

FIELD NUMBER	BOX TO COMPLETE FOR STS NOTIFICATION	BACKGROUND INFORMATION: FIELD NAME	BACKGROUND INFORMATION: APPLICABLE EXPLANATION TYPE FOR THIS FIELD	BACKGROUND INFORMATION: FIELD FORMAT	BACKGROUND INFORMATION: ARTICLE OF REGULATION (EU) 2017/2402	BACKGROUND INFORMATION: FIELD DESCRIPTION	BACKGROUND INFORMATION: LINK WITH PROSPECTUS DIRECTIVE / REGULATION
STSS1	FR0013429479,FR0013429487,FR0013429495,FR0013429503,FR0013429511,FR0013429529,FR0013429537	Instrument identification code	N/A (General Information)	{ISIN}	N/A	Where available, the international security identification code (ISIN) or codes, or if no ISIN, then any other unique securities, assigned to this securitisation.	Where available under Item 1.1 of Annex VIII.
STSS2	549300JOCMU2QRSXRZ67	Legal Entity Identifier (LEI)	N/A (General Information)	{LEI}	N/A	The LEI of the originator(s) and sponsor(s), and where available original lender(s).	Item 4.2 of Annex VII.
STSS3		Notification identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where reporting an update, the unique reference number assigned by ESMA to the previously notified STS notification.	N/A
STSS4	549300JOCMU2QRSXRZ67N201901	Securitisation identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the unique securitisation identifier as assigned by the originator, sponsor and SSPE.	N/A
STSS5	Prospectus dated 24 September 2019 and approved by French Financial Markets Authority on 24 September 2019 under visa FCT N°19-07	Prospectus identifier	N/A (General Information)	{ALPHANUM-100}	N/A	Where available, the prospectus identifier as provided by the relevant competent authority.	N/A
STSS6	European DataWarehouse GmbH. Please note that EDW is not currently a registered securitisation repository.	Securitisation Repository	N/A (General Information)	{ALPHANUM-1000}	N/A	Where available, the name of the registered securitisation repository.	N/A
STSS7	AUTONORIA 2019	Securitisation name	N/A (General Information)	{ALPHANUM-100}	N/A	The securitisation name.	Item 4 of Annex VII.
STSS8	FR	Country of establishment	N/A (General Information)	{COUNTRYCODE_2}	Article 18 and 27(3)	Where available, the country of establishment of the originator(s), sponsor(s) SSPE(s) and original lender(s).	N/A
STSS9	non-ABCP securitisation	Securitisation classification	N/A (General Information)	{LIST}	N/A	The type of securitisation: -non-ABCP securitisation; -ABCP transaction; -ABCP programme.	N/A
STSS10	auto loans/leases	Underlying exposures classification	N/A (General Information)	{LIST}	N/A	The type of underlying exposures: 1) auto loans/leases; 2) consumer loans; 3) commercial mortgages; 4) credit-card receivables; 5) leases; 6) residential mortgages; 7) SME loans; 8) mixed; 9) others.	N/A
STSS11	27-09-2019	Issue date	N/A (General Information)	{DATEFORMAT}	N/A	Where a prospectus has been drawn up in compliance with Directive 2003/71/EC, the originator and sponsor shall provide the date on which the prospectus was approved. In all other cases, the originator and sponsor shall provide the closing date of the most recent transaction.	Item 4 of Annex VII.
STSS12	27-09-2019	Notification date	N/A (General Information)	{DATEFORMAT}	N/A	The date of notification to ESMA.	N/A
STSS13	Compliance with the STS-Criteria was confirmed by the authorised 3rd party firm "Prime Collateralised Securities (PCS) EU sas" on 27 September 2019	Authorised Third party	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide a statement that compliance with the STS criteria was confirmed by that authorised third party firm.	N/A
STSS14	Prime Collateralised Securities (PCS) EU SAS	Authorised Third party (name and country of establishment)	N/A (General Information)	{ALPHANUM-1000}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the third party's name and the country of establishment.	N/A
STSS15	French Autorité de Contrôle Prudentiel et de Résolution	Authorised Third party (name of competent authority)	N/A (General Information)	{ALPHANUM-100}	Article 27(2)	If an authorised third-party has provided STS verification services in accordance with Article 27(2) of the Securitisation Regulation, provide the name of the competent authority that has authorised it.	N/A
STSS16	Not applicable	STS status	N/A (General Information)	{ALPHANUM-1000}	Article 27(5)	Notification from the originator and sponsor that the securitisation is no longer to be considered as STS and the reasons for this.	N/A
STSS17	Y	Originator (or original lender) not a credit institution	N/A (General Information)	{Y/N}	Article 27(3)	A statement "Yes" or "No" as to whether the originator or original lender is a credit institution or investment firm established in the Union.	N/A
STSS18	Not applicable.	Originator (or original lender) not a credit institution	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator or original lender shall provide confirmation that its credit-granting is done on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing credits and that the originator or original lender has effective systems in place to apply such processes in accordance with Article 9 of Regulation (EU) 2017/2402.	N/A
STSS19	Not applicable.	Confirmation that the credit granting is subject to supervision	N/A (General Information)	{ALPHANUM-1000}	Article 27(3)	If the answer to field STS17 is "No", the originator's or original lender's shall provide confirmation that the credit-granting as referred to in Article 27(3)(a) of Regulation (EU) 2017/2402 is subject to supervision.	N/A
STSS20	For the purpose of compliance with Article 20(1) of the Securitisation Regulation and the EBA STS Guidelines Non-ABCP Securitisations with respect to the legal opinion provided by qualified external legal counsel, the sale and assignment of the Receivables by the Seller to the Issuer constitutes a "cession" in accordance with Article L. 214-169-V 2° and Article D. 214-227 of the French Monetary and Financial Code and therefore does not constitute (and cannot be deemed as) the contracting of a debt by the Seller or the granting of a security interest by the Seller over the Purchased Receivables.	Transfer of the underlying exposures by true sale or assignment	Concise Explanation	{ALPHANUM-10000}	Article 20(1)	The STS notification shall provide a concise explanation that the transfer of the underlying exposures is made by means of true sale or transfer with the same legal effect in a manner that is enforceable against the seller or any third party.	Item 3.3 of Annex VIII.
