

Declaration of undertaking by the mandator as part of the TSI certification process

We, the undersigned

Name Mandator

undertake to comply with all details of this declaration of undertaking for the entire term of the master programme

Name of master programme

If changes occur with regard to the fulfilment of individual criteria, we will inform True Sale International GmbH thereof without delay.

The General Conditions of Certification, including the annexes, of True Sale International GmbH, as published on the True Sale International GmbH website (www.tsi-gmbh.de), shall apply. True Sale International GmbH will not carry out any initial or ongoing verification of the information given in this declaration of undertaking.

Portfolio structure

- Static
- Revolving

Asset class

- Auto loans master programme

Securitisation structure

- True Sale
- Synthetic

Reference data

| |
|---------------------------------|
| Applicant |
| Name of master programme |
| Name of the SPV/Fund |
| Seat of SPV/Fund |
| Originator |
| Country of origin of asset pool |
| Servicer |
| Sub-Servicer |
| Joint Lead Manager |
| Bookrunner |

| |
|---|
| Documentation |
| Corporate services provider |
| Closing date |
| Renewal date |
| Currency of notes |
| Maximum programme volume per compartment in aforementioned currency |
| Final maturity date |
| Rating per series in compartment |
| Stock exchange |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|---|--|--|---|
| Specific criteria for the certification of master programmes | | | |
| 1 | Assurance is given that, at the time of selecting the loans in the portfolio to be securitised, the underlying assets in the master programme consist solely (100%) of receivables issued in accordance with the law of the jurisdiction governing a credit institution or finance company domiciled in that jurisdiction. The country of origin of the asset pool must be specified under "Comments"; it must be a member state of the European Economic Area or an OECD member or partner country. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 2 | Assurance is given that application for certification is made by the enterprise's central German office, which raises funds through securitisations, and that the actual transaction contains all comparable quality features, as applicable for corresponding transactions within the concern with German assets. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 3 | We further confirm that the Applicant has an investment grade rating (AAA-BBB-). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|---|--|---|
| 4 | Assurance is given that the Applicant specifies the guidelines for the management of the entire loan transaction centrally from Germany, which means that the guidelines for the loan policy and the granting of loans as well as for risk management and internal loan auditing are governed by German standards for all subsidiaries uniformly and – unless precluded by imperative, divergent legal provisions in the jurisdiction concerned – that the supervisory provisions applicable in Germany to loan policy and risk management apply. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 5 | We, the Applicant, confirm that we have established a securitisation platform for auto loans in Germany, whose standards are transferred as far as possible to the securitisation activities of foreign branches/subsidiaries. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 6 | Assurance is given that the foreign branch/subsidiary in the relevant country from which the asset pool originates has many years of lending experience and has data going back at least three years. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|--|---|-----|----|----------------|--|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|---|
| 7 | <p>In connection with the foreign SPV involved in the transaction or the trust involved in the transaction, said trust being managed as special assets, assurance is given that the main criteria listed below, which are an integral part of the German securitisation platform, are fulfilled:</p> <ul style="list-style-type: none"> - no active management of the assets, - independent directors, - four eyes principle, at least two managing directors, - non-petition, limited recourse is ensured in the programme structure, - annual audit by a renowned auditing company. | <table border="0"> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: center;">not applicable</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> | | Yes | No | not applicable | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <p style="text-align: right;"><input type="checkbox"/> continued on page 20</p> |
| | Yes | No | not applicable | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| Loans in the master programme | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | The Mandator confirms that no more than one-third of the balance sheet volume is securitised. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <p style="text-align: right;"><input type="checkbox"/> continued on page 20</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Assurance is given that the asset pool includes only such receivables as are legally valid, binding and legally enforceable. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <p style="text-align: right;"><input type="checkbox"/> continued on page 20</p> | | | | | | | | | | | | | | | | | | | | | | | | |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|--|--|---|
| 10 | Assurance is given that the assets have been transferred to the special purpose vehicle in a legally valid, binding and legally enforceable manner. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 11 | Assurance is given that the asset pool includes only those receivables that comply with the asset class referred to on page 1 of this Declaration. Swaps or other derivative financial instruments are included in the transaction structure solely for hedging purposes (e.g. interest rate or currency swaps). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 12 | Assurance is given that the asset pool includes only such receivables for which at least one instalment has been paid as per the agreement. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|--------------------------|---|--|---|
| 13 | No securitisation positions of other securitisation transactions will be purchased as part of the master programme (prohibition of resecuritisations). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| Lending standards | | | |
| 14 | With regard to the criteria governing the granting of loans, we confirm that the same sound and clearly defined lending criteria apply to assets, irrespective of whether they are to be securitised or not. The same procedure is used for approval and, where relevant, for the amendment, extension and refinancing of loans. We further confirm the existence of a proper business organisation which ensures appropriate and effective risk management at all times. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 15 | The securitised loans have all been granted in the context of standard business activities (balance-sheet transactions). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|---|--|---|
| 16 | Assurance is given that the portfolio to be securitised does not contain loans which are granted on the basis of divergent lending standards and approval procedures so that they can be transferred directly to the capital market by means of securitisation (originate-to-distribute model). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 17 | Assurance is given that when the loans in the securitised portfolio were granted there were, according to the relevant credit reporting agency, no negative features (data from public debtor lists; signs of misuse or balance after titling; information on behaviour in contravention of the agreement). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 18 | All securitised loans have been subjected to a check of all relevant details regarding customer creditworthiness and evaluation of securities on the basis of documents submitted and documented (no self-certification). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|--|--|---|
