



European Securities and
Markets Authority

Final Report

**Technical standards on disclosure requirements under the Securitisation
Regulation**

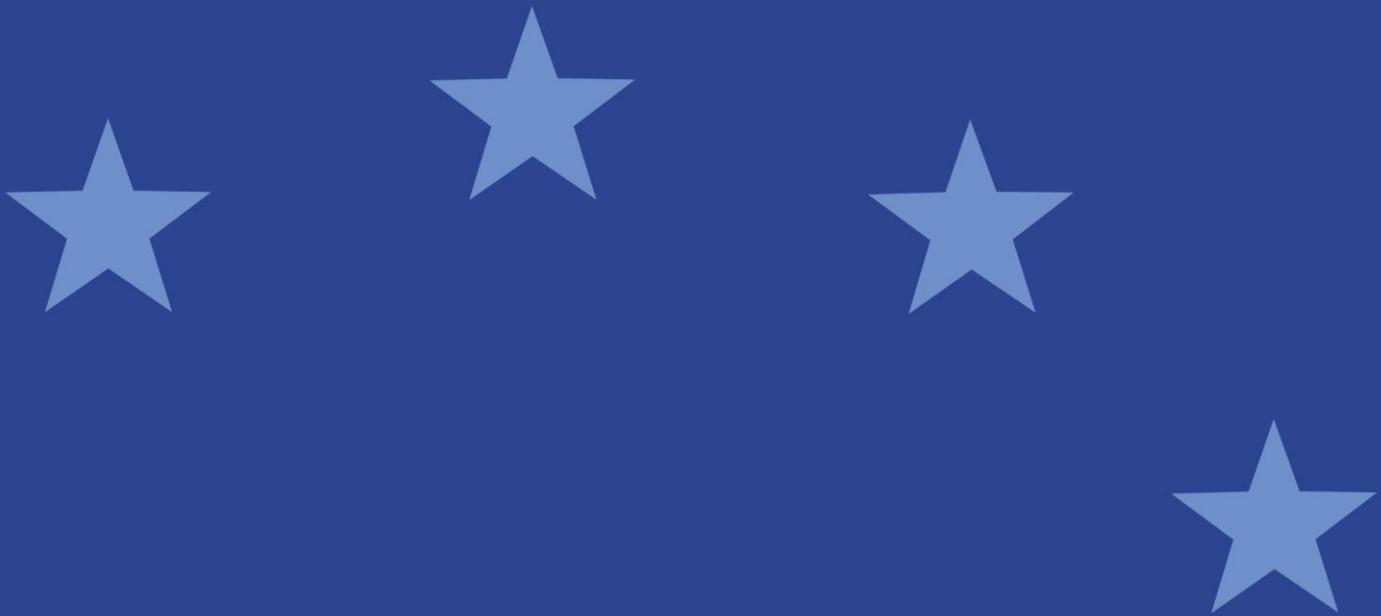


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Acronyms and definitions used

ABCP	Asset-Backed Commercial Paper
ABS	Asset-Backed Security
AIFMD	Alternative Investment Fund Managers Directive Directive 2011/16/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers and amending Directives 2003/41/EC and 2009/65/EC and Regulations (EC) No 1060/2009 and (EU) No 1095/2010
AnaCredit Regulation	Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13)
BCBS	Basel Committee on Banking Supervision
CBA	Cost-Benefit Analysis
CDO	Collateralised Debt Obligations
CDS	Credit Default Swap
CLN	Credit-Linked Note
CLO	Collateralised Loan Obligation
CMBS	Commercial Mortgage Backed Securitisation
COREP	Common Reporting
CP on disclosure and operational standards	Consultation Paper on draft technical standards on disclosure requirements, operational standards, and access conditions under the Securitisation Regulation https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf
CRA	Credit Rating Agency
CRA3 Regulation; CRAR	Regulation (EU) No 462/2013 of the European Parliament and of the Council of 21 May 2013 amending Regulation (EC) No 1060/2009 on credit rating agencies Text with EEA relevance
CRA3 RTS	Commission Delegated Regulation (EU) 2015/3 published on 6 January 2015 in the Official Journal of European Union
CRD IV	Capital Requirements Directive IV
	Capital Requirements Regulation
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012
EBA	European Banking Authority
ECB	European Central Bank
EMIR	European Market Infrastructure Regulation (Regulation (EU) 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories)
ESCB	European System of Central Banks
ESMA	European Securities and Markets Authority
ESMA Regulation	Regulation (EU) No 1095/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Securities and Markets Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/77/EC, as amended
ESRB	European Systemic Risk Board

EU	European Union
FINREP	Financial Reporting
FTE	Full-Time Equivalent
IPD	Interest Payment Date
IRB	Internal Ratings-Based Approach
ISO	International Organization for Standardization
ITS	Implementing Technical Standards
Joint Committee Report on Securitisation	Joint Committee Report on Securitisation, 12 May 2015 (JC 2015 022) https://esas-joint-committee.europa.eu/Publications/Reports/20150512_JC_2015_022_JC_Report_on_securitisation.pdf
LEI	Legal Entity Identifier
LGD	Loss Given Default
NPE	Non-Performing Exposure
NPL	Non-Performing Loan
NUTS	Nomenclature of Territorial Units for Statistics
PD	Probability of Default
Private Securitisation	A securitisation referred to in the third subparagraph of Article 7(2) of the Securitisation Regulation, namely a securitisation “ <i>where no prospectus has to be drawn up in compliance with Directive 2003/71/EC</i> ”.
Prospectus Directive	Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 on the prospectus to be published when securities are offered to the public or admitted to trading and amending Directive 2001/34/EC
Prospectus Regulation	Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC
Public Securitisation	Any securitisation that is not a private securitisation, i.e. any securitisation where a prospectus has to be drawn up in compliance with Directive 2003/71/EC.
RMBS	Residential Mortgage-Backed Securities
RTS	Regulatory Technical Standards
SA	Standardised Approach to calculating capital requirements in the Capital Requirements Regulation
SDMX-ML	Statistical Data and Metadata Exchange Markup Language
SEC-IRBA	The securitisation Internal Ratings-Based Approach to calculating capital requirements in the Capital Requirements Regulation
Securitisation Regulation	Regulation 2017/2402 of the European Parliament and of the Council laying down common rules on securitisation and creating a European framework for simple, transparent, and standardized securitisation and amending Directives 2009/65/EC, 2009/138/EC, 2011/61/EU, and Regulations (EC) No 1060/2009 and (EU) No 648/2012
SEPA	Single Euro Payments Area
SFI	Structured Finance Instrument
SFT	Securities Financing Transactions
SFTP	SSH File Transfer Protocol
SFTR	Securities Financing Transactions Regulation Regulation (EU) 2015/2365 of the European Parliament and of the Council

	of 25 November 2015 on transparency of securities financing transactions and of reuse and amending Regulation (EU) No 648/2012
SME ABS	Small and Medium-sized Enterprise Asset-Backed Securities
SMSG	Securities and Markets Stakeholder Group
Solvency II Directive	Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance
SRT	Significant Risk Transfer
SSPE	Securitisation Special Purpose Entity
T2S	Target 2 Securities
TR	Trade Repository
UTC	Coordinated Universal Time
WBS	Whole Business Securitisation
XBRL	Extensible Business Reporting Language
XML	Extensible Markup Language

1 Executive Summary

Reasons for publication

The European Securities and Markets Authority (ESMA) issued on 19 December 2017 a Consultation Paper (CP) on 'Draft technical standards on disclosure requirements, operational standards, and access conditions under the Securitisation Regulation' in order to fulfil certain requirements of the Securitisation Regulation.

According to Articles 7 and 17 of the Securitisation Regulation, ESMA is mandated to draft technical standards covering securitisation disclosure requirements. ESMA is mandated to submit these draft standards to the Commission by 18 January 2019.

Contents

This Final Report provides an overview of the feedback received from stakeholders during the open public consultation and public hearing as well as the ESMA response to it. ESMA welcomes the predominant support on its approach outlined in the CP and the proposed requirements. Following feedback received in the public consultation, ESMA has taken note of market participants' concerns surrounding the transitional arrangements of the Securitisation Regulation, which risk participants having to adjust their reporting systems twice. As set out in its letter to the European Commission of 24 April 2018¹, ESMA has re-organised its resources and priorities in order to accelerate delivery of this Final Report on disclosure-related technical standards to the European Commission a number of months ahead of its deadline of 18 January 2019. As a consequence, the second part of the aforementioned CP (on draft technical standards relating to operational standards and access conditions for information made available to securitisation repositories) will now be included in a second batch of documents that comprehensively address ESMA's mandates relating to securitisation repositories.

ESMA also took note of the substantial market feedback received on the scope of application of these draft technical standards, in particular on whether the technical standards would apply to both public and private securitisations. ESMA acknowledges the importance of a scope of application that is in line with the objectives of the Regulation, and furthermore understands that the scope of application is of key importance for market participants. Following market feedback, ESMA conducted additional legal analysis to ensure that these draft technical standards would not conflict with its empowerments under the Securitisation Regulation. According to ESMA's interpretation of the Securitisation Regulation, its mandates in Article 7(3) and 7(4) to draft technical standards covering the information to be made available under Article 7(1)(a) and 7(1)(e) (underlying exposures information and investor reports, resp.) appear to apply to all securitisations. At the same time, ESMA understands that its mandates to draft technical standards under Article 17(2)(a) and 17(3) cover all information under Article 7(1) and, furthermore, appear to apply only to public securitisations (which are required under Article 7(2) to report information to securitisation

repositories). Accordingly, ESMA has adjusted the structure of these technical standards, in order to better clarify the scope of requirements across its related disclosure mandates. ESMA considers that this restructuring will provide additional clarity for stakeholders, in view of feedback received during the consultation.

Following on from this restructuring, ESMA has further adjusted the draft templates set out in the CP, in order to better reflect the specific elements of Article 7(1) that are captured by each template. In doing so, the following sets of templates have been produced:

- Underlying exposures templates, reflecting information required to be made available pursuant to Article 7(1)(a) of the Regulation
- Investor report templates, reflecting information required to be made available pursuant to Article 7(1)(e)
- Inside information templates, reflecting information required to be made available pursuant to Article 7(1)(f)
- Significant event templates, reflecting information to be made available pursuant to Article 7(1)(g)

Based on market feedback, as well as further consideration of where certain items fall best within ESMA's mandates, ESMA considers that, instead of the securitisation repository, the reporting entity (i.e. the entity designated among the originator, sponsor, and SSPE for fulfilling the applicable transparency requirements) should be responsible for the creation of unique identifiers to track information across the securitisation and, where relevant, across ABCP transactions. Moreover, ESMA also considered that the reporting of item codes alongside information submitted to a securitisation repository was better aligned with reporting requirements for reporting entities, rather than a requirement for securitisation repositories.

Elsewhere, ESMA has developed and clarified some requirements in the draft technical standards, including:

- Adjustments to the underlying exposure and investor report templates: clarifications, deletion of certain unnecessary or problematic fields, insertion of new fields, restructuring of certain template sections on collateral;
- Creation of a new template structure to capture information items that are critical for assessing securitisations of non-performing underlying exposures;
- Creation of two new reporting templates as requested by market participants: for esoteric underlying exposures and for CLO securitisations;
- Clarified further the acceptable use of 'No data' options, where information is not available: limiting the possibility to enter a 'No data' option to specific fields in the templates. This reflects the fact that it is only in the underlying exposures templates

¹ https://www.esma.europa.eu/sites/default/files/library/esma33-128-485_letter_to_og_timing_securitisation_disclosure_requirements.pdf.pdf

that there appear to be legitimate reasons for information on a securitisation not being available—‘No data’ options (ND1 to ND4) could thus potentially be used in selected (not all) fields in the underlying exposure templates but not in the remaining templates (investor reports, inside information, and significant events templates). At the same time, greater flexibility is given on the use of the ND5 ‘No data’ option (i.e. ‘Not applicable’) throughout all of the templates, though not in all fields (e.g. not in identifier fields).

- Adjusted the template formats (in the ITS) to be according to XML, on the basis (1) that the majority of effort for the reporting entity of a securitisation will be for reporting the underlying exposures templates, (2) that existing standardised underlying exposures reporting arrangements in the EU are XML-based and not in line with ISO 20022, and (3) of the solutions developed by existing data collectors (as regards public securitisations). At the same time, the format of the template fields are as consistent as possible with ISO 20022 standards (e.g. fields containing lists of options to be selected), in order to facilitate compatibility across systems.

Section 2 of the Final Report includes the background for the RTS and a high-level overview of the comments received as well as ESMA’s response to them.

Section 3 of the Final Report details the comments received on individual questions and ESMA’s response to them. Where relevant, ESMA highlights the changes made to the draft technical standards.

This final report is accompanied by Annexes that include the list of respondents, the cost-benefit analysis as well as the final draft technical standards to be submitted to the European Commission.

Next Steps

These draft technical standards are submitted to the European Commission for endorsement.

2 Background

2.1 Consultation process

1. The Securitisation Regulation was published in the Official Journal of the European Union on 28 December 2017.
2. As set out in the Securitisation Regulation, ESMA is mandated to submit, by 18 July 2018 and 18 January 2019, technical standards to the European Commission ('the Commission') for adoption.
3. Article 10 of the ESMA Regulation² requires ESMA, where appropriate, to conduct open public consultations on draft technical standards, analyse the potential related costs and benefits, and request the opinion of the Securities Markets Stakeholders Group (SMSG).
4. ESMA's Consultation Paper (CP) on 'Draft technical standards on disclosure requirements, operational standards, and access conditions under the Securitisation Regulation' was published on 19 December 2017 and the consultation period closed on 19 March 2018. ESMA received 26 responses from entities (or representative bodies) in the following market segments: investors, banks, repositories, servicers and agency services providers, public authorities, and rating agencies—a detailed list is provided in Annex II. The answers received on the CP are available on ESMA's website³ unless respondents requested their responses to remain confidential.
5. In addition, on 19 February 2018, ESMA, together with the EBA, held a joint public hearing on the proposed technical standards related to the new Securitisation Regulation, including the present topics.
6. Elsewhere, ESMA requested the opinion of the SMSG to the CP. At its meeting on 8 February 2018, the SMSG decided not to provide a formal opinion to the consultation.
7. The draft technical standards have been developed on the basis of the requirements of the Securitisation Regulation, and have been adjusted where relevant following the feedback received in the consultation process. The final draft technical standards are included in Annexes IV and V of this Report.

2.2 Overall messages

8. Responses to the consultation indicated broad support for the proposed disclosure requirements, subject to certain specific amendments discussed in the next section. In particular, the majority of participants indicated their support for the use of existing reporting arrangements as a basis for the proposed disclosure requirements.

² Regulation (EU) No 1095/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Securities and Markets Authority)

³ <https://www.esma.europa.eu/press-news/consultations/consultation-disclosure-and-operational-standards>

9. Respondents also remarked on the importance of consistency across the content and format of reporting requirements going forward. In particular, feedback to the consultation highlighted the importance of a harmonised reporting arrangement between the Eurosystem loan-level reporting requirements and the draft securitisation disclosure technical standards.
10. Elsewhere, respondents emphasized the need for sufficient time to adapt to the proposed reporting requirements. In this regard, respondents also highlighted the need for the present technical standards to be adopted as soon as possible, in view of the transitional provisions of the Securitisation Regulation (Article 43(8)) and the entry into application date of 1 January 2019 of the Securitisation Regulation. Respondents emphasized the need to reduce the possibility of the transitional provisions applying and, as a result, the need for market participants to implement two sets of templates: i.e. both the present technical standards as well as the templates developed under Article 8b of the CRA3 Regulation.
11. Respondents also noted that the proposed disclosure requirements take the perspective of a bank, whereas non-bank firms may also be categorized as originators under the Securitisation Regulation, and may find it challenging to report certain fields.
12. At the same time, in their responses, market participants also raised a number of uncertainties on provisions in the Securitisation Regulation, including:
 - (a) Whether transaction documentation, transaction documentation summaries, and STS notifications (where applicable) provided 'in draft or initial form' before pricing would comply with the second sub-paragraph of Article 7(1) of the Regulation⁴;
 - (b) Whether certain documentation provided under Article 7(1)(b) of the Securitisation Regulation would be deemed inconsistent with the Regulation's transparency requirements; and
 - (c) The geographical scope of the disclosure requirements, where the originator, sponsor, and/or is located outside of the European Union. This includes considerations on the application of disclosure requirements to consolidated entities located outside of the European Union: pursuant to Article 14 of the CRR as amended by Article 1(11) of the CRR Amending Regulation (Regulation (EU) 2017/2401).
13. Lastly, a number of respondents provided comments pertaining to the requirements of the Securitisation Regulation to report standardised information, including:
 - (a) Whether private securitisations fall under the scope of these reporting requirements;
 - (b) Whether STS securitisations and, in particular, STS securitisations whose securities were issued before the date of application of the Securitisation Regulation ('legacy STS securitisations'), fall under the scope of these reporting requirements; and
 - (c) Whether standardised disclosure templates are needed at all, and instead that ESMA could set out information that must be reported without specifying the manner (i.e. details and format) of reporting it.

⁴ "information described in points (b), (c) and (d) of the first subparagraph shall be made available before pricing", in contrast to Article 22(5) of the Regulation, which requires the information in points (b) and (d) of Article 7(1) "available before pricing at least in draft or initial form".

ESMA's response

14. ESMA would first like to emphasize its appreciation for each entity that made the effort of providing feedback (including those providing feedback via industry associations), which in turn have assisted ESMA in formulating proposals that, in its view, are effective in meeting its mandates both under the Securitisation Regulation and under the ESMA Regulation (namely, investor protection, orderly markets, and financial stability).
15. As previously mentioned in its CP, ESMA fully agrees with the need for consistency with existing reporting arrangements, and will continue to support harmonised reporting requirements in the future, where possible.
16. ESMA also takes note of the need to ensure that the securitisation disclosure requirements sufficiently cater for the unique features of non-bank originators and has, as set out in more detail below, made certain adjustments to take these into account (for example, as regards Probability of Default and Loss Given Default fields). At the same time, ESMA is of the view that securitisation disclosure requirements should preserve a level playing field between non-bank originators (particularly those having purchased loan portfolios from original lenders) and bank originators.
17. ESMA has also noted the uncertainty and requests for clarification of specific provisions in the Securitisation Regulation listed in paragraphs 12 and 13 above. Although these fall outside ESMA's technical mandates, ESMA has ensured that these issues have been passed on to the responsible legislative bodies.
18. Furthermore, ESMA recalls that its mandates relates to the elaboration of technical standards on the information to be provided under various sub-paragraphs of Article 7(1) of the Regulation, which will subsequently be an input for the European Commission to adopt a Delegated Regulation on this topic. This mandate does not, in ESMA's view, appear to include in its scope the definition of a transitional period for these draft technical standards. ESMA notes that the transitional provisions set out in Article 43(8) of the Securitisation Regulation set out transparency obligations for Article 7(1)(a) and 7(1)(e) pending the application of the future Delegated Regulation based on upon the present technical standards.
19. Nevertheless, although this is a matter for the Commission, as regards the implementation timeline for the disclosure requirements, ESMA understands that the adoption of the disclosure requirements proposed in this final report may require substantial time and effort. In ESMA's view, and given these considerations, the present reporting arrangements could potentially apply with a gradually-increasing degree of compliance (with full compliance being expected by the end of the transitional period). As regards the duration of the transition period, ESMA considers that 15-18 months appear necessary as a transition period. This 15-18 months estimate is based on several relevant experiences:
 - (a) The experience of the ECB in establishing its loan-level disclosure templates for ABS in 2013. At that time, market participants were given 15 months to implement the

templates, which was then extended by a further 4 months with the introduction of the 'comply-or-explain approach'.

- (b) ESMA's past experience with MiFIR, whose (postponed) reporting start date was January 2018. ESMA published reporting specifications in October 2016, thus allowing 14 months for market participants to adapt their systems.
- (c) Implementation of the loan-level reporting templates under the AnaCredit Regulation. Starting from the adoption of the Regulation in May 2016, market participants falling under its scope have been given until September 2018 to comply.

20. Elsewhere, ESMA has carefully considered consultation feedback provided regarding the scope of the reporting requirements across public and private securitisations. On the basis of this feedback, ESMA undertook additional legal analysis of its empowerments under the Securitisation Regulation. In light of this further analysis, ESMA recalls that its mandate in Article 7(3) and 7(4) of the Securitisation Regulation relates to developing reporting requirements and standardised templates for the information set out in Article 7(1)(a) and 7(1)(e) of the Securitisation Regulation. ESMA understands that no distinction is made in these provisions between so-called 'private' and 'public' securitisations as regards the completion of these reporting requirements and templates. The distinction between 'private' and 'public' securitisations only appears in Article 7(2) of the Securitisation Regulation, which concerns, *inter alia*, where the information in these reporting requirements and templates must be made available (i.e. to a securitisation repository). This perspective would also appear to be in line with Recital 13 of the Securitisation Regulation, which concludes that, in light of the possibility for sensitive commercial information being present in the transaction, private securitisations should be exempted from the requirement to notify information to a securitisation repository. At the same time, Recital 13 does not mention any distinction to be made as regards the degree of transparency being provided under Article 7(1) to investors, potential investors, and competent authorities for private *relative* to public securitisations.
21. ESMA recognises that the application of these draft technical standards may have an impact on private securitisations compared with current practice. ESMA's additional legal analysis also considered that its mandate in Article 7(3) includes developing technical standards "taking into account the usefulness of the information for the holder of the securitisation position". ESMA has indeed taken into account the usefulness of the information for the investor when designing its draft RTS, by ensuring that information relevant for investors' due diligence and monitoring tasks is available. However, ESMA considers that using the technical standards as a vehicle for defining different categories of information to be provided for public versus private securitisations, on the basis of "the holder of the securitisation position", would not be within the scope of ESMA's mandate.
22. At the same time, in order to facilitate greater clarity and allocation of information across the relevant provisions in Article 7(1), ESMA has restructured the reporting requirements set out in the CP to better reflect the specific elements of Article 7(1) that are captured by each template. In doing so, the following sets of templates have been produced:

- (a) Underlying exposures templates, reflecting information required to be made available pursuant to Article 7(1)(a) of the Regulation;
 - (b) Investor report templates, reflecting information required to be made available pursuant to Article 7(1)(e);
 - (c) Inside information templates, reflecting information required to be made available pursuant to Article 7(1)(f); and
 - (d) Significant event templates, reflecting information to be made available pursuant to Article 7(1)(g)
23. The present investor report templates and significant event templates are together conceptually equivalent to the investor report templates presented in ESMA's CP. Upon further reflection, also in view of the consultation feedback, ESMA determined that it would be more appropriate to split the investor report templates consulted on in its CP into the present two categories, i.e. templates covering the information under Article 7(1)(e) (which refers to 'investor reports') and templates covering the information under Article 7(1)(g) (which refers to 'significant events'). For the significant event templates, ESMA placed particular emphasis on a need to report further details regarding a change in the structural features of the securitisation, or a change in its risk characteristics or its underlying exposures. In this regard, ESMA included the previously consulted-upon details on (where applicable) the ABCP programme, the ABCP transaction, the non-ABCP securitisation, as well as details on tranches/bonds, accounts, counterparties, as well as (for synthetic securitisations) synthetic coverage and issuer collateral information. Those details have been revised and incorporate feedback received during the consultation.
24. ESMA also considered that it is also important that underlying exposures and investor report information should, when made available by means of a securitisation repository, be accompanied by the latest developments of the securitisation in the form of inside information and significant events. Given the complexity of securitisations, changes in even a single information item may represent a significant event that can materially impact the performance of the securitisation, arising from a change in the structural features of the securitisation, or a change in its risk characteristics or its underlying exposures. ESMA therefore considered it essential that information on these events is made available alongside all other relevant aspects of the securitisation, in order for investors, potential investors, competent authorities and, for public securitisations, other entities listed in Article 17(1) of the Securitisation Regulation to update their assessments from a holistic perspective.
25. Elsewhere, based on market feedback, as well as further consideration of where certain items fall best within ESMA's mandates, ESMA considers that, instead of the securitisation repository, the reporting entity (i.e. the entity designated among the originator, sponsor, and SSPE for fulfilling the applicable transparency requirements) should be responsible for the creation of unique identifiers to track information across the securitisation and, where relevant, across ABCP transactions. Moreover, ESMA also considered that the reporting of item codes alongside information submitted to a securitisation repository was better aligned with reporting requirements for reporting entities, rather than a requirement for securitisation repositories. ESMA has therefore moved the questions from the CP on operational standards to the present final report.

26. As regards the uncertainty and comments provided on the requirements of the Securitisation Regulation, ESMA notes that, as set out in the CP, its mandates under the Regulation relate to developing draft technical standards on the information to be disclosed in order for the transparency obligations under Articles 7(1) and, where applicable, 17(1) of the Securitisation Regulation to be met. Moreover, ESMA is specifically tasked with developing standardised templates for reporting this information. ESMA is not able to provide interpretations on requirements set out in the Securitisation Regulation, beyond where it is deemed necessary for fulfilling its mandates. In this regard, ESMA notes that it has already provided its views on several of these elements in section 2.1 of the CP.

3 Detailed feedback on securitisation disclosure requirements

28. The following sections summarise the responses received for each question in the disclosure requirements section (section 2.1) of the CP. ESMA’s view on those responses, together with changes to the draft RTS, are included where appropriate.

Q 1: Do you agree with ESMA’s initial views on the possibility of developing standardised underlying exposures templates for, respectively, CDOs and “rare and idiosyncratic underlying exposures”? If you perceive a need to develop one or all of these underlying exposure templates, please explain in detail the desirable consequences that this would have. As regards CDOs, if you are in favour of developing a dedicated template, then please also indicate whether ‘managed CLOs’ and ‘balance sheet CLOs’ should be dealt with under the same template or separately under different templates.

Number of respondents	Industry representative body	Other market participants
19	13	6

29. Respondents had mixed views on the need to develop an underlying exposure template for CDOs. Several respondents pointed out that a standardised template for the underlying exposures of CDOs would not be particularly useful in light of the limited prevalence of such instruments in the European securitisation market and, looking ahead, similar expectations for the medium-term. On the other hand, many respondents requested ESMA to either develop a specific template for CLOs or modify the existing SME and Corporate underlying exposures template to capture underlying exposures for CLOs. Few responses made a distinction on whether the envisaged template could be applied to both ‘managed’ and ‘balance sheet’ CLOs, although from those responses that indicated a view it appears that a single template would suffice.
30. Furthermore, although respondents were generally not clear on the benefits of having a specific template for “rare and idiosyncratic” underlying exposures, the answers provided to ESMA’s consultation on the subject suggest that participants would be in favour of an underlying exposure template that, more generally, captures all exposures for which a dedicated template does not exist.
31. Lastly, although not included in the specific question, the majority of respondents agreed with ESMA’s considerations to not develop a disclosure template for Whole Business Securitisations (also known as secured corporate transactions).

ESMA's response

32. As regards CDOs, ESMA also takes note of feedback provided and considers that, given the overlap between underlying exposures in CLO and non-CLO securitisation structures, it may be more appropriate for the existing 'SME and Corporate' underlying exposures template to be adapted in order to cater for the presence of leveraged loans. ESMA has taken on board detailed feedback received on how the 'SME and Corporate' template could be adjusted to capture this information. To this end, the template includes new fields covering the date at which the underlying exposure was added to the pool, key balance sheet variables on the obligor (e.g. EBITDA, enterprise value), as well as information on any put options for the CLO manager to sell back the underlying exposure and any underlying exposure-level swaps in place.
33. At the same time, respondents mentioned that some information would not be available to CLO managers as this would be held by the original lender only. ESMA is of the view that such information, which relates for example to the jurisdiction of the originator/original lender, origination channel of a loan, its origination date, and its original principal balance, are all important elements for potential investors to perform their due diligence, as well as for investors and public authorities listed in Article 17(1) to meet their monitoring tasks and mandates and, therefore, should always be available. Moreover, although such information may be challenging to retrieve at first, then by the time that the reporting requirements fully apply, it appears that this information would be able to be made available in a sufficiently broad manner.
34. On this basis, ESMA has set out the following arrangements in its draft technical standards, regarding CLO securitisations:
- (a) As with other non-ABCP securitisations, CLO securitisations should complete the applicable underlying exposure template for each underlying exposure in the pool⁵
 - (b) CLO securitisations should also complete an additional securitisation information section, which contains fields of particular relevance for due diligence and monitoring of CLO securitisations. These include information on the type of CLO, on the current period in which the CLO securitisation is in (e.g. warehousing, ramp-up, reinvestment, post-reinvestment/wind-down), as well as numerous fields to capture in a standardised manner some key possible restrictions on the CLO manager's actions.
 - (c) Finally, CLO securitisations should also complete an additional CLO manager information template, for each CLO manager present⁶, which contains fields of particular relevance for due diligence and monitoring of CLO managers. This section includes information on the size of the CLO manager in terms of assets under management, capital, employees, as well as its operational arrangements (e.g. pricing frequency and time needed for settlement) and the performance of its CLO securitisation-related investments in recent years.

⁵ It is generally expected that the 'SME and Corporate' underlying exposure template, modified as discussed above, would be used most often, however this requirement is set out to cover all possible eventualities.

⁶ It is not expected that there would be more than one CLO manager per CLO securitisation, however this general requirement is set out to cover future possible evolutions in CLO securitisations.

35. Elsewhere, in light of feedback received and its mandate to develop standardised templates, ESMA has also set out a new draft template aimed to capture essential information on all exposures not captured in the existing underlying exposures templates (see also section 2.1.3.2 of the CP). This category is entitled ‘esoteric securitisation’ and two sections are proposed: underlying exposure-level information and collateral-level information.
36. As with the other underlying exposure templates, the underlying exposure-level information section would be completed for each underlying exposure and the collateral-level information section would be completed for each item of collateral securing each underlying exposure. The fields in each of these sections have been derived from fields in the applicable sections (i.e. underlying exposure-level information and collateral-level information) from the other dedicated exposure templates, with a view to obtaining minimum critical information for performing due diligence and monitoring on these esoteric underlying exposures. At the same time, ESMA understands that not all fields will be relevant for each esoteric underlying exposure (such as electricity tariff receivables, postal pensions, or future flows) and recalls that, in such situations, use of the ‘No data’ option “ND5” (i.e. ‘not applicable’) remains available.
37. Furthermore, as discussed in the CP, ESMA recalls that this proposed arrangement for ‘Esoteric securitisations’ applies to non-ABCP securitisations only and, in addition, that the non-ABCP securitisation investor report template would also be required to be completed. ABCP securitisations would not be concerned with the ‘Esoteric’ underlying exposure template but would instead report all ‘other’ underlying exposure types using the existing ABCP underlying exposures and investor report templates.
38. Finally, as regards WBS, ESMA takes note that market participants’ feedback align with ESMA’s proposal in its CP and, therefore, has not set out a dedicated draft WBS underlying exposure template in this final report. Instead, such information would be captured, as best possible, via both the ‘esoteric’ underlying exposure template discussed below and the non-ABCP investor report template (as discussed in paragraph 28 of the CP).

Q 2: Do you agree that ESMA should specify a set of underlying exposure disclosure requirements and templates for NPL securitisations, among the set of templates it will propose to the Commission? If so, do you agree that the draft EBA NPL exposures templates could be used for this purpose? Are there additional features (excluding investor report information, discussed in section 2.1.4 below) that are pertinent to the securitisation of NPL exposures that would need to be reflected or adjusted, in relation to the draft EBA NPL exposures templates?

Number of respondents	Industry representative body	Other market participants
11	6	5

39. The majority of respondents were of the view that it would indeed be helpful to set out separate templates for NPL exposures. At the same time, the majority of feedback received during the consultation indicated that the EBA NPL exposures templates are highly detailed and difficult to comply with from a regulatory perspective, given that these templates do not have yet an official legal status, do not constitute a legal regulatory requirement for supervisory reporting, and lastly are intended to be used on a voluntary basis by market participants. ESMA also took note of feedback that suggested that market participants disclosing NPL underlying exposure data could indirectly be able to use the EBA templates in order to fulfil their disclosure obligations under the Securitisation Regulation, assuming that all minimum disclosure requirements (as set out in paragraph 30 of ESMA's CP) are covered therein.

ESMA's response

40. ESMA has taken note of the feedback received and understands that the EBA NPL exposures templates are at present voluntary and have only recently been agreed, and thus that experience in using the templates is limited. At the same time, ESMA considers that there are clear benefits towards developing dedicated templates that can capture securitisations backed primarily by NPEs, as further discussed in the context of NPLs in paragraph 32 of its CP.

41. When contrasting the draft ESMA disclosure templates and the EBA NPL templates, it appears that there is substantial overlap. The EBA templates also contain fields that are deemed 'critical' for performing due diligence on NPLs. ESMA therefore proposes to create several additional sections to be appended to the ESMA reporting templates only in the event of NPE securitisations and, furthermore, has set out draft definitions in its disclosure RTS for delineating NPE securitisations from non-NPE securitisations (further discussed in paragraph 45 below). In doing so, ESMA is attempting to balance feedback from market participants that wholesale adoption of the EBA NPL templates is not warranted, with the evident need for additional information to be provided to the users identified in Article 17(1) of the Securitisation Regulation in the event of NPE securitisation.

42. Fields in the additional sections have been drawn from the EBA NPL templates, using the fields identified by the EBA as 'critical' for an appropriate due diligence of the underlying exposures. ESMA considers that this approach ensures a level playing field between the EBA and ESMA templates, as regards reporting for non-performing loans, while also recognising the need for reporting arrangements in this specific market segment to reflect the relatively more-recent policymaking focus. The additional sections proposed to be included in the securitisation disclosure requirements are:

- (a) An additional underlying exposure information section, containing fields that are of 'critical' relevance for due diligence of NPEs (e.g. 'Date of Insolvency Practitioner Appointment', 'Date of Obtaining Order for Possession', 'Start/End Date of Interest-Only Period', 'Last Payment Date', 'Syndicated Portion'). ESMA recalls that, where the field does not apply, for example either due to different jurisdictional practices or to the type of loan, use of the 'No data' option "ND5" (i.e. 'not applicable') remains available where this is a true representation of this aspect of the underlying exposure in question.

- (b) An additional collateral-level information section to be completed for each collateral item backing each NPE. Given the importance of recovery proceedings for gauging the likelihood of NPL repayment, a number of additional fields are proposed to be required for securitised NPEs, which would be completed for each collateral item backing the NPE. Examples of fields in this section include: the current enforcement status over the collateral, whether any other secured creditors have taken steps to enforce security over the asset, the percentage of completion of the property construction, as well as various dates associated with the collateral enforcement process (e.g. court-ordered appraisals, collateral being offered for sale, date of sale agreement, next auction date, etc.). ESMA recognises that not all fields will be relevant for all types of collateral and, therefore, reiterates that in such situations the 'No data' option "ND5" (i.e. 'not applicable') remains available.
 - (c) An additional historical collections information section to be completed for each NPE. Given the need for understanding past collection behaviour, as well as monitoring the evolution of a pool of NPEs for securitisation investors, ESMA proposes to adopt 'critical' fields from the corresponding EBA NPL templates on this topic. As in the EBA NPL templates, the historical collections information section would be completed for each securitised NPE on a monthly basis, going back thirty-six months prior to the data cut-off date. The fields in this section are: 'Legal Unpaid Balance at month n', 'History of Past-Due Balances at month n', 'History of Repayments - Not from collateral sales at month n', and 'History of Repayments - From collateral sales at month n'.
43. These sections would be required to be completed in addition to each of the draft ESMA underlying exposure templates (where applicable given the underlying exposure type), but only for securitisations primarily backed by NPEs. For example, an NPE securitisation backed by residential real estate NPEs would be required to complete:
- (a) For each underlying NPE:
 - i. the underlying exposure information section applicable for residential real estate exposures in a non-ABCP securitisation;
 - ii. the additional underlying exposure information section applicable for NPEs referred to in paragraph 42(a) above;
 - iii. the historical collections information section referred to in paragraph 42(b) above;
 - (b) For each collateral item backing each underlying NPE:
 - i. the collateral information section applicable for residential real estate exposures in a non-ABCP securitisation;
 - ii. the additional collateral information section applicable for NPEs referred to in paragraph 42(c) above;
44. Similarly, an NPE securitisation backed by a combination of residential real estate NPEs and 'SME and corporate' NPEs would be required to complete:
- (a) For each underlying residential real estate NPE: the underlying exposure information section applicable for residential real estate exposures in a non-ABCP securitisation;

- (b) For each underlying ‘SME and corporate’ NPE: the underlying exposure information section applicable for ‘SME and corporate’ underlying exposures in a non-ABCP securitisation;
 - (c) For each underlying NPE (regardless of whether it is a residential real estate or ‘SME and corporate’ NPE):
 - i. the additional underlying exposure information section applicable for NPEs referred to in paragraph 42(a) above;
 - ii. the historical collections information section referred to in paragraph 42(b) above;
 - (d) For each collateral item backing the residential real estate NPE: the collateral information section applicable for residential real estate underlying exposures in a non-ABCP securitisation;
 - (e) For each collateral item backing the ‘SME and corporate’ NPE: the collateral information section applicable for SME and corporate underlying exposures in a non-ABCP securitisation; and
 - (f) For each collateral item backing an NPE (i.e. regardless of whether the underlying exposure is a residential real estate or ‘SME and corporate’ NPE): the additional collateral information section applicable for NPEs referred to in paragraph 42(c) above;
45. Elsewhere, ESMA considers it beneficial to define more clearly the scope of NPE securitisations, for the purposes of meeting its mandate to develop standardised reporting requirements. In particular, ESMA proposes that non-ABCP securitisations with active⁷ NPEs whose outstanding principal balance as at the data cut-off date make up more than half (i.e. the majority) of the current principal balance of the underlying exposures in the securitisation, should complete the additional NPE template sections. In the interest of ensuring a level playing field across securitisations and meeting investors’ and potential investors’ needs for due diligence and monitoring, as well as the needs of other users in Article 17(1) of the Securitisation Regulation, ESMA notes that this scope would also include non-ABCP securitisations that were not considered NPE securitisations at the date of closing of the transaction, but whose pool of active underlying exposures subsequently witnessed a severe deterioration.
46. ESMA has also proposed a definition of NPE that, in its view, is sufficiently broad to capture exposures securitised from either bank or non-bank originators, and reflects earlier work from the EBA, with a view to ensuring consistency. In the EBA’s discussion paper⁸ touching

⁷ I.e. exposures which, at the data cut-off date, may be expected to generate cash inflows or outflows in the future. These stand in contrast to ‘inactive’ underlying exposures, which refer to underlying exposures that have redeemed, prepaid, been cancelled, repurchased, defaulted (with no further recoveries expected) or been substituted. See section 2.1.3.4 in ESMA’s CP for further details: https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf

⁸ Discussion Paper on Significant Risk Transfer in Securitisation: <https://www.eba.europa.eu/documents/10180/1963391/Discussion+Paper+on+the+Significant+Risk+Transfer+in+Securitisation+%28EBA-DP-2017-03%29.pdf/228098e3-29ba-473f-9e4c-680ce32e1869>

on the subject, NPLs were defined “*based on accounting, prudential or reporting definitions:*”

- (a) *Impaired asset, based on the accounting definition (IFRS9 and / or local GAAP);*
- (b) *Defaulted asset, based on the prudential (CRR) definition;*
- (c) *Non performing exposure (NPE), based on the EBA definition (ITS) for supervisory reporting.”*

47. Although ESMA referred to NPLs in its CP, ESMA has used a definition referring to NPEs insofar as this constitutes the widest scope of definition according to the EBA’s work (see Figure 21 in the above-mentioned discussion paper). This definition also reflects the possibility for additional exposure types besides loans to be securitised and for the possibility of different regimes applying regarding the determination of the ‘non-performing’ status of the exposure, including banking regulations as well as accounting practices. In any case, as noted by the EBA, “*Even though the three definitions serve different regulatory purposes and target different audiences, they are ultimately expected to lead to convergent definition outcomes.*” ESMA therefore considers that exposures classified under any of the following provisions should be deemed NPEs for the purposes of these technical standards:

- (a) non-performing exposures as defined in paragraphs 145-162 of Annex V of the Commission Implementing Regulation (EU) 2015/227⁹;
- (b) where point (a) does not apply, credit-impaired financial assets as defined in Appendix A of the Commission Regulation (EU) 2016/2067¹⁰;
- (c) where points (a) and (b) do not apply, credit-impaired financial assets as defined in national Generally Accepted Accounting Principles developed under Council Directive 86/635/EEC¹¹.

48. ESMA will dedicate special attention to the use of these templates, in view of the report to be produced by the Joint Committee of the European Supervisory Authorities by 1 January 2021 (as per Article 44 of the Securitisation Regulation).

⁹ Commission Implementing Regulation (EU) 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council Text with EEA relevance. OJ L 48, 20.2.2015, p. 1.

¹⁰ Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9, OJ L 323, 29.11.2016, p. 1.

¹¹ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions, OJ L 372, 31.12.1986, p. 1.

Q 3: Do you have any comments on the loan/lease-level of granularity for non-ABCP securitisations? If so, please explain, taking into account the due diligence, supervisory, monitoring, and other needs and obligations of the entities discussed above.

Number of respondents	Industry representative body	Other market participants
12	8	4

49. The responses received on this question demonstrate broad agreement on the loan/lease-level of granularity for non-ABCP securitisation.
50. At the same time, respondents pointed out that certain information may be challenging to obtain for certain market participants, depending on their reporting systems.
51. In addition, some market participants highlighted that the proposed requirement for tenant-level information to be provided for CMBSs could be problematic, because this information could only be obtained from parties that are not typically involved in the CMBS securitisation and, therefore, have less incentive to fulfil the reporting requirements.

ESMA's response

52. In light of the feedback received, ESMA considers that there is no need to deviate from the proposed loan/lease-level granularity of the non-ABCP securitisation underlying exposure templates. ESMA recognises that, in order to be able to comply with the reporting requirements set out in its draft technical standards (which themselves implement the Securitisation Regulation provisions), substantial effort will be required by certain market participants. At the same time, the benefits to investors, potential investors, competent authorities and, for public securitisations, the public authorities listed in Article 17(1) from the proposed degree of detail appear clear, as further explained in paragraphs 33-35 of ESMA's CP.
53. As regards tenant-level information for CMBSs, ESMA agrees with the feedback received that requiring full tenant-level information may place an excessive obligation on parties that are not directly associated with fulfilling the reporting requirements set out in the Securitisation Regulation. In order to balance this need to minimize reporting burdens with the evident need for investors to be able to perform adequate due diligence and monitoring, ESMA proposes to adopt a threshold approach. Under this approach, the largest three tenants, measured in terms of annual rent, would complete the tenant-level information section of the CMBS template. The proposed arrangement is in line with the ECB CMBS template reporting requirements developed in 2012, which are well known and understood by market participants.

Q 4: Do you find these risk-related fields proposed in the draft templates useful? Do you see connections between them and the calculation of capital requirements under the SEC-IRBA approach provided for in the CRR?

Number of respondents	Industry representative body	Other market participants
9	7	2

54. The majority of respondents to this question were opposed to the introduction of risk-related fields in the draft underlying exposure templates, for the following reasons:
- (a) Such information may reveal competitively sensitive information about credit models used by lenders, in particular for granular portfolios;
 - (b) Such information reflects only an opinion and model, and thus may not necessarily assist investors and potential investors in their monitoring and due diligence obligations;
 - (c) Investors and potential investors, at the present juncture, have no certainty that these fields could be used for meeting and calculating regulatory capital requirements, coupled with the fact that there are many non-bank investors in securitisation markets; and
 - (d) The fields appear to skew securitisations in favour of institutions subject to regulatory capital requirements that involve the calculation of PD and LGD parameters, whereas there may be other originators involved that are not subject to such requirements.
55. Feedback indicating the possibility for average PD and LGD figures to be disclosed at the level of the securitisation transaction was also received.

ESMA's response

56. ESMA takes note of the feedback received and, in particular, on the fact that a number of respondents (though not all) from the 'investor' side of the securitisation market also indicated that such detailed information might not necessarily be useful. At the same time, ESMA considers that such information could still be useful for investors, potential investors, and public authorities at an aggregate level, by providing a view of the relative riskiness of exposures from the perspective of the originator or original lender.
57. Moreover, ESMA notes that the second sub-paragraph of Article 5(4)(a) of the Securitisation Regulation ('due diligence requirements') explicitly requires institutional investors to monitor the "frequency distribution of credit scores or other measures of credit worthiness across underlying exposures". In ESMA's view, in order to facilitate investors' ability to demonstrate compliance with these requirements, certain information should be provided by the reporting entity.
58. Therefore, ESMA proposes to remove the PD and LGD fields from the underlying exposure templates and, instead, that PD and LGD figures be disclosed at the level of the securitisation transaction. In particular, and with a view towards ensuring ease of

comparability and that a “frequency distribution” is made available to institutional investors, ESMA proposes both a weighted-average PD measure for the securitisation exposures as well as a set of six fields for PDs to capture the relative amounts of exposures falling into each category—the separation of PDs has been based on widely-accepted ranges of PDs.¹² ESMA notes that, where there is no regulatory requirement to calculate such figures (e.g. in the case of non-bank lenders subject to different prudential/supervisory requirements), appropriate guidance has been provided in the RTS.

Q 5: Do you have any views on the contents of the non-ABCP securitisation underlying exposure requirements found in the templates in Annexes 2 to 8 in the ITS (located in Annex V to this consultation paper)?

Number of respondents	Industry representative body	Other market participants
17	10	7

59. ESMA received numerous detailed responses to this question and notes that there is general support for the templates as a whole. Detailed comments were received on the following main categories of topics:

- (a) Requests for changes to frequency of reporting information in certain fields, for example changing from ‘dynamic’ to ‘static’;
- (b) Requests for adjusting certain options available in {LIST} fields;
- (c) Requests for further guidance on how to report information for certain fields, in light of specific contexts;
- (d) Requests to delete certain fields that are problematic, either because information is not available or because providing it may disclose sensitive details about originator practices; and
- (e) Requests to insert additional fields that are necessary for users listed in Article 17(1) of the Securitisation Regulation to fulfil their tasks and obligations.

60. ESMA also received a request to change the source of definitions used for classifying corporate borrowers, and to instead combine the classifications under Commission Recommendation 2003/361 with those used by the European Investment Bank.