STSS21	The assignment of the receivables is not subject to severe clawback provision, except of cases as set out in Article 20(3) of Regulation (EU) 2017/2402.	No severe clawback	Concise Explanation	{ALPHANUM-10000}	Article 20(2)	The STS notification shall provide a concise explanation on whether any of the severe clawback provisions referred to in Article 20 (2) (a) or (b) of Regulation (EU) 2017/2402 are found in the securitisation, and state whether the provisions in Article 20 (3) of Regulation (EU) 2017/2402 apply.	Item 3.3 of Annex VIII.
STSS22	Not applicable. Pursuant to Article L. 214-169 V 4° of the French Monetary and Financial Code "the assignment of the receivables and of their ancillary rights shall remain valid (la cession conserve ses effets après le jugement d'ouverture) notwithstanding that the seller is in a state of cessation of payments (cessation des paiements) on the relevant purchase date (au moment de cette cession) and notwithstanding the opening of any proceeding governed by Book VI of the French Commercial Code (dispositions du Livre VI du Code de Commerce) or any equivalent proceeding governed by any foreign law (procédure équivalente sur le fondement d'un droit étranger) against the seller after such purchase (postérieurement à cette cession)." This is affirmed in the legal opinion issued by White&Case LLP	Exemption for clawback provisions in national insolvency laws	Confirmation	{ALPHANUM-1000}	Article 20(3)	In conjunction with STSS21, where appropriate, the STS notification shall confirm whether there are no circumstances that could give rise to clawback provisions in accordance with Article 20 (1) and (2) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS23	Not applicable	Transfer where the seller is not the original lender	Confirmation	{ALPHANUM-1000}	Article 20(4)	Where the seller is not the original lender, the STS notification shall provide a statement confirming that the securitisation complies with Article 20(1) to 20(3) of Regulation (EU) 2017/2402.	Item 3.3 of Annex VIII.
STSS24	Not applicable. Pursuant to Article L. 214-169 V 2° of the French Monetary and Financial Code "the assignment of receivables shall take effect between the parties (i.e. the assignor and the fund in its capacity as transferee) and shall be enforceable vis-à-vis third parties as of the date specified in the deed of transfer (acte de cession de créances), irrespective of the origination date, the maturity date or the due date of such receivables with no further formalities regardless of the law governing the transferred receivables and the law of the domicile of the assigned debtors."	Transfer performed by means of an assignment and perfected at a later stage	Concise Explanation	{ALPHANUM-10000}	Article 20(5)	Where the transfer of the underlying exposures is performed by means of an assignment and perfected at a later stage than at the closing of the securitisation, the STS notification shall provide a concise explanation on how and whether that perfection is effected at least through the required minimum pre-determined event triggers as listed in Article 20(5) of Regulation (EU) 2017/2402. Where alternative mechanisms of transfer are used, the STS notification shall confirm that an insolvency of the originator would not prejudice or prevent the SSPE from enforcing its rights.	Item 3.3 of Annex VIII.
STSS25	BNP PARIBAS Personal Finance confirms 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. See section "THE LOAN AGREEMENTS AND THE RECEIVABLES" of the prospectus: Seller's Receivables Warranties Pursuant to the provisions of the Master Receivables Sale and Purchase Agreement the Seller has represented and warranted to the Management Company, acting for and on behalf of the Issuer, that: (d) to the best of the Seller's knowledge, the Receivables which will be assigned by it to the Issuer on each Purchase Date are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the assignment with the same legal effect;	Representations and warranties	Concise Explanation	{ALPHANUM-10000}	Article 20(6)	The STS notification shall provide a concise explanation on whether there are representations and warranties provided by the seller that the underlying exposures included in the securitisation are not encumbered or otherwise in a condition that can be foreseen to adversely affect the enforceability of the true sale or assignment or transfer with the same legal effect.	Item 2.2.8 of Annex VIII.