| 19 | Assurance is given that, in granting the loan and loan processing, securitised and unsecuritised loans are subject to the same supervisory standards. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 20 | Assurance is given that the same lending standards, approval procedures and incentive measures as for on-balance-sheet loans are used for the loans to be securitised. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 21 | With regarding to lending, no divergent target agreement, marketing control measures or bonus systems are applied to securitised or unsecuritised loans. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|--|--|---|
| 22 | The same guidelines and competence matrices as well as the same structural integration of decision-makers in the organisational hierarchy apply to both securitised and unsecuritised loans. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 23 | Assurance is given that securitised and unsecuritised loans are not subject to divergent treatment in internal audits. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 24 | Securitised and unsecuritised loans are not subject to systematic differences with regard to the business structure, the marketing channels used and the type of loan. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|---|--|--|---|
| The Originator's servicing standards | | | |
| 25 | Assurance is given that loan servicing, including after securitisation, shall remain in our area of responsibility and shall continue to be subject to the general servicing standards applicable within our company. Servicing covers loan processing, including debt collection and customer account management. Assurance is hereby given that in the case of management by our company or outsourcing, the same servicing standards shall apply to both securitised and unsecuritised loans. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| Appropriate procedures for the ongoing and prompt monitoring of the performance of the securitised loans | | | |
| 26 | Regardless of the securitisation status of individual loans, for both securitised and unsecuritised loans the Applicant complies uniformly for all branches and subsidiaries with the specified procedures in the lending process and in loan servicing as well as with defined minimum standards in the asset management process (e.g. transfer to intensive and problem management, monitoring process based on creditworthiness or similar) and in risk management are ensured. Deviations from the Applicant's processes – which apply, for example, because the foreign branch/subsidiary on account has to comply with the supervisory rules prevailing in each case – must be specified under "Comments". | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|---|---|--|---|
| 27 | Assurance is given that an established regulatory framework and established processes for account management, the dunning procedure and internal auditing procedures, as applicable in accordance with the provisions specified by the Applicant for all branches/subsidiaries and in accordance with the internal risk management, apply to both securitised and unsecuritised loans. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 28 | In intensive management and in problem management, both securitised and unsecuritised loans are subject to the same established rules, management mechanisms and internal auditing procedures. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| Selection criteria for loans to be purchased by the master programme | | | |
| 29 | The acquisition criteria in the master programme are qualitatively representative of the bank's total product range in accordance with the established selection criteria. Assurance is given that, with regard to the marketing channels, the types of product and product features (e. g. purpose of the loan, maturity or condition structure) and the borrower unit, there are no systematic qualitative divergences from the bank's total product range. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|--|---|--|---|
| 30 | Assurance is given that, as part of the master programme, only loans shall be purchased which, on the date of purchase, are not overdrawn and have no interest or repayment arrears or associated payments (such as insurance premiums) – i. e. “performing” loans. (Exception: clearly identified technical overdrafts). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| Standard definition of reporting elements | | | |
| 31 | Assurance is given that the investor report uses standard definitions for the reporting elements; these are given in TSI's specimen report. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| Prospectus requirements | | | |
| 32 | Assurance is given that the process of selling and transferring the underlying asset pool from the Originator to the master programme is presented and explained in the listing prospectus. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|---|--|---|
| 33 | Confirmation is given that the risks associated with the sale and transfer of the underlying asset pool are described in the listing prospectus. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 34 | Confirmation is given that the listing prospectus contains a diagram presenting a transaction overview. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 35 | Assurance is given that all key transaction parties (e.g. Servicer, account bank, swap provider, etc) and their tasks and responsibilities are described in the listing prospectus. If specific requirements are made with regard to the rating of the relevant transaction party, these must be presented in the listing prospectus and the measures to be taken if the rating falls below the defined target value must be indicated. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|----|---|--|---|
| 36 | Assurance is given that the credit enhancement mechanisms in the transaction structure are presented and explained. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |
| 37 | Confirmation is given in the listing prospectus that the notes are listed in a regulated market, which is either part of the European Economic Area or an OECD member or partner country. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <div style="text-align: right;"><input type="checkbox"/> continued on page 20</div> |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments |
|--------------------------------|--|--|---|
| Disclosure requirements | | | |
| 38 | We give the investors confirmation that a material net share of the master programme will be retained on an ongoing basis and that the investors will be informed of the amount of this item. Furthermore, assurance is given that investors will have free access to all key relevant data about the loan quality and performance of the individual underlying assets, the payment flows and the collateral for the securitised positions as well as to such information as is needed to establish a risk profile for this investment and to carry out comprehensive and thorough stress tests with regard to the payment flows and the values of the collateral for the underlying assets. For that purpose, the key relevant data will be provided. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |
| 39 | The investor report presents the evolution of the ratings of the relevant transaction parties whose rating is referred to in the listing prospectus over the term of the transaction. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 |