ESMA’s response

61. ESMA has taken note of detailed responses received in light of the objectives of the Securitisation Regulation and the perspectives set out throughout ESMA’s CP. In particular, ESMA deems the following adjustments to be warranted:

¹² See page 264 of <https://www.bis.org/publ/bcbs128.pdf>

- (a) Where applicable, allowing reporting entities to clarify when a default has occurred under either regulatory definitions or more bespoke definitions set out in the securitisation transaction documentation (e.g. the 'Account Status' field in the templates);
 - (b) Clarifying field entries that relate to realised or estimated information, to take into account when such information would or would not realistically be available to the reporting entity (e.g. the 'Allocated Losses' field in the templates);
 - (c) Deleting a number of fields, in order to minimise reporting burden while still ensuring sufficient information for the entities listed in Article 17(1) of the Securitisation Regulation, could be deemed less valuable in view of the responses provided (e.g. the above-mentioned PD and LGD fields, 'Risk Weight Approach', 'Date Removed from the Pool', 'Enterprise Size' for commercial mortgages, 'Large Enterprise Name and Headquarters Address', 'Tenant Rating' and 'Tenant Rating Source(s)', various 'whole loan' fields for commercial mortgages, and 'Credit Impaired Obligor');
 - (d) Adjusting the structure of the residential mortgages underlying exposure template: a new 'collateral' section containing all information related to each property backing a residential loan has been created (in a similar way to the 'collateral' sections of the commercial mortgages and SME/Corporate underlying exposure templates);
 - (e) Clarifying certain terminologies in field descriptions, such as changing all mentions of 'Special Purpose Vehicle' to 'Securitisation Special Purpose Entity', to avoid future confusion and risks of inconsistencies with the Securitisation Regulation;
 - (f) Introducing several fields that are present in one or several templates but appear valuable for all underlying exposure templates (e.g. 'Pool Addition Date', 'Date of Repurchase', and 'Length of Payment Holiday');
 - (g) Introducing several new fields that, in ESMA's view and in light of the feedback received, provide additional necessary clarity for the data users listed in Article 17(1) of the Securitisation Regulation, including 'Scheduled Interest Payment Frequency', 'Original Lender Legal Entity Identifier', 'Original Lender Name', 'Original Lender Establishment Country'. ESMA understands that, in particular for older underlying exposures originated by lenders that have since ceased to be going concern entities, obtaining a Legal Entity Identifier may be challenging. Therefore, appropriate guidance has been provided in the templates to over-ride the general arrangement for 'no data options'.
 - (h) Clarifying the options available for a number of {LIST} fields in order to avoid the risk of ambiguities and inconsistencies (e.g. 'Employment Status', 'Original Valuation Method', and 'Debt Service Coverage Ratio Method');
 - (i) In a few underlying exposures templates, reconciling certain fields that do not appear to be mutually exclusive (e.g. 'Amortisation Type' and 'Repayment Type') and also contain several nested list elements (e.g. 'Property Type' containing information as well on whether there is recourse or not to the obligor's assets beyond the proceeds of any collateral, for the loan in question)
62. ESMA also understands that numerous specific cases are likely to arise when completing these templates and will endeavour to provide further guidance where possible.

63. ESMA also notes that, even if XML formats are proposed rather than ISO 20022 (see answer to Question 17 below) further formatting adjustments have been made to template fields in order to ensure that they are as closely aligned as possible with ISO standards, for example as regards the use of date-time formats that comply with ISO elements and also the conversion of numerical options in {LIST} fields to four-character options (as also discussed in section 2.1.7 of the CP).
64. Lastly, as regards the definitions used for classifying corporate obligors, ESMA does not consider it beneficial to combine different classification systems for segmenting the population of corporate obligors into sub-categories. Commission Recommendation 2003/361 is well known and, since its entry into force in January 2005, has been applied to all Community acts and funding programmes, as well as in the field of state aid. Moreover, this classification will also be used for applying the AnaCredit Regulation.

Q 6: Do you agree with the reporting of ABCP underlying exposures to be segmented at the transaction level?

Number of respondents	Industry representative body	Other market participants
10	6	4

65. Of the response received on this question, respondents had mixed views: some considered that transaction-level information should be provided in aggregate format in a manner that is relevant to all transactions in the programme. Other respondents agreed with the reporting of information at the transaction level.
66. Respondents also pointed out that the majority of ABCP transactions would be classified as private transactions under Article 7 of the Securitisation Regulation (as would ABCP programmes). In this respect, respondents requested further confirmation that private ABCP transactions would not be in the scope of the draft technical standards, despite templates being available for these instruments.
67. Moreover, respondents pointed to the fact that originators in ABCP transactions are mostly non-bank firms that may not necessarily possess much of the information requested.

ESMA's response

68. ESMA notes that, as further explained in its CP (section 2.1.3.3), the transaction-level information contains elements that appear necessary for investors and potential investors (as well as public authorities) to effectively monitor and perform due diligence on ABCP transactions, in particular on the strength and robustness of any support arrangements (e.g. liquidity facilities, swaps, and/or guarantees) as well as the financial strength of the originator.
69. As regards the scope of these reporting requirements, ESMA has set out its views on the public vs. private securitisation reporting topic in section 2.2 above.

70. Finally, ESMA has also removed certain fields that were signalled as problematic for market participants, in view of preserving adequate degrees of confidentiality, including the name and LEI of the originator of the ABCP transaction. Certain fields that were initially in the ABCP programme-level information section have been inserted in the ABCP transaction information section as well, where this appeared more relevant given market practices (e.g. ‘Overcollateralisation’ and ‘Excess Spread’). Insertions and clarifications were also made on certain fields as requested (e.g. ‘Maximum Funding Limit’ and ‘Purchased Amount’).

Q 7: Do you have any views on the contents of the ABCP securitisation underlying exposure requirements, found in the template located in Annex 9 in the ITS (Annex V to this consultation paper)?

Number of respondents	Industry representative body	Other market participants
7	5	2

71. Of the few respondents that answered this question, the majority of detailed comments appear to concern fields that are alleged to be confidential by market participants, on the understanding that the ABCP securitisation is a private securitisation.

72. In addition, feedback on certain fields suggested that these were too detailed in the context of aggregate ABCP underlying exposures reporting as required under the Securitisation Regulation. Fields cited as examples include those containing the aggregate value of loans falling under generally-accepted measures of higher credit risk relating to the loan purpose, origination channel, obligor employment status, and primary income.

ESMA’s response

73. As regards the completion of fields for private securitisations, ESMA has addressed this in its overall responses in the previous section.

74. As regards specific fields, in addition to the changes highlighted in its response to the previous question, ESMA has removed a number of fields that were deemed too detailed given market practices, with a view to minimising excessive reporting burdens. This includes the fields mentioned in paragraph 70 above, as well as additional fields, such as ‘Originator Affiliate’, ‘Primary Income Type’, ‘Number Of Payments Before Securitisation’, ‘Current Interest Rate’, ‘Syndicated’, ‘Lien’, as well as (as also discussed under Question 4 above) risk-related fields on PD, LGD, and ‘Risk Weight Approach’ (the latter of which may also be less needed, taking into account the presence of a sponsor in ABCP programmes).

75. At the same time, ESMA notes that certain fields appear necessary to confirm compliance of the ABCP transaction with the requirements of Article 24(9) of the Securitisation Regulation, for example as regards the breakdown of underlying exposures in arrears, as well as underlying exposures that have been restructured, are in default, etc.

Q 8: Do you agree with the proposed reporting arrangements for inactive exposures? If you prefer the alternative (i.e. require all inactive exposures to continue to be reported over the lifetime of the securitisation), please provide further evidence of why the envisaged arrangement is not preferred.

Number of respondents	Industry representative body	Other market participants
14	7	7

76. The majority of respondents agreed with the proposed approach, citing also its consistency with most of the arrangements set out in the Eurosystem loan-level data initiative. One industry association noted that there are different practices amongst its members as regards whether inactive exposures are tracked or not and, therefore, that standardisation would require costly adjustments in one of the camps.

ESMA's response

77. In view of the feedback received, ESMA proposes to maintain the provisions on reporting of inactive exposures as set out in its CP (section 2.1.3.4). ESMA understands that standardisation of reporting practices may require adjustments for certain market participants, however insofar as the standardised arrangements fall on the side of requiring less data in this context (i.e. to only require inactive exposures to be reported for the submission date subsequent to their becoming inactive and to no longer require reporting for these inactive exposures in subsequent dates), this would not appear to add an unreasonable burden. On the other hand, this would have the advantage of being consistent with the majority of existing practices (i.e. as applied by the Eurosystem loan-level data initiative for most underlying exposure types) and, moreover, facilitating investors' and potential investors' ability to assess only the most relevant data in a submission (while having access to historical data via past data submissions).

Q 9: Do you have any views on these proposed investor report sections? Are there additional fields that should be added? Are there fields that should be adjusted or removed? Please always include field codes when referring to specific fields.

Number of respondents	Industry representative body	Other market participants
13	9	4

78. ESMA received several detailed responses to this question and notes that there is general support for the investor report templates as a whole. Moreover, most respondents agreed with the view that standardisation of this information is both feasible and desirable.

79. Detailed comments were received on the following main categories of topics:

- (a) Requests for changes to certain field descriptions and the options available therein;
- (b) Requests for further guidance on how to report information for certain fields in specific contexts; and
- (c) Requests to delete certain fields that are problematic, either because information is not available or because providing it may disclose sensitive details about originator practices; and
- (d) Requests to insert new fields that are deemed relevant for market participants in light of tasks and mandates under the Securitisation Regulation.

ESMA's response

80. ESMA has taken note of the detailed responses received to this question, and has assessed them in light of Securitisation Regulation's objectives, ESMA's mandates, and finally the perspectives set out throughout ESMA's CP. In particular, ESMA deems the following adjustments to be warranted:

- (a) Clarifications of certain field descriptions (e.g. 'Arrears', 'Purchased Amount', 'Maximum Funding Limit', 'Annualised Constant Default Rate');
- (b) Modification of certain field options, for example including more accurate categories in {LIST} fields (e.g. 'Liquidity Facility Type' and 'Counterparty Type');
- (c) Deletion of certain fields that appeared to overlap with others (e.g. 'Currency Of Receivables Transfer Limit') or that appeared to not be widely used (e.g. ABCP programme-level fields such as 'Security Name', 'Current Overcollateralisation', 'Securitisation Excess Spread', 'Letter Of Credit Provider Name');
- (d) Insertion of certain fields requested by market participants, where these appear reasonable in light of the empowerments and purposes of the technical standards respectively set out in the Securitisation Regulation and in ESMA's CP. This includes fields on tranches/bonds, such as 'Tranche/Bond Disbursement Date', 'Coupon Floor', 'Coupon Cap', 'Day Count Convention', as well as fields in the Tests/Events/Triggers information section, including 'Test/Event/Trigger Level' and 'Test/Event/Trigger Value'; and
- (e) Adjustments as regards the scope of reporting for the 'Tranche/bond-level information section', to include all tranches as defined in the Securitisation Regulation as well as subordinated loans.

As set out in its response to question 5 above, ESMA also will undertake to provide further clarity on the templates in specific situations, where possible.

Q 10: Do you have any views on the ‘protection information’ and ‘issuer collateral information’ sections, for synthetic securitisations?

Number of respondents	Industry representative body	Other market participants
5	4	1

81. ESMA received few substantive responses to this question. One response requested the minimum disclosure requirement to include a description of cash flows between counterparties and indicating potential risks. Respondents included certain detailed comments on modifications to capture certain protection types as well as the definition of ‘balance sheet synthetic securitisation’ and a more general request for the ‘Issuer collateral information section’ to cover cash deposits. Another response recommended renaming the section using a term that would not risk confusing investors that their investment is somehow protected when, in reality, investors may themselves be the protection seller.

ESMA’s response

82. ESMA considers that the detailed counterparty information section proposed in the present draft technical standards will also be helpful for the entities listed in Article 17(1) of the Securitisation Regulation to assess inter-relationships of relevance for their due diligence, monitoring, and assessment activities. As regards providing information on cash deposits, ESMA recalls that the name of the counterparty (e.g. custodian) holding the cash deposits would also have to be disclosed and, therefore, provide the necessary path to performing scrutiny on specific counterparty risks in this area. ESMA has also inserted a field to cover the interest rate earned on any cash deposits.
83. ESMA has also endeavoured to take into account the detailed feedback received on specific fields, by simplifying field descriptions for ‘balance sheet securitisation’ and also clarifying options for reporting certain protection types. Moreover, ESMA has renamed the ‘protection information’ section to the ‘synthetic coverage information’ section, to avoid any risk of confusion.

Q 11: Synthetic ABCP securitisations have not been observed in Europe—to ESMA’s knowledge. However, do you see a need to extend the ABCP securitisation invest report template to cover potential synthetic ABCP securitisations?

Number of respondents	Industry representative body	Other market participants
5	4	1

84. Of the few responses received, respondents agreed that there is no need to extend the ABCP securitisation invest report template to cover potential synthetic ABCP securitisations.

ESMA’s response

85. In light of feedback received, ESMA does not see a need to develop reporting requirements and a standardised reporting template for potential synthetic ABCP securitisations and, therefore, has not adjusted its current draft technical standards on this point.

Q 12: Do you agree with the proposal that ISIN level information should be provided on the collateral held in a synthetic securitisation using CLNs? If you believe aggregate information should be provided, please explain why and how this would better serve the due diligence and monitoring needs of investors, potential investors, and public bodies listed in Article 17(1) of the Securitisation Regulation.

Number of respondents	Industry representative body	Other market participants
1	1	0

86. The single response received to this question remarked that ISIN-level information could be possible to provide but that aggregated information should instead be provided, as ISIN-level information will change day to day (due to changes in the instruments held as collateral) and thus that this information would be outdated as soon as it would be provided. This aggregate information would serve to facilitate investor due diligence by matching actual collateral types held with the collateral limits set out in the securitisation documentation.

ESMA’s response

87. ESMA has taken note of the feedback provided but is of the view that the present proposal is compatible with the arguments made, insofar as aggregate information would suffer from the same drawback as ISIN-level information as regards fast-moving changes to collateral. Moreover, investors remain able to examine securitisation documentation on any collateral holding limits as part of their due diligence, regardless of whether ISIN-level or aggregate information is made available. At the same time, the use of ISIN-level information would be both more useful for investors in synthetic securitisations and would furthermore assist public authorities listed in Article 17(1) of the Securitisation Regulation with their financial stability monitoring duties.

88. Therefore, ESMA considers that the wider benefits of granular information on collateral outweigh the potential downsides. ESMA also recalls that such ISIN-level information is expected to be readily available to the issuer and, therefore, would not constitute an excessive reporting burden in ESMA’s view.

Q 13: Do you consider it useful to have this static vs. dynamic distinction in the templates?

Number of respondents	Industry representative body	Other market participants
13	7	6

89. The clear majority of respondents agreed to have this distinction.

ESMA's response

90. On the basis of the feedback received, ESMA proposes to maintain the distinction as set out in its CP (section 2.1.6.1). To this end, and for the avoidance of doubt, ESMA recalls that the distinction is meant as guidance for market participants—information reported should be accurate as at each data cut-off date. This implies that information reported in fields classified as 'static' may nevertheless need to be updated, albeit less frequently than information reported in fields classified as 'dynamic'.

Q 14: Do you have any views on these 'No data' options? Do you believe additional categories should be introduced? If so, please explain why.

Number of respondents	Industry representative body	Other market participants
9	6	3

91. The majority of respondents to the CP agreed with the existing set of 'No data' options, which themselves are based on the options available under the Eurosystem loan-level data initiative.

92. In addition, several respondents requested additional 'No data' options

- (a) A 'No data' option that reflects the existence of a confidentiality requirement preventing either the disclosure of the relevant information or a requirement not to collect/keep such information. Arguments cited in favour of this 'No data' option included that it would enable the relevant information protection arrangements of Article 7(1)¹³ to be maintained. Elsewhere, certain jurisdictions may include legislation preventing originators from maintaining information on past financial difficulties of individual obligors once those payment difficulties have been resolved;

¹³ Originators, sponsors and SSPEs shall, in making information available, "comply with national and Union law governing the protection of confidentiality of information and the processing of personal data in order to avoid potential breaches of such law as well as any confidentiality obligation relating to customer, original lender or debtor information, unless such confidential information is anonymised or aggregated."

- (b) A 'No data' option that indicates 'not applicable for this jurisdiction';
- (c) A 'No data' option reflecting a situation where information has been collected but is believed to be not sufficiently reliable for disclosure, for example because it has been sourced from a third party or has been collected by the originator but not been independently verified;
- (d) A 'No data' option reflecting a situation where an underlying exposure has been transferred from the original lender to the originator of the securitisation and the information required in a particular field was not provided by or available to the original lender; and
- (e) A 'No data' option signalling that data is not available because the specific underlying exposure in a securitisation was originated prior to the date of application of these draft disclosure technical standards.

ESMA's response

93. For ease of reference, the following 'No data' options were proposed in the CP:
- (a) ND1: Data not collected as not required by the lending or underwriting criteria;
 - (b) ND2: Data collected on underlying exposure application but not loaded into the originator's reporting system;
 - (c) ND3: Data collected on underlying exposure application but loaded onto a separate system from the originator's reporting system;
 - (d) ND4-YYYY-MM-DD: Data collected but will only be available from YYYY-MM-DD (YYYY-MM-DD shall be completed); and
 - (e) ND5: Not relevant (now changed to Not applicable).
94. Ideally, in order to allow investors to fulfil their due diligence requirements, all applicable fields should be completed without the use of 'No data' options (ND1-ND4). However, this may not always be the case and, therefore, the situation of missing information needs to be examined, as discussed in section 2.1.6.2 of the CP. In this context (i.e. information not being available), ESMA considers that understanding the reasons why data is missing is a useful input for securitisation investors when performing due diligence and monitoring of securitisations, as required under Article 5 of the Regulation. For example, the fact that an investor sees that many loans in a securitisation are not reporting key fields, such as the income of a borrower, because "the data was not collected because it was not required by the underwriting criteria" (i.e. code ND1) can be of relevance when assessing the level of robustness of an originators' underwriting standards. However, an originator reporting that "the data was collected but loaded onto a separate system" (i.e. code ND2) signals a more complex picture as regards IT operations and may, for example, warrant relatively greater consideration of the originator's servicing arrangements. Finally, such information allows investors to compare the relative completeness of an originator's reporting with the reporting of other similar originators.
95. Given these considerations, ESMA considers it possible that the competent authority supervising reporting entities' compliance with both the transparency obligations set out in the Securitisation Regulation and the draft technical standards may decide to pay particular

attention to whether any 'No data' options are being used appropriately by reporting entities.

96. ESMA understands that the present reporting requirements have a different status than the Eurosystem loan-level data initiative, for which the consequences of non-compliance are different in view of the different legislative mandates involved. Moreover, ESMA takes note of the above concerns raised by market participants regarding reasons for data not being available. As further discussed below in this section and in the CP, ESMA recognises that, in a limited number of cases, there may be justifiable reasons where information may not be able to be provided, although ESMA continues to consider that investors should have access to sufficient information to meet their due diligence and monitoring requirements. In ESMA's view, the overall 'No data' options system introduces the ability to balance these considerations, insofar as understanding the reasons why data is missing can also be a useful input for securitisation investors' due diligence and monitoring activities.
97. Nevertheless, ESMA did not see a need to adjust the set of 'No data' options based on feedback received, for the following reasons:
- (a) As regards the 'No data' option entitled 'No data – information not collected due legislative prohibition', ESMA recalls that the draft technical standards would, if adopted, apply at the level of EU law and would also, in general terms, be expected to supersede similar national provisions, starting from the time that the proposed reporting requirements enter into force. Moreover, ESMA is of the view that, at the present time and absent specific evidence provided by market participants, there should be no legal contradictions between EU legislation and the proposed legal act and therefore infrequent use of this 'No data' option. At the same time, in the unlikely event of reporting entities being unable to provide required information due to legislation in place would be likely to count as a case of 'ND1' ('Data not collected as not required by the lending or underwriting criteria'), because it would be highly unlikely that an originator's lending or underwriting criteria would include the collection of information that was legally prohibited to collect.
 - (b) ESMA considers that the relevant text in Article 7(1) of the Securitisation Regulation regarding compliance with national and Union law on data protection arrangements (and market abuse arrangements) is addressed via the use of anonymised information in the reporting templates, as further discussed as well in ESMA's CP (paragraph 35). Indeed, ESMA has further refined and removed certain specific fields in the draft technical standards (as also discussed in ESMA's above responses to feedback on template-related questions) where specific legitimate concerns were raised by market participants. ESMA is of the view that these considerations strike an appropriate balance between reporting entities' need to respect data protection (and market abuse) legislation and the need to make available information necessary for the entities listed in Article 17(1) of the Securitisation Regulation to meet their respective mandates and obligations under the Regulation (as further discussed in ESMA's CP, especially in sections 2.1.1 and 2.2.5.1).
 - (c) ESMA considers that the fact that information may not be deemed to be reliable for disclosure raises too many risks of uncertainty as to what constitutes 'reliability' and, therefore, raises difficulties in ensuring a level-playing field for standardised reporting.

Moreover, the Securitisation Regulation makes no distinction on the 'reliability' of information as regards the obligation to report. Therefore, ESMA does not deem it necessary to introduce a 'No data' option allowing flexibility for this situation.

- (d) As regards information not being available because it has been transferred from the original lender to the originator, ESMA considers it important that original lenders make sufficient efforts to collect similar information on loans, to avoid risks of circumvention of these reporting requirements via the use of original lenders. Moreover, ESMA notes that the existing 'No data' options can accurately describe numerous cases of information not being available from an original lender and that, if information is available to the original lender, it is important for the entities listed in Article 17(1) of the Securitisation Regulation to be able to see this (via the data submitted by the originator, sponsor or SSPE of the securitisation) in order to meet their respective mandates and obligations.
- (e) Similarly, ESMA considers that allowing loans originated prior to the entry into force of these draft technical standards to avoid reporting certain fields would also not be sufficient to capture the requirements set out in the Securitisation Regulation. As per Article 43 of the Securitisation Regulation, transparency requirements under Article 7 of the Regulation apply to securitisations the securities of which are issued on or after 1 January 2019 ('new securitisations'). As regards 'new securitisations', ESMA is of the view that the present draft technical standards are being published with sufficient lead time to allow originating banks to begin collecting the necessary information with a view to issuing securitisation transactions on or after 1 January 2019 and, therefore, that the case for a 'No data' option in this situation is not strong. In addition, as explained further in section 2.1.2 of the CP, ESMA understands that the requirements also apply to securitisations whose securities were issued before 1 January 2019 and that seek to be designated as STS securitisations ('legacy STS securitisations'). ESMA believes that it is reasonable to expect that the extra benefit of the STS designation be earned where securitisations can meet the amount of transparency set out in these draft technical standards.

98. Indeed, as regards the underlying exposures templates, ESMA understands that securitisations may have a 'legacy' component, judging from consultation feedback and also on past experience with the implementation of loan-level reporting requirements under the ECB's loan-level data initiative. For example, originators can choose to securitise today (1) new loans, (2) loans that were created far in the past (when lending standards may have been different), (3) loans that were acquired from original lenders (via a portfolio sale or merger/takeover of the other bank), or (4) a combination of these.

99. In these situations, for underlying exposures, it may arise that information is not available for a limited number of fields and, generally, that the situation can be resolved over time. The case for continuing to allow the existing 'No data' options ND1 to ND4 to be used to a limited extent in the underlying exposures templates thus may be valid. Specifications of which fields allow options ND1-ND4 in the underlying exposure templates also ensures a consistent approach between the draft ESMA technical standards and the reporting arrangements in place with the ECB's loan-level data initiative. In specifying which fields in the underlying exposures templates could allow options ND1-ND4 to be entered, ESMA is conscious of the risk of mis-specification, i.e. of prohibiting the use of 'No data' options in

fields where, in reality, there may also be legitimate situations preventing information disclosure. To mitigate this risk, ESMA has drawn on the experience of supervisory authorities and the ECB via its ABS loan-level initiative (which since 2013 has received hundreds of questions/issues from data providers regarding reporting specific fields), as well as feedback from respondents during the present consultation process on what fields would be problematic to report.

100. ESMA has thus clarified further in its RTS that the use of the 'No data' options should be limited to certain fields in the underlying exposure templates, and not permitted for all other template sections. Moreover, ESMA has clarified that the set of 'No data' options from ND1 to ND4 is meant to signal legitimate cases of information not being available and under no circumstance constitutes an exemption from reporting requirements. Furthermore, use of these options in reporting underlying exposures information in a given securitisation is expected to be extremely limited and, where present, to converge quickly over time towards full compliance. ESMA considers that further setting out these clarifications and also the field-by-field approach toward permitting the use of the 'No data' options will further help balance the fundamental trade-off associated with securitisation reporting standards: (1) the understandable need for some tolerance for reporting entities with (2) the due diligence and monitoring needs of investors, potential investors, authorities, etc.
101. Regarding the underlying exposure templates, the fields where 'No data' options ND1-ND4 are prohibited relate to clear-cut cases where there appears to be no conceivable legitimate situation for information not being available. This includes:
- (a) Basic information on the entities associated with the underlying exposure, such as the originator of the underlying exposure and (where applicable) where there is a swap on the underlying exposure.
 - (b) Basic information on the type of the underlying exposure and (where applicable) collateral. This includes information on the current status of the underlying exposure, such as the current principal balance owed by the obligor to the originator, the currency of the underlying exposure, the maturity date, the interest rate, the type of amortisation (e.g. fixed or variable instalments), the amount of the next upcoming payment, as well as the status of the exposure (e.g. performing, in arrears, defaulted, repaid). Such information is also vital for even the most basic analysis of securitisation underlying exposures by investors and potential investors.
 - (c) Dates at which actions are taken by the originator (e.g. repurchases or data cut-off dates) or are immediately known by the originator (e.g. underlying exposure redemption dates).
102. On the other hand, ESMA considers that there appears to be no legitimate situations where information on the other three template categories (investor reports, inside information, or significant events) both would be unavailable and would deserve some form of tolerance under the 'No data' options ND1-ND4. This is because information in these templates seems to be both:
- (a) 'Essential' to the securitisation: the transaction cannot exist without this information (e.g. data on tranches/bonds, counterparties, accounts, cash flows, etc. should always be available), and

(b) ‘Current/Ongoing’: information is arriving continuously (i.e. not out-dated) and is already being provided directly to the main parties of the securitisation, in order for the terms and conditions of the securitisation to be satisfied. For example, information on the tranche/bond outstanding balance, on the cash flows, etc., is always being received and there appears to be little difficulty in obtaining it. Similarly, as another example, even if these draft disclosure technical standards would not have been developed, counterparty credit ratings would still need to be retrieved to assess tests/trigger events as per the transaction documentation.

103. Lastly, ESMA considers that the ND5 ‘No data’ option (i.e. ‘Not applicable’) also appears to remain valid and necessary to allow in fields in each of the templates, given the heterogeneity of securitisations, the variety of various underlying exposure products that may still be classified under the same type (e.g. ‘residential mortgages’) and also the prevalence of different originator and jurisdictional practices. Nevertheless, ESMA has also set out in more detail the specific fields where the ND5 option may be allowed (across each of the templates), since there are also specific fields where there appears to be no reasonable case for information to be ‘not applicable’ (such as the data cut-off date, or identifier fields used to connect different templates together and, within templates, connect different sections of the same template to each other). Similarly, ESMA also considered both past experiences and the template structures when determining where there would be realistic situations of information not being applicable and the use of the ND5 option be permissible (for example, information on interest rate margins would be definition not be applicable for fixed-rate underlying exposures and, therefore ND5 would be permissible in this case).

104. In a limited number of fields, both the ND1-4 and ND5 options are permitted. This recognises that it is not clear-cut what the appropriate ND option should be for those fields and, therefore, that reporting entities are better placed to determine what this should be.

Q 15: Do you have any views on these data cut-off date provisions?

Number of respondents	Industry representative body	Other market participants
9	5	4

105. The clear majority of respondents agreed with these data cut-off date provisions.

106. As regards ABCP securitisations, a few respondents requested that a distinction be made between ABCP transaction data cut-off dates and ABCP programme data cut-off dates. Given the potential use of multiple ABCP transactions in a programme, each transaction will have its own data cut-off date while, at the same time, investor reports are prepared at the programme level. The existing proposals risk providing an excessive constraint to current reporting practices.

107. On the basis of the feedback received, ESMA proposes to maintain the data cut-off date provisions as set out in section 2.1.6.4 of the CP. ESMA has also taken note of the necessary distinction between ABCP transaction data cut-off dates and ABCP programme data cut-off dates and clarified that the data cut-off date of the ABCP programme may not be older than one month before the report submission date, while the data cut-off date of each ABCP transaction may not be older than two months before the report submission date (i.e. in line with the practices for non-ABCP securitisations). ESMA considers that these arrangements strike an appropriate balance between respecting understandable market practices, while ensuring certainty for investors as to the timeliness of the information used for their assessments.

Q 16: How much time would you need to implement these disclosure requirements? Do you have views on the date of effect of these disclosure requirements?

Number of respondents	Industry representative body	Other market participants
12	9	3

108. The majority of respondents explained that substantial time would be needed in order for reporting entities to adapt their reporting systems and be able to meet the requirements set out in these draft technical standards. A range of estimates on the necessary lead times were provided, from 1 year (majority of respondents) to 1.5, 2, and 3 years needed. Those suggesting a 3 years transition period recommended a phased-in approach over three years, with increasingly-tight tolerances for ‘no data’ options ND1 to ND4 being used in the reporting templates, culminating in a tolerance of 1% for such ‘No data’ options beyond this 3-year transition period.

ESMA’s response

109. ESMA has taken note of the timelines indicated, which will be useful for future considerations on the date(s) of application for these technical standards. As further explained in section 2.1.6.5 of its CP, ESMA notes that its relevant mandates are limited to specifying information to be made available. These mandates do not extend to specifying the timing in which its proposed disclosure requirements should apply, as this would appear to be set directly by the Commission’s date of adoption of the draft disclosure technical standards.

110. Furthermore, as discussed in its response to Question 14 above, ESMA confirms that full compliance with the reporting requirements is expected once the disclosure technical standards will apply. The fields proposed in the disclosure requirements have been chosen because they are needed for at least one of the entities listed in Article 17(1) of the Securitisation Regulation to meet their respective tasks and obligations.

Q 17: Do you agree with the proposed technical format, ISO 20022, as the format for the proposed template fields? If not, what other reporting format you would propose and what would be the benefits of the alternative approach?

Number of respondents	Industry representative body	Other market participants
11	6	5

111. The majority of respondents supported the use of ISO 20022 as the reporting format. Respondents pointed out in particular the benefits of adopting a format that is already employed in other delegated acts and is used by many market participants. Several respondents were against the proposal and instead recommended the use of XML or '.csv' formats, on the basis that ISO 20022 would require some adjustments for reporting entities that are used to employing XML or '.csv' and, elsewhere, would increase file sizes and risk creating performance issues for data uploads and downloads.

ESMA's response

112. ESMA has closely considered feedback provided on this question. In light of feedback received, ESMA has modified its draft technical standards to require the XML, rather than ISO 20022, be the common format for reporting the draft templates. Although, as set out in section 2.1.7 of its CP, ESMA considers that the benefits of adopting a harmonised standard that is already widely-used has clear benefits for market participants both active in securitisation markets and also operating in other market segments (but having developed ISO 20022-compliant systems), ESMA is also mindful that the majority of effort for the reporting entity of a securitisation will be for reporting the underlying exposures templates, most of which will be used for reporting loan-level information.

113. In this regard, ESMA notes that in the EU there appears to be little convergence as regards the format of reporting loan-level information. For example, ESMA understands that reporting of granular loan-level information to national resolution authorities may rely on XBRL or on other standards. Elsewhere, the forthcoming AnaCredit requirements, for reporting to National Central Banks loan-level data on firms, are also left to national discretion, often using XML or SDMX-ML formats. As a result, because the AnaCredit system has to integrate information from numerous National Central Banks, XML appears to have been chosen due to the need for interoperability. Furthermore, supervisory reporting under COREP and FINREP also appears not standardised at the national level (while XBRL is used for reporting aggregated data from NCAs to the EBA).

114. Most importantly given the context of securitisation reporting, XML is used for the ECB's ABS loan-level initiative, which requires loan-level reporting format for securitisations seeking eligibility as collateral for ECB credit operations and has been in place since 2013. ESMA also understands that the few securitisation repositories in operation at the moment

receive data submissions using a custom-built XML format that does not follow the ISO 20022 methodology.

115. Moreover, there appears to be a discrepancy between the ISO 20022 standard and the formats currently used for loan-level data reporting, in the context of above-mentioned 'No data' options. According to the ISO 20022 modelling rules, if a 'No data' option (e.g. ND1) is reported in a field instead of a value like €XYZ, the 'No data' option would be treated as a separate entry and thus need to be reported in separate fields. In other words, each template field where a 'No data' option is allowed would need to be split into two (or 'doubled'): the first field for reporting the value if data does exist (e.g. the €XYZ value) and the second field for reporting the 'No data' option if the data does not exist (and then the first field is left empty). In contrast, under their custom-built XML formats, the existing securitisation repositories are able to accept values like 'ND1' within template fields, and to distinguish between these values and other values reported in the same fields (for example, distinguish between EURO values and 'ND1'), without a need for such 'doubling' of fields. Requiring that the templates in the ITS adhere to ISO 20022 formats would thus involve a departure from current securitisation reporting practices, which could cause confusion among market participants and added complexity from the perspective of the systems of the reporting entity.
116. Furthermore, ISO 20022 has not as of yet been developed to handle substantial information needed by investors and required by Securitisation Regulation on loans/borrowers/etc. In contrast, the ISO 20022 compatibility of existing systems relates mainly to information on securities and derivatives. As mentioned above, the relative reporting burden in the context of securitisation disclosures is likely to be higher for reporting the underlying exposures templates (rather than the investor report, inside information, or significant event templates).
117. Given these considerations, and also reflecting the fact (as regards public securitisations) that ESMA is mandated under Article 17(3) of the Securitisation Regulation to develop template formats taking note of the solutions developed by existing data collectors, ESMA proposes to instead adopt XML as the required format for the templates. At the same time, as discussed in its response to the feedback on Question 5 above, ESMA proposes that the format of the template fields be as consistent as possible with ISO standards (e.g. fields containing lists of options to be selected). ESMA considers that this arrangement helps facilitate compatibility across systems while ensuring flexibility to cater for the 'No data' options system and consistency with existing reporting practices by data collectors and with other standard-setters in the EU.
118. Nevertheless, ESMA emphasizes that the use of XML in the present draft technical standards, rather than ISO 20022, is the result of the specificities of loan-level information. This does not signal a departure from ESMA's support for the use of ISO 20022 as a common format and should not be taken as a precedent. The use of XML as a format in the current templates reflects the particular considerations mentioned above, in particular given that the greatest source of effort for the reporting entity in these technical standards is likely to relate to reporting of underlying exposures information (for which ISO 20022 has not been developed yet to handle comprehensively) rather than reporting of other

information on the securitisation (i.e. investor reports, inside information, or significant events).

119. As regards consultation feedback that relates to the need for a single common standard, ESMA considers that the collective benefits of a common format (XML) outweighs the costs for certain market participants in terms of making the necessary one-off adaptation of their reporting systems. Furthermore, ESMA recognises that certain performance issues may arise due to the use of non-numeric formats for template fields (e.g. characters instead of numbers to choose among different options in {LIST} fields), however considers that this also appears outweighed by the clear benefits of adopting a common reporting standard for these templates.

Additional questions from the section of ESMA’s CP relating to draft technical standards operational standards and access conditions that have been incorporated into ESMA’s draft technical standards on disclosure requirements

Q 18: Do you agree with the contents of the item type and code table? Do you have any remarks about a system of item codes being used in this manner?

Number of respondents	Industry representative body	Other market participants
10	5	5

120. The majority of respondents agreed with the contents of the item type and code table. A few respondents signalled that the use of this table was not clear to them. Further clarity was also requested on how summaries should be drawn up, pursuant to the seventh subparagraph of Article 7(1) of the Securitisation Regulation.¹⁴

ESMA’s response

121. In light of feedback received, ESMA continues to propose the same item type and code table set out in the draft technical standards published in its CP but that this information should be reported by the entity designated among the originator, sponsor and SSPE to provide information to the securitisation repository (i.e. the ‘reporting entity’). As such, this requirement is more appropriate to the disclosure technical standards. ESMA does not consider that this item code arrangement constitutes an excessive reporting burden on reporting entities, insofar as documentation is not expected to be uploaded frequently and, furthermore, it is clear which item code should apply to more frequent uploads (i.e. underlying exposure and investor report templates).

¹⁴ “In particular, with regard to the information referred to in point (b) of the first subparagraph, the originator, sponsor and SSPE may provide a summary of the documentation concerned.”

122. ESMA has also removed item codes relating to the structure and content of summaries provided under Article 7(1)(c) of the Regulation, insofar as the first subparagraph of Article 7(2) prescribes that information for public securitisations shall be made available to securitisation repositories and, therefore, that no summary information (which pertains only to private securitisations) is expected to be reported to securitisation repositories.

Q 20: Do you agree with the requirement that securitisation repositories produce unique identifiers that do not change over time?

Number of respondents	Industry representative body	Other market participants
11	5	6

123. The majority of respondents agreed with the proposal. As regards the specific format of the identifiers, one proposal was received with the following arrangement (as a set of building blocks to produce the unique identifier):

- (a) The securitisation repository LEI code;
- (b) First subsequent character to reflect the securitisation type: A or N (corresponds to ABCP / Non-ABCP);
- (c) Next three alphabetic characters to correspond to the selected underlying exposure type code, selected from the lists below:
 - i. Codes for non-ABCP underlying exposure types: RMB, CMB, COR, AUT, CMR, LES, CRE, CDO, WBS, CLO, MIX for Mixed and OTH for Other;
 - ii. Codes for ABCP underlying exposure types and transactions: TRR, AUT, CMR, EQL, FLF, INP, CRE, RMB, CMB, SME, COR, FUF, LEF, CLO, MIX for Mixed and OTH for Other;
 - iii. Codes for ABCP programme: PRO
- (d) Next alphabetic character to reflect the type of securitisation structure: S or M (Static or Master Trust);
- (e) Next two alphabetic characters to correspond to the country of underlying exposures (e.g. DE, IT, ES);
- (f) Next twenty alphanumeric characters to correspond to the LEI of the reporting entity
- (g) Next two numeric characters to correspond to the year of the first listing of the issued notes (e.g. 11, 15, 18); and
- (h) Additionally, two numeric characters in sequential order, in order to allow a distinction when an originator, sponsor or SPPE issues multiple transactions in a given year (e.g. 01, 02, etc.).

ESMA's response

124. In light of feedback received, ESMA considers that the unique identifiers can be simplified and, in order to facilitate tracking of securitisations also for information relating to private securitisations, be placed under the responsibility of the originator, sponsor, or SSPE (i.e. the 'reporting entity'). ESMA agrees to adopt an arrangement similar to the proposal provided, which has been simplified to reflect the fact that a more limited arrangement may still uniquely identify securitisations. Accordingly, ESMA proposes that the unique securitisation identifier should be composed in the following manner:

- (a) The Legal Entity Identifier of the reporting entity;
- (b) The letter 'A' if the securitisation is an ABCP securitisation or the letter 'N' if the securitisation is a 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 of the securitisation classified as per the above items, 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 reporting entity can define the order of each securitisation at its discretion.

125. In addition, for ease of tracking by users, ESMA proposes that a reporting entity should also assign a unique identifier to each ABCP transaction completing the 'Transaction information' section, given the fact that there can be numerous ABCP transactions and that such information would be useful "for the holder of the securitisation position" to track the different transactions, where applicable. Accordingly, ESMA proposes that the identifier shall be composed of the following elements, in sequential order:

- (a) The identifier produced in paragraph 1;
- (b) The letter 'T';
- (c) The four-digit year corresponding to the first closing date of the ABCP transaction; and
- (d) The sequential two-digit number corresponding to the order of that ABCP transaction classified in sub-paragraphs (a)-(c), i.e. 01, 02, etc. In the event of multiple simultaneous ABCP transactions, the reporting entity can define the order of each ABCP transaction at its discretion.

4 Annexes

4.1 Annex I: Legislative mandate to develop technical standards

Mandate for securitisation disclosure requirements

Article 7 of the Securitisation Regulation: Transparency requirements for originators, sponsors and SSPEs

1. The originator, sponsor and SSPE of a securitisation shall, in accordance with paragraph 2 of this Article, make at least the following information available to holders of a securitisation position, to the competent authorities referred to in Article 29 and, upon request, to potential investors:

- (a) information on the underlying exposures on a quarterly basis, or, in the case of ABCP, information on the underlying receivables or credit claims on a monthly basis;
- (b) all underlying documentation that is essential for the understanding of the transaction, including but not limited to, where applicable, the following documents:
 - (i) the final offering document or the prospectus together with the closing transaction documents, excluding legal opinions;
 - (ii) for traditional securitisation the asset sale agreement, assignment, novation or transfer agreement and any relevant declaration of trust;
 - (iii) the derivatives and guarantee agreements, as well as any relevant documents on collateralisation arrangements where the exposures being securitised remain exposures of the originator;
 - (iv) the servicing, back-up servicing, administration and cash management agreements;
 - (v) the trust deed, security deed, agency agreement, account bank agreement, guaranteed investment contract, incorporated terms or master trust framework or master definitions agreement or such legal documentation with equivalent legal value;
 - (vi) any relevant inter-creditor agreements, derivatives documentation, subordinated loan agreements, start-up loan agreements and liquidity facility agreements;
That underlying documentation shall include a detailed description of the priority of payments of the securitisation;
- (c) where a prospectus has not been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council (28), a transaction summary or overview of the main features of the securitisation, including, where applicable:
 - (i) details regarding the structure of the deal, including the structure diagrams containing an overview of the transaction, the cash flows and the ownership structure;
 - (ii) details regarding the exposure characteristics, cash flows, loss waterfall, credit enhancement and liquidity support features;

- (iii) details regarding the voting rights of the holders of a securitisation position and their relationship to other secured creditors;
- (iv) a list of all triggers and events referred to in the documents provided in accordance with point (b) that could have a material impact on the performance of the securitisation position;
- (d) in the case of STS securitisations, the STS notification referred to in Article 27;
- (e) quarterly investor reports, or, in the case of ABCP, monthly investor reports, containing the following:
 - (i) all materially relevant data on the credit quality and performance of underlying exposures;
 - (ii) information on events which trigger changes in the priority of payments or the replacement of any counterparties, and, in the case of a securitisation which is not an ABCP transaction, data on the cash flows generated by the underlying exposures and by the liabilities of the securitisation;
 - (iii) information about the risk retained, including information on which of the modalities provided for in Article 6(3) has been applied, in accordance with Article 6.
- (f) any inside information relating to the securitisation that the originator, sponsor or SSPE is obliged to make public in accordance with Article 17 of Regulation (EU) No 596/2014 of the European Parliament and of the Council (29) on insider dealing and market manipulation;
- (g) where point (f) does not apply, any significant event such as:
 - (i) a material breach of the obligations provided for in the documents made available in accordance with point (b), including any remedy, waiver or consent subsequently provided in relation to such a breach;
 - (ii) a change in the structural features that can materially impact the performance of the securitisation;
 - (iii) a change in the risk characteristics of the securitisation or of the underlying exposures that can materially impact the performance of the securitisation;
 - (iv) in the case of STS securitisations, where the securitisation ceases to meet the STS requirements or where competent authorities have taken remedial or administrative actions;
 - (v) any material amendment to transaction documents.

The information described in points (b), (c) and (d) of the first subparagraph shall be made available before pricing.

The information described in points (a) and (e) of the first subparagraph shall be made available simultaneously each quarter at the latest one month after the due date for the payment of interest or, in the case of ABCP transactions, at the latest one month after the end of the period the report covers.

In the case of ABCP, the information described in points (a), (c)(ii) and (e)(i) of the first subparagraph shall be made available in aggregate form to holders of securitisation positions and, upon request, to

potential investors. Loan-level data shall be made available to the sponsor and, upon request, to competent authorities.

Without prejudice to Regulation (EU) No 596/2014, the information described in points (f) and (g) of the first subparagraph shall be made available without delay.

When complying with this paragraph, the originator, sponsor and SSPE of a securitisation shall comply with national and Union law governing the protection of confidentiality of information and the processing of personal data in order to avoid potential breaches of such law as well as any confidentiality obligation relating to customer, original lender or debtor information, unless such confidential information is anonymised or aggregated.

In particular, with regard to the information referred to in point (b) of the first subparagraph, the originator, sponsor and SSPE may provide a summary of the documentation concerned.

Competent authorities referred to in Article 29 shall be able to request the provision of such confidential information to them in order to fulfil their duties under this Regulation.

2. The originator, sponsor and SSPE of a securitisation shall designate amongst themselves one entity to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first subparagraph of paragraph 1.

The entity designated in accordance with the first subparagraph shall make the information for a securitisation transaction available by means of a securitisation repository.

The obligations referred to in the second and fourth subparagraphs shall not apply to securitisations where no prospectus has to be drawn up in compliance with Directive 2003/71/EC.

Where no securitisation repository is registered in accordance with Article 10, the entity designated to fulfil the requirements set out in paragraph 1 of this Article shall make the information available by means of a website that:

- (a) includes a well-functioning data quality control system;
- (b) is subject to appropriate governance standards and to maintenance and operation of an adequate organisational structure that ensures the continuity and orderly functioning of the website;
- (c) is subject to appropriate systems, controls and procedures that identify all relevant sources of operational risk;
- (d) includes systems that ensure the protection and integrity of the information received and the prompt recording of the information; and
- (e) makes it possible to keep record of the information for at least five years after the maturity date of the securitisation.

The entity responsible for reporting the information, and the securitisation repository where the information is made available shall be indicated in the documentation regarding the securitisation.

3. ESMA, in close cooperation with the EBA and EIOPA, shall develop draft regulatory technical standards to specify the information that the originator, sponsor and SSPE shall provide in order to comply with their obligations under points (a) and (e) of the first subparagraph of paragraph 1

taking into account the usefulness of information for the holder of the securitisation position, whether the securitisation position is of a short-term nature and, in the case of an ABCP transaction, whether it is fully supported by a sponsor;

ESMA shall submit those draft regulatory technical standards to the Commission by 18 January 2019.

The Commission is empowered to supplement this Regulation by adopting the regulatory technical standards referred to in this paragraph in accordance with Articles 10 to 14 of Regulation (EU) No 1095/2010.

4. In order to ensure uniform conditions of application for the information to be specified in accordance with paragraph 3, ESMA, in close cooperation with the EBA and EIOPA, shall develop draft implementing technical standards specifying the format thereof by means of standardised templates.