	<p>Eligibility Criteria of the Loan Agreements and the Receivables</p> <p>Eligibility Criteria of the Loan Agreements on each Purchase Date On each Purchase Date, each Loan Agreement will comply with the following Eligibility Criteria:</p> <ol style="list-style-type: none"> Each Loan Agreement which has been granted for the purchase of: <ol style="list-style-type: none"> Vehicles (other than Recreational Vehicles) has a remaining term to maturity not exceeding 84 months since the relevant Purchase Date; or Recreational Vehicles has a remaining term to maturity not exceeding 144 months since the relevant Purchase Date. No Loan Agreement contains a provision whereby the Borrower must be notified of the assignment of the Receivables deriving from such Loan Agreement. Each Loan Agreement has been originated after 31 May 2011. No interest subsidy is a component of the interest rate of any Loan Agreement. Each Loan Agreement is governed by French law and any related claims are subject to the exclusive jurisdiction of the French courts. <p>Eligibility Criteria of the Receivables on each Purchase Date On each Purchase Date, each Receivable will comply with the following Eligibility Criteria:</p> <ol style="list-style-type: none"> Each Receivable shall arise from a Loan Agreement entered into between the Seller and a Borrower which complies with the criteria set out in sub-section "Eligibility Criteria of the Loan Agreements on each Purchase Date" in respect of which all required consents, approvals and authorisations have been obtained and which has not been terminated. Each Receivable has been entirely made available and any possible payment exemption period has expired. The Seller has full title to each Receivable and its Ancillary Rights and each Receivable and its Ancillary Rights are not subject to, either totally or partially, assignment, delegation or pledge, attachment, claim, set-off or encumbrance of whatever type such that there is no obstacle to the assignment of the Receivables and their Ancillary Rights. Each Receivable is denominated and payable in Euro. Each Receivable bears a fixed rate of interest strictly greater than zero (0) per cent. per annum (excluding insurance premia) and not exceeding 12 per cent. per annum (excluding insurance premia). No Receivable is a written-off receivable or a defaulted receivable (including, for the avoidance of doubt, within the meaning of Article 178(1) of the CRR) nor generally is a doubtful (douteuse), subject to litigation (litigieuse) or frozen (immobilisée) receivable. Each Receivable is contractually amortised on a monthly basis and gives rise to monthly instalment payments of principal and interest and, as applicable, fees and Insurance Premium. Each Receivable is paid by automatic debit order on a bank account authorised by the relevant Borrower at the date of origination of the relevant Loan Agreement. No Receivable is the subject of any delinquency or delay in the payment of any amount thereon (including Insurance Premium). No Receivable is subject to an assumption by an insurance company pursuant to life insurance policy or unemployment insurance policy. 	Eligibility criteria which do not allow for active portfolio management of the underlying exposures on a discretionary basis	Concise Explanation	[ALPHANUM-10000]	Article 20(7)	<p>The STS notification shall provide concise explanation that:</p> <ul style="list-style-type: none"> - the underlying exposures transferred from, or assigned by, the seller to the SSPE meet predetermined, clear and documented eligibility criteria which do not allow for active portfolio management of those exposures on a discretionary basis; - the selection and transfer of the underlying exposures in the securitisation is based on clear processes which facilitate the identification of which exposures are selected for or transferred into the securitisation and that they do not allow for their active portfolio management on a discretionary basis. 	Item 2.2.2 and 2.2.13 of Annex VIII.
	<p>STSS27</p> <p>In accordance with the Commission Delegated Regulation of 28 May 2019 supplementing the Securitisation Regulation with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation, all underlying exposures are auto loan receivables governed by French law.</p> <p>For the purpose of compliance with the requirements stemming from Article 20(8) of the Securitisation Regulation the Purchased Receivables are homogeneous in terms of asset type, taking into account the cash flows, credit risk and prepayment characteristics of the Eligible Receivables within the meaning of Article 20(8) of the Securitisation Regulation and the Purchased Receivables satisfy the homogeneity conditions of Article 1(a)(v), (b), (c) and (d) and Article 2 of the RTS Homogeneity (see "STATISTICAL INFORMATION RELATING TO THE POOL OF SELECTED RECEIVABLES" of the prospectus).</p>	Homogeneity of assets	Detailed Explanation	[ALPHANUM]	Article 20(8)	<p>The STS notification shall provide a detailed explanation as to the homogeneity of the pool of underlying exposures backing the securitisation. For that purpose the originator and sponsor shall refer to the EBA RTS on homogeneity (Commission Delegated Regulation (EU) [...], and shall explain in detail how each of the conditions specified in the Article 1 of the RTS are met.</p>	Item 2.2.7 of Annex VIII.
	<p>STSS28</p> <p>It is hereby confirmed that the underlying exposures do not contain any securitisation position. The underlying exposures exclusively consist of French auto loan receivables.</p>	Underlying Exposure Obligations: no re securitisation	Confirmation	[ALPHANUM-1000]	Article 20(9)	<p>The STS notification shall confirm that the underlying exposures do not include any securitisation positions and that the notified securitisation is therefore not a re-securitisation.</p>	Item 2.2.2 and 2.2.13 of Annex VIII.
	<p>STSS29</p> <p>BNP PARIBAS Personal Finance confirms that in compliance with Article 9 (Criteria for credit-granting) of the Securitisation Regulation it has applied to the Receivables which will be transferred by it to the Issuer the same sound and well-defined criteria for credit-granting which it applies to non-securitised Receivables; to that end, the same clearly established processes for approving and, where relevant, amending, renewing and refinancing credits have been applied.</p>	Soundness of the underwriting standard	Detailed Explanation	[ALPHANUM]	Article 20(10)	<p>The STS notification shall provide a detailed explanation:</p> <ul style="list-style-type: none"> - as to whether the underlying exposures were originated in the lender's ordinary course of business and whether the applied underwriting standards were no less stringent than those applied at the same time of origination to exposures that were not securitised. - as to whether the underwriting standards and any material changes from prior underwriting standards have been or will be fully disclosed to potential investors without undue delay. - on how securitisations where the underlying exposures are residential loans, the pool of underlying exposures meet the requirement of the second paragraph of Article 20(10) of Regulation (EU) 2017/2402. - as to whether an assessment of the borrower's creditworthiness meets the requirements set out in Article 8 of Directive 2008/48/EC or paragraphs 1 to 4, point (a) of paragraph 5, and paragraph 6 of Article 18 of Directive 2014/17/EU or, where applicable, equivalent requirements in third countries. 	Item 2.2.7 of Annex VIII.