General quality criteria

| No | Quality criterion | Criterion fulfilled | Comments | | | | |
|--------------------------|--|--|---|--------------------------|--------------------------|----------------|--|
| 40 | The structure of the investor report follows the reporting standards of True Sale International GmbH for the asset class in question; these standards are published on the True Sale International GmbH website (www.tsi-gmbh.de). | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | | | | | |
| | | | <input type="checkbox"/> continued on page 20 | | | | |
| 41 | We give our assurance that at least the following information provided by True Sale International GmbH for publication on its publicly accessible website will be made available: | <table border="0"> <tr> <td></td> <td>Yes</td> <td>No</td> <td>not applicable</td> </tr> </table> | | Yes | No | not applicable | |
| | Yes | No | not applicable | | | | |
| | a) The final, legally effective versions of the issue prospectus (base prospectus) per compartment. If the prospectus is not available in English, an English translation of it will also be published. | <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| | b) The new issue or presale reports of the rating agencies concerned (if available and the rating agency concerned authorises publication) and the confirmation letter presented as part of the annual renewal. | <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| | c) The investor report, which shall be published at least once a quarter, in PDF format and in write-protected xls format in English. | <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| | d) Declaration of undertaking by the Mandator as part of the TSI certification process. | <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| | | | <input type="checkbox"/> continued on page 20 | | | | |