ESMA shall submit those draft implementing technical standards to the Commission by 18 January 2019.

The Commission is empowered to adopt the implementing technical standards referred to in this paragraph in accordance with Article 15 of Regulation (EU) No 1095/2010.

Article 17 of the Securitisation Regulation: Availability of data held in a securitisation repository

1. Without prejudice to Article 7(2), a securitisation repository shall collect and maintain details of the securitisation. It shall provide direct and immediate access free of charge to all of the following entities to enable them to fulfil their respective responsibilities, mandates and obligations:
 - (a) ESMA;
 - (b) the EBA;
 - (c) EIOPA;
 - (d) the ESRB;
 - (e) the relevant members of the European System of Central Banks (ESCB), including the European Central Bank (ECB) in carrying out its tasks within a single supervisory mechanism under Regulation (EU) No 1024/2013;
 - (f) the relevant authorities whose respective supervisory responsibilities and mandates cover transactions, markets, participants and assets which fall within the scope of this Regulation;
 - (g) the resolution authorities designated under Article 3 of Directive 2014/59/EU of the European Parliament and the Council (31);
 - (h) the Single Resolution Board established by Regulation (EU) No 806/2014 of the European Parliament and of the Council (32);
 - (i) the authorities referred to in Article 29;
 - (j) investors and potential investors.

2. ESMA shall, in close cooperation with the EBA and EIOPA and taking into account the needs of the entities referred to in paragraph 1, develop draft regulatory technical standards specifying:
- (a) the details of the securitisation referred to in paragraph 1 that the originator, sponsor or SSPE shall provide in order to comply with their obligations under Article 7(1);
 - (b) the operational standards required, to allow the timely, structured and comprehensive:
 - (i) collection of data by securitisation repositories; and
 - (ii) aggregation and comparison of data across securitisation repositories;
 - (c) the details of the information to which the entities referred to in paragraph 1 are to have access, taking into account their mandate and their specific needs;
 - (d) the terms and conditions under which the entities referred to in paragraph 1 are to have direct and immediate access to data held in securitisation repositories.

ESMA shall submit those draft regulatory technical standards to the Commission by 18 January 2019.

The Commission is empowered to supplement this Regulation by adopting the regulatory technical standards referred to in this paragraph in accordance with Articles 10 to 14 of Regulation (EU) No 1095/2010.

3. In order to ensure uniform conditions of application for paragraph 2, ESMA, in close cooperation with the EBA and EIOPA shall develop draft implementing technical standards specifying the standardised templates by which the originator, sponsor or SSPE shall provide the information to the securitisation repository, taking into account solutions developed by existing securitisation data collectors.

ESMA shall submit those draft implementing technical standards to the Commission by 18 January 2019.

The Commission is empowered to adopt the implementing technical standards referred to in this paragraph in accordance with Article 15 of Regulation (EU) No 1095/2010.

4.2 Annex II: List of respondents to the consultation paper

Industry	Institution
Credit Rating Agencies	Fitch Ratings Limited
Credit Rating Agencies	Moody's Investors Service
Exchanges and Trading Systems	Bolsas y Mercados Españoles
Fintech	EuroABS Limited
Government	European Central Bank
Industry Representative Body	Association for Financial Markets in Europe
Industry Representative Body	Association of the Luxembourg Fund Industry
Industry Representative Body	Austrian Federal Economic Chamber
Industry Representative Body	BDI - Federation of German Industries
Industry Representative Body	Commercial Real Estate Finance Council Europe
Industry Representative Body	Dutch Securitisation Association
Industry Representative Body	European Savings and Retail Banking Group
Industry Representative Body	French Banking Federation
Industry Representative Body	German Banking Industry Committee
Industry Representative Body	Irish Debt Securities Association
Industry Representative Body	Leaseurope/Eurofinas
Industry Representative Body	Loan Market Association
Industry Representative Body	True Sale International GmbH
Industry Representative Body	Verband der Automobilindustrie e.V.
Issuers	Belfius Bank
Legal and Accountancy	J&A Garrigues
Others	European DataWarehouse GmbH

4.3 Annex III: Cost-benefit analysis

4.3.1 Introduction

126. The Securitisation Regulation sets out a number of reporting requirements and tasks ESMA with developing RTSs to further implement the provisions set out in the Regulation. As part of its mandate to conduct an analysis of the costs and benefits of these proposed RTSs, ESMA has prepared the analysis contained in this section, following on from the preliminary analyses provided in the CP.

127. ESMA is of the view that its proposed draft RTS and ITS are purely technical and do not imply strategic decisions or major policy choices. Indeed, ESMA considers that its options are limited to its specific mandates for drafting these particular RTSs and ITS, and the need to ensure compliance with the objectives set out in Securitisation Regulation. The

main policy decisions taken under the Regulation have already been assessed and published by the European Commission in its own impact assessment work.¹⁵

128. ESMA furthermore recalls that it has a mandate to conduct a CBA on Level 2 requirements (i.e. draft RTSs and ITSs), and not Level 1 (i.e. the Securitisation Regulation).

4.3.2 Results of the public consultation and ESMA’s response

Q 38 and Q 39: Do you agree with the outcome of this CBA on the disclosure requirements? Do you have any more information on one-off or ongoing costs of implementing the disclosure requirements or of working with the disclosure requirements?

129. The majority of market participants did not provide any specific feedback on these questions related to the CBA on disclosure requirements, other than reiterating points already made and responded to in previous consultation questions. Respondents agreed that substantial up-front costs would be required in order to adapt their reporting systems to meet these reporting requirements, but no specific figures were provided.

130. ESMA has therefore updated the tables from its CP to reflect the updated analysis of the fields and additional considerations, where relevant in the final report and not included in the corresponding CBA in its CP.

4.3.3 Reporting fields for standardised disclosure templates

131. ESMA contemplated several options available for developing the standardised disclosure templates mandated under the Securitisation Regulation (Articles 7 and 17). ESMA recalls that the Regulation prescribes that the content of the standardised templates should take into account (with respect to Article 7) the “usefulness of the information for the holder of the securitisation position, whether the securitisation position is of a short-term nature and, in the case of an ABCP transaction, whether it is fully supported by a sponsor” and (with respect to Article 17) “the needs” of a specific list of user groups¹⁶. The existing ECB templates, which are already widely used in securitisation markets and already concern a very large share of outstanding securitisations that would fall within the scope of STSR, are used as a baseline scenario below¹⁷.

Objective	<i>Developing standardised disclosure templates that take into account the needs of various market participants</i>
Option 1	Where available, using the standardised templates developed as part of the CRA3 Regulation.

¹⁵ <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52015SC0185&from=EN>

¹⁶ ESMA, EBA, EIOPA, ESRB, the ESCB, national supervisory/competent authorities, national resolution authorities, and the SRB, as well as investors and potential investors

¹⁷ The reporting requirements set out in the CRA3 Regulation have not yet been implemented (and are set to be repealed under the Securitisation Regulation). Therefore, ESMA does not consider this a baseline scenario but, rather, considered the possible use of these standardised templates as one of the possible options to meet the applicable mandate under the Securitisation Regulation.

Option 2	Where available, using the existing standardised templates currently used by the ECB ¹⁸ .
Option 3	Developing a new set of standardised templates, drawing on the existing ECB or Bank of England templates.
Preferred option	Option 3: Despite the potential additional (chiefly one-off) costs for adjusting reporting entities' systems, the development of a new set of templates reflects more completely the various needs of securitisation market user groups, as well as the lessons learned since the implementation of the ECB templates.

Option 1	<i>Where available, using the standardised templates developed as part of the CRA3 Regulation</i>
Benefits	<ul style="list-style-type: none"> • Templates already developed. • Perhaps most limited reporting burden in terms of adjustment costs, as the ESMA CRA3 templates take into account both the ECB templates and a few fields from the Bank of England templates not covered in the ECB templates (e.g. on risk retention fields).
Costs	<ul style="list-style-type: none"> • Limited coverage of important fields (in relation to information necessary for market participants and public authorities to meet their tasks and objectives under the Securitisation Regulation), thus has a corresponding higher ongoing cost for securitisation user groups seeking to meet their respective obligations under the Securitisation Regulation (for example, investors will need to seek out this information, and possibly need to pay for it, from alternative data sources). • Appear to not yet be implemented by reporting entities, therefore one-off costs of implementation are still present.

Option 2	<i>Where available, using the existing standardised templates currently used by the ECB</i>									
Benefits	<ul style="list-style-type: none"> • Securitisation market participants, including software providers, are already well-adapted to these templates. • Faster implementation time for securitisation issuers, since the templates used by the ECB appear to already cover large amounts of securitisation underlying exposure types across the EU (see below). <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="border: none;">In terms of</th> <th style="border: none;">2017Q1</th> <th style="border: none;">2010-2017 avg</th> </tr> </thead> <tbody> <tr> <td style="border: none;">Outstanding amounts</td> <td style="border: none; text-align: center;">82%</td> <td style="border: none; text-align: center;">83%</td> </tr> <tr> <td style="border: none;">Issuance</td> <td style="border: none; text-align: center;">94%</td> <td style="border: none; text-align: center;">90%</td> </tr> </tbody> </table> <p><i>Notes: ABCP not included. Underlying exposure types included: Auto, Credit Cards, SME, Commercial mortgages, Consumer, Leases, and Residential Mortgages. For outstanding amount statistics, source is SIFMA. For issuance statistics, source is JPMorgan. SME ABS issuance statistics are estimated by</i></p>	In terms of	2017Q1	2010-2017 avg	Outstanding amounts	82%	83%	Issuance	94%	90%
In terms of	2017Q1	2010-2017 avg								
Outstanding amounts	82%	83%								
Issuance	94%	90%								

¹⁸ For the purposes of setting out the different options, the Bank of England securitisation reporting templates are nearly identical to the ECB templates.

	<p><i>taking the pro-rata share of SME ABS outstanding out of the total CDO outstanding (SME ABSs are classified as CDOs in the source data), and applying this share to the CDO issuance figure.</i></p>
Costs	<ul style="list-style-type: none"> • Not all of the information required to be reported as per the Securitisation Regulation is included, for example on energy performance arrangements and time in arrears (see section 2.1.3.2 of the ESMA CP¹⁹ for further details). This implies that investors, potential investors, and public authorities are unable to meet their respective tasks and obligations without additional efforts. • The transparency requirements in the Securitisation Regulation are primarily driven by investor protection (e.g. credit and market risks) and financial stability monitoring considerations, which amount to a wide variety of tasks of investors, potential investors, regulators and supervisors, as discussed in section 2.12.2 of the ESMA CP.²⁰ • Therefore, the existing ECB templates may not be effective in ensuring an appropriate due diligence from potential investors and market monitoring of EU securitisations by actual investors and public authorities. This is because the existing templates reflect their original purpose of being used for collateral eligibility. In addition, they do not reflect the lessons learned since the ECB templates' introduction in 2013 and 2014 (including the possibility of clarifying the templates, as well as recommendations in the Joint Committee Report on Securitisation on necessary fields²¹). • Consequently, once the Securitisation Regulation enters into force, ongoing costs will most likely be higher for investors, potential investors, and public authorities. This is because these entities will most likely need to seek out the same information from other sources, which may in many situations require payment (for example, from rating agencies or data service providers).

Option 3	<p><i>Developing a new set of standardised templates, drawing on the existing ECB or Bank of England templates</i></p>
Benefits	<ul style="list-style-type: none"> • All of the information required to be reported as per the Securitisation Regulation is included, thus allowing and facilitating investors, potential investors, and public authorities to meet their respective tasks and obligations (see section 2.1.3.2 of the ESMA CP²² for further details).

¹⁹ https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf

²⁰ https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf

²¹ <https://www.eba.europa.eu/documents/10180/950548/JC+2015+022+-+Final+JC+Report+on+securitisation.pdf>

²² https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf

	<ul style="list-style-type: none"> • The existing templates are updated, ensuring that lessons learned and other recommendations (e.g. from the Joint Committee of the ESAs) are incorporated. • Ensures a wide applicability of the templates for various uses envisaged under the Securitisation Regulation, including due diligence, market monitoring, and supervisory activities. • Substantially-lighter reporting burden for SMEs, due to the removal of the amortisation profile fields (see analysis below). • The proposed new set of templates captures new information that is relevant and necessary for investors' and potential investors' due diligence, as well as public authorities' market monitoring and supervisory tasks. Moreover, ongoing costs across securitisation exposures appear contained, upon examining the change in the number of fields expected to require the most effort from reporting entities.
Costs	<p>Some one-off implementation costs for reporting entities are likely:</p> <ul style="list-style-type: none"> • For reporting entities not already working with the ECB templates, the one-off cost will most likely be highest. However, this is unavoidable insofar as this is mandated in the Securitisation Regulation and one-off costs here are unlikely to be substantially higher than if the ECB templates were adopted, given the fact that there is only a 19% increase in the number of fields on average for the underlying exposure templates compared with the existing ECB templates (although ESMA recognises that this is subject to uncertainty given the possibility of different databases hosting different sources of information—respondents did not provide any further input on this point during the consultation however, see Q38 and Q39). • For reporting entities already working with the ECB templates, one-off implementation costs are also likely, albeit more limited given the overlap in reporting requirements across the two sets. Moreover, the experience gained from working with the existing ECB templates, including developing the capacity to retrieve data from internal databases, would provide some mitigation for bespoke private securitisations that would use the same templates as for public securitisations. However, the cost would be hire in case they are not currently using any reporting similar to ECB one. • One-off costs should also arise for investors and potential investors to adapt their systems to work with a new set of templates that are different to the ECB templates, although this can be mitigated by third-party software and service providers making the necessary adjustments to streamline the adjustments needed for investors and potential investors.

132. Furthermore, in order to better understand the possible burdens for originators, sponsors, and SSPE's, the proposed ESMA templates have been compared with the current ECB templates (which form the basis for the proposed ESMA templates). In doing so, ESMA cautions that each proposed field has been deemed important for at least one

of the entities listed in Article 17(1) of the Securitisation Regulation to meet its respective mandate and obligations. Moreover, as discussed in section 2.1.3.1 of the ESMA CP²³, the existing ECB templates only form part of the information used for assessing ABSs as collateral, which is a narrower scope than the purpose and future uses of the proposed templates in this RTS/ITS. Therefore, a comparison in terms of number of fields is necessarily imperfect.

133. When comparing the two sets of templates where there is an overlap of underlying exposure types (revised templates by ESMA and current ECB), the proposed templates by ESMA represent a net reduction of 684 fields, which amounts to a 28% reduction in the total number of fields. However, this is largely driven by the removal of a certain section of the ECB's SME ABS template (monthly amortisation profile). If this section is ignored, then there is an increase of 516 fields (i.e. a 41% increase), which can be decomposed into an extra 959 mandatory fields being offset by a reduction of 443 unnecessary optional fields.
134. The net increase of 516 fields is essentially driven by the introduction of new fields in the investor report, inside information, and significant event templates. These new fields have been introduced to enable adequate ABS due diligence and valuation to be conducted by investors: the fields cover elements such as the tranche credit enhancement, whether there are maturity extension clauses, as well as the identity of important counterparties such as swap providers. Moreover, the fields cover additional information required to be disclosed under Article 7(1) of the Securitisation Regulation, for example providing information to investors on the cash-flows of the securitisation. A further smaller, but still material driver of the net increase in fields comes from the conversion of important fields that were previously optional (in the ECB templates) into mandatory (such as the geographic region field for residential mortgage loans). Finally, ESMA would recall that, due to the different template structure proposed in comparison with the ECB templates, a number of identifier fields are included in these (119 identifier fields across all of the proposed templates by ESMA and their sub-sections compared with 32 in the current ECB templates). Excluding these additional identifiers, the net increase (relative to the existing ECB templates) stands at 397 additional fields, or about 57 additional fields on average per type of underlying exposure.
135. Another perspective is to focus purely on the mandatory fields in the ECB templates²⁴ and in doing so further distinguish between information that is likely to be updated regularly ('dynamic') and information that is not likely to be updated ('static'). ESMA notes that the majority of the additional fields vs. the ECB templates are 'static' fields (i.e. 619 additional fields i.e. 65% of the additional fields across all of the proposed templates by ESMA in the comparison set²⁵). Although this does represent a one-off cost for reporting entities, ESMA

²³ https://www.esma.europa.eu/sites/default/files/library/esma33-128-107_consultation_paper_disclosure_and_operational_standards_0.pdf

²⁴ ESMA's draft templates do not make a distinction between 'mandatory' and 'optional' information.

²⁵ These calculations are also based on the more conservative approach of ignoring the benefit on the total field numbers of removing the ECB template's SME amortisation section from the calculation. Were this section to be included, the percentage of additional fields introduced by the ESMA templates, relative to the ECB templates overall, would rise to 85% of all additional fields.

is of the view that these information items (such as on the test/event/trigger item, cash-flow item, country of the counterparty, etc.) should be readily available. ESMA considers that the bulk of the extra effort for these static fields will consist in reporting entities obtaining this information from a variety of documents—thus the one-off cost is immediately reflected into multiple benefits for users of this information (who otherwise would each have had to spend the same or more time seeking out these details from various sources, leading to substantial duplication of effort across the securitisation marketplace).

136. Ultimately, this means that the extra reporting burden (relative to the current ECB templates) will in part be driven by the 340 additional mandatory fields that will need to be regularly updated ('dynamic fields') across all of the ESMA templates relative to the ECB templates. However, the majority of these additional dynamic fields concern information on elements besides underlying exposures that is already largely available but not set out in a structured and common format. This includes details such as the identity of key securitisation counterparties, information on the tranches outstanding, details on the securitisation cash-flows, details on the status of securitisation accounts, and information on tests and triggers.

137. In contrast, it is dynamic underlying exposure/collateral-level information that is likely to represent the greatest source of effort for reporting entities, given the often-numerous securitised loans and other underlying exposures in each pool. When considering only this information (and using the conservative approach of ignoring the benefits of removing the SME ABS amortisation profile section), the proposed templates by ESMA amount to a *reduction* in the amount of fields to complete overall: 36 fewer fields than the existing ECB templates. This also reflects the fact that the ECB templates are essentially aiming to cover underlying exposure information and have less focus (given that they were not designed to implement the Securitisation Regulation) on securitisation information besides details on underlying exposures.

138. Of course, there are variations across the templates. Chart 1 below considers the change in the number of mandatory dynamic fields for underlying exposure-level²⁶ information. As can be seen in Chart 1, the SME²⁷ and CMBS templates have an overall reduction in fields, while the leasing, credit cards, consumer, and auto templates have minor increases²⁸. The RMBS template has a relatively-larger increase in mandatory dynamic loan-level fields. However, this also reflects the fact that (along with the SME ABS) the RMBS template is the oldest of the loan-level templates and requires a number of adjustments to improve its coherence and to enable an effective due diligence, valuation,

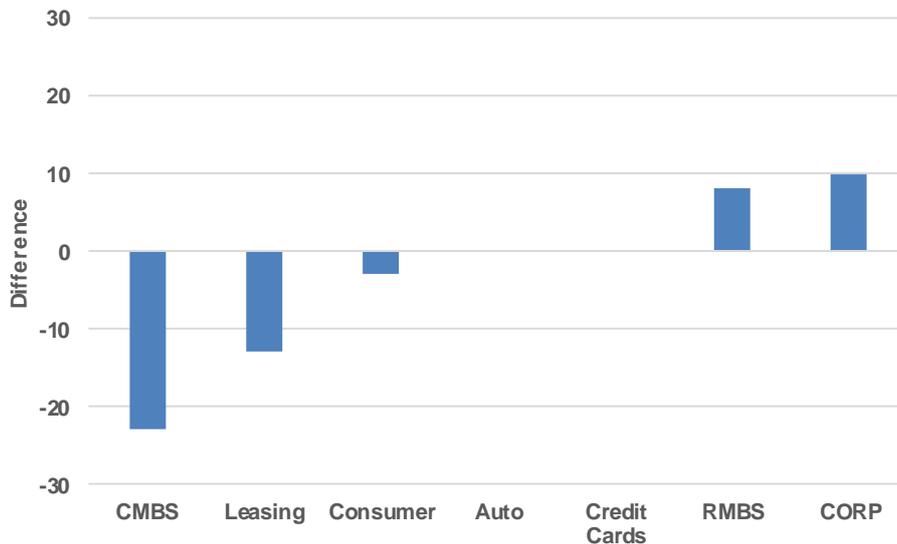
²⁶ As well as collateral-level information for SME ABSs and CMBSs, and tenant-level information for CMBSs

²⁷ The ESMA Corporate loan/lease template has been used for comparison with the ECB's SME ABS template.

²⁸ The specific differences in dynamic mandatory underlying exposure-level fields in each ESMA templates vs. the corresponding ECB template is CMBS (-23 fields vs. the existing ECB template), Leasing (-13 fields vs. the existing ECB template), Consumer ABSs (-3 fields vs. the existing ECB template), Auto ABS (+0 fields), Credit Card ABSs (+0 fields), RMBS (+8 fields), and SME ABS (+10 fields). The SME calculations also exclude the SME amortisation profile section from the calculations (otherwise the change vs. the ECB templates would be -230 fields). Note: the calculations include collateral-level information (which are present in the draft ESMA templates for CMBS, RMBS, and SME ABSs).

and monitoring of this underlying exposure type (which is also the largest category of securitisation in the EU).

Chart 1: Difference in number of dynamic mandatory underlying exposure-level fields (proposed templates by ESMA minus ECB templates)



Source: ESMA calculations

139. The above estimates do not cover several additional categories, because the ECB templates do not essentially cover these items. The additional categories are add-on information for synthetic securitisations, for CLO securitisations, for NPE securitisations, and also separate reporting for ABCP securitisations.

140. As discussed in section 2.1.4.2 of the ESMA CP, ESMA proposes that non-ABCP synthetic securitisations complete two additional significant event template sections, in view of their distinct risk profiles (compared with true sale securitisations). These additional sections, which refer to the synthetic protection arrangement and to the details of any collateral held by the SSPE, amount to a total of 71 fields. However, the majority of these fields (47) are not expected to evolve over the life of the synthetic securitisation ('static') and, as discussed several paragraphs above, are not expected to represent substantial one-off costs for reporting entities. This leaves 24 fields to be regularly updated ('dynamic'). Similarly, the add-on information for CLO securitisations amounts to 48 fields, of which 26 are deemed to be 'static' and 22 'dynamic'.

141. Elsewhere, the additional add-on information for NPE securitisations as discussed above in the feedback section, has been derived from 'critical' fields set out in the templates developed by the EBA for NPL. With the exception of the 'historical collections information' section, the fields in the NPE securitisation add-ons amount to 102 fields, of which 57 are 'static' and 45 are 'dynamic'. However, the 'historical collections information' section adds a requirement for 36 months' worth of collections information to be reported for each NPE.

Although this may create some additional reporting effort for reporting entities, this has been deemed ‘critical’ information by the EBA following extensive analysis and is therefore deemed important from the perspective of allowing enabling adequate due diligence and monitoring of NPE securitisations.

142. As regards ABCP securitisations, the standardised information will not have any interaction with the non-ABCP securitisation templates discussed in the previous sections. The ABCP templates include a total of 170 fields to complete (including the underlying exposures template), of which the majority cover programme structure, transaction features, investor report, inside information, and significant event information (121 fields in total, of which 72 are static). Information on the underlying exposures is captured via 49 fields, reflecting the aggregated nature of the necessary information. Of the underlying exposures information, 43 fields are ‘dynamic’, which suggests substantial information to provide. However, in terms of reporting burden it is important to recall that ABCP securitisation underlying exposures information can be aggregated according to the Securitisation Regulation, which stands in contrast to the underlying exposure-level non-ABCP securitisation underlying templates.

143. The following tables provide further details on the types of fields for each template category proposed by ESMA in the final standard.

Table 1: Number of fields relating to significant event and inside information in the draft ESMA templates

Significant event & inside information	Securitisation/ Programme	Tranche/ bond	Transaction	Account	Counterparty	Inside Information	ADD-ON: CLO	ADD-ON: SYNTHETIC
NON-ABCP SECURITISATION	24	42		7	9	4	48	71
ABCP SECURITISATION	14	15	51	7	9	4		

Table 2: Number of fields relating to investor report information in the draft ESMA templates

Investor report	Securitisation/ Programme	Transaction	Tests/ Events/ Triggers	Cash-flow
NON-ABCP SECURITISATION	44		9	6
ABCP SECURITISATION	9	7	5	

Table 3: Number of fields relating to underlying exposures in the draft ESMA templates

Underlying exposure type	Underlying exposures	Collateral	Tenant	Historical collections
Auto	84			
Credit Cards	47			
Consumer	69			
Commercial Real Estate	181	50	9	
Corporate	103	18		
Esoteric	66	20		
Leasing	84			
Residential Real Estate	87	21		
Non-Performing Exposures (add-ABCP)	42	27		6
Median	77			

4.3.4 Treatment of missing information

144. As discussed in section 2.1.6.1 of the ESMA CP, it is expected that not all data fields will be available for all reporting templates. In light of this expectation, ESMA has proposed a set of codes to explain the reasons for there being 'No data' (see Table 1 in Annex 1 of the RTS). In addition to this proposal, other possibilities are set out and examined below:

Objective	<i>Reporting requirements for missing information in reporting templates</i>
Option 1	Allow missing information (i.e. set no minimum standards on information completeness)
Option 2	Establish requirements for what to report when information is missing, and rely on the 'No Data' option arrangements currently used by the ECB ²⁹
Option 3	Establish requirements for what to report when information is missing, and propose a new set of arrangements different to that used by the ECB
Preferred option	Option 2: ESMA is of the view that establishing requirements for how to complete template fields where information is missing is also covered under its mandate to develop standardised reporting requirements, and is the most useful for market participants, while ensuring a level playing field.

Option 1	<i>Allow missing information (i.e. set no minimum standards on information completeness)</i>
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²⁹ See Table 1 in Annex VIII of Guideline ECB/2014/60 (recast) https://www.ecb.europa.eu/ecb/legal/pdf/celex_02014o0060-20170101_en_txt.pdf

Benefits	<ul style="list-style-type: none"> • Least effort required for reporting entities not using the ECB templates and no additional cost for those using the ECB templates • Smaller file sizes in the disclosure templates (due to fields with missing values being left as empty)
Costs	<ul style="list-style-type: none"> • Less useful for data users (no explanation exists for why information is not available) • More difficult for public authorities enforcing compliance with securitisation reporting requirements to monitor and assess • This approach diverges from the ECB arrangement, which has been widely adopted and recognized by securitisation market participants, leading to complexities across reporting arrangements.

Option 2	<i>Establish requirements for what to report when information is missing, and rely on the 'No Data' option arrangements currently used by the ECB</i>
Benefits	<ul style="list-style-type: none"> • Consistency with the widely-adopted ECB approach • Assists supervisory tasks, including for enforcing compliance with reporting requirements • Provides a basis for users to compare securitisations with each other, in terms of compliance with transparency requirements (useful when conducting due diligence on several securitisations, with a view to deciding on only a subset) • Also supports a level-playing field across entities providing securitisation information
Costs	Some entities, i.e. those not yet using the ECB approach (i.e. not seeking collateral eligibility of their securitisation instruments) have additional (mainly one-off) implementation costs for their reporting systems

Option 3	Establish requirements for what to report when information is missing, and propose a new set of arrangements different to that used by the ECB
Benefits	<ul style="list-style-type: none"> • Assists supervisory tasks, including for enforcing compliance with reporting requirements • Provides a basis for users to compare securitisations with each other, in terms of compliance with transparency requirements (useful when conducting due diligence on several securitisations, with a view to deciding on only a subset) • Also supports a level-playing field across entities providing securitisation information

Costs	<ul style="list-style-type: none">• Divergence with ECB approach will lead to duplication of reporting requirements• <i>All entities will face additional reporting costs (difficult to quantify without a precise system in place, but likely to be more substantial in aggregate than under option 2)</i>
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4.4 Annex IV: Draft regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE

Draft

COMMISSION DELEGATED REGULATION (EU) .../..

of

supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012³⁰, and in particular Articles 7(3) and 17(2)(a) thereof,

Whereas:

- (1) The provisions in this Regulation are closely linked, since they deal with the information of a securitisation that the originator, sponsor or SSPE of the securitisation shall make available to various parties. Whereas Article 7(3) refers to information on underlying exposures and investor reports to be made available, Article 17(2)(a) relates to making both this information available, as well as transaction documentation, inside information, and information on significant events. To ensure coherence between those provisions, which should enter into force at the same time, and to facilitate a comprehensive view and efficient access to all the relevant information of a securitisation, it is desirable to include these regulatory technical standards in a single Regulation.
- (2) The scope of Article 7(3) refers to all securitisations, including securitisations where a prospectus has been drawn up (commonly referred to as 'public' securitisations) and

³⁰ OJ L 347, 28.12.2017, p. 35.

securitisations where a prospectus has not been drawn up (commonly referred to as 'private' securitisations). Article 17(2)(a) refers to securitisations making information available via a securitisation repository, which does not include private securitisations. To reflect this distinction, this Regulation has been organised into separate sections specifying the information concerning all securitisations and the information concerning public securitisations only.

- (3) The scope of the information to be disclosed in accordance with this Regulation is driven by the need for securitisation potential investors and securitisation investors to respectively conduct due diligence and monitor a number of risks, including credit risks of the underlying exposures, and also model risk, legal risk, operational risk, counterparty risk, servicing risk, liquidity risk, and concentration risk. Similarly, the scope of the information to be disclosed should also enable the entities listed in Article 17(1) of Regulation (EU) 2017/2402 to meet their respective mandates, including monitoring the overall functioning of securitisation markets, as well as trends in underlying asset pools, securitisation structures, interconnectedness among counterparties, and the role of securitisation in the broader EU macro-financial landscape.
- (4) The term 'underlying exposure' is generally understood to refer to any loan, lease, debt, credit, or other cash-flow generating receivable. Securitisations accommodate many types of underlying exposures. This Regulation sets out tailored reporting requirements for the most prominent underlying exposure types in the EU, reflecting both outstanding amounts and presence across geographies. A specific Annex is provided for the so-called 'esoteric' underlying exposures that do not conform to the most prominent types.
- (5) An underlying exposure type may on occasion fall under several possible Annexes. In line with current market practice, a pool of underlying exposures that is comprised entirely of automobile underlying exposures should report information using the Auto underlying exposure Annex in this Regulation, regardless of whether the underlying automobile underlying exposures are loans or leases. A pool of underlying exposures where the underlying exposures are entirely leases should report information using the Leasing underlying exposure Annex in this Regulation, unless the pool of underlying exposures was comprised entirely of automobile leases, in which case the Auto underlying exposure Annex in this Regulation should be used to report information.
- (6) In order to reflect as closely as possible existing templates for disclosures of certain information, certain terms and practices have been derived or inspired from the existing *acquis*. Terms regarding lending to residential and commercial real estate have been derived from Recommendation ESRB/2016/14³¹. In line with this Recommendation, a property that has a mixed commercial real estate and residential real estate use should be considered as different properties (based for example on the surface areas dedicated to each use) whenever it is feasible to make such breakdown; otherwise, the property should be classified according to its dominant use. Terms relating to micro, small, and medium-sized enterprises have been derived from the Commission Recommendation

³¹ Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14), OJ C 31, 31.1.2017, p. 1.

(2003/361/EC)³². Terms relating to automobile, consumer, credit card, and leasing underlying exposures have been derived or inspired from Commission Delegated Regulation (EU) 2015/3³³.

- (7) The granularity of the information to be disclosed for non-ABCP securitisation underlying exposures reflects the loan/lease-level depth used in existing disclosure and data collection provisions. Disaggregated underlying exposure-level data is valuable for securitisation investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17 of Regulation (EU) 2017/2402 seeking to adequately understand and monitor the risk and performance of securitisation underlying exposures. Furthermore, disaggregated underlying exposure-level data constitutes a key pillar supporting the restoration of confidence in securitisation markets. As regards ABCP securitisations, both the short-term nature of the liabilities and the presence of additional forms of support beyond underlying exposures reduce the need for loan/lease-level data.
- (8) It is important to maintain a minimum transparency on the evolution of securitisation pools. However, it may be less useful for investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1) of Regulation (EU) 2017/2402, to continue receiving information on 'inactive' exposures that no longer contribute to the risk profile of the securitisation, such as loans that have defaulted with no further recoveries expected or that have been redeemed, prepaid, cancelled, repurchased or substituted. Therefore, it is appropriate for information on these inactive exposures to be reported only once, in order to allow transparency on their transition from an 'active' to 'inactive' status, but to no longer be reported thereafter.
- (9) Information to be made available under Article 7(1) of Regulation (EU) 2017/2402 may include a substantial number and variety of documentation and items. In order to facilitate the tracking of this documentation, this Regulation prescribes a set of item codes to be used by the originator, sponsor, or SSPE when making information available to a securitisation repository.
- (10) With regard to securitisations making information available by means of a securitisation repository, details on inside information have been specified. Furthermore, details on significant events have been specified to capture developments that may arise due to specific features of ABCP securitisations, non-ABCP true sale securitisations, and non-ABCP synthetic securitisations. These details aim to adequately capture the features of securitisations for the regulatory needs of investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1) of Regulation (EU) 2017/2402.
- (11) Securitisations are complex instruments with multiple aspects to be reported. In order to follow best practices for reporting requirements, it is essential that standardised identifiers be assigned in order to facilitate the ability of investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1)

³² Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (2003/361/EC), OJ L 124, 20.5.2003, p. 36.

³³ Commission Delegated Regulation (EU) 2015/3 of 30 September 2014 supplementing Regulation (EC) No 1060/2009 of the European Parliament and of the Council with regard to regulatory technical standards on disclosure requirements for structured finance instruments, OJ L 2, 6.1.2015, p. 57.

of Regulation (EU) 2017/2402 to track information across different categories of information pertaining to the securitisation. Furthermore, to allow monitoring of the evolution of securitisation information over time, those standardised identifiers should be unique and permanent, for example both during and after restructurings of the securitisation; modifications to the transaction documentation; changes in the composition of the underlying exposures involving repurchases, substitutions or replenishments; and withdrawal of the securitisation from reporting to a securitisation repository.

- (12) In order to fulfil the regulatory needs of investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1) of Regulation (EU) 2017/2402, it is essential that information made available to them is both complete and consistent. To achieve this, underlying exposures and investor report information should, when made available by means of a securitisation repository, be accompanied by the latest developments of the securitisation in the form of inside information and significant events. Given the complexity of securitisations, changes in the underlying exposures and investor report information represent a significant event that can materially impact the performance of the securitisation, arising from a change in the structural features, risk characteristics, or underlying exposures of the securitisation. It is therefore essential that information on these events is made available alongside all other relevant aspects of the securitisation, in order for investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1) of Regulation (EU) 2017/2402 to update their assessments from a holistic perspective.
- (13) There may be specific cases at a given point in time where information cannot be made available. In such situations, the originator, sponsor, or SSPE should be allowed to signal and explain, in a standardised manner, the specific reason preventing data from being reported. The set of 'No data' options developed for this purpose reflects existing practices for disclosures of securitisation information. These 'No data' options should be permitted to be entered only to specific fields relating to underlying exposures information. In contrast, information on the remainder of the securitisation pertains to aggregated items or structural features for which there are no legitimate reasons why information should not be available.
- (14) The set of 'No data' options from ND1 to ND4 is meant to signal legitimate cases of information not being available and under no circumstance should constitute an exemption from reporting requirements. Furthermore, use of these options in reporting underlying exposures information in a given securitisation is expected to be extremely limited and, where present, to converge quickly over time towards reporting of the relevant information. At the same time, due to the heterogeneity of securitisation instruments, it is possible that a specific reporting item, in any of the categories of information mentioned in this Regulation, may not be applicable or relevant for the securitisation. In such cases, it should be possible for this situation to be reflected as such in the data submission for that specific reporting item using a specific option.
- (15) It is equally important that due diligence, monitoring, and other activities be based on information that is sufficiently representative of the current situation of the securitisation transaction. The data cut-off date provisions reflect existing practices for disclosures of securitisation information and seek to ensure that information being made available references a time period that is close to the date of submission, with due regard for the

operational steps needed by the originator, sponsor, or SSPE to organise and submit such information.

- (16) This Regulation is based on the draft regulatory technical standards submitted by European Securities and Markets Authority (ESMA) to the Commission.
- (17) ESMA has conducted open public consultation on the draft regulatory technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Securities and Markets Stakeholder Group established by Article 37 of Regulation (EU) No 1095/2010 of the European Parliament and of the Council³⁴,

HAS ADOPTED THIS REGULATION:

Article 1

Definitions

For the purposes of this Regulation, the following definitions shall apply:

- (1) 'reporting entity' means the entity designated among the originator, sponsor, and SSPE to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of Article 7(1) of Regulation (EU) 2017/2402;
- (2) 'microenterprise' means an enterprise which employs fewer than 10 persons and whose annual turnover and/or annual balance sheet total does not exceed EUR 2 million;
- (3) 'small enterprise' means an enterprise which employs fewer than 50 persons and whose annual turnover and/or annual balance sheet total does not exceed EUR 10 million;
- (4) 'medium-sized enterprise' means an enterprise which employs fewer than 250 persons and which has an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million;
- (5) 'non-performing exposure securitisation' means a non-ABCP securitisation the majority of whose active underlying exposures are, measured in terms of outstanding principal balance as at the data cut-off date, either:
 - a. non-performing exposures as defined in paragraphs 145-162 of Annex V of the Commission Implementing Regulation (EU) 2015/227³⁵;

³⁴ Regulation (EU) No 1095/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Securities and Markets Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/77/EC. OJ L 331, 15.12.2010, p. 84.

³⁵ Commission Implementing Regulation (EU) 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council Text with EEA relevance. OJ L 48, 20.2.2015, p. 1.

- b. where point (a) does not apply, credit-impaired financial assets as defined in Appendix A of the Commission Regulation (EU) 2016/2067³⁶;
 - c. where points (a) and (b) do not apply, credit-impaired financial assets as defined in national Generally Accepted Accounting Principles developed under Council Directive 86/635/EEC³⁷.
- (6) 'data cut-off date' means the reference date of the information being reported according to this Regulation;
- (7) 'active underlying exposure' means an underlying exposure which, at the data cut-off date, may be expected to generate cash inflows or outflows in the future;
- (8) 'inactive underlying exposure' means an underlying exposure that has defaulted with no further recoveries expected or that has been redeemed, prepaid, cancelled, repurchased or substituted;
- (9) 'public securitisation' means a securitisation where a prospectus has been drawn up in compliance with Directive 2003/71/EC of the European Parliament and of the Council³⁸;
- (10) 'buy-to-let housing or property' means any RRE directly owned by a private household primarily for letting to tenants;
- (11) 'commercial real estate' or 'CRE' means any income-producing real estate, either existing or under development, and excludes:
- a. social housing;
 - b. property owned by end-users;
 - c. buy-to-let housing.
- (12) 'CRE underlying exposure' means a loan aimed at acquiring a CRE property (or set of CRE properties) or secured by a CRE property (or set of CRE properties);
- (13) 'debt service' means the combined interest and principal repayment on a borrower's total debt over a given period (generally one year);
- (14) 'debt service coverage ratio' or 'DSCR' means the annual rental income generated by a CRE property that is at least partially financed by debt, net of taxes and any operational expenses to maintain the property's value, relative to the annual debt service on the loan secured by the property;
- (15) 'interest coverage ratio' or 'ICR' means the gross annual rental income, before operational expenses and taxes, accruing from a buy-to-let property or the net annual

³⁶ Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9, OJ L 323, 29.11.2016, p. 1.

³⁷ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions, OJ L 372, 31.12.1986, p. 1.

³⁸ Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 on the prospectus to be published when securities are offered to the public or admitted to trading and amending Directive 2001/34/EC, OJ L 345, 31.12.2003, p. 64.

rental income accruing from a CRE property or set of properties relative to the annual interest cost of the loan secured by the property or set of properties;

- (16) 'residential real estate' or 'RRE' means any immovable property located in the domestic territory, available for dwelling purposes, acquired, built or renovated by a private household and that is not qualified as a CRE property.
- (17) 'RRE underlying exposure' means a loan to a private household secured by a RRE property independent of the purpose of the loan.

Section 1: Information to be made available for all securitisations

Article 2

Underlying exposure information

1. The information on the underlying exposures that the reporting entity for a non-ABCP securitisation shall make available in order to comply with its obligations under Article 7(1)(a) of Regulation (EU) 2017/2402 is set out in:
 - (a) Annex 2 for RRE underlying exposures;
 - (b) Annex 3 for CRE underlying exposures;
 - (c) Annex 4 for corporate underlying exposures, including underlying exposures to micro, small- and medium-sized enterprises as well as to corporate obligors as defined in Article 112 of Regulation (EU) No 575/2013³⁹;
 - (d) Annex 5 for automobile underlying exposures, including both loans and leases to legal or natural persons backed by automobiles;
 - (e) Annex 6 for consumer underlying exposures;
 - (f) Annex 7 for credit card underlying exposures;
 - (g) Annex 8 for leasing underlying exposures, including leases to natural and legal persons of automobiles, nautical vehicles, airplanes, as well as various equipment and real estate assets;
 - (h) Annex 9 for underlying exposures that do not fall within any of the categories set out in sub-paragraphs (a) to (g).
2. The reporting entity for a non-ABCP securitisation whose underlying exposure types include more than one type mentioned in the first sub-paragraph shall make available the information set out in the applicable Annex for each underlying exposure type.

³⁹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, OJ L 176, 27.6.2013, p. 1.

3. The information on the underlying exposures that the reporting entity for a non-performing exposure securitisation shall make available in order to comply with its obligations under Article 7(1)(a) of Regulation (EU) 2017/2402 is set out in:
 - (a) the Annexes referred to in points (a) to (h) of the first sub-paragraph as relevant to the underlying exposure type;
 - (b) Annex 10.
4. The information on the underlying receivables or credit claims that the reporting entity for an ABCP securitisation shall make available in order to comply with its obligations under Article 7(1)(a) of Regulation (EU) 2017/2402 is set out in Annex 11.
5. Regarding the information referred to in sub-paragraphs 1 to 4, the reporting entity shall make available information on:
 - (a) Active underlying exposures as at the data cut-off date;
 - (b) Inactive underlying exposures that were active underlying exposures at the immediately-preceding data cut-off date.

Article 3

Investor report information

1. The information on investor reports that the reporting entity for a non-ABCP securitisation shall make available in order to comply with its obligations under Article 7(1)(e) of Regulation (EU) 2017/2402 is set out in Annex 12.
2. The information on investor reports that the reporting entity for an ABCP securitisation shall make available in order to comply with its obligations under Article 7(1)(e) of Regulation (EU) 2017/2402 is set out in Annex 13.

Article 4

Information granularity

1. Regarding the granularity of the information set out in Annexes 2 to 10 and Annex 12, the reporting entity shall make available information on:
 - (a) underlying exposures, for each individual underlying exposure. For these purposes, securitised loan parts shall be treated as individual underlying exposures;
 - (b) collaterals, where any of the conditions in points (i) to (iii) is met and in respect of each item of collateral securing each underlying exposure:
 - i. the underlying exposure is secured by a guarantee;
 - ii. the underlying exposure is secured by physical or financial collateral;

- iii. the lender may unilaterally create security over the underlying exposure without the need for any further approval from the obligor or guarantor;

Each property acting as security for a CRE or RRE underlying exposure shall count as a single item of collateral;

- (c) tenants, for each of the three largest tenants occupying a CRE property, measured according to the total annual rent payable by each tenant occupying the property;
 - (d) historical collections, for each underlying exposure and for each month in the period from the data cut-off date up to thirty-six months prior to this date. Securitised loan parts shall be treated as individual underlying exposures;
 - (e) cashflows, for each category of receipt or disbursement of funds in the securitisation, according to the applicable priority of payments as at the data cut-off date;
 - (f) tests/events/triggers, for each test/event/trigger set out in the securitisation transaction documentation that triggers changes in the priority of payments or the replacement of any counterparties;
2. Regarding the granularity of the information set out in Annexes 11 and 13, the reporting entity shall make available information on:
- (a) ABCP transactions, for as many ABCP transactions as exist in the ABCP programme as at the data cut-off date;
 - (b) each ABCP programme which is funding the ABCP transactions on which information is made available pursuant to point (a) of this sub-paragraph, as at the data cut-off date;
 - (c) tests/events/triggers, for each test/event/trigger set out in the securitisation transaction documentation that triggers changes in the priority of payments or the replacement of any counterparties;
 - (d) underlying exposures, for each ABCP transaction on which information is made available pursuant to point (a) of this sub-paragraph and for each exposure type that is present in that ABCP transaction as at the data cut-off date, according to the list in the "Underlying Exposure type" field in Annex 11.

Section 2: Information to be made available for all public securitisations

Article 5

Item codes

When making an item set out in Article 7(1) of Regulation (EU) 2017/2402 available to a securitisation repository, the reporting entity shall report the item code set out in Table 4 of Annex 1 that best corresponds to that item.

Article 6

Inside information

1. The inside information that the reporting entity for a non-ABCP securitisation has made public pursuant to Article 17 of Regulation (EU) No 596/2014⁴⁰ on insider dealing and market manipulation and shall make available pursuant to Article 7(1)(f) of Regulation (EU) 2017/2402 is set out in Annex 14.
2. The inside information that the reporting entity for an ABCP securitisation has made public pursuant to Article 17 of Regulation (EU) No 596/2014⁴¹ on insider dealing and market manipulation and shall make available pursuant to Article 7(1)(f) of Regulation (EU) 2017/2402 is set out in Annex 15.

Article 7

Information on significant events

1. A submission of information set out in Articles 2 and 3 shall be considered a significant event for the purposes of Article 7(1)(g) of Regulation (EU) 2017/2402.
2. The information on significant events that the reporting entity of a non-ABCP securitisation shall make available pursuant to Article 7(1)(g) of Regulation (EU) 2017/2402 is set out in Annex 16.
3. The information on significant events that the reporting entity of an ABCP securitisation shall make available pursuant to Article 7(1)(g) of Regulation (EU) 2017/2402 is set out in Annex 17.

Article 8

Information granularity

1. Regarding the information in Annexes 14 to 16, the reporting entity shall make available information on:
 - (a) inside information, for each securitisation;
 - (b) the tranches/bonds in the securitisation, for each tranche or commercial paper issuance in the securitisation or other instrument to which an International Securities

⁴⁰ Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC, OJ L 173, 12.6.2014, p. 1.

⁴¹ Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC, OJ L 173, 12.6.2014, p. 1.