	<p>STSS30</p> <p>BNP PARIBAS Personal Finance confirms that in compliance with Article 20(10) of the Securitisation Regulation and taking into account the EBA STS Guidelines Non-ABCP Securitisations the business of the Seller has included the origination of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Closing Date.</p>	Originator/Lender Expertise	Detailed Explanation	[ALPHANUM]	Article 20(10)	<p>The STS notification shall provide a detailed explanation as to whether the originator or original lender have expertise in originating exposures of a similar nature to those securitised.</p>	Item 2.2.7 of Annex VIII.
	<p>BNP PARIBAS Personal Finance confirms that no Receivable which will be transferred to the Issuer is a written-off receivable or a defaulted receivable (including, for the avoidance of doubt, within the meaning of Article 178(1) of the CRR) nor generally is a doubtful (douteuse), subject to litigation (litigieuse) or frozen (immobilisée) receivable.</p> <p>Please refer to section "THE LOAN AGREEMENTS AND THE RECEIVABLES" of the prospectus:</p> <p>Seller's Receivables Warranties</p> <p>(e) to the best of the Seller's knowledge, on the basis of information obtained (i) from the Borrower on origination of the Receivables, (ii) in the course of BNP PARIBAS Personal Finance's servicing of the Receivables or BNP PARIBAS Personal Finance's risk management procedures or (iii) from a third party, no Borrower is a credit-impaired borrower who:</p> <p>(1) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within three years prior to the date of transfer of the respective Receivable by the Seller to the Issuer, except if:</p> <p>(i) a restructured Receivable has not presented new arrears since the date of the restructuring, which must have taken place at least one year prior to the date of transfer or assignment of the Receivables by the Seller to the Issuer; and</p> <p>(ii) the information provided by the Seller and the Issuer in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) of the Securitisation Regulation explicitly sets out the proportion of restructured receivables, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(2) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the Seller; or</p> <p>(3) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable receivables held by BNP PARIBAS Personal Finance and which are not assigned to the Issuer; and</p> <p>(f) to the best of the Seller's knowledge no Borrower is registered in the Banque de France's Fichier national des Incidents de remboursement des Crédits aux Particuliers (FICP) files at the date of origination of the Loan Agreement and in respect of which the Seller is not subject to any request to register such Borrower on the Banque de France's FICP file as at the relevant Purchase Date;</p> <p>(g) to the best of the Seller's knowledge no Borrower has filed a restructuring petition that has been accepted by an overindebtedness committee;</p> <p>(h) no Borrower is subject to:</p> <p>(i) a review by a commission responsible for assessing the overindebtedness of consumers (commission de surendettement des particuliers) pursuant to the provisions of Title II of Book VII (Titre II du Livre VII du Code de la consommation – Examen de la demande de traitement de la situation de surendettement);</p> <p>(ii) any personal recovery plan with or without liquidation (procédure de rétablissement personnel avec ou sans liquidation) pursuant to the provisions of Title IV of Book VII (Titre IV du Livre VII du Code de la consommation – Rétablissement personnel) of the French Consumer Code;</p> <p>(iii) any review by a jurisdiction pursuant to Article 1343-5 of the French Civil Code; or</p> <p>(iv) any conservatory measures or forced execution measures which the Seller may apply on the financed Vehicle;</p>	Transferred underlying exposures without exposures in default	Detailed Explanation	[ALPHANUM]	Article 20(11)	<p>The STS notification shall provide a detailed manner as to whether:</p> <ul style="list-style-type: none"> - the transferred underlying exposures do not include, at the time of selection, defaulted exposures (or restructured exposures) as defined in Article 20(11) of the Regulation (EU) 2017/2402 as applicable. - the securitisation contains any credit-impairedness at the time of securitisation as specified in Article 20(11) (a) to (c) of Regulation EU 2017/2402. - the requirements referred to in Article 20 (11) (b) of Regulation (EU) 2402/2017 are met ; - the requirements referred to in Article 20 (11) (c) are met. 	Item 2.2.8 of Annex VIII.
	<p>STSS32</p> <p>BNP PARIBAS Personal Finance confirms that each receivable has already given rise to the payment of at two (2) Instalments by the corresponding Borrower(s) before the applicable Purchase Date.</p>	At least one payment at the time of transfer	Confirmation	[ALPHANUM-1000]	Article 20(12)	<p>The STS notification shall confirm whether, at the time of transfer of the exposures, the debtors have made at least one payment.</p> <p>The STS notification shall also confirm whether or not the exemption under Article 20(12) applies.</p>	Item 3.3 and 3.4.6 of Annex VIII.
	<p>Not applicable as only loan receivables will be securitised. Furthermore, please refer to section "Securitisation Regulation Compliance" of the Prospectus.</p> <p>STSS33</p> <p>STS-Statement</p> <p>BNP PARIBAS Personal Finance confirms that for the purpose of compliance with the requirements stemming from Article 20(13) of the Securitisation Regulation, the repayments to be made to the Noteholders have not been structured to depend predominantly on the sale of the Ancillary Rights attached to the Purchased Receivables</p>	Repayment of the holders shall not have been structured to depend predominantly on the sale of assets.	Detailed Explanation	[ALPHANUM]	Article 20(13)	<p>The STS notification shall provide a detailed explanation of the degree of dependence of the repayments of the holders of the securitisation position on the sale of assets securing the underlying exposures.</p>	Item 3.4.1 of Annex VIII.