General quality criteria

| No | Quality criterion | Criterion fulfilled | | | Comments |
|---|--|------------------------------|-----------------------------|---|----------|
| Provision of valuation prices | | | | | |
| 42 | The following rule shall apply to the provision of valuation prices: | Yes | No | not applicable | |
| | <input type="checkbox"/> The transaction Lead Manager’s valuation unit, which is independent of the structuring and trading unit, has declared its willingness to provide monthly valuation prices for rated and placed tranches. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | <input type="checkbox"/> A divergent rule has been applied with the investors or trustee; this rule must be specified in the field “Comments”. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| <input type="checkbox"/> continued on page 20 | | | | | |
| Rating | | | | | |
| 43 | Assurance is given that the transaction is evaluated by at least two rating agencies that are licensed and regulated in the jurisdiction in question. Assurance is also given that the top tranche in the capital structure of the transaction has the highest rating that can be awarded in the jurisdiction in question. | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> not applicable | |
| <input type="checkbox"/> continued on page 20 | | | | | |

Additional quality criteria for auto loans

| No | Quality criterion | Criterion fulfilled | Comments | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|---|---|-----|----|----------------|---------------------------------------|--------------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|---|--------------------------|--------------------------|--------------------------|--|--------------------------|--------------------------|--------------------------|---|
| Definition of auto loans master programme | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MAL 1 | The definition of auto loans is based on a loan to a borrower for the purchase of a motor vehicle, in which the item financed is used as collateral. | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> not applicable | <input type="checkbox"/> continued on page 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loans purchased by the master programme | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MAL 2 | Assurance is given that, on the date, on which the loans are added to the master programme, the following criteria are fulfilled: | <table border="0"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>not applicable</th> </tr> </thead> <tbody> <tr> <td>- Only domestic borrowers/guarantors.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>- The maximum amount of the loan (initial principal balance) does not exceed a benchmark value of EUR 500,000 and the borrower's share with a total exposure, as related to the benchmark value, of between EUR 100,000 and EUR 500,000 is under 1.00% of the entire portfolio.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>- Only fixed-interest loans.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>- Only loans with a maximum residual maturity of 84 months.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>- The average score of the securitised portfolio shows at least a similar distribution as the Originator's total portfolio.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>- Only loans which have been given a positive rating by a recognised credit reporting agency will be used.</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | | Yes | No | not applicable | - Only domestic borrowers/guarantors. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - The maximum amount of the loan (initial principal balance) does not exceed a benchmark value of EUR 500,000 and the borrower's share with a total exposure, as related to the benchmark value, of between EUR 100,000 and EUR 500,000 is under 1.00% of the entire portfolio. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - Only fixed-interest loans. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - Only loans with a maximum residual maturity of 84 months. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - The average score of the securitised portfolio shows at least a similar distribution as the Originator's total portfolio. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - Only loans which have been given a positive rating by a recognised credit reporting agency will be used. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> continued on page 20 |
| | Yes | No | not applicable | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Only domestic borrowers/guarantors. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - The maximum amount of the loan (initial principal balance) does not exceed a benchmark value of EUR 500,000 and the borrower's share with a total exposure, as related to the benchmark value, of between EUR 100,000 and EUR 500,000 is under 1.00% of the entire portfolio. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Only fixed-interest loans. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Only loans with a maximum residual maturity of 84 months. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - The average score of the securitised portfolio shows at least a similar distribution as the Originator's total portfolio. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Only loans which have been given a positive rating by a recognised credit reporting agency will be used. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Comments

Provision of anonymised loan-level data

After considering data protection issues and bank secrecy, the certification applicant shall provide anonymised loan-level data over the entire term of the master programme.

Yes. The data will be provided in the form described below:

No. No anonymised loan-level data will be provided.

Place, Date

Signature

Name in block capitals

Place, Date

Signature ¹

Name in block capitals

¹ Customary evidence of the authorisation to represent the undersigned must be provided, e.g. by means of a statement issued by the issuer's legal department.