Identification Number has been assigned and for each subordinated loan in the securitisation;

- (c) accounts, for each account in the securitisation;
- (d) counterparties, for each counterparty in the securitisation;
- (e) where the securitisation is a synthetic non-ABCP securitisation:
 - i. synthetic coverage, for as many protection arrangements as exist in the securitisation;
 - ii. issuer collateral, for each individual collateral asset held by the SSPE on behalf of investors that exists for the given protection arrangement. Each asset for which an International Securities Identification Number exists shall be treated as an individual collateral asset. Cash collateral of the same currency shall be aggregated and treated as an individual collateral asset; cash collateral of different currencies shall be reported as separate collateral assets;
- (f) where the securitisation is a Collateralised Loan Obligation non-ABCP securitisation:
 - i. the CLO manager, for each Collateralised Loan Obligation manager in the securitisation;
 - ii. the CLO securitisation.

2. Regarding the information to be reported in Annex 17, the reporting entity shall make available information on:

- (a) ABCP transactions, for as many ABCP transactions as exist in the ABCP securitisation as at the data cut-off date;
- (b) ABCP programmes, for as many ABCP programmes as at the data cut-off date are funding the ABCP transactions on which information is made available pursuant to point (a) of this sub-paragraph;
- (c) the tranches/bonds in the ABCP securitisation, for each tranche or commercial paper issuance in the ABCP securitisation or other instrument to which an International Securities Identification Number has been assigned and for each subordinated loan in the securitisation;
- (d) accounts, for each account in the ABCP securitisation;
- (e) counterparties, for each counterparty in the ABCP securitisation.

Section 3: Common provisions

Article 9

Information completeness and consistency

1. The information that the reporting entity shall make available according to this Regulation shall be complete and consistent.
2. Where the reporting entity identifies factual errors in information that it has reported, it shall make available, without undue delay, a corrected report of all information for the securitisation as set out in this Regulation.
3. Where required information set out in Annexes 2 to 10 cannot be made available as specified, and where permitted in each Annex, the reporting entity shall report the most accurate 'No Data Option' from Table 1 in Annex 1.
4. Where required information set out in Annexes 2 to 17 is not applicable, and where permitted in each Annex, the reporting entity shall report 'ND5'.

Article 10

Information timeliness

1. Where a securitisation is not an ABCP securitisation, the information made available according to this Regulation may not have a data cut-off date that is more than two calendar months prior to the submission date.
2. Where a securitisation is an ABCP securitisation:
 - (a) the information in Annex 11 and in the 'transaction information section' in Annexes 13 and 17 may not have a data cut-off date that is more than two calendar months prior to the submission date;
 - (b) the information in Annex 15 and in all other sections of Annexes 13 and 17 may not have a data cut-off date that is more than one calendar month prior to the submission date.

Article 11

Unique identifiers

1. The reporting entity shall assign to the securitisation a unique identifier composed of the following elements, in sequential order:

- (a) The Legal Entity Identifier of the reporting entity;
 - (b) The letter 'A' if the securitisation is an ABCP securitisation or the letter 'N' if the securitisation is a non-ABCP securitisation;
 - (c) The four-digit year corresponding to:
 - i. The four-digit year that the first securities of the securitisation were issued, where the securitisation is a non-ABCP securitisation;
 - ii. The four-digit year that the first securities within the ABCP programme were issued, where the securitisation is an ABCP securitisation;
 - (d) The number 01 or, where there is more than one securitisation with the same identifier created according to points (a) to (c) of this sub-paragraph, a two-digit sequential number corresponding to the order in which the reporting entity made available information on each securitisation according to this Regulation. In the event of multiple simultaneous securitisations, the reporting entity shall define the order of each such securitisation at its discretion.
2. The reporting entity shall assign to each ABCP transaction in an ABCP programme a unique identifier composed of the following elements, in sequential order:
- (a) The identifier produced according to in paragraph 1;
 - (b) The letter 'T';
 - (c) The four-digit year corresponding to the first closing date of the ABCP transaction;
 - (d) The number 01 or, where there is more than one ABCP transaction with the same identifier created according to points (a)-(c) of this sub-paragraph, a two-digit sequential number corresponding to the order of the first closing date of each ABCP transaction. In the event of multiple simultaneous ABCP transactions, the reporting entity shall define the order of each such ABCP transaction at its discretion.
3. The reporting entity shall not amend unique identifiers.

Article 12

Classifications reporting

1. The reporting entity shall make available information relating to the ESA 2010 classification according to Regulation (EU) 549/2013⁴² using the codes set out in Table 2 of Annex 1.
2. The reporting entity shall make available information relating to the Servicer Watchlist classifications using the codes set out in Table 3 of Annex 1.

⁴² Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union, OJ L 174, 26.6.2013, p. 1.

Article 13

Entry into force

This Regulation shall enter into force on the 20th day following its publication in the *Official Journal of the European Union*.

It shall apply from [TBD].

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [...].

For the Commission

The President

ANNEX 1

Table 1: Options for field values when data is not available

No Data Option	Explanation
ND1	Data not collected as not required by the lending or underwriting criteria
ND2	Data collected on underlying exposure application but not loaded into the originator's reporting system
ND3	Data collected on underlying exposure application but loaded onto a separate system from the originator's reporting system
ND4-YYYY-MM-DD	Data collected but will only be available from YYYY-MM-DD (YYYY-MM-DD shall be completed)

Table 2: European System of Accounts Secure Codes

Sectors	Sub-sectors	ESA Code
Non-financial corporations	Public non-financial corporations	S.11001
	National private non-financial corporations	S.11002
	Foreign controlled non-financial corporations	S.11003
Monetary financial institutions (MFIs)	Central bank	S.121
	Public deposit-taking corporations except the central bank	S.12201
	National private deposit-taking corporations except the central bank	S.12202
	Foreign controlled deposit-taking corporations except the central bank	S.12203
	Public money market funds (MMFs)	S.12301
	National private money market funds (MMFs)	S.12302
	Foreign controlled money market funds (MMFs)	S.12303
Financial corporations except MFIs and Insurance corporations and pension funds (ICPFs)	Public non-MMF investment funds	S.12401
	National private non-MMF investment funds	S.12402
	Foreign controlled non-MMF investment funds	S.12403
	Public other financial intermediaries, except insurance corporations and pension funds	S.12501
	National private other financial intermediaries, except insurance corporations and pension funds	S.12502
	Foreign controlled other financial intermediaries, except insurance corporations and pension funds	S.12503
	Public financial auxiliaries	S.12601
	National private financial auxiliaries	S.12602
	Foreign controlled financial auxiliaries	S.12603
	Public captive financial institutions and money lenders	S.12701
National private captive financial institutions and money lenders	S.12702	
Foreign controlled captive financial institutions and money lenders	S.12703	
ICPFs	Public insurance corporations	S.12801
	National private insurance corporations	S.12802
	Foreign controlled insurance corporations	S.12803
	Public pension funds	S.12901
	National private pension funds	S.12902
Foreign controlled pension funds	S.12903	
Other	General government	S.13

Central government (excluding social security funds)	S.1311
State government (excluding social security funds)	S.1312
Local government (excluding social security funds)	S.1313
Social security funds	S.1314
Households	S.14
Employers and own-account workers	S.141+S.142
Employees	S.143
Recipients of property and transfer income	S.144
Recipients of property income	S.1441
Recipients of pensions	S.1442
Recipients of other transfers	S.1443
Non-profit institutions serving households	S.15
Member States of the European Union	S.211
Institutions and bodies of the European Union	S.212
Non-member countries and international organisations non-resident in the European Union	S.22

Table 3: Servicer Watchlist Codes

Servicer Watchlist Code	Meaning	Inclusion Threshold	Release Threshold
1A	Delinquent P&I payment	2 payments behind	Arrears cleared and loan is current. Remain on Watchlist for 2 quarters/periods
1B	Delinquent insurance renewal or forced placed coverage	30 days overdue	Receipt of proof of satisfactory insurance
1C	Interest Coverage Ratio below dividend trap.	Interest Coverage Ratio < required loan covenant (cash trap or default level); Interest Coverage Ratio < 1.00 on a loan by loan basis	Interest Coverage Ratio above threshold
1D	Debt Service Coverage Ratio absolute level	Debt Service Coverage Ratio < 1.00; Debt Service Coverage Ratio < 1.20 for healthcare and lodging; or on a loan by loan basis	Debt Service Coverage Ratio above threshold
1E	Debt Service Coverage Ratio decreases from "Securitisation Date"	Debt Service Coverage Ratio < 80% of the "Securitisation Date" Debt Service Coverage Ratio	Debt Service Coverage Ratio above threshold. Remain on Watchlist for 2 quarters/periods
1F	Defaulted, matured, or discovery of previous undisclosed subordinate lien including mezzanine loan.	When notice received by servicer	Default has been cured or subordinate debt approved by servicer
1G	Any unplanned draw on a letter of credit, debt service reserve, or working capital to pay debt service	Any occurrence on a loan by loan basis.	After funds or Letter of Credit replaced if required by the documents otherwise after two Interest Payment Dates with no further draws
2A	Absolute required repairs reserved for at closing, or otherwise disclosed to	If required repair is not completed with 60 days following the due date (including extensions approved by the	Satisfactory verification that repairs have been completed

	servicer, but not completed by due date	Servicer) and it is the lesser of 10% of the unpaid principal balance or €250,000	
2B	Any required spending plan deficiencies (i.e.: capex, FF&E)	Any knowledge of deficiency that adversely affects the performance or value of property; on a loan by loan basis/material (> 5% of loan outstanding balance)	When plan deficiencies are cured
2C	Occurrence of any trigger event in the mortgage loan documents. (e.g. required loan pay down, posting of additional reserves, minimum thresholds breached, etc.)	Any occurrence	Cure of the event that required action under the mortgage documents
2D	Verification of financial performance. Unsatisfactory or non-delivery of tenancy schedules or operating statements, etc.	Any occurrence for 6 months or greater	Cure of the event that required action under the mortgage documents
2E	Operating license or franchise agreement default	When notice received by servicer	New franchise or license in place, or default under franchise or license has been cured - Relationship agreement
2F	Borrower/owner/sponsor bankruptcy or similar event (e.g. insolvency arrangement/proceedings, bankruptcy, receivership, liquidation, company voluntary arrangement (CVA)/individual voluntary arrangement (IVA)), becomes the subject of winding up order bankruptcy petition or other.	When notice received by servicer	Retain on Watchlist until Interest Payment Date following cure.
3A(i)	Inspection reveals poor condition	Any occurrence on a loan by loan basis/ material 5% > of net rental income (NRI)	In Servicer's discretion that property deficiencies cured or access allowed and inspection completed
3A(ii)	Inspection reveals poor accessibility	Any occurrence on a loan by loan basis/ material 5% > of net rental income (NRI)	In Servicer's discretion that property deficiencies cured or access allowed and inspection completed
3B	Inspection reveals harmful environmental issue	Any occurrence	In Servicer's discretion that property deficiencies cured
3C	Properties affected by major casualty or compulsory purchase proceeding affecting future cash flows, value/blight/caution.	When servicer becomes aware of issue and it affects > 10% of value or €500,000	In Servicer's discretion that all necessary repairs have been completed satisfactorily or that condemnation proceedings have been completed and the asset can perform satisfactorily
4A	Overall property portfolio occupancy decrease	20% less than "Securitisation Date" level; on a loan by loan basis	When condition no longer exists

4B	Any 1 tenant or combination of TOP 3 TENANTS (based on gross rental) with leases > 30% expiring within the next 12 months.	Only applies to office, industrial and retail.	When condition no longer exists or Servicer's discretion.
4C	Major tenant lease or leases that are in default, terminated or are dark (Not occupied, but rent being paid)	> 30% Net Rental Income	When condition no longer exists, or Servicer's discretion.
5A	Pending loan maturity	< 180 days until maturity	Loan is paid off.

Table 4

Item types and codes

Item type	Article(s) of Regulation (EU) 2017/2402	Item code
Underlying exposures or underlying receivables or credit claims	7(1)(a)	1
Investor report	7(1)(e)	2
Final offering document; prospectus; closing transaction documents, excluding legal opinions	7(1)(b)(i)	3
Asset sale agreement; assignment; novation or transfer agreement; any relevant declaration of trust	7(1)(b)(ii)	4
Derivatives and guarantees agreements; any relevant documents on collateralisation arrangements where the exposures being securitised remain exposures of the originator	7(1)(b)(iii)	5
Servicing; back-up servicing; administration and cash management agreements	7(1)(b)(iv)	6
Trust deed; security deed; agency agreement; account bank agreement; guaranteed investment contract; incorporated terms or master trust framework or master definitions agreement or such legal documentation with equivalent legal value	7(1)(b)(v)	7
Inter-creditor agreements; derivatives documentation; subordinated loan agreements; start-up loan agreements and liquidity facility agreements	7(1)(b)(vi)	8
Any other underlying documentation that is essential for the understanding of the transaction	7(1)(b)	9
Simple, transparent and standardised notification pursuant to Article 27 of Regulation (EU) 2017/2402	7(1)(d)	10

<p>Inside information relating to the securitisation that the originator, sponsor or SSPE is obliged to make public in accordance with Article 17 of Regulation (EU) No 596/2014 of the European Parliament and of the Council⁴³</p>	<p>7(1)(f)</p>	<p>11</p>
<p>A significant event, such as:</p> <ul style="list-style-type: none"> (i) a material breach of the obligations provided for in the documents made available in accordance with Article 7(1)(b) of Regulation (EU) 2017/2402, including any remedy, waiver or consent subsequently provided in relation to such a breach; (ii) a change in the structural features that can materially impact the performance of the securitisation; (iii) a change in the risk characteristics of the securitisation or of the underlying exposures that can materially impact the performance of the securitisation; (iv) in the case of STS securitisations, where the securitisation ceases to meet the STS requirements or where competent authorities have taken remedial or administrative actions; (v) any material amendment to transaction documents. 	<p>7(1)(g)</p>	<p>12</p>

⁴³ Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC, OJ L 173, 12.6.2014, p. 1.

ANNEX 2: UNDERLYING EXPOSURES INFORMATION - RESIDENTIAL REAL ESTATE

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
RREL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
RREL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
RREL3	New Underlying Exposure Identifier	If the original identifier in field RREL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in RREL2. The reporting entity shall not amend this unique identifier.	NO	NO
RREL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
RREL5	New Obligor Identifier	If the original identifier in field RREL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in RREL4. The reporting entity shall not amend this unique identifier.	NO	NO
RREL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
RREL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
RREL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
RREL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
RREL10	Resident	Is the primary obligor a resident of the country in which the collateral and underlying exposure reside?	YES	NO
RREL11	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL12	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
RREL13	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL14	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES
RREL15	Customer Type	<p>Customer type at origination:</p> <p>New customer and not an employee/affiliated with the originator's group (CNEO)</p> <p>New customer and not an employee/affiliated with the originator's group (CEMO)</p> <p>Existing customer and an employee/affiliated with the originator's group (CNEO)</p> <p>Existing customer and an employee/affiliated with the originator's group (CEMO)</p> <p>Other (OTHR)</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL16	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
RREL17	Primary Income Type	Indicate what income in RREL15 is displayed: Gross annual income (GRAN) Net annual income (net of tax and social security) (NITS) Net annual income (net of tax only) (NITX) Net annual income (net of social security only) (NTIN) Estimated net annual income (net of tax and social security) (ENIS) Estimated net annual income (net of tax only) (EITX) Estimated net annual income (net of social security only) (EISS) Disposable Income (DSPL)	YES	NO
RREL18	Primary Income Currency	Currency in which the primary obligor's income is paid.	YES	NO
RREL19	Primary Income Verification	Primary Income Verification: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	NO
RREL20	Secondary Income	Secondary obligor annual income used to underwrite the underlying exposure at the time of origination. When there are more than two obligors in this underlying exposure, indicate total annual combined income across all obligors in this field. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
RREL21	Secondary Income Verification	Income verification for secondary income: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL22	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
RREL23	Origination Date	Date of original underlying exposure advance.	YES	NO
RREL24	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO
RREL25	Original Term	Original contractual term (number of months) at the origination date.	YES	NO
RREL26	Origination Channel	Origination channel of the underlying exposure: Office or Branch Network (BRAN) Central or Direct (DRCT) Broker (BROK) Internet (WEBI) Package (TPAC) Third Party Channel but Underwriting Performed Entirely by the Originator (TPTC) Other (OTHR)	YES	YES
RREL27	Purpose	The reason for the obligor taking out the loan: Purchase (PURC) Remortgage (RMRT) Renovation (RENV) Equity Release (EQRE) Construction (CSTR) Debt Consolidation (DCON) Remortgage with Equity Release (RMEQ) Business Funding (BSFN) Combination Mortgage (CMRT) Investment Mortgage (IMRT) Right to Buy (RGBY) Government Sponsored Loan (GSPL) Other (OTHR)	YES	NO
RREL28	Currency Denomination	The underlying exposure currency denomination.	NO	NO
RREL29	Original Principal Balance	Original underlying exposure balance (inclusive of fees). This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL30	Current Principal Balance	<p>Amount of underlying exposure outstanding as of the data cut-off date. This shall include any amounts that are secured by the mortgage and will be classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. It shall exclude any interest arrears or penalty amounts.</p> <p>Current balance shall include the principal arrears. However, savings amount shall be deducted if a subparticipation exists. (i.e. underlying exposure balance = underlying exposure +/- subparticipation; +/- 0 if no subparticipation).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
RREL31	Prior Principal Balances	<p>Total balances ranking prior to this underlying exposure (including those held with other lenders). If there are no prior balances, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
RREL32	Pari Passu Underlying Exposures	<p>Total value of underlying exposures to this obligor ranking pari passu with this underlying exposure (regardless of whether or not they are included in this pool). If there are no balances ranking pari passu, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
RREL33	Total Credit Limit	<p>For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding.</p> <p>This field shall only be populated for underlying exposures that have flexible or further drawing characteristics.</p> <p>This does is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL34	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
RREL35	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
RREL36	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
RREL37	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
RREL38	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
RREL39	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL40	Debt To Income Ratio	Debt defined as the amount of underlying exposure outstanding as of data cut-off date, this shall include any amounts that are secured by the mortgage and will be classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Income defined as combined income, sum of primary and secondary income fields (field numbers RREL16 and RREL20) and any other income.	YES	YES
RREL41	Balloon Amount	Total amount of (securitised) principal repayment to be paid at the maturity date of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
RREL42	Interest Rate Type	Interest rate type: Floating rate underlying exposure (for life) (FLIF) Floating rate underlying exposure linked to one index that will revert to another index in the future (FINX) Fixed rate underlying exposure (for life) (FXRL) Fixed with future periodic resets (FXPR) Fixed rate underlying exposure with compulsory future switch to floating (FLCF) Floating rate underlying exposure with floor (FLFL) Floating rate underlying exposure with cap (CAPP) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBLS) Modular (MODE) Other (OTHR)	NO	NO
RREL43	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL44	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
RREL45	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
RREL46	Current Interest Rate Margin	Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL47	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
RREL48	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
RREL49	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
RREL50	Revision Margin 1	The margin for the underlying exposure at the 1st revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
RREL51	Interest Revision Date 1	Date interest rate next changes (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES
RREL52	Revision Margin 2	The margin for the underlying exposure at the 2nd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
RREL53	Interest Revision Date 2	Date of 2nd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES
RREL54	Revision Margin 3	The margin for the underlying exposure at the 3rd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
RREL55	Interest Revision Date 3	Date of 3rd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL56	Revised Interest Rate Index	Next interest rate index. MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIA Swaps (EONS) EURO DOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) OTHER (OTHR)	NO	YES
RREL57	Revised Interest Rate Index Tenor	Tenor of the next interest rate index: Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES
RREL58	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
RREL59	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL60	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
RREL61	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. This includes amounts collected that have not been securitised. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL62	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
RREL63	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
RREL64	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL65	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
RREL66	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
RREL67	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
RREL68	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL69	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
RREL70	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL71	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL72	Default Date	The date of default.	NO	YES
RREL73	Allocated Losses	The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL74	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL75	Litigation	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this shall be re-set to N).	NO	YES
RREL76	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL77	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this shall be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field shall be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
RREL78	Amount Guaranteed	<p>The amount of underlying exposure guaranteed to the benefit of the originator.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREL79	Guarantor Type	Guarantor Type: No Guarantor (NGUA) Individual - Family Relation (FAML) Individual - Other (IOTH) Government (GOVE) Bank (BANK) Insurance Product (INSU) Nationale Hypotheek Garantie Guarantee Scheme (NHGX) Fonds de Garantie de l'Accession Sociale (FGAS) Caution (CATN) Other (OTHR)	YES	NO
RREL80	Additional Collateral	Type of additional collateral: Savings (SVGS) Life Insurance (LIFE) Investment (INVS) Pledged Property (PLDG) Other (OTHR)	NO	YES
RREL81	Insurance Or Investment Provider	Name of the insurance or investment provider (i.e. for life insurance or investment underlying exposures).	YES	YES
RREL82	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
RREL83	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
RREL84	Original Lender Establishment Country	Country where the original lender is established.	NO	YES
RREL85	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
RREL86	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
RREL87	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
Collateral-level information section				
RREC1	Unique Identifier	The unique identifier assigned by the reporting entity. Must match field RREL1.	NO	NO
RREC2	Underlying Exposure Identifier	Unique identifier for each underlying exposure. This must match field RREL3.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREC3	Original Collateral Identifier	The original unique identifier assigned to the collateral. The reporting entity shall not amend this unique identifier.	NO	NO
RREC4	New Collateral Identifier	If the original identifier in field RREC2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in RREC2. The reporting entity shall not amend this unique identifier.	NO	NO
RREC5	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the collateral is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO
RREC6	Occupancy Type	Type of property occupancy: Owner Occupied i.e. owned by a private household with the purpose of providing shelter to its owner (FOWN) Partially Owner Occupied (A property which is partly rented) (POWN) Non-Owner Occupied or Buy-To-Let (TLET) Holiday or Second Home (HOLD) Other (OTHR)	YES	YES
RREC7	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES
RREC8	Property Type	Property type: Residential (House, detached or semi-detached) (RHOS) Residential (Flat or Apartment) (RFLT) Residential (Bungalow) (RBGL) Residential (Terraced House) (RTHS) Multifamily House (properties with more than four units securing one underlying exposure) (MFHS) Partial Commercial use (property is used as a residence as well as for commercial use where less than 50% of its value derived from commercial use, e.g. doctor's surgery and house) (PCMM) Commercial or Business Use (BIZZ) Land Only (LAND) Other (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREC9	Energy Performance Certificate Value	The energy performance certificate value of the collateral at the time of origination: A (EPCA) B (EPCB) C (EPCC) D (EPCD) E (EPCE) F (EPCF) G (EPCG) Other (OTHR)	YES	YES
RREC10	Energy Performance Certificate Provider Name	Enter in the legal name of the energy performance certificate provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	YES	YES
RREC11	Current Loan-To-Value	Current loan to Value ratio (LTV). For non-first lien loans this shall be the combined or total LTV. Where the current loan balance is negative, enter 0.	YES	NO
RREC12	Current Valuation Amount	The most recent valuation of the collateral as assessed by an independent external or internal appraiser. If such assessment is not available, the current value of the collateral can be estimated using a real estate value index sufficiently granular with respect to geographical location and type of collateral; if such real estate value index is also not available, a real estate price index sufficiently granular with respect to geographical location and type of collateral can be used after application of a suitably chosen mark-down to account for the depreciation of the collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
RREC13	Current Valuation Method	The method of calculating the most recent value of the collateral, as provided in RREC12: Full, internal and external inspection (FIEI) Full, only external inspection (FOEI) Drive-by (DRVB) Automated Value Model (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Tax Authority (TXAT) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
RREC14	Current Valuation Date	The date of the most recent valuation, as provided in RREC12.	YES	YES
RREC15	Original Loan-To-Value	Originator's original underwritten loan To Value ratio (LTV). For non-first lien loans this shall be the combined or total LTV.	YES	NO
RREC16	Original Valuation Amount	The original valuation of the collateral used when the underlying exposure was originated (i.e. before securitisation). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
RREC17	Original Valuation Method	The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in RREC16: Full, internal and external inspection (FALL) Full, only external inspection (FEXT) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DSKT) Managing Agent / Estate Agent (MAEA) Tax Authority (TAXH) Other (OTHR)	YES	NO
RREC18	Original Valuation Date	The date of original valuation of the collateral, as provided in RREC16.	YES	NO
RREC19	Date Of Sale	The date of sale of the foreclosed collateral.	NO	YES
RREC20	Sale Price	Price achieved on sale of property in case of foreclosure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREC21	Collateral Currency	This is the currency in which the valuation amount provided in RREC12 is denominated.	NO	YES

ANNEX 3: UNDERLYING EXPOSURES INFORMATION - COMMERCIAL REAL ESTATE

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
CREL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
CREL2	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CREL3	New Obligor Identifier	If the original identifier in field CREL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CREL2. The reporting entity shall not amend this unique identifier.	NO	NO
CREL4	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CREL5	New Underlying Exposure Identifier	If the original identifier in field CREL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CREL4. The reporting entity shall not amend this unique identifier.	NO	NO
CREL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CREL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
CREL8	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
CREL9	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CREL10	Date Of Substitution	If underlying exposure was substituted for another underlying exposure after the Securitisation Date, the date of such substitution.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL11	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
CREL12	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO
CREL13	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
CREL14	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
CREL15	Origination Date	Date of original underlying exposure advance.	YES	NO
CREL16	Start Date Of Amortisation	The date that amortisation will commence on the securitised underlying exposure (this can be a date prior to the securitisation date).	YES	YES
CREL17	Maturity Date At Securitisation Date	The maturity date of the underlying exposure as defined in the underlying exposure agreement. This would not take into account any extended maturity date that may be allowed under the underlying exposure agreement.	NO	NO
CREL18	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO
CREL19	Original Term	Original contractual term (number of months) at the origination date.	YES	NO
CREL20	Duration Of Extension Option	Duration in months of any maturity extension option available to the underlying exposure. In the event of multiple maturity extensions available, enter in the duration of the option that has the shortest extension period for the underlying exposure.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL21	Nature Of Extension Option	Reference thresholds involved for the possibility of triggering/exercising the extension option referred to in field CREL20: Minimum Interest Coverage Ratio (MICR) Minimum Debt Service Ratio Coverage (MDSC) Maximum Loan-To-Value (MLTV) Multiple Conditions (MLTC) Other (OTHR)	NO	YES
CREL22	Currency Denomination	The underlying exposure currency denomination.	NO	NO
CREL23	Current Principal Balance	Outstanding principal balance of the securitised underlying exposure. This shall include any amounts that are secured by the mortgage and will be classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. It shall exclude any interest arrears or penalty amounts. Current balance shall include the principal arrears. However, savings amount shall be deducted if a subparticipation exists. (i.e. underlying exposure balance = underlying exposure +/- subparticipation; +/- 0 if no subparticipation). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CREL24	Original Principal Balance	Original underlying exposure balance (inclusive of fees). This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CREL25	Original Principal Balance At Securitisation Date	Original Principal Balance of the securitised underlying exposure at the Securitisation Date as identified in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL26	Committed Undrawn Facility Underlying Exposure Balance	The total whole underlying exposure remaining facility/ Undrawn balance at the end of the period. The total whole underlying exposure remaining facility at the end of the Interest Payment Date that the obligor can still draw upon. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CREL27	Total Other Amounts Outstanding	Cumulative outstanding amounts on loan (e.g. insurance premium, ground rents, cap ex) that have been expended by SSPE/Servicer. The cumulative amount of any property protection advances or other sums that have been advanced by the Servicer or SSPE and not yet reimbursed by the obligor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL28	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
CREL29	Latest Utilisation Date	Date of the most recent utilisation/drawdown of the underlying exposure facility agreement.	NO	YES
CREL30	Purpose	Underlying exposure purpose - In the event of multiple purposes, report the option that best describes the arrangement: Acquisition for investment (ACQI) Acquisition for Liquidation (ACQL) Refinancing (RFIN) Construction (CNST) Redevelopment (RDVL) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL31	Structure	Underlying Exposure Structure: Whole loan - not split into subordinated debt items/notes (LOAN) Participated mortgage underlying exposure with pari passu debt outside the issuance vehicle (PMLP) Participated mortgage underlying exposure with subordinate debt outside the issuance vehicle (PMLS) A Loan; as part of an A/B participation structure (AABP) B Loan; as part of an A/B participation structure (BABP) A Loan; as part of an A/B/C participation structure (AABC) B Loan; as part of an A/B/C participation structure (BABC) C Loan; as part of an A/B/C participation structure (CABC) Structural mezzanine financing (MZZD) Subordinate debt with separate loan documentation outside the issuance vehicle (SOBD) Other (OTHR)	YES	NO
CREL32	Waterfall A-B Pre Enforcement Scheduled Interest Payments	Waterfall pre-enforcement schedule for interest payments: Sequential (SQNL) B loan first (BLLF) Pro-Rata (PRAT) Modified Pro-Rata (MPRT) Other (OTHR)	NO	YES
CREL33	Waterfall A-B Pre Enforcement Scheduled Principal Payments	Waterfall pre-enforcement schedule for principal payments: Sequential (SQNL) B loan first (BLLF) Pro-Rata (PRAT) Modified Pro-Rata (MPRT) Other (OTHR)	NO	YES
CREL34	Principal Payment Allocation To Senior Loan	Insert % of all periodical scheduled principal payments that go to the senior loan (e.g. A loan), if there are multiple loans in the lending arrangement (for example, if field CREL31 is completed with values PMLS, AABP, BABP, AABC, BABC, or CABC).	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL35	Waterfall Type	Type of waterfall governing the overall lending arrangement: Interest A, principal A, interest B, principal B (IPIP) Interest A, interest B, principal A, principal B (IIPP) Other (OTHR)	NO	YES
CREL36	Defaulted Underlying Exposure Purchase Price	If the subordinated loan holder (e.g. B loan holder) can purchase the senior loan in an event of default, enter in the purchase price as per the applicable co-lender/intercreditor agreement.	NO	YES
CREL37	Cure Payments Possible?	Can the subordinated loan holder (e.g. B loan holder) make cure payments in lieu of the mortgage obligor? Select from the list below: No possibility to make cure payment (NCPP) Cure payment can be made up to a fixed number limit over the lifetime of the underlying exposure (FNLP) Cure payment can be made without limit over the lifetime of the underlying exposure (NLCP) Other (OTHR)	YES	NO
CREL38	Restrictions On Sale Of Subordinated Loan?	Are there any restrictions on the ability of the subordinated loan holder (e.g. B loan holder) to sell off the loan to a third party?	NO	YES
CREL39	Subordinated Loan Holder Affiliated To Obligor?	Is there a non-disenfranchised subordinated loan holder (e.g. B loan holder) affiliated (i.e. part of the same financial group) as the commercial mortgage obligor?	NO	YES
CREL40	Subordinated Loan Holder Control Of Workout Process	Can the subordinated loan holder (e.g. B loan holder) exercise control over the decision to and process to enforce and sell the loan collateral?	NO	YES
CREL41	Do Non-Payments On Prior Ranking Claims Constitute A Default Of The Underlying Exposure?	Do Non-payments on Prior Ranking Claims Constitute a Default of the underlying exposure?	NO	YES
CREL42	Do Non-Payments On Equal Ranking Underlying Exposures Constitute Default Of Property?	Do Non-payments on Equal Ranking underlying exposures Constitute Default of Property?	NO	YES
CREL43	Noteholder Consent	Is Noteholder consent needed in any restructuring? Restructuring includes changes in the securitised underlying exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL44	Noteholder Meeting Scheduled	What date is the next noteholder meeting scheduled for?	NO	YES
CREL45	Syndicated	Is the underlying exposure syndicated?	YES	NO
CREL46	Participation Of SSPE	Method used by the SSPE to acquire ownership in the syndicated underlying exposure: Assignment (ASGN) Novation (NOVA) Equitable Assignment (EQTB) Funded Participation (pari passu interest) (PARI) Junior Participation Interest (JUNP) Legal Assignment (LGAS) Notified Assignment (NOTA) Sub Participation (SUBP) Risk Participation (RSKP) Sale Event (SALE) Other (OTHR)	NO	YES
CREL47	Consequence For Breach Of Financial Covenant	The consequence for the financial covenant breach: Event of Default (EDFT) Additional Amortisation (AAMR) Cash Trap Reserve (CTRS) Terminate Property Manager (TPRM) Other (OTHR)	NO	YES
CREL48	Financial Information Non-Submission Penalties	Are there are monetary penalties for obligor's failure to submit required financial information (Op. Statement, Schedule, etc.) as per underlying exposure documents?	YES	NO
CREL49	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	NO	NO
CREL50	Recourse - 3rd Party	Is there recourse (full or limited) to another party (e.g. guarantor) in the event the obligor defaults on an obligation under the underlying exposure agreement?	NO	NO
CREL51	Servicing Standard	Does the servicer of this securitised underlying exposure also service the whole underlying exposure or only one/several components of the whole underlying exposure (e.g. A or B component; or one of the pari-passu components)?	NO	NO
CREL52	Amounts Held In Escrow	Total balance of the legally charged reserve accounts as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL53	Collection Of Escrows	Enter Y if any payments are held in reserve accounts to cover ground lease payments, insurance or taxes only (not maintenance, improvements, capex etc.) as required under the underlying exposure agreement.	YES	NO
CREL54	Collection Of Other Reserves	Are any amounts other than ground rents taxes or insurance held in reserve accounts as required under the terms of the underlying exposure agreement for tenant improvements, leasing commissions and similar items in respect of the related property or for purpose of providing additional collateral for such underlying exposure?	NO	NO
CREL55	Trigger For Escrow To Be Held	Type of trigger event leading to amounts to be paid into escrow: No Trigger (NONE) Loan to Value Trigger (LVTX) Interest Coverage Trigger (ICVR) Debt Service Coverage Trigger (DSCT) Net Operating Income Trigger (NOIT) Other (OTHR)	YES	NO
CREL56	Target Escrow Amounts / Reserves	Target escrow amounts / reserves. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL57	Escrow Account Release Conditions	Release conditions of the escrow account. If multiple conditions, enter each condition separated by commas.	NO	YES
CREL58	Conditions Of Drawing Cash Reserve	When the Cash Reserve can be used: Financial Covenant Breach (FICB) Trigger Event (TREV) Other (OTHR)	NO	YES
CREL59	Escrow Account Currency	Escrow account currency denomination.	NO	YES
CREL60	Escrow Payments Currency	Currency of the Escrow payments. Fields CREL52 and CREL56.	NO	YES
CREL61	Total Reserve Balance	Total balance of the reserve accounts at the underlying exposure level at the underlying exposure Payment Date. Includes Maintenance, Repairs & Environmental, etc. (excludes Tax & Insurance reserves Includes LC's for reserves. shall be completed if field CREL54 ("Collection of Other Reserves") is equal to "Y" = Yes. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL62	Reserve Balance Currency	Reserve account currency denomination.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL63	Escrow Trigger Event Occurred	Enter Y if an event has occurred which has caused reserve amounts to be established. Enter N if payments are built up as a normal condition of the underlying exposure agreement.	NO	NO
CREL64	Amounts Added To Escrows In Current Period	Amount that has been added to any escrows or reserves between the previous data cut-off date and the data cut-off date of this data submission. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL65	Revenue	Total revenues from all sources for the period covered by the most recent financial operating statement (i.e. year to date or trailing 12 months) for all the properties. May be normalised if required by the applicable servicing agreement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CREL66	Operating Expenses At Securitisation Date	Total underwritten operating expenses for all the properties as described in the Offering Circular. These may include real estate taxes, insurance, management, utilities, maintenance and repairs and direct property costs to the landlord; capital expenditures and leasing commissions are excluded. If multiple properties exist, total the operating expenses of the underlying properties. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL67	Capital Expenditures At Securitisation Date	Anticipated capex over the life of the securitised underlying exposure at Securitisation Date (as opposed to repairs and maintenance) if identified in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL68	Financial Statement Currency	The currency used in the initial financial reporting of fields CREL65 - CREL66.	YES	NO
CREL69	Obligor Reporting Breach	Is obligor in breach of its obligation to deliver reports to underlying exposure servicer or lender? Y = Yes or N = No.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL70	Debt Service Coverage Ratio Method	<p>Define the calculation of the Debt Service Coverage Ratio financial covenant requirement, the inferred method of calculation. If the calculation method differs between the whole loan and the A-loan, then enter in the A-loan method.</p> <p>Current Period (CRRP) Projection - 6 month forward calculation (PRSF) Projection - 12 month forward calculation (PRTF) Combo 6 - Current period and a 6 month forward calculation (CMSF) Combo 12 - Current period and a 6 month forward calculation (CMTF) Historical - 6 month forward calculation (HISF) Historical - 12 month forward calculation (HITF) Modified - Includes a reserve injection or a percentage rental income probability calculation (MODI) Multiple Period - Consecutive period calculation (MLTP) Other (OTHR)</p>	YES	NO
CREL71	Debt Service Coverage Ratio Indicator At Securitisation Date	<p>How the Debt Service Coverage Ratio is calculated or applied when an underlying exposure relates to multiple properties:</p> <p>Partial - Not all properties received financials, servicer to leave empty (PRTL) Average - Not all properties received financials, servicer allocates debt service only to properties where financials are received (AVER) Full - All statements collected for all properties (FULL) Worst Case - Not all properties received financials, servicer allocates 100% of debt service to all properties where financials are received (WCAS) None Collected - No financials were received (NCOT) Consolidated - All properties reported on one "rolled up" financial from the obligor (COND) Whole loan based on loan agreements (WLAG) Whole loan based on other method (WLOT) Trust Note based on loan agreement (TNAG) Trust Note based on other method (TNOT) Other (OTHR)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL72	Most Recent Debt Service Coverage Ratio Indicator	<p>How the Debt Service Coverage Ratio is calculated or applied when an underlying exposure relates to multiple properties:</p> <p>Partial - Not all properties received financials, servicer to leave empty (PRTL) Average - Not all properties received financials, servicer allocates debt service only to properties where financials are received (AVER) Full - All statements collected for all properties (FULL) Worst Case - Not all properties received financials, servicer allocates 100% of debt service to all properties where financials are received (WCAS) None Collected - No financials were received (NCOT) Consolidated - All properties reported on one "rolled up" financial from the obligor (COND) Whole loan based on loan agreements (WLAG) Whole loan based on other method (WLOT) Trust Note based on loan agreement (TNAG) Trust Note based on other method (TNOT) Other (OTHR)</p>	NO	YES
CREL73	Debt Service Coverage Ratio At The Securitisation Date	The Debt Service Coverage Ratio calculation for the securitised underlying exposure, at the Securitisation Date, based on the underlying exposure documentation.	YES	NO
CREL74	Current Debt Service Coverage Ratio	Current Debt Service Coverage Ratio calculation for the securitised underlying exposure, based on the underlying exposure documentation.	YES	NO
CREL75	Original Loan-To-Value	The Loan to Value ratio (LTV) for the entire lending arrangement (i.e. not just reflecting the securitised loan amount), as at the Securitisation Date.	YES	NO
CREL76	Current Loan-To-Value	Current Loan to Value ratio (LTV) for the entire lending arrangement (i.e. not just reflecting the securitised loan amount).	YES	NO
CREL77	Interest Coverage Ratio At The Securitisation Date	The Interest Coverage Ratio calculation for the securitised underlying exposure, at the Securitisation Date.	YES	NO
CREL78	Current Interest Coverage Ratio	Current Interest Coverage Ratio calculation for the securitised underlying exposure.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL79	Interest Coverage Ratio Method	<p>Define the calculation of the Interest Coverage Ratio financial covenant requirement at the level of the securitised underlying exposure (or the whole underlying exposure level if not specified for any specific underlying exposure arrangements within the overall lending arrangement), the inferred method of calculation:</p> <p>Current Period (CRRP) Projection - 6 month forward calculation (PRSF) Projection - 12 month forward calculation (PRTF) Combo 6 - Current period and a 6 month forward calculation (CMSF) Combo 12 - Current period and a 6 month forward calculation (CMTF) Historical - 6 month forward calculation (HISF) Historical - 12 month forward calculation (HITF) Modified - Includes a reserve injection or a percentage rental income probability calculation (MODI) Multiple Period - Consecutive period calculation (MLTP) Other (OTHR)</p>	NO	YES
CREL80	Number Of Properties At Securitisation Date	The number of properties that serve as security for the underlying exposure at the Securitisation Date.	NO	YES
CREL81	Number Of Properties At Data Cut-Off Date	The number of properties that serve as security for the underlying exposure.	YES	NO
CREL82	Properties Collateralised To The Underlying Exposure	Enter the unique collateral identifiers (CREC4) of the properties that serve as security for the underlying exposure at the data cut-off date. If multiple properties enter all of the identifiers as set out in the XML schema.	NO	NO
CREL83	Property Portfolio Value At Securitisation Date	<p>The valuation of the properties securing the underlying exposure at the Securitisation Date as described in the Offering Circular. If multiple properties then sum the value of the properties.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CREL84	Property Portfolio Valuation Currency At Securitisation Date	The currency of the valuation in CREL83.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL85	Status Of Properties	Status of properties. Where multiple situations from the list below exist, choose the situation which best represents the overall set of properties. Lasting Power of Attorney (LPAX) Receivership (RCVR) In Foreclosure (FCLS) Real Estate Owned (REOX) Defeased (DFSD) Partial Release (PRLS) Released (RLSD) Same as at Securitisation Date (SCDT) In special servicing (SSRV) Other (OTHR)	NO	YES
CREL86	Valuation Date At Securitisation Date	The date the valuation was prepared for the values disclosed in the Offering Circular. For multiple properties, if several dates, take the most recent date.	NO	YES
CREL87	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
CREL88	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CREL89	Grace Days Allowed	The number of days after a payment is due in which the lender will not consider the missed payment to be an Event of Default. This refers to missed payments due to non-technical reasons (i.e. missed payments not due to systems failures for example).	NO	YES
CREL90	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL91	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
CREL92	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CREL93	Prepayment Terms Description	Shall reflect the information in offering circular. For instance, if the prepayment terms are the payment of a 1% fee in year one, 0.5% in year two and 0.25% in year three of the loan this may be shown in the offering circular as: 1%(12), 0.5%(24), 0.25%(36).	NO	YES
CREL94	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
CREL95	Yield Maintenance End Date	Date after which underlying exposure can be prepaid without yield maintenance.	NO	YES
CREL96	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL97	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
CREL98	Unscheduled Principal Collections	Unscheduled payments of principal received in the most recent collection period. Other principal payments received during the interest period that will be used to pay down the underlying exposure. This may relate to sales proceeds, voluntary prepayments, or liquidation amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL99	Liquidation / Prepayment Date	The most recent date on which an unscheduled principal payment was received or liquidation proceeds are received.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL100	Liquidation / Prepayment Code	Code assigned to any unscheduled principal payments or liquidation proceeds received during the collection period: Partial Liquidation (Curtailment) (PTLQ) Payoff Prior to Maturity (PTPY) Liquidation or Disposition (LQDP) Repurchase or Substitution (RPSB) Full Payoff at Maturity (FLPY) Discounted Payoff (DPOX) Payoff with Penalty (PYPN) Payoff with Yield Maintenance (YLMT) Curtailment with Penalty (CTPL) Curtailment with Yield Maintenance (CTYL) Other (OTHR)	NO	YES
CREL101	Prepayment Interest Excess / Shortfall	Shortfall or excess of actual interest payment from the scheduled interest payment that is not related to an underlying exposure default. Results from a prepayment received on a date other than a scheduled payment due date: Shortfall – The difference by which the amount of interest paid is less than the scheduled interest that was due on the underlying exposure Payment Date, (this would only apply if there is a shortfall after the obligor has paid any break costs). Excess – Interest collected in excess of the accrued interest due for the underlying exposure interest accrual period. A negative number represents a shortfall and excess is represented as a positive number. Refers to the entire lending arrangement (i.e. not just reflecting the securitised underlying exposure amount) Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL102	Payment Date	The most recent date principal and interest is paid to the SSPE as at the data cut-off date, this would normally be the interest payment date of the underlying exposure.	NO	YES
CREL103	Next Payment Adjustment Date	For adjustable rate underlying exposures, the next date that the amount of scheduled principal and/or interest is due to change. For fixed rate underlying exposures, enter the next payment date.	NO	YES
CREL104	Next Payment Date	Date of next underlying exposure payment.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL105	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CREL106	Original Interest Rate	Underlying exposure all-in interest rate at the date of origination of the securitised underlying exposure.	YES	NO
CREL107	Interest Rate At The Securitisation Date	The total interest rate (e.g. EURIBOR + Margin) that is being used to calculate interest due on the securitised underlying exposure for the first Interest Payment Date after the Securitisation Date.	YES	NO
CREL108	First Payment Adjustment Date	For adjustable rate underlying exposures, the first date that the amount of scheduled principal and/or interest is due to change. For fixed rate underlying exposures, enter the first date that the amount of scheduled principal or interest is due (not the first date after securitisation on which it could change).	YES	YES
CREL109	Interest Rate Type	Interest rate type: Floating rate underlying exposure (for life) (FLIF) Floating rate underlying exposure linked to one index that will revert to another index in the future (FINX) Fixed rate underlying exposure (for life) (FXRL) Fixed with future periodic resets (FXPR) Fixed rate underlying exposure with compulsory future switch to floating (FLCF) Floating rate underlying exposure with floor (FLFL) Floating rate underlying exposure with cap (CAPP) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBLS) Modular (MODE) Other (OTHR)	NO	NO
CREL110	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL111	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
CREL112	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
CREL113	Current Interest Rate Margin	<p>Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL114	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
CREL115	Current Index Rate	The index rate used to determine the current securitised underlying exposure interest rate. The interest rate (before margin) used to calculate the interest paid on the securitised underlying exposure payment date in field CREL102.	NO	YES
CREL116	Index Determination Date	If the underlying exposure Agreement states specific dates for the index to be set, enter the next index determination date.	NO	YES
CREL117	Rounding Increment	The incremental percentage by which an index rate shall be rounded in determining the interest rate as set out in the underlying exposure agreement.	NO	YES
CREL118	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CREL119	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CREL120	Current Default Interest Rate	Interest rate used to calculate the default interest paid on the securitised underlying exposure payment date in field CREL102.	NO	YES
CREL121	Accrual Of Interest Allowed	Do the documents describing the terms and conditions of the underlying exposure allow for interest to be accrued and capitalised?	YES	NO
CREL122	Day Count Convention	The 'days' convention used to calculate interest: 30 / 360 (A011) Actual / 365 (A005) Actual / 360 (A004) Actual / Actual ICMA (A006) Actual / Actual ISDA (A008) Actual / Actual AFB (A010) Actual / 366 (A009) Other (OTHR)	NO	YES
CREL123	Total Scheduled Principal & Interest Due	Scheduled principal & interest payment due on the securitised underlying exposure on the most recent payment date, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL124	Total Scheduled Principal & Interest Paid	Scheduled Principal & Interest payment due on the securitised underlying exposure on the last payment date, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CREL125	Negative Amortisation	Negative amortisation/deferred interest/capitalised interest without penalty. Negative amortisation occurs when interest accrued during a payment period is greater than the scheduled payment and the excess amount is added to the outstanding underlying exposure balance. Refers to the entire lending arrangement (i.e. not just reflecting the securitised underlying exposure amount) Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CREL126	Deferred Interest	Deferred interest on the whole loan (i.e. including the securitised loan and any other loan belonging to the lending arrangement with the obligor). Deferred interest is the amount by which the interest an obligor is required to pay on a mortgage loan, less than the amount of interest accrued on the outstanding principal balance. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CREL127	Total Shortfalls In Principal & Interest Outstanding	Cumulative outstanding principal and interest amounts due on the entire lending arrangement (i.e. not just the securitised underlying exposure) as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL128	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
CREL129	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL130	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO
CREL131	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX)</p> <p>In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX)</p> <p>In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES
CREL132	Default Amount	<p>Total gross default amount before the application of sale proceeds and recoveries and inclusive of any capitalised fees/penalties/etc. If not in default, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CREL133	Default Date	The date of default.	NO	YES
CREL134	Interest In Arrears	Is the interest that accrues on the underlying exposure paid in arrears?	NO	NO
CREL135	Actual Default Interest	<p>Actual default interest paid between the previous data cut-off date and the data cut-off date of this data submission. Total amount of default interest paid by the obligor during the interest period or on the underlying exposure payment date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL136	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
CREL137	Allocated Losses	<p>The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL138	Net Proceeds Received On Liquidation	<p>Net proceeds received on liquidation used to determine loss to the SSPE per the Securitisation Documents. The amount of the net proceeds of sale received, this will determine whether there is a loss or shortfall on the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CREL139	Liquidation Expense	<p>Expenses associated with the liquidation to be netted from the other assets of issuer to determine loss per the Securitisation Documents. Amount of any liquidation expenses that will be paid out of the net sales proceeds to determine whether there will be any loss.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CREL140	Expected Timing Of Recoveries	The underlying exposure servicer's expected recovery timing in months.	NO	YES
CREL141	Cumulative Recoveries	<p>Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CREL142	Enforcement Start Date	The date on which foreclosure or administration proceedings or alternative enforcement procedures were initiated against or agreed by the obligor.	NO	YES
CREL143	Workout Strategy Code	<p>Work-out strategy:</p> <p>Modification (MODI) Enforcement (ENFR) Receivership (RCVS) Insolvency (NSOL) Extension (XTSN) Loan Sale (LLES) Discounted Pay Off (DPFF) Property in Possession (PPOS) Resolved (RSLV) Pending Return to Servicer (PRTS) Deed in Lieu of Foreclosure (DLFR) Full Pay Off (FPOF) Representations and Warranties (REWR) Other (OTHR)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL144	Modification	Type of modification: Maturity Date Extension (MEXT) Amortisation Change (AMMC) Principal Write-off (PWOFF) Temporary Rate Reduction (TMRR) Capitalisation of Interest (CINT) Capitalisation of Costs Advanced (e.g. insurance, ground rent) (CPCA) Combination (COMB) Other (OTHR)	NO	YES
CREL145	Special Servicing Status	As of the underlying exposure Payment Date is the underlying exposure currently being specially serviced?	NO	NO
CREL146	Most Recent Special Servicer Transfer Date	The date an underlying exposure was transferred to the special Servicer following a servicing transfer event. Note: If the underlying exposure has had multiple transfers, this shall be the last date transferred to special servicing.	NO	YES
CREL147	Most Recent Primary Servicer Return Date	The date an underlying exposure becomes a "corrected mortgage underlying exposure", which is the date the underlying exposure was returned to the master/primary Servicer from the special Servicer. Note: If the underlying exposure has had multiple transfers, this shall be the last date returned to the master/primary Servicer from special servicing.	NO	YES
CREL148	Non Recoverability Determined	Indicator (Yes/No) as to whether the Servicer or Special Servicer has determined that there will be a shortfall in recovering any advances it has made and the outstanding underlying exposure balance and any other amounts owing on the underlying exposure from proceeds upon sale or liquidation of the property or underlying exposure.	YES	YES
CREL149	Covenant Breach / Trigger	Type of Covenant Breach / Trigger: Interest Coverage Ratio (ICRX) Debt Service Coverage Ratio (DSCR) Loan-to-Value (LLTV) Interest Coverage Ratio or Debt Service Coverage Ratio (ICDS) Interest Coverage Ratio or Debt Service Coverage Ratio or Loan-to-Value (ICDL) Property Level Breach (PROP) Obligor Level Breach (OBLG) Tenant or Vacancy Level Breach (TENT) Other (OTHR)	NO	YES
CREL150	Date Of Breach	The date that any breach of the underlying exposure terms and conditions occurred. If multiple breaches, the date of the earliest breach.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL151	Date Of Breach Cure	The date that any breach reported in field CREL150 cured. If multiple breaches, the date which the last breach cured.	NO	YES
CREL152	Servicer Watchlist Code	If the underlying exposure has been entered onto the servicer watchlist, enter in the most appropriate corresponding code from Table 3 in Annex 1 of this Regulation. If multiple criteria are applicable, list the most detrimental code.	NO	YES
CREL153	Servicer Watchlist Date	Determination Date that an underlying exposure was placed on the Watchlist. If underlying exposure came off the Watchlist in a prior period and is now coming back on, use the new entry date.	NO	YES
CREL154	Interest Rate Swap Provider	Name of underlying exposure interest rate swap provider.	NO	YES
CREL155	Interest Rate Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure interest rate swap provider.	NO	YES
CREL156	Interest Rate Swap Maturity Date	Date of maturity for the interest rate underlying exposure level swap.	NO	YES
CREL157	Interest Rate Swap Notional	Interest rate underlying exposure level swap notional amount Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL158	Currency Swap Provider	Name of underlying exposure currency swap provider.	NO	YES
CREL159	Currency Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure currency swap provider.	NO	YES
CREL160	Currency Swap Maturity Date	Date of maturity for the currency underlying exposure level swap.	NO	YES
CREL161	Currency Swap Notional	Currency underlying exposure level swap notional amount Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL162	Exchange Rate For Swap	The exchange rate that has been set for a currency underlying exposure level swap.	NO	YES
CREL163	Other Swap Provider	The legal name of the swap provider for the underlying exposure, where the swap is neither an interest rate nor currency swap. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL164	Other Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure 'other' swap provider.	NO	YES
CREL165	Obligor Must Pay Breakage On Swap	Extent to which the obligor is obligated to pay breakage costs to the underlying exposure swap provider. In the event of multiple swaps, enter in the most appropriate value. Total Indemnification from obligor (TOTL) Partial Indemnification from obligor (PINO) No Indemnification from obligor (NOPE)	YES	NO
CREL166	Full Or Partial Termination Event Of Swap For Current Period	If underlying exposure swap has been terminated between the previous data cut-off date and the data cut-off date of the current report submission, identify reason. In the event of multiple swaps, enter in the most appropriate value. Swap Terminated due to Ratings Downgrade of Underlying Exposure Swap Provider (RTDW) Swap Terminated due to Payment Default to Underlying Exposure Swap Provider (PYMD) Swap Terminated due to Other Type of Default by Underlying Exposure Swap Counterparty (CNTD) Swap Terminated due to Full or Partial Prepayment by Obligor (PRPY) Swap Terminated due to Other Type of Default by Obligor (OBGD) Other (OTHR)	NO	YES
CREL167	Net Periodic Payment Made By Swap Provider	Net amount of payment made by the swap counterparty securitised underlying exposure, on the underlying exposure Payment Date as required by the swap contract. This does not include any breakage or termination payments. In the event of multiple swaps, enter in the sum across all swaps. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL168	Breakage Costs Due To Underlying Exposure Swap Provider	Amount of any payment due from the obligor to the swap counterparty for partial of full termination of the swap. In the event of multiple swaps, enter in the most appropriate value. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL169	Shortfall In Payment Of Breakage Costs On Swap	Amount of any shortfall, if any, of breakage costs resulting from the full or partial termination of the swap, paid by the obligor. In the event of multiple swaps, enter in the sum across all swaps. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL170	Breakage Costs Due From Swap Counterparty	Amount of any gains paid by the swap counterparty to the obligor on full or partial termination. In the event of multiple swaps, enter in the most appropriate value. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREL171	Next Swap Reset Date	Date of next reset date on the underlying exposure level swap. In the event of multiple swaps, enter in the most appropriate value.	NO	YES
CREL172	Sponsor	The name of the underlying exposure sponsor.	NO	YES
CREL173	Agent Bank Of Syndication Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the agent bank of syndication, i.e. the entity acting as an interface between the obligor and the lending parties involved in the syndicated underlying exposure.	NO	YES
CREL174	Servicer Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure servicer.	NO	YES
CREL175	Servicer Name	Give the full legal name of the underlying exposure servicer. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CREL176	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
CREL177	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
CREL178	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREL179	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CREL180	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
CREL181	Original Lender Establishment Country	Country where the original lender is established.	NO	YES
Collateral-level information section				
CREC1	Unique Identifier	The unique identifier entered into field CREL1.	NO	NO
CREC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field CREL5. The reporting entity shall not amend this unique identifier.	NO	NO
CREC3	Original Collateral Identifier	The original unique identifier assigned to the property. The reporting entity shall not amend this unique identifier.	NO	NO
CREC4	New Collateral Identifier	If the original identifier in field CREC3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CREC3. The reporting entity shall not amend this unique identifier.	NO	NO
CREC5	Property Name	The name of the property or collateral that serves as security for the underlying exposure.	NO	YES
CREC6	Property Address	The address of the property that serves as security for the underlying exposure.	NO	YES
CREC7	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the property is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES
CREC8	Property Post Code	The primary property full postal code.	NO	YES
CREC9	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC10	Property Status	Status of property / collateral: Lasting Power of Attorney (LPOA) Receivership (RCVS) In Foreclosure (FCLS) Real Estate Owned (REOW) Defeased (DFSD) Partial Release (PRLS) Released (RLSD) Same as at Securitisation Date (SCDT) In Special Servicing (SSRV) Other (OTHR)	NO	NO
CREC11	Property Type	Property type: Caravan Park (CRVP) Car Park (CARP) Health Care (HEAL) Hospitality or Hotel (HOTL) Industrial (IDSR) Land (LAND) Leisure (LEIS) Multifamily (MULF) Mixed Use (MIXD) Office (OFFC) Pub (PUBX) Retail (RETL) Self Storage (SSTR) Warehouse (WARE) Various (VARI) Other (OTHR)	NO	YES
CREC12	Property Form Of Title	The relevant form of property title. A lease on land only, in which the obligor usually owns a building or is required to build as specified in the lease. Such leases are usually long-term net leases; the obligor's rights and obligations continue until the lease expires or is terminated through default: Leasehold (LESH) Freehold (FREE) Mixed (MIXD) Other (OTHR)	NO	YES
CREC13	Current Valuation Date	The date of the most recent valuation.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC14	Current Valuation Amount	<p>The most recent valuation of the property as assessed by an independent external or internal appraiser; if such assessment is not available, the current value of the property can be estimated using a real estate value index sufficiently granular with respect to geographical location and type of property; if such real estate value index is also not available, a real estate price index sufficiently granular with respect to geographical location and type of property can be used after application of a suitably chosen mark-down to account for the depreciation of the property.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
CREC15	Current Valuation Method	<p>The most recent method of calculating the value of the property provided in field CREC14.</p> <p>Full, internal and external inspection (FALL) Full, only external inspection (FEXT) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DSKT) Managing Agent / Estate Agent (MAEA) Tax Authority (TAXH) Other (OTHR)</p>	YES	NO
CREC16	Current Valuation Basis	<p>The most recent Valuation Basis:</p> <p>Open Market (OPEN) Vacant Possession (VCNT) Other (OTHR)</p>	YES	NO
CREC17	Original Valuation Method	<p>The method of calculating the value of the property at the time of underlying exposure origination:</p> <p>Full, internal and external inspection (FALL) Full, only external inspection (FEXT) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DSKT) Managing Agent / Estate Agent (MAEA) Tax Authority (TAXH) Other (OTHR)</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC18	Property Securitisation Date	Date the property / collateral was contributed as security for the underlying exposure. If this property / collateral has been substituted, enter the date of the substitution. If the property / collateral was part of the original securitisation, this will be the Securitisation Date.	YES	NO
CREC19	Allocated Percentage Of Underlying Exposure At Securitisation Date	Allocated underlying exposure % attributable to property / collateral at Securitisation Date where there is more than one property / collateral item securing the underlying exposure. This may be set out in the underlying exposure Agreement, otherwise assign by valuation or Net Operating Income.	YES	YES
CREC20	Current Allocated Underlying Exposure Percentage	Allocated underlying exposure % attributable to the collateral at the underlying exposure payment date. Where there is more than one collateral item securing the underlying exposure, the sum of all percentages shall equal 100%. This may be set out in the underlying exposure agreement, otherwise assign by valuation (Net Operating Income).	NO	YES
CREC21	Valuation At Securitisation	The valuation of the property / collateral securing the underlying exposure at Securitisation Date as described in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC22	Name Of Valuer At Securitisation	Name of valuation firm who performed the property / collateral valuation at the Date of Securitisation.	NO	YES
CREC23	Date Of Valuation At Securitisation	The date the valuation was prepared for the values disclosed in the Offering Circular.	NO	YES
CREC24	Year Built	Year the property was built per the valuation report or underlying exposure document.	YES	YES
CREC25	Year Last Renovated	Year that last major renovation/new construction was completed on the property per the valuation report or underlying exposure document.	YES	YES
CREC26	Number Of Units	For property type Multifamily enter number of units, for Hospitality/Hotel/Healthcare - beds, for Caravan Parks - units, Lodging=rooms, Self Storage=units.	NO	YES
CREC27	Net Square Metres	The total net rentable area of the property in square metres that serve as security for the underlying exposure per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC28	Commercial Area	The total net Commercial rentable area of the property in square metres that serves as security for the underlying exposure per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC29	Residential Area	The total net Residential rentable area of the property in square metres that serves as security for the loan per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC30	Net Internal Floor Area Validated	Has the valuer (of the most recent valuation) verified the net internal floor area of the property?	YES	YES
CREC31	Occupancy As Of Date	Date of most recently received rent roll/tenancy schedule. For hospitality (hotels), and health care properties use average occupancy for the period for which the financial statements are reported.	NO	YES
CREC32	Economic Occupancy At Securitisation	The percentage of rentable space with signed leases in place at Securitisation Date if disclosed in Offering Circular (tenants may not be in occupation but are paying rent).	NO	YES
CREC33	Physical Occupancy At Securitisation	At Securitisation the available percentage of rentable space actually occupied (i.e. where tenants are actually in occupation and not vacated), if disclosed in Offering Circular. Shall be derived from a rent roll or other document indicating occupancy consistent with most recent financial year information.	NO	YES
CREC34	Vacant Possession Value At Securitisation Date	Vacant possession value at Date of Securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC35	Date Of Financials At Securitisation	The end date of the financials for the information used in the Offering Circular (e.g. year to date, annual, quarterly or trailing 12 months).	YES	YES
CREC36	Net Operating Income At Securitisation	Revenue less Operating Expenses at Securitisation Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC37	Most Recent Financials As Of Start Date	The first day of the period covered in the most recent financial operating statement available (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months).	YES	NO
CREC38	Most Recent Financials As Of End Date	The end date of the financials used for the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months).	YES	NO
CREC39	Most Recent Revenue	Total revenues for the period covered by the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CREC40	Most Recent Operating Expenses	Total operating expenses for the period covered by the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. These may include real estate taxes, insurance, management, utilities, maintenance and repairs and direct property costs to the landlord; capital expenditures and leasing commissions are excluded. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CREC41	Most Recent Capital Expenditure	Total Capital Expenditure (as opposed to repairs and maintenance) for the period covered by the most recent financial operating statement e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CREC42	Ground Rent Payable	If property is leasehold, provide the current annual leasehold rent payable to the lessor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC43	Weighted Average Lease Terms	Weighted average lease terms in years, using as weights the latest-available outstanding value of the lease.	NO	YES
CREC44	Property Leasehold Expiry	Provide the earliest date the leasehold interest expires.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CREC45	Contractual Annual Rental Income	The contractual annual rental income derived from the most recent obligor tenancy schedule. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CREC46	Income Expiring 1-12 Months	Percentage of income expiring in 1 to 12 months.	YES	YES
CREC47	Income Expiring 13-24 Months	Percentage of income expiring in 13 to 24 months.	YES	YES
CREC48	Income Expiring 25-36 Months	Percentage of income expiring in 25 to 36 months.	YES	YES
CREC49	Income Expiring 37-48 Months	Percentage of income expiring in 37 to 48 months.	YES	YES
CREC50	Income Expiring 49+ Months	Percentage of income expiring in 49 or more months.	YES	YES
Tenant-level information section				
CRET1	Unique Identifier	The unique identifier entered into field CREL1.	NO	NO
CRET2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field CREL5. The reporting entity shall not amend this unique identifier.	NO	NO
CRET3	Collateral Identifier	Unique identifier for the property. This field must match CREC4, to allow mapping.	NO	NO
CRET4	Tenant Identifier	Unique identifier for the tenant. The reporting entity shall not amend this unique identifier.	NO	NO
CRET5	Tenant Name	Name of current tenant. If tenant is a natural person, then this field should match field CRET1.	YES	NO
CRET6	NACE Industry Code	Tenant industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	YES	YES
CRET7	Date Of Lease Expiration	Expiration date of lease of current tenant.	NO	YES
CRET8	Rent Payable	Annual Rent payable by current tenant. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRET9	Rent Currency	Rent currency denomination.	NO	YES