	<p>STSS34</p> <p>Pursuant to the Notes Subscription Agreement, the Seller, as "originator" for the purposes of Article 6(1) of the "Securitisation Regulation and BNP PARIBAS (in its capacity as the "Parent Institution" (as defined in Article 4 of the CRR and referred to in paragraph 4 of Article 6 (Risk retention) of the Securitisation Regulation)) of the Seller, have jointly undertaken that, for so long as any Note remains outstanding, they will :</p> <p>(i) retain on a consolidated basis and on an ongoing basis a material net economic interest in the securitisation of not less than five (5) per cent.,</p> <p>(ii) at all relevant times comply with the requirements of Article 7(1)(e)(iii) of the Securitisation Regulation by confirming in the investor reports the risk retention of the Seller as contemplated by Article 6(1) of the Securitisation Regulation,</p> <p>(iii) not change the manner in which it retains such material net economic interest, except to the extent permitted by the Securitisation Regulation and</p> <p>(iv) not sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to its retained material net economic interest, except to the extent permitted by the Securitisation Regulation.</p> <p>As at the Closing Date, the Seller and its Parent Institution are established in the European Union and are included in the scope of supervision on a consolidated basis within the meaning of the Securitisation Regulation and are included on a consolidated group in accordance with Article 18 (Methods for prudential consolidation) of the CRR.As at the Closing Date the Seller and its Parent Institution intend to retain on a consolidated basis a material net economic interest of not less than five (5) per cent. in the securitisation through the holding of not less than five (5) per cent. of the nominal value of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes, the Class F Notes and the Class G Notes as required by paragraph (a) of Article 6(3) of the Securitisation Regulation.</p>	Compliance with risk retention requirements	Concise Explanation	[LIST]	Article 21(1)	<p>The STS notification shall provide a concise explanation as to how the originator, sponsor or original lender of a non-ABCP securitisation comply with the risk retention requirement as provided for in Article 6 of Regulation (EU) 2017/2402.</p> <p>These explanations shall in particular indicate which entity retains the material net economic interest and which option is used for retaining the risk including:</p> <ol style="list-style-type: none"> vertical slice in accordance with Article 6(3)(a) of Regulation (EU) 2017/2402; seller's share in accordance with Article 6(3)(b) of Regulation (EU) 2017/2402; randomly-selected exposures kept on balance sheet, in accordance with Article 6(3)(c) (3) of Regulation (EU) 2017/2402; first loss tranche in accordance with Article 6(3)(d) of Regulation (EU) 2017/2402; first loss exposure in each asset in accordance with Article 6(3)(e) of Regulation (EU) 2017/2402; no compliance with risk retention requirements set out in Article 6 (3) of Regulation (EU) 2017/2402 ; other options are used. 	Item 3.1of Annex VII& Item 3.4.1 of Annex VIII

STSS35	If it is confirmed that for the purpose of compliance with the requirements stemming from Article 21(2) of the Securitisation Regulation the Issuer will hedge its interest rate exposure under the Floating Rate Notes in full by entering into the Interest Rate Swap Agreements with the Interest Rate Swap Counterparty in order to appropriately mitigate such interest rate exposure (see section “THE SWAP AGREEMENTS” of the Prospectus).	Mitigation of Interest rates (IR) and currency risks (FX) Risks	Concise Explanation	{ALPHANUM-10000}	Article 21(2)	The STS notification shall provide a concise explanation as to whether the interest rates and currency risks are appropriately mitigated and that measures are taken to mitigate such risks and confirm that such measures are available to investors.	Items 3.4.2 and 3.8 of Annex VIII.
STSS36	BNP PARIBAS Personal Finance confirms that no Receivable includes any derivative. Please refer to section “THE LOAN AGREEMENTS AND THE RECEIVABLES”: Eligibility Criteria of the Receivables on each Purchase Date (q) No Receivable includes transferable securities as defined in point (44) of Article 4(1) of MiFID II, any securitisation position within the meaning of the Securitisation Regulation or any derivative. Hedging documentation will be based on the French Fédération Bancaire Française’s master agreement standard.	Derivatives Purchased/Sold by SSPE	Concise Explanation	{ALPHANUM-10000}		The STS notification shall explain in a concise manner that the SSPE has not entered into derivative contracts except in the circumstances referred to in Articles 21(2) of Regulation (EU) 2017/2402.	Items 3.4.2 and 3.8 of Annex VIII.
STSS37		Derivatives using common standards	Concise Explanation	{ALPHANUM-10000}		The STS notification shall provide a concise explanation on whether any hedging instruments used are underwritten and documented according to commonly accepted standards.	Items 3.4.2 and 3.8 of Annex VIII.
STSS38	Interest rate for the Floating Rate Notes will be the EURIBOR rate for one month Euro deposits plus a relevant margin (please refer to section “TERMS AND CONDITIONS OF THE NOTES”).	Referenced interest payments based on generally used interest rates	Concise Explanation	{ALPHANUM-10000}	Article 21(3)	The STS notification shall explain in a concise manner whether and how any referenced interest payments under the securitisation assets and liabilities are calculated by reference to generally used market interest rates or generally used sectoral rates reflective of the cost of funds.	Items 2.2.2 and 2.2.13 of Annex VIII.
STSS39	For the purpose of compliance with the requirements stemming from Article 21(4) of the Securitisation Regulation, pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event no amount of cash shall be trapped in the Issuer Bank Accounts.	No trapping of cash following enforcement or an acceleration notice	Concise Explanation	{ALPHANUM-10000}	Article 21(4)	The STS notification shall explain concisely and in general terms that each of the requirements of Article 21(4) of Regulation (EU) 2017/2402 are met.	Item 3.4.5 of Annex VIII.
STSS40	See STSS39	(a) No amount of cash shall be trapped	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that no cash would be trapped following the delivery of an enforcement or an acceleration notice.	Item 3.4.5 of Annex VIII.
