve such conflicts of interest in favour of the Financial Creditors (save for the obligations incumbent upon the Management Company, which, pursuant to Article 26.1(f) of Law 5/2015, must adopt procedural and organisational measures to avoid potential conflicts of interest)".	(TEXT-5000)	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.	Timely resolution of conflicts between classes of investors & responsibilities of trustee Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.		Confirmation that the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Article 21(10)	Confirmation	Items 3.4.7 and 3.4.8 of Annex 19 of Commission Delegated Regulation (EU) 2019/980

N141	ST5558	M	Historical Default and Loss Performance Data confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available on static and dynamic historical default and loss performance.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). 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.	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
N142	ST5558	O	Historical Default and Loss Performance Data comment	The Seller has made available delinquency and default data, for substantially similar exposures to those being securitised for a period no shorter than 5 years.	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N143	ST5558	C	Historical Default and Loss Performance Data location	The Seller has made available delinquency and default data, for substantially similar exposures to those being securitised for a period no shorter than 5 years through the dataroom kept at https://connect.cliffordchance.com .	(TEXT-1000)	Statement 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	ST5559	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	ST5559	O	Sample external verification comment	Deloitte has reviewed a sample of randomly selected loans out of the Preliminary Portfolio from which the initial Receivables shall be selected. Additionally, Deloitte has verified the data disclosed in the stratification tables in respect of the Preliminary Portfolio. The results, applying a confidence level of at least 99%, are set out in the Special Securitisation Report on the Preliminary Portfolio prepared by Deloitte for the purposes of complying with article 22.2 of the EU Securitisation Regulation. The Originator, confirms that no significant adverse findings have been detected.	(TEXT-5000)		Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.					
N146	ST5560	M	Liability cash flow model confirmation (prior pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation that a liability cash flow model is available to potential investors prior to pricing and location where this information is available pursuant to Article 22(3) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; 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
N147	ST5560	C	Location of Liability cash flow model	Liability cash flow model elaborated and published by NITEX Solutions Inc and Bloomberg, has been made available before pricing through the dataroom kept at https://connect.cliffordchance.com .	(TEXT-10000)	Box to complete should contain the location where a liability cash flow model is available and may contain any additional explanation. Field codes are highlighted in amber where: - field is left blank for public securitisations; or - field has errors in format.						
N148	ST5560	M	Liability cash flow model confirmation (after pricing)	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that after pricing, such information has been made available to potential investors upon request pursuant to Article 22(3) of Regulation (EU) 2017/2402. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.						
N149	ST5560	O	Liability cash flow model comment (after pricing)	After pricing, such information is available to potential investors upon request in accordance with Clause 25.1.4 (information relating to the Securitisation Regulation) of the DoI.	(TEXT-5000)	Box to complete may contain the concise explanation. Field codes are highlighted in amber where the 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	
N150	ST5561	M	Environmental performance availability	Available	(N/A/Available/Not available)	Confirmation and concise explanation on whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and a statement where that information is to be found pursuant to Article 22(4) of Regulation (EU) 2017/2402.						Field codes are highlighted in amber where: - field is left blank, or - field is equal to "Not available"; or - "N/A" is reported and ST5510-Underlying exposures classification is equal to "residential mortgages" or "auto loans/leases" or - "N/A" is not reported and ST5510-Underlying exposures classification is not equal to "residential mortgages" or "auto loans/leases" - field has errors in format.
N151	ST5561	C	Environmental performance explanation	Clause 8.2.4 of the DoI: In particular, the Servicer shall provide in a timely manner to the Originator, as Reporting Entity, any reports, data and other information in the correct format to fulfil the reporting requirements of article 7 of the Securitisation Regulation (including, inter alia, the information, if available, related to the environmental performance of the vehicles).	(TEXT-10000)	When Environment performance confirmation for ST5561 is 'Available', box to complete should contain a statement indicating the section where the information is disclosed. When Environment performance confirmation for ST5561 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.						
N152	ST5562	M	Article 7 compliance confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402 pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.	Originator and sponsor responsible for compliance with Article 7	Confirmation that: - the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402; - the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request; - the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	Article 22(5)	Confirmation	N/A
N153	ST5562	O	Article 7 compliance comment	The Originator confirms compliance and shall be responsible for compliance with article 7, in accordance with article 22.5 of the EU Securitisation Regulation and has been designated as the "Reporting Entity" for the purposes of article 7.2 of the EU Securitisation Regulation (see Clause 25.1.4 of the DoI). In accordance with article 22 of the EU Securitisation Regulation, the Reporting Entity will make available to potential investors before pricing, the following information: (1) delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, for a period no shorter than 5 years; (2) a liability cash flow model, elaborated and published by NITEX, which precisely represents the contractual relationship of the Receivables and the payments flowing between the Originator, the Fund and the Noteholders (and shall, after pricing, make that model available to Noteholders on an ongoing basis and to potential investors upon request); (3) the loan-by-loan information required by point (a) of the first subparagraph of article 7(1) of the EU Securitisation Regulation; (4) draft versions of the Transaction Documents and of the STS Notification;	(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N154	ST5562	M	Underlying information confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request pursuant to Article 22 (5) of Regulation (EU) 2017/2402.	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Where no potential investor makes such a request prior to pricing, confirmation should be provided that the information would be made available to any potential investor upon such a request. Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N155	ST5562	O	Underlying information comment		(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						
N156	ST5562	M	Before pricing documentation confirmation	Confirmed	(Confirmed/Unconfirmed)	Confirmation and optional comment that the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form pursuant to Article 22 (5) of Regulation (EU) 2017/2402	Box to complete should contain the confirmation indicator (Confirmed/Unconfirmed). Field codes are highlighted in amber where: - field is left blank; or - field is equal to "Unconfirmed"; or - field has errors in format.					
N157	ST5562	O	Before pricing documentation comment		(TEXT-5000)	Box to complete may contain additional explanation. Field codes are highlighted in amber where the field has errors in format.						