ANNEX 4: UNDERLYING EXPOSURES INFORMATION - CORPORATE

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
CRPL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
CRPL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CRPL3	New Underlying Exposure Identifier	If the original identifier in field CRPL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CRPL2. The reporting entity shall not amend this unique identifier.	NO	NO
CRPL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CRPL5	New Obligor Identifier	If the original identifier in field CRPL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CRPL4. The reporting entity shall not amend this unique identifier.	NO	NO
CRPL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CRPL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
CRPL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CRPL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
CRPL10	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL12	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL13	Customer Type	Customer type at origination: New customer and not an employee/affiliated with the originator's group (CNEO) New customer and not an employee/affiliated with the originator's group (CEMO) Existing customer and an employee/affiliated with the originator's group (CNEO) Existing customer and an employee/affiliated with the originator's group (CEMO) Other (OTHR)	YES	NO
CRPL14	NACE Industry Code	Obligor industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	YES	YES
CRPL15	Obligor Basel III Segment	Obligor Basel III Segment: Corporate (CORP) Small and Medium Enterprise Treated as Corporate (SMEX) Retail (RETL) Other (OTHR)	YES	YES
CRPL16	Enterprise Size	Classification of enterprises by size, in accordance with the Annex to Commission Recommendation 2003/361/EC: Micro Enterprise (MICE) Small Enterprise (SMAE) Medium Enterprise (MEDE) Large Enterprise (LARE) Natural Person (NATP) Other (OTHR)	YES	NO
CRPL17	Revenue	Annual sales volume net of all discounts and sales taxes of the obligor in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CRPL18	Total Debt	Total gross debt of the obligor, including the financing provided in the present underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL19	EBITDA	Recurring earnings from continuing operations plus interest, taxes, depreciation, and amortisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CRPL20	Enterprise Value	Enterprise value i.e. market capitalisation plus debt, minority interest and preferred shares, minus total cash and cash equivalents. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CRPL21	Free Cashflow	Net income plus non-cash charges plus interest x (1 - tax rate) plus long-term investments less investments in working capital. Non-cash charges include depreciation, amortisation, depletion, stock-based compensation and asset impairments. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CRPL22	Date Of Financials	The date of the financial information (e.g. EBITDA) on the obligor of this underlying exposure.	YES	YES
CRPL23	Financial Statement Currency	The reporting currency of the financial statements.	YES	NO
CRPL24	Debt Type	Debt Type: Loan or Lease (LOLE) Guarantee (DGAR) Promissory Notes (PRMS) Participation Rights (PRTR) Overdraft (ODFT) Letter of Credit (LCRE) Working Capital Facility (WCFC) Equity (EQUI) Other (OTHR)	NO	NO
CRPL25	Securitised Receivables	What receivables associated with this underlying exposure have been securitised: Principal and Interest (PRIN) Principal Only (PRPL) Interest Only (INTR) Other (OTHR)	NO	NO
CRPL26	International Securities Identification Number	The ISIN code assigned to this underlying exposure, where applicable.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL27	Seniority	Debt Instrument Seniority: Senior Debt (SNDB) Mezzanine Debt (MZZD) Junior Debt (JUND) Subordinated Debt (SBOD) Other (OTHR)	NO	NO
CRPL28	Syndicated	Is the underlying exposure syndicated?	YES	NO
CRPL29	Leveraged Transaction	Is the underlying exposure a leveraged transaction, as defined in https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.leveraged_transactions_guidance_201705.en.pdf	NO	NO
CRPL30	Managed by CLO	Is the underlying exposure also being managed by the CLO manager?	NO	YES
CRPL31	Payment in Kind	Underlying exposure currently paying in kind? (i.e. interest is paid in the form of capitalised principal)	YES	NO
CRPL32	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
CRPL33	Origination Date	Date of original underlying exposure advance.	YES	NO
CRPL34	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO
CRPL35	Origination Channel	Origination channel of the underlying exposure: Office or Branch Network (BRAN) Broker (BROK) Internet (WEBI) Other (OTHR)	YES	YES
CRPL36	Purpose	underlying exposure Purpose: Overdraft or Working Capital (OVRD) New Plant and Equipment Investment (EQPI) New Information Technology Investment (INFT) Refurbishment of Existing Plant, Equipment, or Technology (RFBR) Merger and Acquisition (MGAQ) Other Expansionary Purpose (OEXP) Other (OTHR)	YES	NO
CRPL37	Currency Denomination	The underlying exposure currency denomination.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL38	Original Principal Balance	Original underlying exposure balance (inclusive of fees). This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CRPL39	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This shall include any amounts that are classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CRPL40	Prior Principal Balances	Total balances ranking prior to this underlying exposure (including those held with other lenders). If there are no prior balances, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CRPL41	Market Value	For Collateralised Loan Obligation securitisations, enter the market value of the security. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL42	Total Credit Limit	<p>For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding.</p> <p>This field shall only be populated for underlying exposures that have flexible or further drawing characteristics.</p> <p>This does is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CRPL43	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
CRPL44	Put Date	If there exists an option to sell back the underlying exposure, enter in the date at which the option can be exercised. If the date is unknown (e.g. the option is an American option), enter the equivalent of 31 December 2099.	NO	YES
CRPL45	Put Strike	<p>If there exists an option to sell back the underlying exposure, enter in the strike (exercise) price. If the strike price is moveable (e.g. the option is a lookback option), enter the best estimate of the strike price as at the data cut-off date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL46	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
CRPL47	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CRPL48	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
CRPL49	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
CRPL50	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CRPL51	Balloon Amount	Total amount of (securitised) principal repayment to be paid at the maturity date of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL52	Interest Rate Type	Interest rate type: Floating rate underlying exposure (for life) (FLIF) Floating rate underlying exposure linked to one index that will revert to another index in the future (FINX) Fixed rate underlying exposure (for life) (FXRL) Fixed with future periodic resets (FXPR) Fixed rate underlying exposure with compulsory future switch to floating (FLCF) Floating rate underlying exposure with floor (FLFL) Floating rate underlying exposure with cap (CAPP) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBLS) Modular (MODE) Other (OTHR)	NO	NO
CRPL53	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL54	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
CRPL55	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
CRPL56	Current Interest Rate Margin	<p>Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL57	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
CRPL58	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CRPL59	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CRPL60	Revision Margin 1	The margin for the floating-rate underlying exposure at the 1st revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
CRPL61	Interest Revision Date 1	Date interest rate next changes (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES
CRPL62	Revision Margin 2	The margin for the floating-rate underlying exposure at the 2nd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
CRPL63	Interest Revision Date 2	Date of 2nd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES
CRPL64	Revision Margin 3	The margin for the floating-rate underlying exposure at the 3rd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURIBOR each month).	NO	YES
CRPL65	Interest Revision Date 3	Date of 3rd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL66	Revised Interest Rate Index	Next interest rate index. MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIA Swaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) OTHER (OTHR)	NO	YES
CRPL67	Revised Interest Rate Index Tenor	Tenor of the next interest rate index: Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES
CRPL68	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CRPL69	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL70	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
CRPL71	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL72	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
CRPL73	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
CRPL74	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL75	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
CRPL76	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
CRPL77	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CRPL78	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL79	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
CRPL80	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL81	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL82	Default Date	The date of default.	NO	YES
CRPL83	Allocated Losses	The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL84	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL85	Recovery Source	The source of the recoveries: Liquidation of Collateral (LCOL) Enforcement of Guarantees (EGAR) Additional Lending (ALLEN) Cash Recoveries (CASR) Mixed (MIXD) Other (OTHR)	NO	YES
CRPL86	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL87	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this shall be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field shall be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CRPL88	Guarantor Country	The jurisdiction where the guarantor is established.	NO	YES
CRPL89	Guarantor ESA Subsector	The ESA 2010 classification of the guarantor according to EU Regulation No 549/2013 ('ESA 2010'). Must be provided at the sub-sector level. Use one of the values available in Table 2 of Annex 1.	NO	YES
CRPL90	Interest Rate Swap Notional	<p>If there is an interest rate swap on the underlying exposure, enter the notional amount.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL91	Interest Rate Swap Provider Legal Entity Identifier	If there is an interest rate swap on the underlying exposure, provide the full legal name of the swap provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CRPL92	Interest Rate Swap Provider	If there is an interest rate swap on the underlying exposure, enter the name of the swap provider.	NO	YES
CRPL93	Interest Rate Swap Maturity Date	If there is an interest rate swap on the underlying exposure, enter the maturity date of the swap.	NO	YES
CRPL94	Currency Swap Notional	If there is an exchange rate swap on the underlying exposure, enter the notional amount. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPL95	Currency Swap Provider Legal Entity Identifier	If there is an exchange rate swap on the underlying exposure, provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the swap provider.	NO	YES
CRPL96	Currency Swap Provider	If there is an exchange rate swap on the underlying exposure, provide the full legal name of the swap provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CRPL97	Currency Swap Maturity Date	If there is an exchange rate swap on the underlying exposure, enter the maturity date of the swap.	NO	YES
CRPL98	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CRPL99	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
CRPL100	Original Lender Establishment Country	Country where the original lender is established.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPL101	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
CRPL102	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
CRPL103	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
Collateral-level information section				
CRPC1	Unique Identifier	The unique identifier entered into field CRPL1.	NO	NO
CRPC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field CRPL3. The reporting entity shall not amend this unique identifier.	NO	NO
CRPC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or guarantee. The reporting entity shall not amend this unique identifier.	NO	NO
CRPC4	New Collateral Identifier	If the original identifier in field CRPC3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as field CRPC3. The reporting entity shall not amend this unique identifier.	NO	NO
CRPC5	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the collateral is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES
CRPC6	Security Type	The type of security: Collateral (COLL) Guarantee backed by further collateral (GCOL) Guarantee not backed by further collateral (GNCO) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPC7	Charge Type	<p>Type of security over the collateral. Where there is a guarantee, this field refers to any security for any collateral that is supporting that guarantee. “No charge but an irrevocable power of attorney or similar” refers to when the originator or original lender, as applicable, is irrevocably and unconditionally authorised to unilaterally create a charge over the collateral at any time in the future, without the need for any further approval from the obligor or guarantor:</p> <p>Fixed charge (FXCH) Floating charge (FLCH) No charge (NOCG) No charge but an irrevocable power of attorney or similar (ATRN) Other (OTHR)</p>	NO	YES
CRPC8	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES
CRPC9	Collateral Type	<p>The primary (in terms of value) type of asset securing the debt. Where there is a guarantee backed by physical or financial collateral, look through the guarantee to any collateral that may be supporting that guarantee.</p> <p>Automobile (CARX) Industrial Vehicle (INDV) Commercial Truck (CMTR) Rail Vehicle (RALV) Nautical Commercial Vehicle (NACM) Nautical Leisure Vehicle (NALV) Aeroplane (AERO) Machine Tool (MCHT) Industrial Equipment (INDE) Office Equipment (OFEQ) IT Equipment (ITEQ) Medical Equipment (MDEQ) Energy Related Equipment (ENEQ) Commercial Building (CBLD) Residential Building (RBLD) Industrial Building (IBLD) Other Vehicle (OTHV) Other Equipment (OTHE) Other Real Estate (OTRE) Other goods or inventory (OTGI) Securities (SECU) Guarantee (GUAR) Other Financial Asset (OTFA) Mixed Categories Due to Security Over All Assets of the Obligor (MIXD) Other (OTHR)</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPC10	Current Valuation Amount	The most recent valuation of the collateral. Where there is a guarantee backed by physical or financial collateral, look through the guarantee to the collateral that is supporting that guarantee. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CRPC11	Current Valuation Method	The method of calculating the most recent value of the collateral, as provided in field CRPC10. Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVN) Indexed (IDXN) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Mark to Market (MTTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES
CRPC12	Current Valuation Date	The date of the most recent valuation of the collateral as provided in field CRPC10.	YES	YES
CRPC13	Original Valuation Amount	The original valuation of the collateral as of the initial underlying exposure origination date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CRPC14	Original Valuation Method	The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in field CRPC13. Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVN) Indexed (IDXN) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Mark to market (MTTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES
CRPC15	Original Valuation Date	The date of the original valuation of the physical or financial collateral provided in field CRPC13.	YES	YES
CRPC16	Date Of Sale	The date of sale of the collateral.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CRPC17	Sale Price	Price achieved on sale of collateral in case of foreclosure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CRPC18	Collateral Currency	This is the currency in which the valuation amount provided in CRPC10 is denominated.	NO	YES

ANNEX 5: UNDERLYING EXPOSURES INFORMATION - AUTOMOBILE

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
AUTL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
AUTL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
AUTL3	New Underlying Exposure Identifier	If the original identifier in field AUTL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in AUTL2. The reporting entity shall not amend this unique identifier.	NO	NO
AUTL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
AUTL5	New Obligor Identifier	If the original identifier in field AUTL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in AUTL4. The reporting entity shall not amend this unique identifier.	NO	NO
AUTL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
AUTL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
AUTL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
AUTL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
AUTL10	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
AUTL12	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL13	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES
AUTL14	Obligor Legal Type	<p>Legal form of customer:</p> <p>Public Company (PUBL) Limited Company (LLCO) Partnership (PNTR) Individual (INDV) Government Entity (GOVT) Other (OTHR)</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL15	Customer Type	Customer type at origination: New customer and not an employee/affiliated with the originator's group (CNEO) New customer and not an employee/affiliated with the originator's group (CEMO) Existing customer and an employee/affiliated with the originator's group (CNEO) Existing customer and an employee/affiliated with the originator's group (CEMO) Other (OTHR)	YES	NO
AUTL16	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
AUTL17	Primary Income Type	Indicate what income in AUTL16 is displayed: Gross annual income (GRAN) Net annual income (net of tax and social security) (NITS) Net annual income (net of tax only) (NITX) Net annual income (net of social security only) (NTIN) Estimated net annual income (net of tax and social security) (ENIS) Estimated net annual income (net of tax only) (EITX) Estimated net annual income (net of social security only) (EISS) Disposable Income (DSPL)	YES	NO
AUTL18	Primary Income Currency	Currency in which the primary obligor's income is paid.	YES	NO
AUTL19	Primary Income Verification	Primary Income Verification: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	NO
AUTL20	Revenue	Annual sales volume net of all discounts and sales taxes of the obligor in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL21	Financial Statement Currency	The reporting currency of the financial statements.	YES	YES
AUTL22	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
AUTL23	Product Type	The classification of the lease, per lessor's definitions: (Personal) Contract Purchase (PPUR) (Personal) Contract Hire (PHIR) Hire Purchase (HIRP) Lease Purchase (LEAP) Finance Lease (FNLS) Operating Lease (OPLS) Other (OTHR)	NO	YES
AUTL24	Origination Date	Date of original underlying exposure advance.	YES	NO
AUTL25	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO
AUTL26	Original Term	Original contractual term (number of months) at the origination date.	YES	NO
AUTL27	Origination Channel	Origination channel of the underlying exposure: Automobile dealer (ADLR) Broker (BROK) Direct (DIRE) Indirect (IDRT) Other (OTHR)	YES	YES
AUTL28	Currency Denomination	The underlying exposure currency denomination.	NO	NO
AUTL29	Original Principal Balance	Obligor's underlying exposure principal balance or discounted lease balance (inclusive of capitalised fees) at origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
AUTL30	Current Principal Balance	Obligor's underlying exposure (or discounted lease) balance outstanding as of the data cut-off date. This shall include any amounts that are secured against the vehicle. For example if fees have been added to the balance and are part of the principal in the securitisation these shall be added. Exclude any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL31	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
AUTL32	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
AUTL33	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
AUTL34	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
AUTL35	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
AUTL36	Payment Method	Usual method of payment (can be based upon last payment received): Direct Debt (CDTX) Standing Order (SORD) Cheque (CHKX) Cash (CASH) Bank Transfer (neither direct debit nor standing order) (BTRA) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL37	Payment Due	<p>This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
AUTL38	Balloon Amount	<p>Total amount of (securitised) principal repayment to be paid at the maturity date of the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
AUTL39	Down Payment Amount	<p>Amount of deposit/down payment on origination of underlying exposure (this shall include the value of traded-in vehicles etc.)</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
AUTL40	Current Interest Rate	<p>Total gross current interest or discount rate applicable to the underlying exposure. Rates calculated on a period-by-period basis must be annualised.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL41	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIA Swaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
AUTL42	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
AUTL43	Current Interest Rate Margin	<p>Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL44	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
AUTL45	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
AUTL46	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
AUTL47	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
AUTL48	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES
AUTL49	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL50	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
AUTL51	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
AUTL52	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL53	Manufacturer	Brand name of the vehicle manufacturer E.g. enter "Skoda", not "Volkswagen".	YES	NO
AUTL54	Model	Name of the car model.	YES	NO
AUTL55	Year Of Registration	Year the car was registered.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL56	New Or Used	Condition of vehicle at point of underlying exposure origination: New (NEWX) Used (USED) Demo (DEMO) Other (OTHR)	YES	NO
AUTL57	Energy Performance Certificate Value	The energy performance certificate value of the collateral at the time of origination: A (EPCA) B (EPCB) C (EPCC) D (EPCD) E (EPCE) F (EPCF) G (EPCG) Other (OTHR)	YES	YES
AUTL58	Energy Performance Certificate Provider Name	Enter in the legal name of the energy performance certificate provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	YES	YES
AUTL59	Original Loan-To-Value	The ratio of the underlying exposure balance at origination relative to the automobile value at origination.	YES	NO
AUTL60	Original Valuation Amount	List price of the vehicle at date of underlying exposure origination. For a non-new car, enter the trade value or the sale price of the car. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
AUTL61	Original Residual Value Of Vehicle	The estimated residual value of the asset at the date of lease origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
AUTL62	Option To Buy Price	The amount the obligor has to pay at the end of the lease or underlying exposure in order to take ownership of the vehicle, other than the payment referred to in AUTL63. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL63	Securitized Residual Value	Residual value amount which has been securitized only. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL64	Updated Residual Value Of Vehicle	If the residual value has been securitized, enter in the most recent estimated residual value of vehicle at end of contract. If no update has been performed, enter the original estimated residual value. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL65	Date Of Updated Residual Valuation Of Vehicle	If the residual value has been securitized, enter in the date that the most recent updated estimation of the residual value of the vehicle was calculated. If no update has been performed, enter the date of the original valuation.	NO	YES
AUTL66	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
AUTL67	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
AUTL68	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
AUTL69	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL70	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
AUTL71	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL72	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL73	Default Date	The date of default.	NO	YES
AUTL74	Allocated Losses	The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL75	Residual Value Losses	Residual value loss arising on turn-in of vehicle. If the residual value has not been securitised, enter ND5. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
AUTL76	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
AUTL77	Sale Price	Price achieved on sale of vehicle in case of foreclosure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL78	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this shall be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field shall be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
AUTL79	Original Lender Name	<p>Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.</p>	NO	YES
AUTL80	Original Lender Legal Entity Identifier	<p>Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender.</p> <p>Where no Legal Entity Identifier is available, enter ND5.</p>	NO	YES
AUTL81	Original Lender Establishment Country	<p>Country where the original lender is established.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
AUTL82	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
AUTL83	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
AUTL84	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO

ANNEX 6: UNDERLYING EXPOSURES INFORMATION - CONSUMER

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
CMRL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
CMRL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CMRL3	New Underlying Exposure Identifier	If the original identifier in field CMRL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CMRL2. The reporting entity shall not amend this unique identifier.	NO	NO
CMRL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CMRL5	New Obligor Identifier	If the original identifier in field CMRL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CMRL4. The reporting entity shall not amend this unique identifier.	NO	NO
CMRL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CMRL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
CMRL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CMRL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
CMRL10	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
CMRL12	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL13	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES
CMRL14	Customer Type	<p>Customer type at origination:</p> <p>New customer and not an employee/affiliated with the originator's group (CNEO)</p> <p>New customer and not an employee/affiliated with the originator's group (CEMO)</p> <p>Existing customer and an employee/affiliated with the originator's group (CNEO)</p> <p>Existing customer and an employee/affiliated with the originator's group (CEMO)</p> <p>Other (OTHR)</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL15	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CMRL16	Primary Income Type	Indicate what income in CMRL15 is displayed: Gross annual income (GRAN) Net annual income (net of tax and social security) (NITS) Net annual income (net of tax only) (NITX) Net annual income (net of social security only) (NTIN) Estimated net annual income (net of tax and social security) (ENIS) Estimated net annual income (net of tax only) (EITX) Estimated net annual income (net of social security only) (EISS) Disposable Income (DSPL)	YES	NO
CMRL17	Primary Income Currency	Currency in which the primary obligor's income is paid.	YES	NO
CMRL18	Primary Income Verification	Primary Income Verification: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	NO
CMRL19	Secured By Salary / Pension Assignment	Does the personal underlying exposure fall under the category of pension-backed underlying exposures / salary-backed underlying exposures (i.e. cessione del quinto)?	YES	NO
CMRL20	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
CMRL21	Origination Date	Date of original underlying exposure advance.	YES	NO
CMRL22	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO
CMRL23	Original Term	Original contractual term (number of months) at the origination date.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL24	Origination Channel	Channel of Origination: Internet (WEBI) Branch (BRCH) Telesale (TSL) Stand (STND) Post (POST) White Label (WLBL) Magazine (MGZN) Automobile Dealer (ADLR) Other (OTHR)	YES	YES
CMRL25	Purpose	Loan Purpose: Tuition (TUIT) Living Expenses (LEXP) Medical (MDCL) Home Improvement (HIMP) Appliance or Furniture (APFR) Travel (TRVL) Debt Consolidation (DBCN) New Car (NCAR) Used Car (UCAR) Other Vehicle (OVHC) Equipment (EQU) Property (PROP) Other (OTHR)	YES	NO
CMRL26	Currency Denomination	The underlying exposure currency denomination.	NO	NO
CMRL27	Original Principal Balance	Original underlying exposure principal balance (inclusive of capitalised fees) at origination. This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CMRL28	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This shall include any amounts that are classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL29	Total Credit Limit	<p>For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding.</p> <p>This field shall only be populated for underlying exposures that have flexible or further drawing characteristics.</p> <p>This does is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL30	Revolving End Date	For underlying exposures with flexible re-draw / revolving characteristics – the date when the flexible features are expected to expire i.e. when the revolving period will end.	NO	YES
CMRL31	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
CMRL32	Amortisation Type	<p>Type of amortisation of the underlying exposure including principal and interest.</p> <p>French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX)</p> <p>German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX)</p> <p>Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)</p> <p>Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT)</p> <p>Other (OTHR)</p>	YES	NO
CMRL33	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CMRL34	Scheduled Principal Payment Frequency	<p>Frequency of principal payments due, i.e. period between payments:</p> <p>Monthly (MNTH)</p> <p>Quarterly (QUTR)</p> <p>Semi Annual (SEMI)</p> <p>Annual (YEAR)</p> <p>Other (OTHR)</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL35	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
CMRL36	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CMRL37	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL38	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
CMRL39	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
CMRL40	Current Interest Rate Margin	Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL41	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
CMRL42	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CMRL43	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CMRL44	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CMRL45	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES
CMRL46	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
CMRL47	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CMRL48	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
CMRL49	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
CMRL50	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CMRL51	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
CMRL52	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL53	Arrears Balance	<p>Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
CMRL54	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO
CMRL55	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL56	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX)</p> <p>In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX)</p> <p>In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES
CMRL57	Default Amount	<p>Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL58	Default Date	The date of default.	NO	YES
CMRL59	Allocated Losses	<p>The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL60	Cumulative Recoveries	<p>Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL61	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this shall be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field shall be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL62	Original Lender Name	<p>Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.</p>	NO	YES
CMRL63	Original Lender Legal Entity Identifier	<p>Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender.</p> <p>Where no Legal Entity Identifier is available, enter ND5.</p>	NO	YES
CMRL64	Original Lender Establishment Country	<p>Country where the original lender is established.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CMRL65	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
CMRL66	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
CMRL67	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
CMRL68	Energy Performance Certificate Value	The energy performance certificate value of the collateral at the time of origination: A (EPCA) B (EPCB) C (EPCC) D (EPCD) E (EPCE) F (EPCF) G (EPCG) Other (OTHR)	YES	YES
CMRL69	Energy Performance Certificate Provider Name	Enter in the legal name of the energy performance certificate provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	YES	YES

ANNEX 7: UNDERLYING EXPOSURES INFORMATION - CREDIT CARD

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
CCDL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
CCDL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CCDL3	New Underlying Exposure Identifier	If the original identifier in field CCDL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CCDL2. The reporting entity shall not amend this unique identifier.	NO	NO
CCDL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
CCDL5	New Obligor Identifier	If the original identifier in field CCDL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CCDL4. The reporting entity shall not amend this unique identifier.	NO	NO
CCDL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CCDL7	Pool Addition Date	The date that the credit card account was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
CCDL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CCDL9	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL10	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
CCDL11	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL12	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL13	Customer Type	Customer type at origination: New customer and not an employee/affiliated with the originator's group (CNEO) New customer and not an employee/affiliated with the originator's group (CEMO) Existing customer and an employee/affiliated with the originator's group (CNEO) Existing customer and an employee/affiliated with the originator's group (CEMO) Other (OTHR)	YES	NO
CCDL14	Primary Income	Most recently recorded annual income of the primary obligor. This may be at underwriting or more recently. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CCDL15	Primary Income Type	Indicate what income in CCDL14 is displayed: Gross annual income (GRAN) Net annual income (net of tax and social security) (NITS) Net annual income (net of tax only) (NITX) Net annual income (net of social security only) (NTIN) Estimated net annual income (net of tax and social security) (ENIS) Estimated net annual income (net of tax only) (EITX) Estimated net annual income (net of social security only) (EISS) Disposable Income (DSPL)	YES	NO
CCDL16	Primary Income Currency	Currency in which the primary obligor's income is paid.	YES	NO
CCDL17	Primary Income Verification	Primary Income Verification: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	NO
CCDL18	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
CCDL19	Origination Date	The date that the account was opened.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL20	Origination Channel	Channel of Origination: Internet (WEBI) Branch (BRCH) Telesale (TSL) Stand (STND) Post (POST) White Label (WLBL) Magazine (MGZN) Other (OTHR)	YES	YES
CCDL21	Currency Denomination	The underlying exposure currency denomination.	NO	NO
CCDL22	Current Principal Balance	Enter the total current amount owed by the obligor (including all fees and interest) on the account. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CCDL23	Total Credit Limit	For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding. This field shall only be populated for underlying exposures that have flexible or further drawing characteristics. This does is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL24	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
CCDL25	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CCDL26	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL27	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
CCDL28	Payment Due	The next minimum scheduled payment due from the obligor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CCDL29	Current Interest Rate	Total weighted average annualised yield including all fees applicable at last billing date (i.e. this is billed, not cash yield).	NO	NO
CCDL30	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate off which the interest rate is set): MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL31	Current Interest Rate Index Tenor	Tenor of the current interest rate index: Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES
CCDL32	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CCDL33	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
CCDL34	Date Last In Arrears	Date the account was last in arrears.	YES	YES
CCDL35	Number Of Days In Arrears	Number of days the account is in arrears as of the data cut-off date. If the account is not in arrears enter 0.	NO	NO
CCDL36	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL37	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
CCDL38	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
CCDL39	Default Amount	The total balance on the account at the date the account was charged-off. If not charged off, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL40	Default Date	The date of default.	NO	YES
CCDL41	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL42	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
CCDL43	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
CCDL44	Original Lender Establishment Country	Country where the original lender is established.	NO	YES
CCDL45	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
CCDL46	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
CCDL47	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO

ANNEX 8: UNDERLYING EXPOSURES INFORMATION - LEASING

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
LESL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
LESL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
LESL3	New Underlying Exposure Identifier	If the original identifier in field LESL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in LESL2. The reporting entity shall not amend this unique identifier.	NO	NO
LESL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
LESL5	New Obligor Identifier	If the original identifier in field LESL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in LESL4. The reporting entity shall not amend this unique identifier.	NO	NO
LESL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
LESL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
LESL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
LESL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
LESL10	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL12	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES
LESL13	Obligor Basel III Segment	<p>Obligor Basel III Segment:</p> <p>Corporate (CORP) Small and Medium Enterprise Treated as Corporate (SMEX) Retail (RETL) Other (OTHR)</p>	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL14	Customer Type	Customer type at origination: New customer and not an employee/affiliated with the originator's group (CNEO) New customer and not an employee/affiliated with the originator's group (CEMO) Existing customer and an employee/affiliated with the originator's group (CNEO) Existing customer and an employee/affiliated with the originator's group (CEMO) Other (OTHR)	YES	NO
LESL15	NACE Industry Code	Lessee industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	YES	YES
LESL16	Enterprise Size	Classification of enterprises by size, in accordance with the Annex to Commission Recommendation 2003/361/EC: Micro Enterprise (MICE) Small Enterprise (SMAE) Medium Enterprise (MEDE) Large Enterprise (LARE) Natural Person (NATP) Other (OTHR)	YES	YES
LESL17	Revenue	Annual sales volume net of all discounts and sales taxes of the obligor in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
LESL18	Financial Statement Currency	The reporting currency of the financial statements.	YES	YES
LESL19	Product Type	The classification of the underlying exposure, per lessor's definitions: (Personal) Contract Purchase (PPUR) (Personal) Contract Hire (PHIR) Hire Purchase (HIRP) underlying exposure Purchase (LEAP) Finance underlying exposure (FNLS) Operating underlying exposure (OPLS) Other (OTHR)	NO	YES
LESL20	Syndicated	Is the underlying exposure syndicated?	YES	NO
LESL21	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES
LESL22	Origination Date	Date of original lease advance.	YES	NO
LESL23	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL24	Original Term	Original contractual term (number of months) at the origination date.	YES	NO
LESL25	Origination Channel	Origination channel of the underlying exposure: Office or Branch Network (BRAN) Broker (BROK) Internet (WEBI) Other (OTHR)	YES	YES
LESL26	Currency Denomination	The underlying exposure currency denomination.	NO	NO
LESL27	Original Principal Balance	Original Principal (or discounted) lease balance (inclusive of capitalised fees) at origination. This is referring to the balance of the lease at the origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
LESL28	Current Principal Balance	Obligor's lease or discounted lease balance outstanding as of the data cut-off date. This shall include any amounts that are secured against the asset. For example if fees have been added to the balance and are part of the principal in the securitisation these shall be added. Exclude any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
LESL29	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES
LESL30	Securitised Residual Value	Residual value amount which has been securitised only. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL31	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
LESL32	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
LESL33	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
LESL34	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
LESL35	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
LESL36	Current Interest Rate	Total gross current interest rate or discount rate applicable to the underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL37	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
LESL38	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
LESL39	Current Interest Rate Margin	Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL40	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
LESL41	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate lease as required under the terms of the underlying exposure agreement.	NO	YES
LESL42	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate lease as required under the terms of the lease agreement.	NO	YES
LESL43	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
LESL44	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES
LESL45	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
LESL46	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the lease Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
LESL47	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
LESL48	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
LESL49	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
LESL50	Option To Buy Price	The amount the lessee has to pay at the end of the lease in order to take ownership of the asset, other than the payment referred to in LESL30. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL51	Down Payment Amount	Amount of deposit/down payment on origination of the underlying exposure (this shall include the value of traded-in equipment etc.). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
LESL52	Current Residual Value Of Asset	Most recent forecast residual value of the asset at the end of the lease term. If no update has been performed, enter the original estimated residual value. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
LESL53	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES
LESL54	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
LESL55	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
LESL56	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL57	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO
LESL58	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL59	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
LESL60	Default Date	The date of default.	NO	YES
LESL61	Allocated Losses	The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
LESL62	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
LESL63	Recovery Source	The source of the recoveries: Liquidation of Collateral (LCOL) Enforcement of Guarantees (EGAR) Additional Lending (ALEN) Cash Recoveries (CASR) Mixed (MIXD) Other (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL64	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this shall be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field shall be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
LESL65	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the asset is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES
LESL66	Manufacturer	Name of the asset manufacturer.	YES	NO
LESL67	Model	Name of the asset/model.	YES	NO
LESL68	Year Of Manufacture / Construction	Year of manufacture.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL69	New Or Used	Condition of asset at point of underlying exposure origination: New (NEWX) Used (USED) Demo (DEMO) Other (OTHR)	YES	NO
LESL70	Original Residual Value Of Asset	The estimated residual value of the asset at the date of underlying exposure origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
LESL71	Collateral Type	The primary (in terms of value) type of asset securing the underlying exposure: Automobile (CARX) Industrial Vehicle (INDV) Commercial Truck (CMTR) Rail Vehicle (RALV) Nautical Commercial Vehicle (NACM) Nautical Leisure Vehicle (NALV) Aeroplane (AERO) Machine Tool (MCHT) Industrial Equipment (INDE) Office Equipment (OFEQ) Medical Equipment (MDEQ) Energy Related Equipment (ENEQ) Commercial Building (CBLD) Residential Building (RBLD) Industrial Building (IBLD) Other Vehicle (OTHV) Other Equipment (OTHE) Other Real Estate (OTRE) Other goods or inventory (OTGI) Security (SECU) Guarantee (GUAR) Other Financial Asset (OTFA) IT Equipment (ITEQ) Mixed Categories Due to Security Over All Assets of the Obligor (MIXD) Other (OTHR)	NO	NO
LESL72	Original Valuation Amount	Valuation of asset at underlying exposure origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL73	Original Valuation Method	The method of calculating the value of the asset at the time of underlying exposure origination: Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Other (OTHR)	YES	NO
LESL74	Original Valuation Date	Date of asset valuation at origination.	YES	NO
LESL75	Current Valuation Amount	Latest asset valuation. If no revaluation has occurred since origination, enter original valuation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
LESL76	Current Valuation Method	The method of calculating the most recent value of the asset. If no revaluation has occurred since origination, enter original valuation type: Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Other (OTHR)	YES	NO
LESL77	Current Valuation Date	Date of latest asset valuation. If no revaluation has occurred since origination, enter original valuation date.	YES	NO
LESL78	Number Of Leased Objects	The number of individual assets covered by this underlying exposure.	YES	NO
LESL79	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
LESL80	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
LESL81	Original Lender Establishment Country	Country where the original lender is established.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
LESL82	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
LESL83	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
LESL84	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO

ANNEX 9: UNDERLYING EXPOSURES INFORMATION - ESOTERIC

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
ESTL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
ESTL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
ESTL3	New Underlying Exposure Identifier	If the original identifier in field ESTL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in ESTL2. The reporting entity shall not amend this unique identifier.	NO	NO
ESTL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
ESTL5	New Obligor Identifier	If the original identifier in field ESTL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in ESTL4. The reporting entity shall not amend this unique identifier.	NO	NO
ESTL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
ESTL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
ESTL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
ESTL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES
ESTL10	Description	Describe in a few words the underlying exposure (e.g. 'Electricity Tariff Receivables', 'Future Flow'). All underlying exposures of this type in the data submission must use identical language.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL11	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES
ESTL12	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	YES
ESTL13	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL14	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 or nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) 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 or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure 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 underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) 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 originator or original lender; or</p> <p>(c) 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 exposures held by the originator which are not securitised.</p>	NO	YES
ESTL15	Obligor Legal Type	<p>Legal form of customer:</p> <p>Public Company (PUBL) Limited Company (LLCO) Partnership (PNTR) Individual (INDV) Government Entity (GOVT) Other (OTHR)</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL16	NACE Industry Code	Obligor industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	YES	YES
ESTL17	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
ESTL18	Primary Income Type	Indicate what income in ESTL17 is displayed: Gross annual income (GRAN) Net annual income (net of tax and social security) (NITS) Net annual income (net of tax only) (NITX) Net annual income (net of social security only) (NTIN) Estimated net annual income (net of tax and social security) (ENIS) Estimated net annual income (net of tax only) (EITX) Estimated net annual income (net of social security only) (EISS) Disposable Income (DSPL)	YES	YES
ESTL19	Primary Income Currency	Currency in which the primary obligor's income is paid.	YES	YES
ESTL20	Primary Income Verification	Primary Income Verification: Self-certified no Checks (SCRT) Self-certified with Affordability Confirmation (SCNF) Verified (VRFD) Non-Verified Income or Fast Track (NVRF) Credit Bureau Information or Scoring (SCRG) Other (OTHR)	YES	YES
ESTL21	Revenue	Annual sales volume net of all discounts and sales taxes of the obligor in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
ESTL22	Financial Statement Currency	The reporting currency of the financial statements.	YES	YES
ESTL23	International Securities Identification Number	The ISIN code assigned to this underlying exposure, where applicable.	NO	YES
ESTL24	Origination Date	Date of original underlying exposure advance.	YES	NO
ESTL25	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL26	Currency Denomination	The underlying exposure currency denomination.	NO	NO
ESTL27	Original Principal Balance	Original underlying exposure principal balance (inclusive of capitalised fees) at origination. This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
ESTL28	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This shall include any amounts that are classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
ESTL29	Total Credit Limit	For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding. This field shall only be populated for underlying exposures that have flexible or further drawing characteristics. This does is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
ESTL30	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL31	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
ESTL32	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
ESTL33	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
ESTL34	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
ESTL35	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL36	Debt To Income Ratio	Debt defined as the amount of underlying exposure outstanding as of data cut-off date, This shall include any amounts that are secured by the mortgage and will be classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Income defined as in field code, plus any other relevant income (e.g. secondary income).	YES	YES
ESTL37	Balloon Amount	Total amount of (securitised) principal repayment to be paid at the maturity date of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
ESTL38	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
ESTL39	Current Interest Rate	Current interest rate.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL40	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIA Swaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
ESTL41	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
ESTL42	Current Interest Rate Margin	<p>Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL43	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
ESTL44	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
ESTL45	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
ESTL46	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10%) before charges are incurred.	NO	YES
ESTL47	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES
ESTL48	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
ESTL49	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES
ESTL50	Prepayment Date	The latest date on which an unscheduled principal payment was received.	NO	YES
ESTL51	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
ESTL52	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL53	Arrears Balance	<p>Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
ESTL54	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO
ESTL55	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RARR) Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT) Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) Defaulted only under another definition of default being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL56	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX)</p> <p>In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX)</p> <p>In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	NO	YES
ESTL57	Default Amount	<p>Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
ESTL58	Default Date	The date of default.	NO	YES
ESTL59	Allocated Losses	<p>The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
ESTL60	Cumulative Recoveries	<p>Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
ESTL61	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTL62	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
ESTL63	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
ESTL64	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
ESTL65	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	NO	YES
ESTL66	Original Lender Establishment Country	Country where the original lender is established.	NO	YES
Collateral-level information section				
ESTC1	Unique Identifier	The unique identifier entered into field ESTL1.	NO	NO
ESTC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field ESTL3. The reporting entity shall not amend this unique identifier.	NO	NO
ESTC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or guarantee. The reporting entity shall not amend this unique identifier.	NO	NO
ESTC4	New Collateral Identifier	If the original identifier in field ESTC3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in ESTC3. The reporting entity shall not amend this unique identifier.	NO	NO
ESTC5	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the collateral is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES
ESTC6	Security Type	The type of security: Collateral (COLL) Guarantee backed by further collateral (GCOL) Guarantee not backed by further collateral (GNCO) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTC7	Charge Type	<p>Type of security over the collateral. Where there is a guarantee, this field refers to any security for any collateral that is supporting that guarantee. "No charge but an irrevocable power of attorney or similar" refers to when the originator or original lender, as applicable, is irrevocably and unconditionally authorised to unilaterally create a charge over the collateral at any time in the future, without the need for any further approval from the obligor or guarantor:</p> <p>Fixed charge (FXCH) Floating charge (FLCH) No charge (NOCG) No charge but an irrevocable power of attorney or similar (ATRN) Other (OTHR)</p>	NO	YES
ESTC8	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES
ESTC9	Collateral Type	<p>The primary (in terms of value) type of asset securing the debt. Where there is a guarantee backed by physical or financial collateral, look through the guarantee to any collateral that may be supporting that guarantee.</p> <p>Automobile (CARX) Industrial Vehicle (INDV) Commercial Truck (CMTR) Rail Vehicle (RALV) Nautical Commercial Vehicle (NACM) Nautical Leisure Vehicle (NALV) Aeroplane (AERO) Machine Tool (MCHT) Industrial Equipment (INDE) Office Equipment (OFEQ) IT Equipment (ITEQ) Medical Equipment (MDEQ) Energy Related Equipment (ENEQ) Commercial Building (CBLD) Residential Building (RBLD) Industrial Building (IBLD) Other Vehicle (OTHV) Other Equipment (OTHE) Other Real Estate (OTRE) Other goods or inventory (OTGI) Securities (SECU) Guarantee (GUAR) Other Financial Asset (OTFA) Mixed Categories Due to Security Over All Assets of the Obligor (MIXD) Other (OTHR)</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTC10	Current Valuation Amount	The most recent valuation of the collateral. Where there is a guarantee backed by physical or financial collateral, look through the guarantee to the collateral that is supporting that guarantee. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
ESTC11	Current Valuation Method	The method of calculating the most recent value of the collateral, as provided in field ESTC10. Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVN) Indexed (IDXN) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Mark to Market (MTTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES
ESTC12	Current Valuation Date	The date of the most recent valuation of the collateral as provided in field ESTC10.	YES	YES
ESTC13	Current Loan-To-Value	Current loan to Value ratio (LTV). For non-first lien loans this shall be the combined or total LTV. Where the current loan balance is negative, enter 0.	YES	YES
ESTC14	Original Valuation Amount	The original valuation of the collateral as of the initial underlying exposure origination date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
ESTC15	Original Valuation Method	The method of calculating the value of the collateral provided in field ESTC14 at the time of underlying exposure origination: Full Appraisal (FAPR) Drive-by (DRVB) Automated Value Model (AUVN) Indexed (IDXN) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPRI) Haircut (HCUT) Mark to market (MTTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
ESTC16	Original Valuation Date	The date of the original valuation of the physical or financial collateral provided in field ESTC14.	YES	YES
ESTC17	Original Loan-To-Value	Originator's original underwritten loan To Value ratio (LTV). For non-first lien loans this shall be the combined or total LTV.	YES	YES
ESTC18	Date Of Sale	The date of sale of the collateral.	NO	YES
ESTC19	Sale Price	Price achieved on sale of collateral in case of foreclosure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
ESTC20	Collateral Currency	This is the currency in which the valuation amount provided in ESTC10 is denominated.	NO	YES

ANNEX 10: UNDERLYING EXPOSURES INFORMATION – ADD-ON FOR NON-PERFORMING EXPOSURES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
NPEL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
NPEL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
NPEL3	New Underlying Exposure Identifier	If the original identifier in field NPEL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in NPEL2. The reporting entity shall not amend this unique identifier.	NO	NO
NPEL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity shall not amend this unique identifier.	NO	NO
NPEL5	New Obligor Identifier	If the original identifier in field NPEL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in NPEL4. The reporting entity shall not amend this unique identifier.	NO	NO
NPEL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
NPEL7	In Receivership	Indicator as to whether the obligor is in Receivership	YES	YES
NPEL8	Date of Last Contact	Date of last direct contact with the obligor	YES	YES
NPEL9	Deceased	Indicator as to whether the obligor has passed away	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEL10	Legal status	<p>The type of legal status of the obligor.</p> <p>Listed Corporate is a Corporate entity whose shares are quoted and traded on a Stock Exchange (LCRP)</p> <p>Unlisted Corporate is a Corporate entity whose shares are not quoted and traded on a stock exchange, however an unlisted corporate may have an unlimited number of shareholders to raise capital for any commercial venture (UCRP)</p> <p>Listed Fund is a fund whose shares are quoted and traded on a Stock exchange (LFND)</p> <p>Unlisted Fund is a fund whose shares are not quoted and traded on a Stock exchange (UFND)</p> <p>Partnership is where the Sponsor constitutes a group of individuals who form a legal partnership, where profits and liabilities are shared (PSHP)</p> <p>Private Individual (INDV)</p>	YES	YES
NPEL11	Legal Procedure Type	<p>Type of the insolvency process the obligor is currently in:</p> <p>Corporate Restructuring Procedure, which also includes funds (CPRR)</p> <p>Corporate Insolvency Procedure, which also includes funds (CPRI)</p> <p>Private Individual Obligor Debt Compromise Procedure (PRCM)</p> <p>Private Individual Obligor Insolvency Procedure (PRIP)</p> <p>Partnership Restructuring Procedure (PRTR)</p> <p>Partnership Insolvency Procedure (PRIS)</p> <p>Other (OTHR)</p>	YES	YES
NPEL12	Legal Procedure Name	Name of the legal procedure which provides an indication of how advanced the relevant procedure has become, depending on the country where the obligor is located.	YES	YES
NPEL13	Legal Actions Completed	Description of the legal actions completed for the obligor.	YES	YES
NPEL14	Date of Entering Into Current Legal Process	Date that the obligor entered into their current legal status	YES	YES
NPEL15	Date of Insolvency Practitioner Appointment	Date that the insolvency practitioner was appointed.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEL16	Number of Current Judgements	Number of outstanding Court Enforcement Orders against the obligor.	YES	YES
NPEL17	Number of Discharged Judgements	Number of discharged Court Enforcement Orders against the obligor	YES	YES
NPEL18	Date of External Demand Issuance	Date that a demand notice was sent by solicitors who act on behalf of the Institution	YES	YES
NPEL19	Date when Reservation of Rights Letter Was Issued	Date that the Reservation of Rights Letter was issued by the Institution	YES	YES
NPEL20	Court Jurisdiction	Location of the court where the case is being heard	YES	YES
NPEL21	Date of Obtaining Order for Possession	Date that the Order for Possession is granted by the court	YES	YES
NPEL22	Comments on Other Litigation Related Process	Further comments / details if there is other litigation processes in place	YES	YES
NPEL23	Governing Law	Jurisdiction governing the underlying exposure agreement. This does not necessarily correspond to the country where the underlying exposure was originated.	YES	YES
NPEL24	Bespoke Repayment Description	Description of the bespoke repayment profile when "Other" is selected in field "Amortisation Type"	YES	YES
NPEL25	Start Date of Interest Only Period	Date that the current interest repayment only period starts.	YES	YES
NPEL26	End Date of Interest Only Period	Date that the interest repayment only period ends.	YES	YES
NPEL27	Start Date of Current Fixed Interest Period	Date that the current fixed interest period started.	YES	YES
NPEL28	End Date of Current Fixed Interest Period	Date that the current fixed interest period ends.	YES	YES
NPEL29	Current Reversion Interest Rate	Current level of reversion interest rate according to the underlying exposure Agreement.	YES	YES
NPEL30	Last Payment Date	Date that the last payment was made	YES	YES
NPEL31	Syndicated Portion	Percentage of the portion held by the Institution when "Yes" is selected in the field named "Syndicated" in the applicable Annex for the non-performing exposure.	YES	YES
NPEL32	MARP Entry	Date underlying exposure entered current MARP status	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEL33	MARP Status	The status of the current Mortgage Arrears Resolution Process, for example: Not in MARP; Exited MARP; Provision 23, 31 days in arrears; Provision 24, Financial difficulty; Provision 28, Not co-operating warning; Provision 29, Not co-operating; Provision 42, Restructure offer; Provision 45, Restructure declined by seller; Provision 47, Restructure declined by borrower; Self-Cure; OR Alternative Repayment Arrangement (ARA).	YES	YES
NPEL34	External Collections Level	Indicator as to whether the external collections have been prepared on an obligor level or on an underlying exposure Level	YES	YES
NPEL35	Repayment Plan	Indicator as to whether a repayment plan has been agreed with the external collection agency	YES	YES
NPEL36	Forbearance Level	Indicator as to whether forbearance has been prepared on an obligor level or an underlying exposure level	YES	YES
NPEL37	Date of First Forbearance	Date that the first forbearance happened	YES	YES
NPEL38	Number of Historical Forbearance	Number of forbearance(s) that happened in the past	YES	YES
NPEL39	Principal Forgiveness	Amount of the principal that was forgiven as part of current forbearance, including principal forgiveness agreed by external collection agencies Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEL40	Date of Principal Forgiveness	Date that the principal forgiveness happened	YES	YES
NPEL41	End Date of Forbearance	Date that the current forbearance arrangement ends	YES	YES
NPEL42	Repayment Amount Under Forbearance	Periodic repayment amount that the Institution and obligor agreed under the current forbearance terms Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
Collateral-level information section				
NPEC1	Unique Identifier	The unique identifier entered into field NPEL1.	NO	NO
NPEC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity shall not amend this unique identifier.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or guarantee. The reporting entity shall not amend this unique identifier.	NO	NO
NPEC4	New Collateral Identifier	If the original identifier in field NPEC3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in NPEC3. The reporting entity shall not amend this unique identifier.	NO	NO
NPEC5	VAT Payable	Amount of VAT payable on the disposal of the Unit	YES	YES
NPEC6	Percentage Complete	The percentage of development completed since construction started.	YES	YES
NPEC7	Enforcement Status	Status of the enforcement process that the Collateral is currently in as at cut-off date, e.g. if it is in receivership	YES	YES
NPEC8	Enforcement Status Third Parties	Have any other secured creditors have taken steps to enforce security over the asset?	YES	YES
NPEC9	Mortgage Amount Assigned	Total amount of the mortgage assigned to the property collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC10	Higher Ranking Underlying Exposure	Amount of higher ranking / lien underlying exposures secured against the collateral that is not held by the Institution and does not form a part of the Portfolio. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC11	Enforcement Description	Comments or description of the stage of enforcement	YES	YES
NPEC12	Court Appraisal Amount	Court appraisal amount of the Property / Collateral Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC13	Date of Court Appraisal	Date that the court appraisal happened	YES	YES
NPEC14	On Market Price	Price of the Property / Collateral for which it is on the market Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
NPEC15	Offer Price	The highest price offered by potential buyers Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEC16	Prepare Property for Sale Date	Prepare property / collateral for sale date	YES	YES
NPEC17	Property on Market Date	Collateral on market date, i.e. the date when the collateral is advertised and marketed for sale.	YES	YES
NPEC18	On Market Offer Date	On market offer date	YES	YES
NPEC19	Sale Agreed Date	Sale agreed date	YES	YES
NPEC20	Contracted Date	Contracted date	YES	YES
NPEC21	First Auction Date	Date that the first auction has been performed in order to sell the Property / Collateral	YES	YES
NPEC22	Court Auction Reserve Price for First Auction	Court set reserve price for first auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC23	Next Auction Date	Date that the next intended auction has been performed in order to sell the Property / Collateral	YES	YES
NPEC24	Court Auction Reserve Price for Next Auction	Court set reserve price for next auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC25	Last Auction Date	Date that the last auction was performed in order to sell the Property / Collateral	YES	YES
NPEC26	Court Auction Reserve Price for Last Auction	Court set reserve price for last auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC27	Number of Failed Auctions	Number of failed previous auctions for the Property / Collateral	YES	YES
Historical collections information section				
NPEH1	Unique Identifier	The unique identifier entered into field NPEL1.	NO	NO
NPEH2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity shall not amend this unique identifier.	NO	NO
NPEH[3-38]	Legal Unpaid Balance at month n	History of total legal unpaid balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH3 and end with the oldest month in NPEH38. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
NPEH[39-74]	History of Past-Due Balances at month n	History of total past-due balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH39 and end with the oldest month in NPEH74. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEH[75-110]	History of Repayments - Not from collateral sales at month n	Repayment made by the obligor in the thirty-six months previous to the data cut-off date, excluding collateral sales, including collections by external collection agencies, each monthly amount reported in a separate field. Start with the most recent month in field NPEH75 and end with the oldest month in NPEH110. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEH[110-145]	History of Repayments - From collateral sales at month n	Repayment made by the collateral disposal in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH110 and end with the oldest month in NPEH145. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES

**ANNEX 11: UNDERLYING EXPOSURES INFORMATION - ASSET-BACKED
COMMERCIAL PAPER**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
IVAL1	Unique Identifier	The unique identifier entered into field SEAS1	NO	NO
IVAL2	Transaction Identifier	The unique ABCP transaction identifier. This field must match IVAN1 to allow mapping.	NO	NO
IVAL3	Original Underlying Exposure Identifier	Unique underlying exposure type identifier. The reporting entity shall not amend this unique identifier.	NO	NO
IVAL4	New Underlying Exposure Identifier	If the original identifier in field IVAL3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in IVAL3. The reporting entity shall not amend this unique identifier.	NO	NO
IVAL5	Underlying Exposure Type	Select the type of underlying exposure that exists in this transaction: Trade Receivables (TREC) Automobile Loans or Leases (ALOL) Consumer loans (CONL) Equipment Leases (EQPL) Floorplan financed (FLRF) Insurance Premia (INSU) Credit-Card Receivables (CCRR) Residential Mortgages (RMRT) Commercial Mortgages (CMRT) Small and Medium Enterprise Loans (SMEL) Non Small and Medium Enterprise Corporate Loans (NSML) Future Flow (FUTR) Leverage Fund (LVRG) Collateralised Bond Obligation (CBOB) Collateralised Loan Obligation (CLOB) Other (OTHR)	NO	NO
IVAL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
IVAL7	Geographic Region - Largest Exposure Concentration 1	The geographic region where the largest amount of underlying exposures (by current value of exposures as at the data cut-off date) of this type are located, in terms of the location of the collateral (for secured underlying exposures) or obligor (for unsecured underlying exposures). Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL8	Geographic Region - Largest Exposure Concentration 2	The geographic region where the second-largest amount of underlying exposures (by current value of exposures as at the data cut-off date) of this type are located, in terms of the location of the collateral (for secured underlying exposures) or obligor (for unsecured underlying exposures). Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO
IVAL9	Geographic Region - Largest Exposure Concentration 3	The geographic region where the third-largest amount of underlying exposures (by current value of exposures as at the data cut-off date) of this type are located, in terms of the location of the collateral (for secured underlying exposures) or obligor (for unsecured underlying exposures). Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO
IVAL10	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	YES
IVAL11	Current Principal Balance	The total outstanding principal balance of outstanding principal balance as of the data cut-off date for this exposure type. This includes any amounts that are classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVAL12	Number Of Underlying Exposures	Number of underlying exposures of this exposure type being securitised.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL13	EUR Exposures	The total outstanding principal balance of exposures of this type that are denominated in EUR as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVAL14	GBP Exposures	The total outstanding principal balance of exposures of this type that are denominated in GBP as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVAL15	USD Exposures	The total outstanding principal balance of exposures of this type that are denominated in USD as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVAL16	Other Exposures	The total outstanding principal balance of exposures of this type that are denominated in currencies different to EUR, GBP, and USD as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVAL17	Maximum Residual Maturity	The longest residual maturity in months, as at the data cut-off date, of any exposure of this exposure type.	YES	NO
IVAL18	Average Residual Maturity	The average residual maturity in months, as at the data cut-off date and weighted by the current balance as at the data cut-off date, of all exposures of this exposure type.	YES	NO
IVAL19	Current Loan-To-Value	Weighted average, using the current balances of all exposures of this type as at the data cut-off date, current loan to value (LTV) ratio. For non-first lien loans this shall be the combined or total LTV.	YES	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL20	Debt To Income Ratio	<p>Weighted average, using the current balances of all exposures of this type as at the data cut-off date, obligor debt to income ratio. Debt defined as the total outstanding principal balance of underlying exposure outstanding as of data cut-off date. This shall include any amounts classified as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. Excluding any interest arrears or penalty amounts.</p> <p>Income defined as combined income, sum of primary and (where applicable) secondary income.</p>	YES	YES
IVAL21	Amortisation Type	<p>The total outstanding principal balance of exposures of this type where the amortisation is either bullet, balloon, or some other arrangement besides French, German, or a fixed amortisation schedule. For the purposes of this field:</p> <ul style="list-style-type: none"> - French Amortisation is defined as amortisation in which the total amount — principal plus interest — repaid in each instalment is the same; - German Amortisation is defined as amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest; - Fixed Amortisation Schedule is defined as amortisation in which the principal amount repaid in each instalment is the same; - Bullet Amortisation is defined as amortisation in which the full principal amount is repaid in the last instalment; - Balloon Amortisation is defined as amortisation consisting of partial principal repayments followed by a larger final principal amount; and - Other Amortisation is defined as any other amortisation type not captured by any of the categories listed above. <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL22	Scheduled Principal Payment Frequency Above One Month	<p>The total outstanding principal balance of exposures of this type where the frequency of principal payments due, i.e. period between payments, is greater than one month (e.g. quarterly, semi-annual, annual, bullet, zero-coupon, other).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL23	Scheduled Interest Payment Frequency Above One Month	<p>The total outstanding principal balance of exposures of this type where the frequency of interest payments due, i.e. period between payments, is greater than one month (e.g. quarterly, semi-annual, annual, bullet, zero-coupon, other).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL24	Floating Rate Receivables	<p>The total outstanding principal balance of exposures of this type, as at the data cut-off date, where the interest rate is generally understood as 'floating'. 'Floating' refers to a rate indexed to any of the following: LIBOR (any currency and tenor), EURIBOR (any currency and tenor), any central bank base rate (BoE, ECB, etc.), the originator's standard variable rate, or any similar arrangement.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL25	Financed Amount	<p>Amount of underlying exposures purchased from the originator in this transaction that have been financed by commercial paper, between the previous data cut-off date and the data cut-off date of the present data submission.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL26	Dilutions	<p>Total reductions in principal underlying exposures of this type during the period i.e. inclusive of S75 and fraud claims.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL27	Repurchased Exposures	<p>The total outstanding principal balance of exposures of this type that have been repurchased by the originator/sponsor between the immediately previous data cut-off date and the current data cut-off date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL28	Defaulted Or Credit-Impaired Exposures At Securitisation	<p>Pursuant to Article 24(9) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type that, at the time of securitisation, were either defaulted exposures or exposures to a credit-impaired debtor or guarantor in the meaning set out in that same Article.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL29	Defaulted Exposures	<p>The total outstanding principal balance of exposures of this type in default as at the cut-off date, using the definition of default specified in the securitisation documentation</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL30	Defaulted Exposures CRR	<p>The total outstanding principal balance of exposures of this type in default as at the cut-off date, using the definition of default specified in Article 178 of Regulation (EU) No 575/2013.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
IVAL31	Gross Charge Offs In The Period	<p>Face value of gross principal charge-offs (i.e. before recoveries) for the period. Charge-off is as per securitisation definition, or alternatively per lender's usual practice.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL32	Arrears 1-29 Days	<p>The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 1 and 29 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL33	Arrears 30-59 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 30 and 59 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVAL34	Arrears 60-89 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 60 and 89 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVAL35	Arrears 90-119 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 90 and 119 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVAL36	Arrears 120-149 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 120 and 149 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL37	Arrears 150-179 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 150 and 179 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVAL38	Arrears 180+ Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period for 180 days or more as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVAL39	Restructured Exposures	Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the proportion of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have at any time been restructured by the originator/sponsor. Calculate the proportion as the total current balance of these exposures divided by total current balance of exposures of this type, as at the data cut-off date.	NO	NO
IVAL40	Restructured Exposures (0-1 years before transfer)	Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor at any time starting from, and less than 1 year before, the date of transfer or assignment to the SSPE. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL41	Restructured Exposures (1-3 years before transfer)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor at any time starting from 1 and less than 3 years before the date of transfer or assignment to the SSPE.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL42	Restructured Exposures (>3 years before transfer)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor at any time starting from 3 years before the date of transfer or assignment to the SSPE.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL43	Restructured Exposures (Interest Rate)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose interest rate has been restructured by the originator/sponsor.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL44	Restructured Exposures (Repayment Schedule)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose repayment schedule has been restructured by the originator/sponsor.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL45	Restructured Exposures (Maturity)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose maturity profile has been restructured by the originator/sponsor.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL46	Restructured Exposures (0-1 years before transfer and No New Arrears)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor 1 year or earlier than the date of transfer or assignment to the SSPE AND have not at any time been in arrears (either regarding principal or interest payments) since the date of restructuring.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL47	Restructured Exposures (No New Arrears)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor at any time AND have not at any time been in arrears (either regarding principal or interest payments) since the date of restructuring.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAL48	Restructured Exposures (New Arrears)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor at any time AND have at any time been in arrears (either regarding principal or interest payments) since the date of restructuring.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
IVAL49	Restructured Exposures (Other)	<p>Pursuant to Article 24(9)(a) of the Regulation (EU) 2017/2402, enter the total outstanding principal balance of exposures of this type whose payment terms (including fees, penalties, and other generally-accepted measures of payment terms, BESIDES interest rate, maturity, and repayment schedule) has been restructured by the originator/sponsor.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO

ANNEX 12: INVESTOR REPORT INFORMATION - NON-ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Securitisation information section				
IVSS1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO
IVSS2	Data Cut-Off Date	The data cut-off date for this data submission. This must match the data cut-off date in the applicable underlying exposure templates submitted.	NO	NO
IVSS3	Securitisation Name	Enter the name of the securitisation	NO	NO
IVSS4	Reporting Entity Name	Legal name of the entity designated as per Article 7(2) of the Regulation (EU) 2017/2402; this name shall match the name entered in for that entity in field SESP3 in the counterparty information section. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
IVSS5	Reporting Entity Contact Person	First and Last name of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVSS6	Reporting Entity Contact Telephone	Direct telephone number(s) of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVSS7	Reporting Entity Contact Emails	Direct email address(es) of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVSS8	Risk Retention Method	Method for complying with risk retention requirements in the EU (e.g. Article 6 of the Regulation (EU) 2017/2402, or until entry into force, Article 405 of Regulation (EU) 575/2013): Vertical slice - i.e. Article 6(3)(a) (VSLC) Seller's share - i.e. Article 6(3)(b) (SLLS) Randomly-selected exposures kept on balance sheet - i.e. Article 6(3)(c) (RSEX) First loss tranche - i.e. Article 6(3)(d) (FLTR) First loss exposure in each asset - i.e. Article 6(3)(e) (FLEX) No compliance with risk retention requirements (NCOM) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS9	Risk Retention Holder	Which entity is retaining the material net economic interest, as specified in Article 6 of the Regulation (EU) 2017/2402, or until its entry into force, Article 405 of Regulation (EU) 575/2013): Originator (ORIG) Sponsor (SPON) Original Lender (OLND) Seller (SELL) No Compliance with Risk Retention Requirement (NCOM) Other (OTHR)	NO	NO
IVSS10	Underlying Exposure Type	Enter in the type of underlying exposures of the securitisation. If multiple types from the list below are present, enter in 'Mixed' (with the exception of securitisations whose underlying exposures consist exclusively of a combination of consumer loans and automobile loans or leases--for these securitisations the value corresponding to 'Consumer loans' must be entered): Automobile Loan or Lease (ALOL) Consumer Loan (CONL) Commercial Mortgage (CMRT) Credit-Card Receivable (CCRR) Lease (LEAS) Residential Mortgage (RMRT) Mixed (MIXD) Small and Medium Enterprise (SMEL) Non Small and Medium Enterprise Corporate (NSML) Other (OTHR)	NO	NO
IVSS11	Risk Transfer Method	In accordance with Article 242(10) and (11) of Regulation (EU) No 575/2013, the securitisation risk transfer method is 'true sale'.	NO	NO
IVSS12	Trigger Measurements/Ratios	Has any underlying exposure-related trigger event occurred? These include any delinquency, dilution, default, loss, stop-substitution, stop-revolving, or similar exposure-related events which impact the securitisation, as at the data cut-off date. This also includes if there is a debit balance on any PDL or an asset deficiency.	NO	NO
IVSS13	Revolving/ Ramp-Up Period End-Date	Enter the date at which the securitisation's revolving or ramp-up period is scheduled to cease. Enter the securitisation maturity date if there is a revolving period with no scheduled end date.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS14	Principal Recoveries In The Period	Gross principal recoveries received during the period. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS15	Interest Recoveries In The Period	Gross interest recoveries received during the period. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS16	Principal Collections In The Period	Collections treated as principal in the period. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS17	Interest Collections In The Period	Collections treated as revenue in the period. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS18	Drawings Under Liquidity Facility	If the securitisation has a liquidity facility confirm whether or not there has been a drawing under the liquidity facility in the period ending on the last interest payment date.	NO	YES
IVSS19	Securitisation Excess Spread	The amount of funds left over after application of all currently-applicable stages of the waterfall, commonly referred to as 'excess spread'. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS20	Excess Spread Trapping Mechanism	Excess spread is currently trapped in the securitisation (e.g. accumulated in a separate reserve account)	NO	NO
IVSS21	Current Overcollateralisation	Current overcollateralisation of the securitisation, calculated as the ratio of (the sum of the outstanding principal balance of all underlying exposures, excluding underlying exposures classified as defaulted, as at the data cut-off date) to (the sum of the outstanding principal balance of all tranches/bonds as at the data cut-off date). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS22	Annualised Constant Prepayment Rate	The annualised Constant Prepayment Rate (CPR) of the underlying exposures based upon the most recent periodic CPR. Periodic CPR is equal to the [(total unscheduled principal received at the end of the most recent collection period) / (the total principal balance at the start of the collection period)]. The Periodic CPR is then annualised as follows: $1 - ((1 - \text{Periodic CPR})^{\text{number of collection periods in a year}})$ 'Periodic CPR' refers to the CPR during the last collection period i.e. for a securitisation with quarterly paying bonds this will usually be the prior three month period.	NO	NO
IVSS23	Dilutions	Total reductions in principal exposures during the period i.e. inclusive of S75 and fraud claims. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS24	Gross Charge Offs In The Period	Total amount of gross principal charge-offs (i.e. before recoveries) for the period. Charge-off is as per securitisation definition, or alternatively per lender's usual practice. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS25	Repurchased Exposures	The amount of underlying exposures that have been repurchased by the originator/sponsor between the immediately previous data cut-off date and the current data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS26	Restructured Exposures	The amount of underlying exposures whose payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and other generally-accepted measures of payment terms) have been restructured by the originator/sponsor between the immediately previous data cut-off date and the current data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS27	Annualised Constant Default Rate	The annualised Constant Default Rate (CDR) for the underlying exposures based on the periodic CDR. Periodic CDR is equal to the $[(\text{total current balance of underlying exposures classified as defaulted during the period}) / (\text{total current balance of non-defaulted underlying exposures at the beginning of the period})] * 100$. This value is then annualised as follows: $1 - ((1 - \text{Periodic CDR})^{\text{number of collection periods in a year}})$ "Periodic CDR" refers to the CDR during the last collection period, i.e. for a securitisation with quarterly paying bonds this will usually be the prior three month period.	NO	NO
IVSS28	Defaulted Exposures	The total outstanding principal amount as at the data cut-off date of exposures in default as at the cut-off date, using the definition of default specified in the securitisation documentation Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSS29	Defaulted Exposures CRR	The total outstanding principal amount as at the data cut-off date of exposures in default as at the cut-off date, using the definition of default specified in Article 178 of Regulation (EU) No 575/2013. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
IVSS30	Risk Weight Approach	Indicate which risk weight approach was used by the originator to produce the risk weight attached to the underlying exposures, according to the Regulation (EU) 575/2013: Standardised Approach (STND) Foundation Internal Ratings-Based (FIRB) Advanced Internal Ratings-Based (ADIR)	NO	YES
IVSS31	Obligor Probability Of Default in Range [0.00%,0.10%)	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $0.00\% \leq x < 0.10\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS32	Obligor Probability Of Default in Range [0.10%,0.25%)	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $0.10\% \leq x < 0.25\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES
IVSS33	Obligor Probability Of Default in Range [0.25%,1.00%)	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $0.25\% \leq x < 1.00\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES
IVSS34	Obligor Probability Of Default in Range [1.00%,7.50%)	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $1.00\% \leq x < 7.50\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES
IVSS35	Obligor Probability Of Default in Range [7.50%,20.00%)	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $7.50\% \leq x < 20.00\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES
IVSS36	Obligor Probability Of Default in Range [20.00%,100.00%]	The total outstanding amount of underlying exposures whose one-year-ahead probability of default has been assessed as in the range $20.00\% \leq x \leq 100.00\%$. This estimate can either come from the originator or the relevant national central bank. Where there is no regulatory requirement to calculate Probability of Default, enter ND5.	NO	YES
IVSS37	Bank Internal Loss Given Default Estimate	The originator's latest Loss Given Default estimate for the underlying exposure in a downturn scenario, weighted using the total outstanding principal balance of the underlying exposures as at the data cut-off date. Where there is no regulatory requirement to calculate Loss Given Default, enter ND5.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS38	Arrears 1-29 Days	The percentage of exposures of this type in arrears on principal and/or interest payments due for a period between 1 and 29 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures of this type and in this category of arrears, relative to the total outstanding principal amount of all exposures of this type as at the data cut-off date.	NO	NO
IVSS39	Arrears 30-59 Days	The percentage of exposures in arrears on principal and/or interest payments due for a period between 30 and 59 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO
IVSS40	Arrears 60-89 Days	The percentage of exposures in arrears on principal and/or interest payments due for a period between 60 and 89 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO
IVSS41	Arrears 90-119 Days	The percentage of exposures in arrears on principal and/or interest payments due for a period between 90 and 119 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO
IVSS42	Arrears 120-149 Days	The percentage of exposures in arrears on principal and/or interest payments due for a period between 120 and 149 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSS43	Arrears 150-179 Days	The percentage of exposures in arrears on principal and/or interest payments due for a period between 150 and 179 days (inclusive) as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO
IVSS44	Arrears 180+ Days	The percentage of exposures in arrears on principal and/or interest payments due for a period for 180 days or more as at the data cut-off date. The percentage shall be calculated as the total outstanding principal amount as at the data cut-off date of the exposures in this category of arrears, relative to the total outstanding principal amount of all exposures as at the data cut-off date.	NO	NO
Tests/Events/Triggers information section				
IVSR1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
IVSR2	Original Test/Event/Trigger Identifier	The original unique test/event/trigger identifier. The reporting entity shall not amend this unique identifier.	NO	NO
IVSR3	New Test/Event/Trigger Identifier	If the original identifier in field IVSR2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in IVSR2. The reporting entity shall not amend this unique identifier.	NO	NO
IVSR4	Test/Event/Trigger Description	Describe the test/event/trigger, including any formulae. This is a free text field, however the description of the test/event/trigger shall include any formulae and key definitions to allow an investor/potential investor to form a reasonable view of the test/event/trigger and any conditions and consequences attached to it.	NO	NO
IVSR5	Test/Event/Trigger Test Level	Enter the test level of the test/trigger.	NO	NO
IVSR6	Test/Event/Trigger Value	Enter the value of the test/trigger. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSR7	Test/Event/Trigger Status	Is this status of the test/event/trigger set to 'Breach' (i.e. the test/test has not been met or the trigger conditions have been met) at the data cut-off date?	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVSR8	Cure Period	Enter in the maximum number of days granted for this test/trigger to be brought back into compliance with the required level. If no time is granted (i.e. there is no Cure Period), enter 0.	NO	YES
IVSR9	Test Calculation Frequency	Enter in the number of calendar days' interval for calculating the test. Use round numbers, for example 7 for weekly, 30 for monthly, 90 for quarterly, and 365 yearly.	NO	YES
Cash-flow information section				
IVSF1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
IVSF2	Original Cashflow Item Identifier	The original unique cashflow item identifier. The reporting entity shall not amend this unique identifier.	NO	NO
IVSF3	New Cashflow Item Identifier	If the original identifier in field IVSF2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in IVSF2. The reporting entity shall not amend this unique identifier.	NO	NO
IVSF4	Cashflow Item	List the cashflow item, this field shall be completed in the order that would be used in a traditional investor report produced for investors, according to the applicable priority of payments as at the data cut-off date. That is, each source of cash inflows shall be listed in turn, after which sources of cash outflows shall be listed. This field shall therefore represent one line of the cashflow section of an investor report.	NO	NO
IVSF5	Amount Paid During Period	What are the funds paid out as per the priority of payments for this item? Enter negative values for funds paid out, positive values for funds received. Note that the "Amount Paid During Period" value entered in a given line (e.g. in line B) plus the "Available Funds Post" value entered in the preceding line (e.g. line A) shall together equal the "Available Funds Post" value entered in this line (e.g. line B). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
IVSF6	Available Funds Post	What are the funds available to the priority of payments after to the application of the cashflow item? Note that the "Amount Paid In Period" value entered in a given line (e.g. in line B) plus the "Available Funds Post" value entered in the preceding line (e.g. line A) shall together equal the "Available Funds Post" value entered in this line (e.g. line B). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

**ANNEX 13: INVESTOR REPORT INFORMATION - ASSET BACKED COMMERCIAL
PAPER SECURITISATION**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Programme information section				
IVAS1	Unique Identifier	The unique identifier assigned by the reporting entity for this programme.	NO	NO
IVAS2	Data Cut-Off Date	The data cut-off date for this data submission. This must match the data cut-off date in the applicable underlying exposure templates submitted.	NO	NO
IVAS3	Reporting Entity Name	Legal name of the entity designated as per Article 7(2) of the Regulation (EU) 2017/2402; this name shall match the name entered in for that entity in field SEAP3 in the counterparty information section. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
IVAS4	Reporting Entity Contact Person	First and Last name of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVAS5	Reporting Entity Contact Telephone	Direct telephone number(s) of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVAS6	Reporting Entity Contact Emails	Direct email address(es) of the contact person(s) responsible for preparing this securitisation comprehensive report and to whom questions on this comprehensive report must be addressed.	NO	NO
IVAS7	Trigger Measurements/Ratios	Has any underlying exposure-related trigger event occurred? These include any delinquency, dilution, default, loss, stop-substitution, stop-revolving, or similar exposure-related events which impact the securitisation, as at the data cut-off date. This also includes if there is a debit balance on any Principal Deficiency Ledger or an asset deficiency.	NO	NO
IVAS8	Non-Compliant Exposures	Pursuant to Article 26(1) of the Regulation (EU) 2017/2402, enter in the total value of exposures, using the current balance as at the data cut-off date, not compliant with Article 24(9), 24(10), and 24(11) of the Regulation (EU) 2017/2402. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAS9	Weighted Average Life	Enter in the remaining weighted average life of the pool of exposures underlying this ABCP programme, expressed in years.	NO	YES
Transaction information section				
IVAN1	Unique Identifier	The unique identifier assigned by the reporting entity for this transaction.	NO	NO
IVAN2	Transaction Identifier	The unique ABCP transaction identifier.	NO	NO
IVAN3	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
IVAN4	NACE Industry Code	Originator industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	NO	YES
IVAN5	Risk Retention Method	Method for complying with risk retention requirements in the EU (e.g. Article 6 of the Regulation (EU) 2017/2402, or until entry into force, Article 405 of Regulation (EU) 575/2013): Vertical slice - i.e. Article 6(3)(a) (VSLC) Seller's share - i.e. Article 6(3)(b) (SLLS) Randomly-selected exposures kept on balance sheet - i.e. Article 6(3)(c) (RSEX) First loss tranche - i.e. Article 6(3)(d) (FLTR) First loss exposure in each asset - i.e. Article 6(3)(e) (FLEX) No compliance with risk retention requirements (NCOM) Other (OTHR)	NO	NO
IVAN6	Risk Retention Holder	Which entity is retaining the material net economic interest, as specified in Article 6 of the Regulation (EU) 2017/2402, or until its entry into force, Article 405 of Regulation (EU) 575/2013): Originator (ORIG) Sponsor (SPON) Original Lender (OLND) Seller (SELL) No Compliance with Risk Retention Requirement (NCRQ) Other (OTHR)	NO	NO
IVAN7	Weighted Average Life	Enter in the remaining weighted average life of the pool of exposures underlying this transaction, expressed in years.	NO	YES
Tests/Events/Triggers information section				
IVAR1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
IVAR2	Original Test/Event/Trigger Identifier	The original unique test/event/trigger identifier. The reporting entity shall not amend this unique identifier.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
IVAR3	New Test/Event/Trigger Identifier	If the original identifier in field IVAR2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in IVAR2. The reporting entity shall not amend this unique identifier.	NO	NO
IVAR4	Test/Event/Trigger Description	Describe the test/event/trigger, including any formulae. This is a free text field, however the description of the test/event/trigger shall include any formulae and key definitions to allow an investor/potential investor to form a reasonable view of the test/event/trigger and any conditions and consequences attached to it.	NO	NO
IVAR5	Test/Event/Trigger Status	Has the test been met as at the data cut-off date? In the event of a trigger, is the trigger not being breached?	NO	NO