STSS41	For the purpose of compliance with the requirements stemming from Article 21(4) of the Securitisation Regulation, pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event: [] (ii) the Notes shall amortise in sequential order only in accordance with the Accelerated Priority of Payments; (iii) the repayment of the Notes shall not be reversed with regard to their seniority; and Please see section “OPERATION OF THE ISSUER – Operation of the Issuer during the Accelerated Redemption Period”.	(b) principal receipts shall be passed to investors	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that principal receipts from the underlying exposures are passed to the investors via sequential amortisation of the securitisation positions, as determined by the seniority of the securitisation position.	Item 3.4.5 of Annex VIII.
STSS42	For the purpose of compliance with the requirements stemming from Article 21(4) of the Securitisation Regulation, pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event the repayment of the Notes shall not be reversed with regard to their seniority.	(c) repayment shall not be reversed with regard to their seniority	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that the repayment of the securitisation position is not to be reversed with regard to their seniority.	Item 3.4.5 of Annex VIII.
STSS43	For the purpose of compliance with the requirements stemming from Article 21(4) of the Securitisation Regulation, pursuant to the terms of the Issuer Regulations, upon the occurrence of an Accelerated Redemption Event no automatic liquidation for market value of the Purchased Receivables is required under the Transaction Documents.	(d) no provisions shall require automatic liquidation of the underlying exposures at market value	Confirmation	{ALPHANUM-1000}		The STS notification shall confirm that not any provisions require automatic liquidation of the underlying exposures at market value.	Item 3.4.5 of Annex VIII.
STSS44	For the purpose of compliance with the requirements stemming from Article 21(5) of the Securitisation Regulation, after the occurrence of a Sequential Redemption Event during the Normal Redemption Period, payments of principal in respect of the Notes will be made by the Issuer in sequential order at all times and then all Available Principal Proceeds will be applied on each subsequent Payment Date in accordance with the Principal Priority of Payments, the Management Company will calculate the applicable Notes Redemption Amount for each Class of Notes and payments of principal in respect of the Notes will be irrevocably made in sequential order at all times in accordance with the Principal Priority of Payments and therefore the Class B Notes will not be further redeemed for so long as the Class A Notes have not been redeemed in full, the Class C Notes will not be further redeemed for so long as the Class B Notes have not been redeemed in full, the Class D Notes will not be further redeemed for so long as the Class C Notes have not been redeemed in full, the Class E Notes will not be further redeemed for so long as the Class D Notes have not been redeemed in full, the Class F Notes will not be further redeemed for so long as the Class E Notes have not been redeemed in full and the Class G Notes will not be further redeemed for so long as the Class F Notes have not been redeemed in full (see Condition [4(b)(ii)(b)] and Condition [7(c)(ii)] of the Notes)	Securitisations featuring non-sequential priority of payments	Confirmation	{ALPHANUM-1000}	Article 21(5)	The STS notification shall confirm that transaction featuring non-sequential priority of payments include triggers relating to the performance of the underlying exposures resulting in the priority of payment reverting to sequential payments in order of seniority. The STS notification shall also confirm that such triggers include at least the deterioration in the credit quality of the underlying exposures below a predetermined threshold.	Item 3.4.5 of Annex VIII.
STSS45	For the purpose of compliance with the requirements stemming from Article 21(6) of the Securitisation Regulation, the Issuer shall not purchase any Additional Receivables upon the occurrence of a Revolving Period Termination Event (see “SALE AND PURCHASE OF RECEIVABLES – Assignment and Transfer of the Receivables - Purchase of Additional Receivables - Conditions Precedent to the Purchase of Additional Receivables (a) no Revolving Period Termination Event has occurred or will occur on the relevant Subsequent Purchase Date.”).	Revolving securitisation with early amortisation events for termination of revolving period based on prescribed triggers	Concise Explanation	{ALPHANUM-10000}	Article 21(6)	The STS notification shall explain in a concise manner, where applicable, how the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS46	Please refer to the following item of “Revolving Period Termination Events”: (a) the Cumulative Defaulted Purchased Receivables Ratio is greater, on the relevant Settlement Date on which such ratio will be calculated by the Management Company, than: (i) 1.50 per cent. between the Issue Date and March 2020 (excluded); and (ii) 2.75 per cent. between March 2020 and September 2020 (excluded);	(a) deterioration in the credit quality of the underlying exposures	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(a)	The STS notification shall explain in a concise way where applicable, the provisions or triggers in Art 21(6)(a) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS47	Please refer to the following items of “Revolving Period Termination Events”: (b) a Seller Event of Default has occurred and is continuing; (c) a Servicer Termination Event has occurred and is continuing;	(b) occurrence of an insolvency-related event of the originator or servicer	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(b)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(b) are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS48	Please refer to the following items of “Revolving Period Termination Events”: (g) on any two consecutive Payment Dates the Issuer Available Cash has exceeded twenty (20) per cent. of the Principal Amount Outstanding of the Notes;	(c) value of the underlying exposures held by the SSPE falls below a pre-determined threshold	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(c)	The STS notification shall explain in a concise way, where applicable, how the provisions or triggers in Art 21(6)(c) are included in the transaction documentation, using cross-references to the relevant sections of the underlying documentation where the information can be found	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS49	Please refer to the following items of “Revolving Period Termination Events”: (f) on the immediately preceding Payment Date, the debit balance of the Class G Principal Deficiency Sub-Ledger is greater than 0.50 per cent. of the aggregate Outstanding Principal Balance of the Aggregate Securitised Portfolio as at the Calculation Date;	(d) a failure to generate sufficient new underlying exposures meeting pre-determined credit quality (trigger for termination of the revolving period)	Concise Explanation	{ALPHANUM-10000}	Article 21(6)(d)	The STS notification shall explain in a concise way and where applicable, the provisions or triggers in Art 21(6)(d) of Regulation (EU) 2017/2402 are included in the transaction documentation.	Item 3.1 of Annex VII and Items 2.3 and 2.4 of Annex VIII.
STSS50	Please also see section of the attached prospectus:	(a) Information regarding contractual obligations of the servicer and trustee	Confirmation	{ALPHANUM-1000}	Article 21(7)(a)	The STS notification shall confirm that the transaction documentation specifies all of the requirements under Article 21(7) (a) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS51	For the purpose of compliance with the requirements stemming from Article 21(7) of the Securitisation Regulation the contractual obligations, duties and responsibilities of the Servicer are set forth in the Servicing Agreement (including the processes and responsibilities to ensure that a Replacement Servicer shall be appointed upon the occurrence of a Servicer Termination Event under the Servicing Agreement), a summary of which is included in section “SERVICING OF THE PURCHASED RECEIVABLES – The Servicing Agreement”.	(b) Servicing Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(b)	The STS notification shall confirm that the securitisation documentation expressly include requirements under Article 21(7) (b) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS52	For the purpose of compliance with the requirements stemming from Article 21(7) of the Securitisation Regulation the provisions that ensure the replacement of the Interest Rate Swap Counterparty and the Cash Swap Counterparty upon the occurrence of a breach, an insolvency event or a downgrade event are set forth in each Swap Agreement (see “THE SWAP AGREEMENTS - – The Interest Rate Swap Agreements - Ratings downgrade of the Interest Rate Swap Counterparty under the Class A/B Interest Rate Swap Agreement and the Class C/D/E/F Interest Rate Swap Agreement - The Cash Swap Agreement - Ratings downgrade of the Cash Swap Counterparty”). The relevant rating triggers for potential replacements of the Interest Rate Swap Counterparty and the Cash Swap Counterparty are set forth in the definitions of “Interest Rate Swap Counterparty Required Ratings” and “Cash Swap Counterparty Required Ratings”, respectively.	(c) Derivative Counterparty Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS53	For the purpose of compliance with the requirements stemming from Article 21(7) of the Securitisation Regulation, the provisions that ensure the replacement of the Account Bank upon the occurrence of a breach, an insolvency event or a downgrade are set forth in the Account Bank Agreement (see “ISSUER ACCOUNT BANKS - Termination of the Account Bank Agreement”). The relevant rating triggers for potential replacement of the Account Bank are set forth in the definition of “Account Bank Required Ratings” with respect to the Account Bank;	(c) Account Bank Continuity Provisions	Confirmation	{ALPHANUM-1000}	Article 21(7)(c)	The STS notification shall confirm that the transaction documentation specifies all of the information under Article 21(7) (c) of Regulation (EU) 2017/2402.	Item 3.7 of Annex VIII.
STSS54	For the purpose of compliance with the requirements stemming from Article 21(8) of the Securitisation Regulation BNP PARIBAS Personal Finance (acting as Servicer) has represented and warranted in the Servicing Agreement that: (i) its business has included the servicing of exposures of a similar nature as the Purchased Receivables for at least five (5) years prior to the Closing Date and reference is made to item (f) of “Representations, Warranties and Undertakings of the Servicer” in “SERVICING OF THE PURCHASED RECEIVABLES” in compliance with the EBA STS Guidelines Non-ABCP Securitisations; and (ii) It has well-documented policies, procedures and risk-management controls relating to the servicing of the Purchased Receivables and reference is made to item (f) of “SERVICING OF THE PURCHASED RECEIVABLES – The Servicing Agreement - Representations, Warranties and Undertakings of the Servicer”.	Required expertise from the servicer and policies and adequate procedures and risk management controls in place	Detailed Explanation	{ALPHANUM}	Article 21(8)	The STS notification shall explain in detail how the requirements of Article 21(8) are met. As part of the explanation, references shall be made to any policies and procedures intended to ensure compliance with these requirements.	Item 3.4.6 Annex VIII.
STSS55	For the purpose of compliance with the requirements stemming from Article 21(9) of the Securitisation Regulation, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, losses, charge offs, recoveries and other asset performance remedies are set out in BNP PARIBAS Personal Finance’s administration manual by reference to which the Purchased Receivables and the Ancillary and other security relating thereto, including, without limitation, the enforcement procedures will be administered and such administration manual is incorporated by reference in the Servicing Agreement.	Clear and consistent definitions relating to the treatment of problem loans	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the underlying documentation sets out in clear and consistent terms, definitions, remedies and actions relating to the debt situations set out in Article 21(9) of Regulation (EU) 2017/2402.	Item 2.2.2 of Annex VIII.
STSS56	Please refer to “Defaulted Purchased Receivables”, “Delinquent Purchased Receivables” and “Written-Off Purchased Receivables” in the glossary of the prospectus. For the purpose of compliance with the requirements stemming from Article 21(9) of the Securitisation Regulation (i) the Issuer Regulations clearly specify the Priority of Payments and (ii) pursuant to the Issuer Regulations the occurrence of an Accelerated Redemption Event will trigger a change from the Interest Priority of Payments and the Principal Priority of Payments into the Accelerated Priority of Payments shall be reported to Noteholders without undue delay (see Condition 10 of the Notes).	Priorities of payment and triggers events	Confirmation	{ALPHANUM-1000}	Article 21(9)	The STS notification shall confirm that the securitisation documentation sets out the priorities of payment and trigger events pursuant to Articles 21(9) of Regulation (EU) 2017/2402.	Item 3.4.5 Annex VIII.