**ANNEX 14: INSIDE INFORMATION - NON-ASSET BACKED COMMERCIAL PAPER
SECURITISATION**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Inside information section				
IVSO1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
IVSO2	Data Cut-Off Date	The data cut-off date for this data submission. When submitted alongside an underlying exposures and investor report data submission, this must match the data cut-off date in the applicable underlying exposure and investor report templates submitted.	NO	NO
IVSO3	Inside Information Line Number	Enter in the line number of the inside additional information	NO	NO
IVSO4	Inside Information	The inside information, line by line	NO	NO

**ANNEX 15: INSIDE INFORMATION - ASSET BACKED COMMERCIAL PAPER
SECURITISATION**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Inside information section				
IVAO1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
IVAO2	Data Cut-Off Date	The data cut-off date for this data submission. When submitted alongside an underlying exposures and investor report data submission, this must match the data cut-off date in the applicable underlying exposure and investor report templates submitted.	NO	NO
IVAO3	Inside Information Line Number	Enter in the line number of the inside additional information	NO	NO
IVAO4	Inside Information	The inside information, line by line	NO	NO

**ANNEX 16: SIGNIFICANT EVENT INFORMATION - NON-ASSET BACKED
COMMERCIAL PAPER SECURITISATION**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Securitisation information section				
SESS1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESS2	Data Cut-Off Date	The data cut-off date for this data submission. When submitted alongside an underlying exposures and investor report data submission, this must match the data cut-off date in the applicable underlying exposure and investor report templates submitted.	NO	NO
SESS3	No Longer STS	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, has the securitisation ceased to meet STS requirements?	NO	NO
SESS4	Remedial Sanctions	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, have competent authorities taken any administrative sanctions relating to this securitisation?	NO	NO
SESS5	Administrative Sanctions	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, have competent authorities taken any administrative sanctions relating to this securitisation?	NO	NO
SESS6	Material Amendment to Transaction Documents	Pursuant to Article 7(1)(g)(v) of the Regulation (EU) 2017/2402, describe any material amendments made to transaction documents, including the name and item code (pursuant to Table 4 in Annex 1) of the document as well as a detailed description of the amendments.	NO	YES
SESS7	Perfection Of Sale	Pursuant to Article 20(5) of the Regulation (EU) 2017/2402, is the transfer of underlying exposures to the SSPE (i.e. perfection of sale) being performed after the securitisation closing date?	NO	NO
SESS8	Current Waterfall Type	Choose, from the list below, the closest waterfall arrangement currently applicable to the securitisation: Turbo Waterfall (TRWT) Sequential Waterfall (SQWT) Pro-rata Waterfall (PRWT) Currently Sequential, with Possibility to Switch to Pro-rata in the Future (SQPR) Currently Pro-rata, with Possibility to Switch to Sequential in the Future (PRSQ) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESS9	Master Trust Type	<p>If the securitisation has a master trust structure, select the most appropriate description of the structure:</p> <p>Each SSPE is independent from other SSPEs with respect to note issuance and cashflow distribution (a.k.a. 'capitalist structure') (CSTR) Losses are shared across all SSPEs and single classes of notes are issued independently from more senior or junior classes (a.k.a. 'socialist structure' or 'de-linked master trust') (SSTR) Other (OTHR)</p>	NO	YES
SESS10	SSPE Value	<p>If the securitisation has a master trust structure, enter the face value of all underlying exposures (principal and charges) in which the trust or SSPE has a beneficial interest at the data cut-off date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
SESS11	SSPE Principal Value	<p>If the securitisation has a master trust structure, enter the face value of all underlying exposures (principal only) in which the trust had a beneficial interest at the data cut-off date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
SESS12	SSPE Number Of Accounts	<p>If the securitisation has a master trust structure, enter the number of accounts in which the trust or SSPE has a beneficial interest at the data cut-off date.</p>	NO	YES
SESS13	Note Principal Balance	<p>If the securitisation has a master trust structure, enter the face value of all asset-backed notes, collateralised by the underlying exposures in the trust.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
SESS14	Seller Share	<p>If the securitisation has a master trust structure, enter the transferor's interest in the trust, expressed as a percentage.</p>	NO	YES
SESS15	Funding Share	<p>If the securitisation has a master trust structure, enter the investor's interest of this series in the trust at the data cut-off date, expressed as a percentage.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESS16	Revenue Allocated To This Series	If the securitisation has a master trust structure, enter the revenue amounts allocated to this series from the trust. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SESS17	Interest Rate Swap Benchmark	Describe the type of interest rate swap benchmark on the payer leg of the swap is fixed to: MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Other (OTHR)	NO	YES
SESS18	Interest Rate Swap Maturity Date	Date of maturity for the interest rate swap.	NO	YES
SESS19	Interest Rate Swap Notional	Interest rate swap notional amount as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SESS20	Currency Swap Payer Currency	Enter the currency that the payer leg of the swap is paying.	NO	YES
SESS21	Currency Swap Receiver Currency	Enter the currency that the receiver leg of the swap is paying.	NO	YES
SESS22	Exchange Rate For Currency Swap	The exchange rate that has been set for a currency swap.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESS23	Currency Swap Maturity Date	Date of maturity for the currency swap.	NO	YES
SESS24	Currency Swap Notional	Currency swap notional amount as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
Tranche/bond-level information section				
SEST1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SEST2	Original Tranche Identifier	The original unique identifier assigned to this instrument. The reporting entity shall not amend this unique identifier.	NO	NO
SEST3	New Tranche Identifier	If the original identifier in field SEST2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the value in field SEST2. The reporting entity shall not amend this unique identifier.	NO	NO
SEST4	International Securities Identification Number	The ISIN code assigned to this tranche, where applicable.	NO	YES
SEST5	Tranche Name	The designation (typically a letter and/or number) given to this tranche of bonds (or class of securities) which exhibit the same rights, priorities and characteristics as defined in the prospectus i.e. Series 1, Class A1 etc.	NO	YES
SEST6	Tranche Type	Select the most appropriate option to describe the repayment profile of the instrument: Hard bullet (i.e. fixed maturity date) (HBUL) Soft bullet (i.e. scheduled maturity date can be extended to the legal maturity date) (SBUL) Scheduled amortisation (i.e. repayment of principal on scheduled amortisation dates) (SAMO) Controlled amortisation (i.e. repayment of principal begins at a specified period) (CAMM) Other (OTHR)	NO	NO
SEST7	Currency	The currency denomination of this instrument.	NO	NO
SEST8	Original Principal Balance	The Original Principal Balance of this tranche at issuance Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEST9	Current Principal Balance	The par, or notional, balance of this tranche after the current Principal Payment Date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEST10	Interest Payment Frequency	The frequency with which interest is due to be paid on this instrument: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
SEST11	Interest Payment Date	The first occurring date, after the data cut-off date being reported, upon which interest payments are scheduled to be distributed to bondholders of this tranche.	NO	YES
SEST12	Principal Payment Date	The first occurring date, after the data cut-off date being reported, upon which principal payments are scheduled to be distributed to bondholders of this tranche.	NO	YES
SEST13	Current Coupon	The coupon on the instrument in basis points.	NO	NO
SEST14	Current Interest Rate Margin/Spread	The coupon spread applied to the reference interest index as defined in the offering document applicable to the specific instrument in basis points.	NO	YES
SEST15	Coupon Floor	The coupon floor of the instrument.	NO	YES
SEST16	Coupon Cap	The coupon cap of the instrument.	NO	YES
SEST17	Step-Up/Step-Down Coupon Value	If any, what is the value of the Step-up/Step-down coupon as per the terms and conditions of the securitisation/programme?	NO	YES
SEST18	Step-Up/Step-Down Coupon Date	If any, what is the date on which the coupon definition is supposed to change as per the terms and conditions of the securitisation/programme?	NO	YES
SEST19	Business Day Convention	Business day convention used for the calculation of interest due: Following (FWNG) Modified Following (MODF) Nearest (NEAR) Preceding (PREC) Other (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEST20	Current Interest Rate Index	The base reference interest index as defined in the offering document applicable to the specific instrument: MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) OTHER (OTHR)	NO	YES
SEST21	Current Interest Rate Index Tenor	Tenor of the current interest rate index: Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES
SEST22	Issue Date	Date that this instrument was issued.	NO	NO
SEST23	Disbursement Date	First date starting on which the amount of interest payable on the instrument is calculated.	NO	YES
SEST24	Legal Maturity	The date before which this instrument must be repaid in order not to be in default.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEST25	Extension Clause	Select the most appropriate option to describe which party has the right to extend the maturity of the instrument, as per the terms and conditions of the securitisation/programme: SSPE only (ISUR) Noteholder (NHLD) Either SSPE or noteholder (ISNH) No option (NOPT)	NO	YES
SEST26	Next Call Date	What is the next date on which the instrument can be called as per the terms and conditions of the securitisation/programme? This excludes clean-up arrangements.	NO	YES
SEST27	Clean-Up Call Threshold	What is the clean-up call threshold as per the terms and conditions of the securitisation/programme?	NO	YES
SEST28	Next Put date	What is the next put date as per the terms and conditions of the securitisation/programme?	NO	YES
SEST29	Day Count Convention	The 'days' convention used to calculate interest: 30 / 360 (A011) Actual / 365 (A005) Actual / 360 (A004) Actual / Actual ICMA (A006) Actual / Actual ISDA (A008) Actual / Actual AFB (A010) Actual / 366 (A009) Other (OTHR)	NO	YES
SEST30	Settlement Convention	Usual settlement convention for the tranche: T Plus One (TONE) T Plus Two (TTWO) T Plus Three (TTRE) As soon as possible (ASAP) At the of Contract (ENDC) End of Month (MONT) Future (FUTU) Next Day (NXTD) Regular (REGU) T Plus Five (TFIV) T Plus Four (TFOR) When and if issued (WHIF) When Distributed (WDIS) When Issued (WISS) When Issued or Distributed (WHID) Other (OTHR)	NO	YES
SEST31	Current Attachment Point	The current tranche attachment point, calculated as per Article 256 of Regulation (EU) 2017/2401.	NO	NO
SEST32	Original Attachment Point	The tranche attachment point at the time of issuance of the tranche notes, calculated as per Article 256 of Regulation (EU) 2017/2401.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEST33	Current Credit Enhancement	The current tranche credit enhancement, calculated as per the originator/sponsor/SSPE's definition	NO	NO
SEST34	Original Credit Enhancement	The tranche credit enhancement at the time of issuance of the tranche notes, calculated as per the originator/sponsor/SSPE's definition	NO	YES
SEST35	Credit Enhancement Formula	Describe/Enter the formula used to calculate the tranche credit enhancement.	NO	NO
SEST36	Pari-Passu Tranches	Enter in the ISINs of all tranches (including this one) that, as at the data cut-off date, rank pari-passu with the current tranche according to the securitisation priority of payments as at the data cut-off date. In the event of multiple ISINs, all ISINs must be provided according to the XML schema.	NO	YES
SEST37	Senior Tranches	Enter in the ISINs of all tranches that, as at the data cut-off date, rank senior to the current tranche according to the securitisation priority of payments as at the data cut-off date. In the event of multiple ISINs, all ISINs must be provided according to the XML schema.	NO	YES
SEST38	Outstanding Principal Deficiency Ledger Balance	The unpaid Principal Deficiency Ledger balance of the tranche in question. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEST39	Guarantor Legal Entity Identifier	If the tranche has been guaranteed, provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the guarantor. If not guaranteed, enter ND5.	NO	YES
SEST40	Guarantor Name	Give the full legal name of the guarantor. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI. If not guaranteed, enter ND5.	NO	YES
SEST41	Guarantor ESA Subsector	The ESA 2010 classification of the guarantor according to EU Regulation No 549/2013 ('ESA 2010'). Must be provided at the sub-sector level. Use one of the values available in Table 2 of Annex 1. If not guaranteed, enter ND5.	NO	YES
SEST42	Protection Type	List the type of protection instrument used: Credit Default Swap (CDSX) Credit-Linked Note (CLKN) Total Return Swap (TRES) Financial Guarantee (a.k.a. unfunded credit risk mitigation) (FGUA) Credit Insurance (CINS) Other (OTHR)	NO	YES

Account-level information section

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESA1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESA2	Original Account Identifier	The original unique account identifier. The reporting entity shall not amend this unique identifier.	NO	NO
SESA3	New Account Identifier	If the original identifier in field SESA2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in SESA2. The reporting entity shall not amend this unique identifier.	NO	NO
SESA4	Account Type	The type of account: Cash Reserve Account (CARE) Commingling Reserve Account (CORE) Set-off Reserve Account (SORE) Liquidity Facility (LQDF) Margin Account (MGAC) Other Account (OTHR)	NO	NO
SESA5	Account Target Balance	The amount of funds that would be on deposit in the account in question when it is fully funded pursuant to the securitisation documentation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SESA6	Account Actual Balance	The balance of funds on deposit in the account in question at the Accrual End Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESA7	Amortising Account	Is the account amortising over the lifetime of the securitisation?	NO	NO
Counterparty-level information section				
SESP1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESP2	Counterparty Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the counterparty.	NO	NO
SESP3	Counterparty Name	Give the full legal name of the counterparty. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO

SESP4	Counterparty Type	The type of counterparty:	NO	NO
		Account Bank (ABNK) Backup Account Bank (BABN) Account Bank Facilitator (ABFC) Account Bank Guarantor (ABGR) Collateral Agent (CAGT) Paying Agent (PAYA) Calculation Agent (CALC) Administration Agent (ADMI) Administration Sub-Agent (ADSA) Transfer Agent (RANA) Verification agent (VERI) Security agent (SECU) Cash Advance Provider (CAPR) Collateral Provider (COLL) Guaranteed Investment Contract Provider (GICP) Insurance Policy Credit Provider (IPCP) Liquidity Facility Provider (LQFP) Backup Liquidity Facility Provider (BLQP) Savings Mortgage Participant (SVMP) Issuer (ISSR) Originator (ORIG) Seller (SELL) Sponsor of the Securitisation Special Purpose Entity (SSSP) Servicer (SERV) Backup Servicer (BSER) Backup Servicer Facilitator (BSRF) Special Servicer (SSRV) Subscriber (SUBS) Interest Rate Swap Provider (IRSP) Backup Interest Rate Swap Provider (BIPR) Currency Swap Provider (CSPR) Backup Currency Swap Provider (BCSP) Auditor (AUDT) Counsel (CNSL) Trustee (TRUS) Representative of Noteholders (REPN) Underwriter (UNDR) Arranger (ARRG) Dealer (DEAL) Manager (MNGR) Letter of Credit Provider (LCPR) Multi-Seller Conduit (MSCD) Securitisation Special Purpose Entity (SSPE) Liquidity or Liquidation Agent (LQAG) Equity owner of conduit/SSPE (EQOC) Swingline Facility Provider (SWNG) Start-up Loan or Lease Provider (SULP) Repurchase Agreement Counterparty (RAGC) Cash Manager (CASM) Collection Account Bank (CACB) Collateral Account Bank (COLA) Subordinated Loan Provider (SBLP)		

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
		Collateralised Loan Obligation Manager (CLOM) Portfolio Advisor (PRTA) Substitution Agent (SUBA) Other (OTHR)		
SESP5	Counterparty Country Of Establishment	Country where the underlying exposure originator is established.	NO	NO
SESP6	Counterparty Rating Threshold	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the counterparty rating threshold as at the data cut-off date. In the event of multiple ratings, all ratings shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SESP7	Counterparty Rating	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the counterparty rating as at the data cut-off date. In the event of multiple rating thresholds, all rating thresholds shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SESP8	Counterparty Rating Source Legal Entity Identifier	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the Legal Entity Identifier of the provider of the counterparty rating (as specified in the Global Legal Entity Foundation (GLEIF) database) as at the data cut-off date. In the event of multiple ratings, all rating provider Legal Entity Identifiers shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SESP9	Counterparty Rating Source Name	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the full name of the provider of the counterparty rating as at the data cut-off date. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI. In the event of multiple ratings, all rating provider Legal Entity Identifiers shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
CLO Securitisation information section				
SESC1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESC2	Non-Call Period End-Date	Enter the date at which any non-call period (e.g. when any tranche holders are prohibited from calling for the SSPE to liquidate the portfolio and redeem all tranches, to reset or refinance the tranches, etc.).	NO	YES
SESC3	CLO Type	The CLO type that best describes this transaction: Balance Sheet Collateralized Loan Obligation (BCLO) Arbitrage Collateralized Loan Obligation (ACLO) Other (OTHR)	NO	YES
SESC4	Current Period	The current period status of the CLO: Warehouse (WRHS) Ramp-up (RMUP) Reinvestment (RINV) Post-reinvestment (PORI) Other (OTHR)	NO	NO
SESC5	Current Period Start Date	Enter the date in which the current period was entered into.	NO	YES
SESC6	Current Period End Date	Enter the date in which the current period will/is expected to cease.	NO	YES
SESC7	Concentration Limit	Enter the concentration limit, in percentage of the portfolio par value, that applies to any counterparty/obligor, as set out in the transaction documentation. In the event of multiple limits, enter the maximum limit (e.g. if there are two limits, depending on the rating, of 10% and 20%, then enter in 20%).	NO	YES
SESC8	Restrictions - Legal Maturity	Allowed percentage (vs. portfolio par balance) of exposures with legal final maturity that exceed the shortest legal final maturity of the tranches? (assuming clean-up option is exercised)	NO	YES
SESC9	Restrictions - Subordinated Exposures	Allowed percentage (vs. portfolio par balance) of non first-lien exposures that can be purchased?	NO	YES
SESC10	Restrictions - Non-Performing Exposures	Allowed percentage (vs. portfolio par balance) of non-performing exposures that can be purchased?	NO	YES
SESC11	Restrictions - PIK Exposures	Allowed percentage (vs. portfolio par balance) of pay-in-kind exposures that can be held at any time?	NO	YES
SESC12	Restrictions - Zero-Coupon Exposures	Allowed percentage (vs. portfolio par balance) of zero-coupon exposures that can be held at any time?	NO	YES
SESC13	Restrictions - Equity Exposures	Allowed percentage (vs. portfolio par balance) of equity or debt-convertible-to-equity that can be purchased?	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESC14	Restrictions - Participation Exposures	Allowed percentage (vs. portfolio par balance) of loan participations that can be purchased?	NO	YES
SESC15	Restrictions - Discretionary Sales	Allowed percentage (vs. portfolio par balance) of discretionary sales per year?	NO	YES
SESC16	Discretionary Sales	Actual discretionary sales, year to date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESC17	Reinvestments	Amount reinvested, year to date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESC18	Restrictions - Credit Enhancement	Can the CLO manager withdraw or monetise any surplus credit enhancement?	NO	NO
SESC19	Restrictions - Quotes	Can the CLO manager obtain quotes with dealers other than the arranger?	NO	NO
SESC20	Restrictions - Trades	Can the CLO manager obtain trade with dealers other than the arranger?	NO	NO
SESC21	Restrictions - Issuances	Are there restrictions on the additional issuance of notes?	NO	NO
SESC22	Restrictions - Redemptions	Are there restrictions on the origin of funds used to selectively buyback/redeem notes? (e.g. cannot use principal proceeds to effect a redemption; any redemptions must occur in the order of the notes' payment priority; must maintain or improve OC test ratios after purchase)	NO	NO
SESC23	Restrictions - Refinancing	Are there restrictions when notes can be refinanced?	NO	NO
SESC24	Restrictions - Note Remuneration	Are noteholders able to surrender their notes to the trustee for cancellation without receiving payment in return?	NO	NO
SESC25	Restrictions - Credit Protection	Is the CLO manager able to buy or sell credit protection on underlying assets?	NO	NO
SESC26	Collateral Liquidation Period	Enter the number of calendar days after which collateral must be liquidated. In case of a range or multiple possible periods, enter in the minimum number of calendar days.	NO	YES
SESC27	Collateral Liquidation - Waiver	Can some or all noteholders choose to waive the collateral liquidation period?	NO	NO
CLO Manager information section				
SESL1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESL2	CLO Manager Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the CLO manager.	NO	NO
SESL3	Manager Name	Give the full legal name of the CLO manager. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESL4	Establishment Date	Date of CLO manager incorporation/establishment	NO	YES
SESL5	Registration Date	Date of registration within the EU as an investment adviser	NO	YES
SESL6	Employees	Total number of employees	NO	NO
SESL7	Employees - CLOs	Total number of employees dedicated to loan trading and management of CLO portfolios	NO	NO
SESL8	Employees - Workout	Total employees dedicated to working out distressed credits	NO	NO
SESL9	AUM	Assets under management Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL10	AUM - Leveraged Loans	Total leveraged loan assets under management Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL11	AUM - CLOs	Total CLO assets under management Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL12	AUM - EU	Total EU assets under management Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL13	AUM - EU CLOs	Total EU CLOs under management Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL14	Number EU CLOs	Number EU CLOs under management	NO	NO
SESL15	Capital	Total capital Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL16	Capital - Risk Retention	Capital for funding risk retention Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESL17	Settlement Time	Average time needed, in calendar days, for trade settlement	NO	NO
SESL18	Pricing Frequency	Frequency (in number of days) of pricing/re-pricing portfolios. If there are different frequencies applied, enter in the weighted average frequency, using as weights the assets under management of each category, rounded to the nearest day.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESL19	Default Rate - 1 year	Average annualised default rate on the CLO securitisation-related assets managed by the CLO manager, trailing 1 year.	NO	NO
SESL20	Default Rate - 5 years	Average annualised default rate on the CLO securitisation-related assets managed by the CLO manager, trailing 5 years.	NO	NO
SESL21	Default Rate - 10 years	Average annualised default rate on the CLO securitisation-related assets managed by the CLO manager, trailing 10 years.	NO	NO
Synthetic coverage information section				
SESV1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESV2	Protection Instrument Identifier	The unique identifier of the protection instrument.	NO	NO
SESV3	Protection Type	List the type of protection instrument used: Credit Default Swap (CDSX) Credit-Linked Note (CLKN) Total Return Swap (TRES) Financial Guarantee (a.k.a. unfunded credit risk mitigation) (FGUA) Credit Insurance (CINS) Other (OTHR)	NO	NO
SESV4	Protection Instrument International Securities Identification Number	Enter in the ISIN code of the protection instrument, where applicable.	NO	YES
SESV5	Protection Provider Name	Enter in the legal name of the protection provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO
SESV6	Protection Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the protection provider.	NO	NO
SESV7	Public Entity With Zero Risk Weight	Is the protection provider a public entity classified under Articles 113(4), 117(2), or 118 of Regulation (EU) 575/2013 (or as otherwise amended)?	NO	NO
SESV8	Governing Law	Jurisdiction governing the protection agreement.	NO	NO
SESV9	ISDA Master Agreement	Basis for protection documentation: ISDA Agreement 2002 (ISDA) ISDA Agreement 2014 (IS14) ISDA Agreement Other (ISOT) Rahmenvertrag (DERV) Other (OTHR)	NO	NO
SESV10	Default And Termination Events	Where are the protection arrangement events of default and termination events listed? Schedule to the ISDA 2002 (ISDA) Schedule to the ISDA 2014 (IS14) Other - Bespoke (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV11	Synthetic Securitisation Type	Is this a 'balance sheet synthetic securitisation'?	NO	NO
SESV12	Protection Currency	Protection currency denomination.	NO	NO
SESV13	Current Protection Notional	Total amount of coverage under the protection agreement, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV14	Maximum Protection Notional	Maximum amount of coverage under the protection agreement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV15	Protection Attachment Point	In terms of the pool principal, enter in the percentage attachment point at which protection coverage begins.	NO	YES
SESV16	Protection Detachment Point	In terms of the pool principal, enter in the percentage detachment point at which protection coverage ends.	NO	YES
SESV17	International Securities Identification Number Of Notes Covered	If protection is provided to cover specific tranches (e.g. a guarantee), enter the ISIN of each tranche covered by the specific protection agreement. In the event of multiple ISINs, all ISINs must be provided according to the XML schema.	NO	YES
SESV18	Protection Coverage	Report the option that best describes the coverage of the protection amount: Covers loss of principal only (PRNC) Covers loss of principal, loss of accrued interest (PACC) Covers loss of principal, loss of accrued interest, interest penalties (PAPE) Covers loss of principal, loss of accrued interest, cost of foreclosure (PINF) Covers loss of principal, loss of accrued interest, interest penalties, cost of foreclosure (PIPF) Other (OTHR)	NO	YES
SESV19	Protection Termination Date	Enter in the contractual date at which the protection is scheduled to expire / be terminated.	NO	YES
SESV20	Materiality Thresholds	Are there materiality thresholds before protection payouts can be made? For example, is there a minimum amount of credit deterioration in the cashflow-generating assets necessary before a claim on the protection seller can be made?	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV21	Payment Release Conditions	<p>The conditions relating to the release of payments made by the protection seller:</p> <p>Immediately after a credit event for the full amount of defaulted asset (IFAM)</p> <p>Immediately after a credit event for the full amount of defaulted assets net of expected recovery (IFAR)</p> <p>After a predetermined period allowed for collection activity (ACOL)</p> <p>After a predetermined period allowed for collection activities, for a sum equal to the actual loss minus the expected recovery (APCR)</p> <p>After full workout of loss, for the actual loss (AWRK)</p> <p>Other (OTHR)</p>	NO	YES
SESV22	Adjustment Payments Possible	Do the terms and conditions of the credit protection agreement provide for the payment of adjustment payments to the protection buyer (e.g. if, after the maturity of the credit protection agreement, there are discrepancies in previously estimated and exchanged amounts)?	NO	NO
SESV23	Length Of Workout Period	If, as regards the timing of payments, a predetermined period is allowed for collection activities to take place and any adjustments to be made to the initial loss settlement, enter the number of days that this period is stipulated to last.	NO	YES
SESV24	Obligation To Repay	Is the protection buyer under any obligation to repay any protection payments previously received (besides at termination of the derivative, or as a result of a credit event trigger, or for breach of warranty in relation to the reference obligations)?	NO	NO
SESV25	Collateral Substitutable	Where collateral is held, can the assets in the collateral portfolio be substituted? This field is expected to be completed for funded synthetic arrangements, or where otherwise applicable (e.g. cash is held as collateral for protection payments).	NO	NO
SESV26	Collateral Coverage Requirements	Where collateral is held, enter in the % (in terms of protection notional) coverage requirement, as stipulated in the securitisation documentation. This field is expected to be completed for funded synthetic arrangements, or where otherwise applicable (e.g. cash is held as collateral for protection payments).	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV27	Collateral Initial Margin	<p>If a repo is used, enter in the initial margin required for eligible investments (collateral), as stipulated in the securitisation documentation. This field is expected to be completed for funded synthetic arrangements, or where otherwise applicable (e.g. cash is held as collateral for protection payments).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
SESV28	Collateral Delivery Deadline	<p>If a repo is used, enter in the deadline (in days), as per the securitisation documentation, by which collateral must be delivered, in the event it must be released. This field is expected to be completed for funded synthetic arrangements, or where otherwise applicable (e.g. cash is held as collateral for protection payments).</p>	NO	YES
SESV29	Settlement	<p>Compensation to be delivered:</p> <p>Cash (CASH) Physical settlement (PHYS)</p>	NO	YES
SESV30	Maximum Maturity Date Permitted	<p>If physical settlement, provide the maximum maturity date stipulated in the securitisation documentation for any securities that can be delivered.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV31	Current Index For Payments To Protection Buyer	<p>Current interest rate index (the reference rate off of which payments to the protection buyer are set). This field would in particular be expected to be completed in the event of protection arrangements being provided via a swap:</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
SESV32	Current Index For Payments To Protection Buyer Tenor	<p>Tenor of the interest rate index used for payments to the protection buyer:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV33	Payment Reset Frequency - To Protection Buyer	Frequency with which payments to the protection buyer are reset according to the credit protection agreement: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	YES
SESV34	Current Interest Rate Margin For Payments To Protection Buyer	Current interest rate margin applied on floating-rate payments to the protection buyer over (or, if under, input as a negative) the index rate used as a reference off of which payments to the protection buyer are set. This field would in particular be expected to be completed in the event of protection arrangements being provided via a swap.	NO	YES
SESV35	Current Interest Rate For Payments To Protection Buyer	Current interest rate applied on payments to the protection buyer. This field would in particular be expected to be completed in the event of protection arrangements being provided via a swap.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV36	Current Index For Payments To Protection Seller	<p>Current interest rate index (the reference rate off of which payments to the protection seller are set):</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIA Swaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) OTHER (OTHR)</p>	NO	YES
SESV37	Current Index For Payments To Protection Seller Tenor	<p>Tenor of the interest rate index used for payments to the protection seller:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV38	Payment Reset Frequency - To Protection Seller	Frequency with which payments to the protection seller are reset according to the credit protection agreement: Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	YES
SESV39	Current Interest Rate Margin For Payments To Protection Seller	Current interest rate margin applied on floating-rate payments to the protection seller over (or, if under, input as a negative) the index rate used as a reference off of which payments to the protection buyer are set. This field would in particular be expected to be completed in the event of protection arrangements being provided via a swap.	NO	YES
SESV40	Current Interest Rate For Payments To Protection Seller	Current interest rate applied on payments to the protection seller.	NO	YES
SESV41	Excess Spread Support	Is excess spread used as a credit enhancement to the most junior class of notes?	NO	NO
SESV42	Excess Spread Definition	According to the securitisation documentation, the excess spread definition is best described as Fixed Excess Spread (e.g. amount of available excess spread is predetermined, usually in the form of a fixed percentage)	NO	NO
SESV43	Current Protection Status	The current status of the protection, as at the data cut-off date? Active (ACTI) Cancelled (CANC) Deactivated (DEAC) Expired (EXPI) Inactive (INAC) Withdrawn (WITH) Other (OTHR)	NO	NO
SESV44	Bankruptcy Is Credit Event	Is bankruptcy of the reference credit/obligor included in the protection agreement's definition of credit events?	NO	NO
SESV45	Failure To Pay Is Credit Event	Is obligor failure to pay after 90 days included in the protection agreement's definition of credit events?	NO	NO
SESV46	Restructuring Is Credit Event	Is restructuring of the reference credit/obligor included in the protection agreement's definition of credit events?	NO	NO
SESV47	Credit Event	Has a credit event notice been given?	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESV48	Cumulative Payments To Protection Buyer	Total amount of payments made to the protection buyer by the protection seller, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV49	Cumulative Adjustment Payments To Protection Buyer	Total amount of adjustment payments made to the protection buyer by the protection seller, as at the data cut-off date (for example, to compensate for the difference between initial payments for expected losses and subsequent actual losses realised on impaired cashflow-generating assets). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV50	Cumulative Payments To Protection Seller	Total amount of payments made to the protection seller by the protection buyer, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV51	Cumulative Adjustment Payments To Protection Seller	Total amount of adjustment payments made to the protection seller by the protection buyer, as at the data cut-off date (for example, to compensate for the difference between initial payments for expected losses and subsequent actual losses realised on impaired cashflow-generating assets). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESV52	Synthetic Excess Spread Ledger Amount	Total amount of the synthetic excess spread ledger, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
Issuer collateral information section				
SESI1	Unique Identifier	The unique identifier entered into field IVSS1	NO	NO
SESI2	Protection Instrument Identifier	The unique identifier of the protection instrument. The reporting entity shall not amend this unique identifier.	NO	NO
SESI3	Original Collateral Instrument Identifier	The original unique identifier assigned to the collateral instrument. The reporting entity shall not amend this unique identifier.	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESI4	New Collateral Identifier	If the original identifier in field SESI3 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in SESI3. The reporting entity shall not amend this unique identifier.	NO	NO
SESI5	Collateral Instrument International Securities Identification Number	Enter in the ISIN code of the collateral instrument, where applicable.	NO	YES
SESI6	Collateral Instrument Type	Type of collateral instrument: Cash (CASH) Government Bond (GBND) Commercial Paper (CPAP) Unsecured Bank Debt (UBDT) Senior Unsecured Corporate Debt (SUCD) Junior Unsecured Corporate Debt (JUCD) Covered Bond (CBND) Asset Backed Security (ABSE) Other (OTHR)	NO	NO
SESI7	Collateral Issuer ESA Subsector	The ESA 2010 classification of the collateral according to EU Regulation No 549/2013 ('ESA 2010'). Must be provided at the sub-sector level. Use one of the values available in Table 2 of Annex 1.	NO	YES
SESI8	Collateral Issuer Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the collateral issuer.	NO	NO
SESI9	Collateral Issuer Affiliated With Originator?	Do the collateral issuer and main securitisation originator share the same ultimate parent?	NO	NO
SESI10	Current Outstanding Balance	Total outstanding principal balance of the collateral item, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SESI11	Instrument Currency	Currency denomination of the instrument.	NO	NO
SESI12	Maturity Date	Maturity date of the collateral item.	NO	YES
SESI13	Haircut	Enter in the % haircut (applied to the current outstanding principal balance) to this collateral item, as stipulated in the securitisation documentation.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESI14	Current Interest Rate Index	<p>The base reference interest index applicable to the specific instrument:</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) OTHER (OTHR)</p>	NO	YES
SESI15	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)</p>	NO	YES
SESI16	Current Interest Rate on Cash Deposits	<p>Where the collateral instrument type is cash deposits, enter in the current interest rate on those deposits. In the event of multiple deposit accounts per currency, enter in the weighted average current interest rate, using the current balance of cash deposits in the respective accounts as weights.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SESI17	Repo Counterparty Name	If the collateral item forms part of a repurchase agreement ('repo'), provide the full legal name of the counterparty to the securitisation. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
SESI18	Repo Counterparty Legal Entity Identifier	If the collateral item forms part of a repurchase agreement ('repo'), provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the counterparty where the cash is deposited.	NO	YES
SESI19	Repo Maturity Date	If the collateral item forms part of a repurchase agreement ('repo'), provide the maturity date of the securitisation.	NO	YES

**ANNEX 17: SIGNIFICANT EVENT INFORMATION - ASSET BACKED COMMERCIAL
PAPER SECURITISATION**

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
Programme information section				
SEAS1	Unique Identifier	The unique identifier entered into field IVAS1	NO	NO
SEAS2	Data Cut-Off Date	The data cut-off date for this data submission. When submitted alongside an underlying exposures and investor report data submission, this must match the data cut-off date in the applicable underlying exposure and investor report templates submitted.	NO	NO
SEAS3	No Longer STS	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, has the securitisation ceased to meet STS requirements?	NO	NO
SEAS4	Remedial Sanctions	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, have competent authorities taken any administrative sanctions relating to this securitisation?	NO	NO
SEAS5	Administrative Sanctions	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, have competent authorities taken any administrative sanctions relating to this securitisation?	NO	NO
SEAS6	Material Amendment to Transaction Documents	Pursuant to Article 7(1)(g)(v) of the Regulation (EU) 2017/2402, describe any material amendments made to transaction documents, including the name and item code (pursuant to Table 4 in Annex 1) of the document as well as a detailed description of the amendments.	NO	YES
SEAS7	Governing Law	Jurisdiction governing the programme.	NO	NO
SEAS8	Length Of The Liquidity Facility (In Days)	Period during which the programme-level liquidity facility provides coverage to the programme (in days).	NO	YES
SEAS9	Liquidity Facility Coverage	Maximum funding amount (in percentage of the programme underlying exposures) covered by the respective programme-level liquidity facility.	NO	YES
SEAS10	Liquidity Facility Coverage Interval	The maximum number of days' interval before the programme-level liquidity facility begins to fund the transaction, following any trigger breach generating liquidity facility payouts.	NO	YES
SEAS11	Liquidity Facility Maturity Date	Date at which the programme-level liquidity facility will expire.	NO	YES
SEAS12	Drawings Under Liquidity Facility	If the securitisation has a programme-level liquidity facility confirm whether or not there has been a drawing under the liquidity facility in the period ending on the last interest payment date.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAS13	Total Issuance	Total programme issuance outstanding, converted into EUR. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEAS14	Maximum Issuance	If there is a limit to the amount of issuance of the ABCP programme at any time, enter it here. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
Transaction information section				
SEAR1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
SEAR2	Transaction Identifier	The unique ABCP transaction identifier. This field must match IVAN1 to allow mapping.	NO	NO
SEAR3	Number Of Programmes Funding The Transaction	Number of ABCP programmes that are funding this transaction.	NO	NO
SEAR4	No Longer STS	Pursuant to Article 7(1)(g)(iv) of the Regulation (EU) 2017/2402, has the transaction ceased to meet STS requirements?	NO	NO
SEAR5	Originator A Client Of The Programme Sponsor	Have the originator and programme sponsor been, at the time of the transfer of assets, in a client relationship?	NO	NO
SEAR6	Security Interest Granted	Does the relevant SSPE/bankruptcy-remote subsidiary of the originator grant security interest over its assets to the purchaser (SSPE)?	NO	NO
SEAR7	Revenue	Total originator revenues for the period covered by the most recent financial operating statement (i.e. year to date or trailing 12 months). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR8	Operating Expenses	Total originator operating expenses provided by the most recent financial operating statement (i.e. year to date or trailing 12 months). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR9	Current Assets	Originator current assets (maturing within the next 12 months or as per the applicable accounting standard), as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR10	Cash	Originator cash holdings, as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR11	Marketable Securities	Originator marketable securities, as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR12	Accounts Receivable	Originator accounts receivable, as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR13	Current Liabilities	Originator current liabilities (due within the next 12 months or as per the applicable accounting standard), as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR14	Total Debt	Originator total debt, as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR15	Total Equity	Originator total equity, as of the most recent financial operating statement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR16	Financial Statement Currency	The currency used in the financial reporting of fields SEAR7 - SEAR15.	NO	YES
SEAR17	Sponsor Supports Transaction	At what level is the sponsor providing support: Transaction Level (TRXN) Programme Level (PRGM) Other (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR18	Sponsor Support Type	Is the sponsor providing full support to this transaction?	NO	YES
SEAR19	Length Of The Liquidity Facility	Period during which the transaction-level liquidity facility provides coverage to the transaction (in days).	NO	YES
SEAR20	Liquidity Facility Drawn Amount	Amount drawn on the liquidity agreement between the previous data cut-off date and the data cut-off date of the present data submission. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAR21	Liquidity Facility Coverage	Maximum funding amount (in percentage of the transaction underlying exposures) covered by the respective transaction-level liquidity facility.	NO	YES
SEAR22	Liquidity Facility Coverage Interval	The maximum number of days interval before the liquidity facility begins to fund the transaction, following any trigger breach generating liquidity facility payouts.	NO	YES
SEAR23	Liquidity Facility Type	Type of transaction-level liquidity facility: Asset Purchase (ASPR) Repurchase Agreement (RPAG) Loan Facility (LOFA) Participation Agreement (PAGR) Other (OTHR)	NO	YES
SEAR24	Liquidity Facility Repurchase Agreement Maturity Date	If the transaction-level liquidity facility uses repurchase agreements, enter the date at which the repurchase agreement will expire.	NO	YES
SEAR25	Liquidity Facility Currency	The currency in which funds from the transaction-level liquidity facility can be drawn.	NO	YES
SEAR26	Liquidity Facility Maturity Date	Date at which the transaction-level liquidity facility will expire.	NO	YES
SEAR27	Liquidity Facility Provider Name	Enter in the legal name of the transaction-level liquidity facility provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
SEAR28	Liquidity Facility Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the transaction-level liquidity facility provider.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR29	Overcollateralisation / Subordinated Interest	The percentage of subordinated interest retained in the underlying exposures sold by the seller (alternatively: the discount granted by the seller on the purchase price of the underlying exposures). Where the percentage of subordinated interest varies across the underlying exposures, the minimum OC across all of the underlying exposures shall be provided.	NO	NO
SEAR30	Transaction Excess Spread	The amount of funds left over after application of all currently-applicable payments, costs, fees, etc., commonly referred to as 'excess spread'. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEAR31	Letter Of Credit Provider Name	Enter in the legal name of the letter of credit provider. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
SEAR32	Letter Of Credit Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the letter of credit provider for the transaction.	NO	YES
SEAR33	Letter Of Credit Currency	Letter of credit currency denomination.	NO	YES
SEAR34	Maximum Letter Of Credit Protection	Maximum amount of coverage, in percentage of the transaction underlying exposures, under the letter of credit protection agreement.	NO	YES
SEAR35	Guarantor Name	Enter in the legal name of the guarantor--this includes arrangements whereby an institution commits to buy defaulted receivables from the seller. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES
SEAR36	Guarantor Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the guarantor--this includes arrangements whereby an institution commits to buy defaulted receivables from the seller.	NO	YES
SEAR37	Maximum Guarantee Coverage	Maximum amount of coverage under the guarantee/purchasing agreement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR38	Guarantee Currency	The currency in which funds from the guarantee are provided.	NO	YES
SEAR39	Guarantee Maturity Date	Date at which the guarantee will expire.	NO	YES
SEAR40	Receivables Transfer Type	How has the transfer of underlying exposures to the purchaser been achieved? True sale (1) Secured loan (2) Other (3)	NO	NO
SEAR41	Repurchase Agreement Maturity Date	Date at which any repurchase agreement governing the transfer of underlying exposures to the purchaser will expire.	NO	YES
SEAR42	Purchased Amount	Amount of underlying exposures purchased from the originator in this transaction between the previous data cut-off date and the data cut-off date of the present data submission. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEAR43	Maximum Funding Limit	Maximum funding limit that can be provided to the originator under the transaction, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR44	Interest Rate Swap Benchmark	<p>Describe the type of interest rate swap benchmark on the payer leg of the swap is fixed to. In the event of multiple swaps in this transaction, this shall reference the type of the most recently-contracted interest rate swap.</p> <p>MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) Other (OTHR)</p>	NO	YES
SEAR45	Interest Rate Swap Maturity Date	<p>Date of maturity for the transaction-level interest rate swap.</p> <p>In the event of multiple swaps in this transaction, enter the maturity date of the most recent swap.</p>	NO	YES
SEAR46	Interest Rate Swap Notional	<p>Transaction-level interest rate swap notional amount.</p> <p>In the event of multiple swaps in this transaction, enter comma the notional of the most recent interest rate swap.</p>	NO	YES
SEAR47	Currency Swap Payer Currency	<p>Enter the currency that the payer leg of the swap is paying. In the event of multiple swaps in this transaction, this shall reference the type of the most recently-contracted currency rate swap.</p>	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAR48	Currency Swap Receiver Currency	Enter the currency that the receiver leg of the swap is paying. In the event of multiple swaps in this transaction, this shall reference the type of the most recently-contracted currency rate swap.	NO	YES
SEAR49	Exchange Rate For Currency Swap	The exchange rate that has been set for a transaction-level currency swap. In the event of multiple swaps in this transaction, enter the exchange rate set for the most recent swap.	NO	YES
SEAR50	Currency Swap Maturity Date	Date of maturity for the transaction-level currency swap. In the event of multiple swaps in this transaction, enter the maturity date of the most recently-concluded swap.	NO	YES
SEAR51	Currency Swap Notional	Transaction-level currency swap notional amount. In the event of multiple swaps in this transaction, enter the amount covered by the most recently-contracted swap. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
Tranche/bond-level information section				
SEAT1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
SEAT2	Original Bond Identifier	The original unique identifier assigned to this instrument. The reporting entity shall not amend this unique identifier.	NO	NO
SEAT3	New Bond Identifier	If the original identifier in field SEAT2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the value in field SEAT2. The reporting entity shall not amend this unique identifier.	NO	NO
SEAT4	International Securities Identification Number	The ISIN code assigned to this instrument, where applicable.	NO	YES
SEAT5	Tranche Type	Select the most appropriate option to describe the repayment profile of the instrument: Hard bullet (i.e. fixed maturity date) (HBUL) Soft bullet (i.e. scheduled maturity date can be extended to the legal maturity date) (SBUL) Scheduled amortisation (i.e. repayment of principal on scheduled amortisation dates) (SAMO) Controlled amortisation (i.e. repayment of principal begins at a specified period) (CAMM) Other (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAT6	Issue Date	Date that this instrument was issued.	NO	NO
SEAT7	Legal Maturity	The date before which this instrument must be repaid in order not to be in default.	NO	YES
SEAT8	Currency	The currency denomination of this instrument.	NO	NO
SEAT9	Current Principal Balance	The par, or notional, balance of this instrument after the current Principal Payment Date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEAT10	Current Coupon	The coupon on the instrument in basis points.	NO	NO
SEAT11	Current Interest Rate Index	The base reference interest index as defined in the offering document applicable to the specific instrument: MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRIM (MOSP) NIBOR (NIBO) PRIBOR (PRBO) TELBOR (TLBO) WIBOR (WIBO) OTHER (OTHR)	NO	YES

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAT12	Current Interest Rate Index Tenor	Tenor of the current interest rate index: Overnight (OVNG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MNTN) 2 month (TOMN) 3 month (QUTR) 4 month (FOMN) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES
SEAT13	Interest Payment Frequency	The frequency with which interest is due to be paid on this instrument: Monthly (MNTN) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO
SEAT14	Current Credit Enhancement	The current instrument credit enhancement, calculated as per the originator/sponsor/SSPE's definition	NO	NO
SEAT15	Credit Enhancement Formula	Describe/Enter the formula used to calculate the bond-level credit enhancement.	NO	NO
Account-level information section				
SEAA1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
SEAA2	Original Account Identifier	The original unique account identifier. The reporting entity shall not amend this unique identifier.	NO	NO
SEAA3	New Account Identifier	If the original identifier in field SEAA2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in SEAA2. The reporting entity shall not amend this unique identifier.	NO	NO
SEAA4	Account Type	The type of account: Cash Reserve Account (CARE) Commingling Reserve Account (CORE) Set-off Reserve Account (SORE) Liquidity Facility (LQDF) Margin Account (MGAC) Other Account (OTHR)	NO	NO

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
SEAA5	Account Target Balance	The amount of funds that would be on deposit in the account in question when it is fully funded pursuant to the securitisation documentation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
SEAA6	Account Actual Balance	The balance of funds on deposit in the account in question at the Accrual End Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
SEAA7	Amortising Account	Is the account amortising over the lifetime of the securitisation?	NO	NO
Counterparty-level information section				
SEAP1	Unique Identifier	The unique identifier entered into field IVAN1	NO	NO
SEAP2	Counterparty Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the counterparty.	NO	NO
SEAP3	Counterparty Name	Give the full legal name of the counterparty. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO

SEAP4	Counterparty Type	The type of counterparty:	NO	NO
		Account Bank (ABNK) Backup Account Bank (BABN) Account Bank Facilitator (ABFC) Account Bank Guarantor (ABGR) Collateral Agent (CAGT) Paying Agent (PAYA) Calculation Agent (CALC) Administration Agent (ADMI) Administration Sub-Agent (ADSA) Transfer Agent (RANA) Verification agent (VERI) Security agent (SECU) Cash Advance Provider (CAPR) Collateral Provider (COLL) Guaranteed Investment Contract Provider (GICP) Insurance Policy Credit Provider (IPCP) Liquidity Facility Provider (LQFP) Backup Liquidity Facility Provider (BLQP) Savings Mortgage Participant (SVMP) Issuer (ISSR) Originator (ORIG) Seller (SELL) Sponsor of the Securitisation Special Purpose Entity (SSSP) Servicer (SERV) Backup Servicer (BSER) Backup Servicer Facilitator (BSRF) Special Servicer (SSRV) Subscriber (SUBS) Interest Rate Swap Provider (IRSP) Backup Interest Rate Swap Provider (BIPR) Currency Swap Provider (CSPR) Backup Currency Swap Provider (BCSP) Auditor (AUDT) Counsel (CNSL) Trustee (TRUS) Representative of Noteholders (REPN) Underwriter (UNDR) Arranger (ARRG) Dealer (DEAL) Manager (MNGR) Letter of Credit Provider (LCPR) Multi-Seller Conduit (MSCD) Securitisation Special Purpose Entity (SSPE) Liquidity or Liquidation Agent (LQAG) Equity owner of conduit/SSPE (EQOC) Swingline Facility Provider (SWNG) Start-up Loan or Lease Provider (SULP) Repurchase Agreement Counterparty (RAGC) Cash Manager (CASM) Collection Account Bank (CACB) Collateral Account Bank (COLA) Subordinated Loan Provider (SBLP)		

FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?
		Collateralised Loan Obligation Manager (CLOM) Portfolio Advisor (PRTA) Substitution Agent (SUBA) Other (OTHR)		
SEAP5	Counterparty Country Of Establishment	Country where the underlying exposure originator is established.	NO	NO
SEAP6	Counterparty Rating Threshold	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the counterparty rating threshold as at the data cut-off date. In the event of multiple ratings, all ratings shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SEAP7	Counterparty Rating	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the counterparty rating as at the data cut-off date. In the event of multiple rating thresholds, all rating thresholds shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SEAP8	Counterparty Rating Source Legal Entity Identifier	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the Legal Entity Identifier of the provider of the counterparty rating (as specified in the Global Legal Entity Foundation (GLEIF) database) as at the data cut-off date. In the event of multiple ratings, all rating provider Legal Entity Identifiers shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES
SEAP9	Counterparty Rating Source Name	If there is a ratings-based threshold specified for the service performed by this counterparty in the securitisation, enter in the full name of the provider of the counterparty rating as at the data cut-off date. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI. In the event of multiple ratings, all rating provider Legal Entity Identifiers shall be provided as per the XML schema. If there is no such ratings-based threshold, enter ND5.	NO	YES

4.5 Annex V: Draft implementing technical standards with regard to the format and standardised templates for making available information and details of a securitisation by the originator, sponsor and SSPE

Draft

COMMISSION IMPLEMENTING REGULATION (EU) .../..

of

laying down implementing technical standards with regard to the format and standardised templates for making available information and details of a securitisation by the originator, sponsor and SSPE

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012⁴⁴, and in particular Articles 7(4) and 17(3) thereof,

Whereas:

- (1) The provisions in this Regulation are closely linked, since they deal with the format of the information of a securitisation that the originator, sponsor or SSPE of the securitisation shall make available to various parties. Whereas Article 7(4) refers to the format of the information on underlying exposures and investor reports to be made available, Article 17(3) relates to the format of both this information, as well as transaction documentation, inside information, and information on significant events. To ensure coherence between those provisions, which should enter into force at the same time, and to facilitate a

⁴⁴ OJ L 347, 28.12.2017, p. 35.

comprehensive view and efficient access to all the relevant information of a securitisation, it is desirable to include these implementing technical standards in a single Regulation.