STSS57	It is confirmed that for the purpose of compliance with the requirements stemming from Article 21(10) of the Securitisation Regulation, the Issuer and Condition 12 of the Notes contain provisions for convening meetings of Noteholders, voting rights of the Noteholders, the procedures in the event of a conflict between Classes and the responsibilities of the Management Company in this respect.	Timely resolution of conflicts between classes of investors & responsibilities of trustee	Confirmation	{ALPHANUM-1000}	Article 21(10)	The STS notification shall confirm whether the provisions under Article 21(10) of Regulation (EU) 2017/2402 relating to the timely resolutions of conflicts are met.	Item 3.1 of Annex VII and item 3.4 of Annex VIII.
STSS58	It is confirmed that in accordance with Article 22(1) of the Securitisation Regulation, the Seller has undertaken to make available the Static and Dynamic Historical Data to potential investors.	Historical Default and Loss Performance Data	Confirmation	{ALPHANUM-1000}	Articles 22 (1)	The STS notification shall confirm that the data required to be made available under Article 22(1) of Regulation (EU) 2017/2402 is available and shall state clearly where the information is available.	Item 3.4.1 of Annex VIII.
STSS59	It is confirmed that in compliance with Article 22(2) of the Securitisation Regulation a representative sample of the Receivables has been subject to external verification prior to the issuance of the Notes by an appropriate and independent party, including verification that the data disclosed in respect of the Receivables is accurate.	Sample of the underlying exposures subject to external verifications	Confirmation	{ALPHANUM-1000}	Article 22 (2)	The STS notification shall confirm that a sample of the underlying exposures was subject to external verification prior to the issuance of the securities by an appropriate and independent party.	N/A
STSS60	It is confirmed that in accordance with Article 22(3) of the Securitisation Regulation, the Seller has undertaken to make available to potential investors the Liability Cash Flow Model.	Availability of a liability cash flow model to potential investors	Confirmation	{ALPHANUM-1000}	Article 22 (3)	The STS notification shall confirm that a liability cash flow model is available to potential investors prior to pricing and state clearly where this information is available. After pricing, the STS notification shall confirm that such information is available to potential investors upon request.	N/A
STSS61	For the purpose of compliance with the requirements stemming from Article 22(4) of the Securitisation Regulation, the records of the Seller do not contain any information related to environmental performance of the Vehicles related to the Purchased Receivables and as a result the Seller is unable to report on such environmental performance. However, the Seller will use its best efforts to prepare itself so that it is technically able to source such information on the environmental performance of the Vehicles related to Purchased Receivables as soon as possible in accordance with Article 22(4) of the Securitisation Regulation.	Publication on environmental performance of underlying exposures consisting of residential loans or car loans or leases*	Concise Explanation	{ALPHANUM-10000}	Article 22 (4)	The STS notification shall explain in a concise manner whether the information related to the environmental performance of the assets financed by residential loans, or auto loans or leases is available pursuant to Article 7 (1)(a) of Regulation (EU) 2017/2402 and state where the information is available.	N/A

ST562	<p>It is hereby confirmed that BNP PARIBAS Personal Finance – as originator – is responsible for compliance with article 7.</p> <p>Please refer to the following section of the attached prospectus:</p> <p>SECURITISATION REGULATION COMPLIANCE</p> <p><u>Information Requirements in accordance with the Securitisation Regulation.</u></p> <p>Responsibility and delegation</p> <p>For the purpose of compliance with Article 7(2) of the Securitisation Regulation, the Seller (as originator) and the Management Company of the Issuer (as SSPE) have, in accordance with Article 7(2) of the Securitisation Regulation, designated amongst themselves the Management Company as the Reporting Entity to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of Article 7(1) of the Securitisation Regulation).</p> <p>In accordance with Article 22(5) of the Securitisation Regulation and pursuant to the terms of the Master Receivables Sale and Purchase Agreement the Seller shall be responsible for the information provided in accordance with Article 7 (Transparency requirements for originators, sponsors and SSPEs) of the Securitisation Regulation.</p> <p>In accordance with Article 7(2) of the Securitisation Regulation and pursuant to the terms of the Master Receivables Sale and Purchase Agreement the Seller shall delegate to the Reporting Entity the release of the reports and information prepared in accordance with Article 7(1) of the Securitisation Regulation.</p> <p><u>Information available prior to the pricing of the Notes in accordance with Article 7(1) and Article 22 of the Securitisation Regulation.</u></p> <p>Underlying Exposure Report</p> <p>In accordance with Article 22(5) of the Securitisation, the Underlying Exposure Report shall be made available by the Seller to potential investors before the pricing of the Notes upon request.</p> <p>Transaction Documents</p> <p>In accordance with Article 7(1)(b) and Article 22(5) of the Securitisation Regulation, the Management Company has undertaken to make available, upon request, to potential investors the drafts of the Transaction Documents that are essential for the understanding of the transaction described in this Prospectus and which are referred to in "Availability of certain Transaction Documents" below and listed in Item 18 of section "General Information" of the prospectus.</p> <p>STS Notification</p> <p>In accordance with Article 22(5) of the Securitisation Regulation, the Seller has undertaken to make available the STS notification established by the Seller pursuant to Article 7(1)(d) of the Securitisation Regulation.</p>	Originator and sponsor responsible for compliance with Article 7	Confirmation	(ALPHANUM-1000)	Article 22 (5)	<p>The STS notification shall confirm that:</p> <ul style="list-style-type: none">- the originator and the sponsor are complying with Article 7 of Regulation (EU) 2017/2402;- the information required by Article 7(1) (a) has been made available to potential investors before pricing upon request;- the information required by Article 7(1) (b) to (d) has been made available before pricing at least in draft or initial form.	N/A
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