- (2) The scope of Article 7(4) refers to all securitisations, including securitisations where a prospectus has been drawn up (commonly referred to as 'public' securitisations) and securitisations where a prospectus has not been drawn up (commonly referred to as 'private' securitisations). Article 17(3) refers to securitisations making information available via a securitisation repository, which does not include private securitisations. To reflect this distinction, this Regulation has been organised into separate sections specifying the information concerning all securitisations and the information concerning public securitisations only.
- (3) The complex and heterogeneous nature of securitisations implies that the information made available should be set out in a harmonised format to allow for efficient data collection and assessment by investors, potential investors, competent authorities and, for public securitisations, the other entities listed in Article 17(1) of Regulation (EU) 2017/2402. In addition, where the information is required to be made available via a securitisation repository, the provision of information in a harmonised format helps ensure seamless subsequent aggregation and comparison across repositories.
- (4) In order to minimise costs for market participants, the reporting format should also be consistent, to the extent feasible, with that prescribed for the reporting of derivatives contracts under Article 9 of Regulation (EU) No 648/2012 of the European Parliament and of the Council⁴⁵ and Article 4 of Regulation (EU) No 2015/2365 of the European Parliament and of the Council⁴⁶. Furthermore, where information is made available via a securitisation repository, the reporting format should also take into account solutions developed by existing data collectors. This Regulation therefore prescribes the format for each of the fields to be reported in accordance with XML, which is used in the financial industry in particular for reporting information on loans and other similar underlying exposures.
- (5) This Regulation is based on the draft implementing technical standards submitted by the European Securities and Markets Authority (ESMA) to the Commission.
- (6) ESMA has conducted an open public consultation on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Securities and Markets Stakeholder Group established by Article 37 of Regulation (EU) No 1095/2010⁴⁷,

HAS ADOPTED THIS REGULATION

⁴⁵ Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories, OJ L 201, 27.7.2012, p. 1.

⁴⁶ Regulation (EU) 2015/2365 of the European Parliament and of the Council of 25 November 2015 on transparency of securities financing transactions and of reuse and amending Regulation (EU) No 648/2012, OJ L 337, 23.12.2015, p. 1.

⁴⁷ Regulation (EU) No 1095/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Securities and Markets Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/77/EC, OJ L 331, 15.12.2010, p. 84.

Article 1

Definitions

- (1) 'reporting entity' means the entity designated among the originator, sponsor and SSPE to fulfil the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of Article 7(1) of Regulation (EU) 2017/2402;
- (2) 'non-performing exposure securitisation' means a non-ABCP securitisation the majority of whose active underlying exposures are, measured in terms of outstanding principal balance as at the data cut-off date, either:
 - a. non-performing exposures as defined in paragraphs 145-162 of Annex V of the Commission Implementing Regulation (EU) 2015/227⁴⁸;
 - b. where point (a) does not apply, credit-impaired financial assets as defined in Appendix A of the Commission Regulation (EU) 2016/2067⁴⁹;
 - c. where points (a) and (b) do not apply, credit-impaired financial assets as defined in national Generally Accepted Accounting Principles developed under Council Directive 86/635/EEC⁵⁰.

Section 1: Templates for all securitisations

Article 2

Underlying exposures templates

1. The reporting entity for a non-ABCP securitisation shall make available the information referred to in Article 2(1) and (2) of the Commission Delegated Regulation (EU) .../... [include full reference to the RTS] using the standardised template set out in:
 - (a) Annex 2 for reporting information on residential real estate underlying exposures;
 - (b) Annex 3 for reporting information on commercial real estate underlying exposures;
 - (c) Annex 4 for reporting information on corporate underlying exposures, including underlying exposures to micro, small- and medium-sized enterprises as well as to corporate obligors as defined in Article 112 of Regulation (EU) No 575/2013⁵¹;

⁴⁸ Commission Implementing Regulation (EU) 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council, OJ L 48, 20.2.2015, p. 1.

⁴⁹ Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9, OJ L 323, 29.11.2016, p. 1.

⁵⁰ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions, OJ L 372, 31.12.1986, p. 1.

⁵¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, OJ L 176, 27.6.2013, p. 1.

- (d) Annex 5 for reporting information on automobile underlying exposures, including both loans and leases to legal or natural persons backed by automobiles;
 - (e) Annex 6 for reporting information on consumer underlying exposures;
 - (f) Annex 7 for reporting information on credit card underlying exposures ;
 - (g) Annex 8 for reporting information on leasing underlying exposures, including leases to natural and legal persons of automobiles, nautical vehicles, airplanes, as well as various equipment and real estate assets;
 - (h) Annex 9 for reporting information on underlying exposures that do not fall within any of the categories set out in sub-paragraphs points (a) to (g) above;
2. Where the securitisation is a non-performing exposures securitisation, the reporting entity shall make available the information referred to in Article 2(3) of the Commission Delegated Regulation (EU) .../... [include full reference to the RTS] using the standardised templates referred to in in points (a) to (h) in point 1 of this Article, as relevant to the underlying exposure type, and using the standardised template set out in Annex 10.
 3. The reporting entity for an ABCP securitisation shall make available the information referred to in Article 2(4) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 11.

Article 3

Investor report templates

1. The reporting entity for a non-ABCP securitisation shall make available the information referred to in Article 3(1) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 12.
2. With regard to the 'cashflow information section' included in Annex 12, each step corresponding to either a receipt or disbursement of funds in the securitisation shall be listed in the same order as set out in the applicable section of the securitisation transaction documentation.
3. The reporting entity for an ABCP securitisation shall make available the information referred to in Article 3(2) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 13.

Section 2: Templates for all public securitisations

Article 4

Inside information templates

1. The reporting entity for a non-ABCP securitisation shall make available the information referred to in Article 6(1) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 14.
2. The reporting entity for an ABCP securitisation shall make available the information referred to in Article 6(2) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 15.

Article 5

Significant event templates

1. The reporting entity for a non-ABCP securitisation shall make available the information referred to in Article 7(1) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 16.
2. The reporting entity for an ABCP securitisation shall make available the information referred to in Article 7(2) of the Commission Delegated Regulation (EU) .../... [include reference to the RTS] using the standardised template set out in Annex 17.

Section 3: Common Provisions

Article 4

Format of information

Where applicable in the respective field, the information entered in each standardised template referred to in this Regulation shall conform to the formats set out in Table 1 of Annex 1 and shall be made available in an electronic and machine-readable form via common XML templates.

Article 5

Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the Official Journal of the European Union.

It shall apply from [TBD].



This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [...]

For the Commission
The President

ANNEX 1

Table 1: Field Formats

SYMBOL	DATA TYPE	DEFINITION
{ALPHANUM-n}	Up to n alphanumeric characters	Free text field. Should be entered in ASCII format in capital letters (no accented characters).
{COUNTRYCODE_2}	2 alphanumeric characters	2 letter country code, as defined by ISO 3166-1 alpha-2 country code. Should be entered in ASCII format (no accented characters).
{CURRENCYCODE_3}	3 alphanumeric characters	3 letter currency code, as defined by ISO 4217 currency codes. Should be entered in ASCII format (no accented characters).
{YEAR}	ISO 8601 year format	Years shall be formatted by the following format: YYYY
{DATEFORMAT}	ISO 8601 date format	Dates shall be formatted by the following format: YYYY-MM-DD
{MONETARY}	0-18 digits, of which up to 5 may be fractional digits	A number of monetary units specified in a currency, where the unit of currency is explicit and compliant with ISO 4217.
{INTEGER-n}	Integer number of up to n digits in total	Numerical field for both positive and negative integer values.
{Y/N}	1 alphanumeric character	'true' - Y 'false' - N
{ISIN}	12 alphanumeric characters	ISIN code, as defined in ISO 6166
{LEI}	20 alphanumeric characters	Legal entity identifier, as defined in ISO 17442
{LIST}		As set out in the specific field description
{NUTS}	5 alphanumeric characters	Refers to the Nomenclature of Territorial Units for Statistics maintained by Eurostat. Information must be made available at the NUTS3 level. http://ec.europa.eu/eurostat/web/nuts/
{NACE}	7 alphanumeric characters	Refers to the statistical classification of economic activities in the European Community, maintained on the website below and as set out in Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1). The most detailed level of classification must be made available for each economic activity (i.e. the full code – 6 or 7 character level, including decimals). http://ec.europa.eu/competition/mergers/cases/index/nace_all.html

{PERCENTAGE}	0-11 digits, of which up to 10 may be fractional digits.	Rate expressed as a percentage, i.e., in hundredths, e.g. 0.7 is 7/10 of a percent, and 7.0 is 7%.
{TELEPHONE}	A "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+", and "-" (up to 30 characters).	The collection of information which identifies a specific phone number as defined by telecom services.
{ESA}	7 alphanumeric characters	The European System of Accounts (2010) sector, using the codes set out in Table 2 of Annex 1 in the Commission Delegated Regulation (EU) .../... [include reference to the RTS]. http://ec.europa.eu/eurostat/cache/metadata/Annexes/nasa_10_f_esms_an1.pdf
{WATCHLIST}	2 alphanumeric characters	The servicer watchlist code as set out in Table 3 of Annex 1 in the Commission Delegated Regulation (EU) .../... [include reference to the RTS].

ANNEX 2: UNDERLYING EXPOSURES TEMPLATE - RESIDENTIAL REAL ESTATE

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
RREL1	Unique Identifier	{ALPHANUM-1000}
RREL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
RREL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
RREL4	Original Obligor Identifier	{ALPHANUM-1000}
RREL5	New Obligor Identifier	{ALPHANUM-1000}
RREL6	Data Cut-Off Date	{DATEFORMAT}
RREL7	Pool Addition Date	{ALPHANUM-100}
RREL8	Date Of Repurchase	{DATEFORMAT}
RREL9	Redemption Date	{DATEFORMAT}
RREL10	Resident	{Y/N}
RREL11	Geographic Region - Obligor	{NUTS}
RREL12	Geographic Region Classification	{YEAR}
RREL13	Employment Status	{LIST}
RREL14	Credit Impaired Obligor	{Y/N}
RREL15	Customer Type	{LIST}
RREL16	Primary Income	{MONETARY}
RREL17	Primary Income Type	{LIST}
RREL18	Primary Income Currency	{CURRENCYCODE_3}
RREL19	Primary Income Verification	{LIST}
RREL20	Secondary Income	{MONETARY}
RREL21	Secondary Income Verification	{LIST}
RREL22	Special Scheme	{ALPHANUM-1000}
RREL23	Origination Date	{DATEFORMAT}
RREL24	Maturity Date	{DATEFORMAT}
RREL25	Original Term	{INTEGER-1000}
RREL26	Origination Channel	{LIST}
RREL27	Purpose	{LIST}
RREL28	Currency Denomination	{CURRENCYCODE_3}
RREL29	Original Principal Balance	{MONETARY}
RREL30	Current Principal Balance	{MONETARY}
RREL31	Prior Principal Balances	{MONETARY}
RREL32	Pari Passu Underlying Exposures	{MONETARY}
RREL33	Total Credit Limit	{MONETARY}
RREL34	Purchase Price	{PERCENTAGE}
RREL35	Amortisation Type	{LIST}
RREL36	Principal Grace Period End Date	{DATEFORMAT}
RREL37	Scheduled Principal Payment Frequency	{LIST}
RREL38	Scheduled Interest Payment Frequency	{LIST}
RREL39	Payment Due	{MONETARY}
RREL40	Debt To Income Ratio	{PERCENTAGE}
RREL41	Balloon Amount	{MONETARY}
RREL42	Interest Rate Type	{LIST}
RREL43	Current Interest Rate	{PERCENTAGE}
RREL44	Current Interest Rate Index	{LIST}
RREL45	Current Interest Rate Index Tenor	{LIST}

FIELD CODE	FIELD NAME	FORMAT
RREL46	Current Interest Rate Margin	{PERCENTAGE}
RREL47	Interest Rate Reset Interval	{INTEGER-1000}
RREL48	Interest Rate Cap	{PERCENTAGE}
RREL49	Interest Rate Floor	{PERCENTAGE}
RREL50	Revision Margin 1	{PERCENTAGE}
RREL51	Interest Revision Date 1	{DATEFORMAT}
RREL52	Revision Margin 2	{PERCENTAGE}
RREL53	Interest Revision Date 2	{DATEFORMAT}
RREL54	Revision Margin 3	{PERCENTAGE}
RREL55	Interest Revision Date 3	{DATEFORMAT}
RREL56	Revised Interest Rate Index	{LIST}
RREL57	Revised Interest Rate Index Tenor	{LIST}
RREL58	Number Of Payments Before Securitisation	{INTEGER-1000}
RREL59	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}
RREL60	Prepayment Lock-Out End Date	{DATEFORMAT}
RREL61	Prepayment Fee	{MONETARY}
RREL62	Prepayment Fee End Date	{DATEFORMAT}
RREL63	Prepayment Date	{DATEFORMAT}
RREL64	Cumulative Prepayments	{MONETARY}
RREL65	Date Of Restructuring	{DATEFORMAT}
RREL66	Date Last In Arrears	{DATEFORMAT}
RREL67	Arrears Balance	{MONETARY}
RREL68	Number Of Days In Arrears	{INTEGER-1000}
RREL69	Account Status	{LIST}
RREL70	Reason for Default or Foreclosure	{LIST}
RREL71	Default Amount	{MONETARY}
RREL72	Default Date	{DATEFORMAT}
RREL73	Allocated Losses	{MONETARY}
RREL74	Cumulative Recoveries	{MONETARY}
RREL75	Litigation	{Y/N}
RREL76	Recourse	{Y/N}
RREL77	Deposit Amount	{MONETARY}
RREL78	Amount Guaranteed	{MONETARY}
RREL79	Guarantor Type	{LIST}
RREL80	Additional Collateral	{LIST}
RREL81	Insurance Or Investment Provider	{ALPHANUM-100}
RREL82	Original Lender Name	{ALPHANUM-100}
RREL83	Original Lender Legal Entity Identifier	{LEI}
RREL84	Original Lender Establishment Country	{COUNTRYCODE_2}
RREL85	Originator Name	{ALPHANUM-100}
RREL86	Originator Legal Entity Identifier	{LEI}
RREL87	Originator Establishment Country	{COUNTRYCODE_2}
Collateral-level information section		
RREC1	Unique Identifier	{ALPHANUM-1000}
RREC2	Underlying Exposure Identifier	{ALPHANUM-1000}
RREC3	Original Collateral Identifier	{ALPHANUM-1000}
RREC4	New Collateral Identifier	{ALPHANUM-1000}
RREC5	Geographic Region - Collateral	{NUTS}

FIELD CODE	FIELD NAME	FORMAT
RREC6	Occupancy Type	{LIST}
RREC7	Lien	{INTEGER-1000}
RREC8	Property Type	{LIST}
RREC9	Energy Performance Certificate Value	{LIST}
RREC10	Energy Performance Certificate Provider Name	{ALPHANUM-100}
RREC11	Current Loan-To-Value	{PERCENTAGE}
RREC12	Current Valuation Amount	{MONETARY}
RREC13	Current Valuation Method	{LIST}
RREC14	Current Valuation Date	{DATEFORMAT}
RREC15	Original Loan-To-Value	{PERCENTAGE}
RREC16	Original Valuation Amount	{MONETARY}
RREC17	Original Valuation Method	{LIST}
RREC18	Original Valuation Date	{DATEFORMAT}
RREC19	Date Of Sale	{DATEFORMAT}
RREC20	Sale Price	{MONETARY}
RREC21	Collateral Currency	{CURRENCYCODE_3}

ANNEX 3: UNDERLYING EXPOSURES TEMPLATE - COMMERCIAL REAL ESTATE

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
CREL1	Unique Identifier	{ALPHANUM-1000}
CREL2	Original Obligor Identifier	{ALPHANUM-1000}
CREL3	New Obligor Identifier	{ALPHANUM-1000}
CREL4	Original Underlying Exposure Identifier	{ALPHANUM-1000}
CREL5	New Underlying Exposure Identifier	{ALPHANUM-1000}
CREL6	Data Cut-Off Date	{DATEFORMAT}
CREL7	Pool Addition Date	{DATEFORMAT}
CREL8	Date Of Restructuring	{DATEFORMAT}
CREL9	Date Of Repurchase	{DATEFORMAT}
CREL10	Date Of Substitution	{DATEFORMAT}
CREL11	Redemption Date	{DATEFORMAT}
CREL12	Geographic Region - Obligor	{NUTS}
CREL13	Geographic Region Classification	{YEAR}
CREL14	Special Scheme	{ALPHANUM-1000}
CREL15	Origination Date	{DATEFORMAT}
CREL16	Start Date Of Amortisation	{DATEFORMAT}
CREL17	Maturity Date At Securitisation Date	{DATEFORMAT}
CREL18	Maturity Date	{DATEFORMAT}
CREL19	Original Term	{INTEGER-1000}
CREL20	Duration Of Extension Option	{INTEGER-1000}
CREL21	Nature Of Extension Option	{LIST}
CREL22	Currency Denomination	{CURRENCYCODE_3}
CREL23	Current Principal Balance	{MONETARY}
CREL24	Original Principal Balance	{MONETARY}
CREL25	Original Principal Balance At Securitisation Date	{MONETARY}
CREL26	Committed Undrawn Facility Underlying Exposure Balance	{MONETARY}
CREL27	Total Other Amounts Outstanding	{MONETARY}
CREL28	Purchase Price	{PERCENTAGE}
CREL29	Latest Utilisation Date	{DATEFORMAT}
CREL30	Purpose	{LIST}
CREL31	Structure	{LIST}
CREL32	Waterfall A-B Pre Enforcement Scheduled Interest Payments	{LIST}
CREL33	Waterfall A-B Pre Enforcement Scheduled Principal Payments	{LIST}
CREL34	Principal Payment Allocation To Senior Loan	{PERCENTAGE}
CREL35	Waterfall Type	{LIST}
CREL36	Defaulted Underlying Exposure Purchase Price	{PERCENTAGE}
CREL37	Cure Payments Possible?	{LIST}
CREL38	Restrictions On Sale Of Subordinated Loan?	{Y/N}
CREL39	Subordinated Loan Holder Affiliated To Obligor?	{Y/N}
CREL40	Subordinated Loan Holder Control Of Workout Process	{Y/N}
CREL41	Do Non-Payments On Prior Ranking Claims Constitute A Default Of The Underlying Exposure?	{Y/N}
CREL42	Do Non-Payments On Equal Ranking Underlying Exposures Constitute Default Of Property?	{Y/N}

FIELD CODE	FIELD NAME	FORMAT
CREL43	Noteholder Consent	{Y/N}
CREL44	Noteholder Meeting Scheduled	{DATEFORMAT}
CREL45	Syndicated	{Y/N}
CREL46	Participation Of SSPE	{LIST}
CREL47	Consequence For Breach Of Financial Covenant	{LIST}
CREL48	Financial Information Non-Submission Penalties	{Y/N}
CREL49	Recourse	{Y/N}
CREL50	Recourse - 3rd Party	{Y/N}
CREL51	Servicing Standard	{Y/N}
CREL52	Amounts Held In Escrow	{MONETARY}
CREL53	Collection Of Escrows	{Y/N}
CREL54	Collection Of Other Reserves	{Y/N}
CREL55	Trigger For Escrow To Be Held	{LIST}
CREL56	Target Escrow Amounts / Reserves	{MONETARY}
CREL57	Escrow Account Release Conditions	{ALPHANUM-1000}
CREL58	Conditions Of Drawing Cash Reserve	{LIST}
CREL59	Escrow Account Currency	{CURRENCYCODE_3}
CREL60	Escrow Payments Currency	{CURRENCYCODE_3}
CREL61	Total Reserve Balance	{MONETARY}
CREL62	Reserve Balance Currency	{CURRENCYCODE_3}
CREL63	Escrow Trigger Event Occurred	{Y/N}
CREL64	Amounts Added To Escrows In Current Period	{MONETARY}
CREL65	Revenue	{MONETARY}
CREL66	Operating Expenses At Securitisation Date	{MONETARY}
CREL67	Capital Expenditures At Securitisation Date	{MONETARY}
CREL68	Financial Statement Currency	{CURRENCYCODE_3}
CREL69	Obligor Reporting Breach	{Y/N}
CREL70	Debt Service Coverage Ratio Method	{LIST}
CREL71	Debt Service Coverage Ratio Indicator At Securitisation Date	{LIST}
CREL72	Most Recent Debt Service Coverage Ratio Indicator	{LIST}
CREL73	Debt Service Coverage Ratio At The Securitisation Date	{PERCENTAGE}
CREL74	Current Debt Service Coverage Ratio	{PERCENTAGE}
CREL75	Original Loan-To-Value	{PERCENTAGE}
CREL76	Current Loan-To-Value	{PERCENTAGE}
CREL77	Interest Coverage Ratio At The Securitisation Date	{PERCENTAGE}
CREL78	Current Interest Coverage Ratio	{PERCENTAGE}
CREL79	Interest Coverage Ratio Method	{LIST}
CREL80	Number Of Properties At Securitisation Date	{INTEGER-1000}
CREL81	Number Of Properties At Data Cut-Off Date	{INTEGER-1000}
CREL82	Properties Collateralised To The Underlying Exposure	{ALPHANUM-1000}
CREL83	Property Portfolio Value At Securitisation Date	{MONETARY}
CREL84	Property Portfolio Valuation Currency At Securitisation Date	{CURRENCYCODE_3}
CREL85	Status Of Properties	{LIST}
CREL86	Valuation Date At Securitisation Date	{DATEFORMAT}
CREL87	Amortisation Type	{LIST}
CREL88	Principal Grace Period End Date	{DATEFORMAT}
CREL89	Grace Days Allowed	{INTEGER-1000}
CREL90	Scheduled Principal Payment Frequency	{LIST}

FIELD CODE	FIELD NAME	FORMAT
CREL91	Scheduled Interest Payment Frequency	{LIST}
CREL92	Number Of Payments Before Securitisation	{INTEGER-1000}
CREL93	Prepayment Terms Description	{ALPHANUM-100}
CREL94	Prepayment Lock-Out End Date	{DATEFORMAT}
CREL95	Yield Maintenance End Date	{DATEFORMAT}
CREL96	Prepayment Fee	{MONETARY}
CREL97	Prepayment Fee End Date	{DATEFORMAT}
CREL98	Unscheduled Principal Collections	{MONETARY}
CREL99	Liquidation / Prepayment Date	{DATEFORMAT}
CREL100	Liquidation / Prepayment Code	{LIST}
CREL101	Prepayment Interest Excess / Shortfall	{MONETARY}
CREL102	Payment Date	{DATEFORMAT}
CREL103	Next Payment Adjustment Date	{DATEFORMAT}
CREL104	Next Payment Date	{DATEFORMAT}
CREL105	Payment Due	{MONETARY}
CREL106	Original Interest Rate	{PERCENTAGE}
CREL107	Interest Rate At The Securitisation Date	{PERCENTAGE}
CREL108	First Payment Adjustment Date	{DATEFORMAT}
CREL109	Interest Rate Type	{LIST}
CREL110	Current Interest Rate	{PERCENTAGE}
CREL111	Current Interest Rate Index	{LIST}
CREL112	Current Interest Rate Index Tenor	{LIST}
CREL113	Current Interest Rate Margin	{PERCENTAGE}
CREL114	Interest Rate Reset Interval	{INTEGER-1000}
CREL115	Current Index Rate	{PERCENTAGE}
CREL116	Index Determination Date	{DATEFORMAT}
CREL117	Rounding Increment	{PERCENTAGE}
CREL118	Interest Rate Cap	{PERCENTAGE}
CREL119	Interest Rate Floor	{PERCENTAGE}
CREL120	Current Default Interest Rate	{PERCENTAGE}
CREL121	Accrual Of Interest Allowed	{Y/N}
CREL122	Day Count Convention	{LIST}
CREL123	Total Scheduled Principal & Interest Due	{MONETARY}
CREL124	Total Scheduled Principal & Interest Paid	{MONETARY}
CREL125	Negative Amortisation	{MONETARY}
CREL126	Deferred Interest	{MONETARY}
CREL127	Total Shortfalls In Principal & Interest Outstanding	{MONETARY}
CREL128	Date Last In Arrears	{DATEFORMAT}
CREL129	Arrears Balance	{MONETARY}
CREL130	Number Of Days In Arrears	{INTEGER-1000}
CREL131	Reason for Default or Foreclosure	{LIST}
CREL132	Default Amount	{MONETARY}
CREL133	Default Date	{DATEFORMAT}
CREL134	Interest In Arrears	{Y/N}
CREL135	Actual Default Interest	{MONETARY}
CREL136	Account Status	{LIST}
CREL137	Allocated Losses	{MONETARY}
CREL138	Net Proceeds Received On Liquidation	{MONETARY}

FIELD CODE	FIELD NAME	FORMAT
CREL139	Liquidation Expense	{MONETARY}
CREL140	Expected Timing Of Recoveries	{INTEGER-1000}
CREL141	Cumulative Recoveries	{MONETARY}
CREL142	Enforcement Start Date	{DATEFORMAT}
CREL143	Workout Strategy Code	{LIST}
CREL144	Modification	{LIST}
CREL145	Special Servicing Status	{Y/N}
CREL146	Most Recent Special Servicer Transfer Date	{DATEFORMAT}
CREL147	Most Recent Primary Servicer Return Date	{DATEFORMAT}
CREL148	Non Recoverability Determined	{Y/N}
CREL149	Covenant Breach / Trigger	{LIST}
CREL150	Date Of Breach	{DATEFORMAT}
CREL151	Date Of Breach Cure	{DATEFORMAT}
CREL152	Servicer Watchlist Code	{WATCHLIST}
CREL153	Servicer Watchlist Date	{DATEFORMAT}
CREL154	Interest Rate Swap Provider	{ALPHANUM-100}
CREL155	Interest Rate Swap Provider Legal Entity Identifier	{LEI}
CREL156	Interest Rate Swap Maturity Date	{DATEFORMAT}
CREL157	Interest Rate Swap Notional	{MONETARY}
CREL158	Currency Swap Provider	{ALPHANUM-100}
CREL159	Currency Swap Provider Legal Entity Identifier	{LEI}
CREL160	Currency Swap Maturity Date	{DATEFORMAT}
CREL161	Currency Swap Notional	{MONETARY}
CREL162	Exchange Rate For Swap	{PERCENTAGE}
CREL163	Other Swap Provider	{ALPHANUM-100}
CREL164	Other Swap Provider Legal Entity Identifier	{LEI}
CREL165	Obligor Must Pay Breakage On Swap	{LIST}
CREL166	Full Or Partial Termination Event Of Swap For Current Period	{LIST}
CREL167	Net Periodic Payment Made By Swap Provider	{MONETARY}
CREL168	Breakage Costs Due To Underlying Exposure Swap Provider	{MONETARY}
CREL169	Shortfall In Payment Of Breakage Costs On Swap	{MONETARY}
CREL170	Breakage Costs Due From Swap Counterparty	{MONETARY}
CREL171	Next Swap Reset Date	{DATEFORMAT}
CREL172	Sponsor	{ALPHANUM-100}
CREL173	Agent Bank Of Syndication Legal Entity Identifier	{LEI}
CREL174	Servicer Legal Entity Identifier	{LEI}
CREL175	Servicer Name	{ALPHANUM-100}
CREL176	Originator Name	{ALPHANUM-100}
CREL177	Originator Legal Entity Identifier	{LEI}
CREL178	Originator Establishment Country	{COUNTRYCODE_2}
CREL179	Original Lender Name	{ALPHANUM-100}
CREL180	Original Lender Legal Entity Identifier	{LEI}
CREL181	Original Lender Establishment Country	{COUNTRYCODE_2}
Collateral-level information section		
CREC1	Unique Identifier	{ALPHANUM-1000}
CREC2	Underlying Exposure Identifier	{ALPHANUM-1000}
CREC3	Original Collateral Identifier	{ALPHANUM-1000}
CREC4	New Collateral Identifier	{ALPHANUM-1000}

FIELD CODE	FIELD NAME	FORMAT
CREC5	Property Name	{ALPHANUM-100}
CREC6	Property Address	{ALPHANUM-1000}
CREC7	Geographic Region - Collateral	{NUTS}
CREC8	Property Post Code	{ALPHANUM-100}
CREC9	Lien	{INTEGER-1000}
CREC10	Property Status	{LIST}
CREC11	Property Type	{LIST}
CREC12	Property Form Of Title	{LIST}
CREC13	Current Valuation Date	{DATEFORMAT}
CREC14	Current Valuation Amount	{MONETARY}
CREC15	Current Valuation Method	{LIST}
CREC16	Current Valuation Basis	{LIST}
CREC17	Original Valuation Method	{LIST}
CREC18	Property Securitisation Date	{DATEFORMAT}
CREC19	Allocated Percentage Of Underlying Exposure At Securitisation Date	{PERCENTAGE}
CREC20	Current Allocated Underlying Exposure Percentage	{PERCENTAGE}
CREC21	Valuation At Securitisation	{MONETARY}
CREC22	Name Of Valuer At Securitisation	{ALPHANUM-100}
CREC23	Date Of Valuation At Securitisation	{DATEFORMAT}
CREC24	Year Built	{YEAR}
CREC25	Year Last Renovated	{YEAR}
CREC26	Number Of Units	{INTEGER-100000000}
CREC27	Net Square Metres	{MONETARY}
CREC28	Commercial Area	{MONETARY}
CREC29	Residential Area	{MONETARY}
CREC30	Net Internal Floor Area Validated	{Y/N}
CREC31	Occupancy As Of Date	{DATEFORMAT}
CREC32	Economic Occupancy At Securitisation	{PERCENTAGE}
CREC33	Physical Occupancy At Securitisation	{PERCENTAGE}
CREC34	Vacant Possession Value At Securitisation Date	{MONETARY}
CREC35	Date Of Financials At Securitisation	{DATEFORMAT}
CREC36	Net Operating Income At Securitisation	{MONETARY}
CREC37	Most Recent Financials As Of Start Date	{DATEFORMAT}
CREC38	Most Recent Financials As Of End Date	{DATEFORMAT}
CREC39	Most Recent Revenue	{MONETARY}
CREC40	Most Recent Operating Expenses	{MONETARY}
CREC41	Most Recent Capital Expenditure	{MONETARY}
CREC42	Ground Rent Payable	{MONETARY}
CREC43	Weighted Average Lease Terms	{PERCENTAGE}
CREC44	Property Leasehold Expiry	{DATEFORMAT}
CREC45	Contractual Annual Rental Income	{MONETARY}
CREC46	Income Expiring 1-12 Months	{PERCENTAGE}
CREC47	Income Expiring 13-24 Months	{PERCENTAGE}
CREC48	Income Expiring 25-36 Months	{PERCENTAGE}
CREC49	Income Expiring 37-48 Months	{PERCENTAGE}
CREC50	Income Expiring 49+ Months	{PERCENTAGE}
Tenant-level information section		
CRET1	Unique Identifier	{ALPHANUM-1000}

FIELD CODE	FIELD NAME	FORMAT
CRET2	Underlying Exposure Identifier	{ALPHANUM-1000}
CRET3	Collateral Identifier	{ALPHANUM-1000}
CRET4	Tenant Identifier	{ALPHANUM-1000}
CRET5	Tenant Name	{ALPHANUM-100}
CRET6	NACE Industry Code	{NACE}
CRET7	Date Of Lease Expiration	{DATEFORMAT}
CRET8	Rent Payable	{MONETARY}
CRET9	Rent Currency	{CURRENCYCODE_3}

ANNEX 4: UNDERLYING EXPOSURES TEMPLATE - CORPORATE

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
CRPL1	Unique Identifier	{ALPHANUM-1000}
CRPL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
CRPL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
CRPL4	Original Obligor Identifier	{ALPHANUM-1000}
CRPL5	New Obligor Identifier	{ALPHANUM-1000}
CRPL6	Data Cut-Off Date	{DATEFORMAT}
CRPL7	Pool Addition Date	{ALPHANUM-100}
CRPL8	Date Of Repurchase	{DATEFORMAT}
CRPL9	Redemption Date	{DATEFORMAT}
CRPL10	Geographic Region - Obligor	{NUTS}
CRPL11	Geographic Region Classification	{YEAR}
CRPL12	Credit Impaired Obligor	{Y/N}
CRPL13	Customer Type	{LIST}
CRPL14	NACE Industry Code	{NACE}
CRPL15	Obligor Basel III Segment	{LIST}
CRPL16	Enterprise Size	{LIST}
CRPL17	Revenue	{MONETARY}
CRPL18	Total Debt	{MONETARY}
CRPL19	EBITDA	{MONETARY}
CRPL20	Enterprise Value	{MONETARY}
CRPL21	Free Cashflow	{MONETARY}
CRPL22	Date Of Financials	{DATEFORMAT}
CRPL23	Financial Statement Currency	{CURRENCYCODE_3}
CRPL24	Debt Type	{LIST}
CRPL25	Securitised Receivables	{LIST}
CRPL26	International Securities Identification Number	{ISIN}
CRPL27	Seniority	{LIST}
CRPL28	Syndicated	{Y/N}
CRPL29	Leveraged Transaction	{Y/N}
CRPL30	Managed by CLO	{Y/N}
CRPL31	Payment in Kind	{Y/N}
CRPL32	Special Scheme	{ALPHANUM-1000}
CRPL33	Origination Date	{DATEFORMAT}
CRPL34	Maturity Date	{DATEFORMAT}
CRPL35	Origination Channel	{LIST}
CRPL36	Purpose	{LIST}
CRPL37	Currency Denomination	{CURRENCYCODE_3}
CRPL38	Original Principal Balance	{MONETARY}
CRPL39	Current Principal Balance	{MONETARY}
CRPL40	Prior Principal Balances	{MONETARY}
CRPL41	Market Value	{MONETARY}
CRPL42	Total Credit Limit	{MONETARY}
CRPL43	Purchase Price	{PERCENTAGE}
CRPL44	Put Date	{DATEFORMAT}
CRPL45	Put Strike	{MONETARY}

FIELD CODE	FIELD NAME	FORMAT
CRPL46	Amortisation Type	{LIST}
CRPL47	Principal Grace Period End Date	{DATEFORMAT}
CRPL48	Scheduled Principal Payment Frequency	{LIST}
CRPL49	Scheduled Interest Payment Frequency	{LIST}
CRPL50	Payment Due	{MONETARY}
CRPL51	Balloon Amount	{MONETARY}
CRPL52	Interest Rate Type	{LIST}
CRPL53	Current Interest Rate	{PERCENTAGE}
CRPL54	Current Interest Rate Index	{LIST}
CRPL55	Current Interest Rate Index Tenor	{LIST}
CRPL56	Current Interest Rate Margin	{PERCENTAGE}
CRPL57	Interest Rate Reset Interval	{INTEGER-1000}
CRPL58	Interest Rate Cap	{PERCENTAGE}
CRPL59	Interest Rate Floor	{PERCENTAGE}
CRPL60	Revision Margin 1	{PERCENTAGE}
CRPL61	Interest Revision Date 1	{DATEFORMAT}
CRPL62	Revision Margin 2	{PERCENTAGE}
CRPL63	Interest Revision Date 2	{DATEFORMAT}
CRPL64	Revision Margin 3	{PERCENTAGE}
CRPL65	Interest Revision Date 3	{DATEFORMAT}
CRPL66	Revised Interest Rate Index	{LIST}
CRPL67	Revised Interest Rate Index Tenor	{LIST}
CRPL68	Number Of Payments Before Securitisation	{INTEGER-1000}
CRPL69	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}
CRPL70	Prepayment Lock-Out End Date	{DATEFORMAT}
CRPL71	Prepayment Fee	{MONETARY}
CRPL72	Prepayment Fee End Date	{DATEFORMAT}
CRPL73	Prepayment Date	{DATEFORMAT}
CRPL74	Cumulative Prepayments	{MONETARY}
CRPL75	Date Of Restructuring	{DATEFORMAT}
CRPL76	Date Last In Arrears	{DATEFORMAT}
CRPL77	Arrears Balance	{MONETARY}
CRPL78	Number Of Days In Arrears	{INTEGER-1000}
CRPL79	Account Status	{LIST}
CRPL80	Reason for Default or Foreclosure	{LIST}
CRPL81	Default Amount	{MONETARY}
CRPL82	Default Date	{DATEFORMAT}
CRPL83	Allocated Losses	{MONETARY}
CRPL84	Cumulative Recoveries	{MONETARY}
CRPL85	Recovery Source	{LIST}
CRPL86	Recourse	{Y/N}
CRPL87	Deposit Amount	{MONETARY}
CRPL88	Guarantor Country	{COUNTRYCODE_2}
CRPL89	Guarantor ESA Subsector	{ESA}
CRPL90	Interest Rate Swap Notional	{MONETARY}
CRPL91	Interest Rate Swap Provider Legal Entity Identifier	{LEI}
CRPL92	Interest Rate Swap Provider	{ALPHANUM-1000}
CRPL93	Interest Rate Swap Maturity Date	{DATEFORMAT}

FIELD CODE	FIELD NAME	FORMAT
CRPL94	Currency Swap Notional	{MONETARY}
CRPL95	Currency Swap Provider Legal Entity Identifier	{LEI}
CRPL96	Currency Swap Provider	{ALPHANUM-1000}
CRPL97	Currency Swap Maturity Date	{DATEFORMAT}
CRPL98	Original Lender Name	{ALPHANUM-100}
CRPL99	Original Lender Legal Entity Identifier	{LEI}
CRPL100	Original Lender Establishment Country	{COUNTRYCODE_2}
CRPL101	Originator Name	{ALPHANUM-100}
CRPL102	Originator Legal Entity Identifier	{LEI}
CRPL103	Originator Establishment Country	{COUNTRYCODE_2}
Collateral-level information section		
CRPC1	Unique Identifier	{ALPHANUM-1000}
CRPC2	Underlying Exposure Identifier	{ALPHANUM-1000}
CRPC3	Original Collateral Identifier	{ALPHANUM-1000}
CRPC4	New Collateral Identifier	{ALPHANUM-1000}
CRPC5	Geographic Region - Collateral	{NUTS}
CRPC6	Security Type	{LIST}
CRPC7	Charge Type	{LIST}
CRPC8	Lien	{INTEGER-1000}
CRPC9	Collateral Type	{LIST}
CRPC10	Current Valuation Amount	{MONETARY}
CRPC11	Current Valuation Method	{LIST}
CRPC12	Current Valuation Date	{DATEFORMAT}
CRPC13	Original Valuation Amount	{MONETARY}
CRPC14	Original Valuation Method	{LIST}
CRPC15	Original Valuation Date	{DATEFORMAT}
CRPC16	Date Of Sale	{DATEFORMAT}
CRPC17	Sale Price	{MONETARY}
CRPC18	Collateral Currency	{CURRENCYCODE_3}

ANNEX 5: UNDERLYING EXPOSURES TEMPLATE - AUTOMOBILE

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
AUTL1	Unique Identifier	{ALPHANUM-1000}
AUTL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
AUTL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
AUTL4	Original Obligor Identifier	{ALPHANUM-1000}
AUTL5	New Obligor Identifier	{ALPHANUM-1000}
AUTL6	Data Cut-Off Date	{DATEFORMAT}
AUTL7	Pool Addition Date	{DATEFORMAT}
AUTL8	Date Of Repurchase	{DATEFORMAT}
AUTL9	Redemption Date	{DATEFORMAT}
AUTL10	Geographic Region - Obligor	{NUTS}
AUTL11	Geographic Region Classification	{YEAR}
AUTL12	Employment Status	{LIST}
AUTL13	Credit Impaired Obligor	{Y/N}
AUTL14	Obligor Legal Type	{LIST}
AUTL15	Customer Type	{LIST}
AUTL16	Primary Income	{MONETARY}
AUTL17	Primary Income Type	{LIST}
AUTL18	Primary Income Currency	{CURRENCYCODE_3}
AUTL19	Primary Income Verification	{LIST}
AUTL20	Revenue	{MONETARY}
AUTL21	Financial Statement Currency	{CURRENCYCODE_3}
AUTL22	Special Scheme	{ALPHANUM-1000}
AUTL23	Product Type	{LIST}
AUTL24	Origination Date	{DATEFORMAT}
AUTL25	Maturity Date	{DATEFORMAT}
AUTL26	Original Term	{INTEGER-1000}
AUTL27	Origination Channel	{LIST}
AUTL28	Currency Denomination	{CURRENCYCODE_3}
AUTL29	Original Principal Balance	{MONETARY}
AUTL30	Current Principal Balance	{MONETARY}
AUTL31	Purchase Price	{PERCENTAGE}
AUTL32	Amortisation Type	{LIST}
AUTL33	Principal Grace Period End Date	{DATEFORMAT}
AUTL34	Scheduled Principal Payment Frequency	{LIST}
AUTL35	Scheduled Interest Payment Frequency	{LIST}
AUTL36	Payment Method	{LIST}
AUTL37	Payment Due	{MONETARY}
AUTL38	Balloon Amount	{MONETARY}
AUTL39	Down Payment Amount	{MONETARY}
AUTL40	Current Interest Rate	{PERCENTAGE}
AUTL41	Current Interest Rate Index	{LIST}
AUTL42	Current Interest Rate Index Tenor	{LIST}
AUTL43	Current Interest Rate Margin	{PERCENTAGE}
AUTL44	Interest Rate Reset Interval	{INTEGER-1000}
AUTL45	Interest Rate Cap	{PERCENTAGE}

FIELD CODE	FIELD NAME	FORMAT
AUTL46	Interest Rate Floor	{PERCENTAGE}
AUTL47	Number Of Payments Before Securitisation	{INTEGER-1000}
AUTL48	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}
AUTL49	Prepayment Fee	{MONETARY}
AUTL50	Prepayment Fee End Date	{DATEFORMAT}
AUTL51	Prepayment Date	{DATEFORMAT}
AUTL52	Cumulative Prepayments	{MONETARY}
AUTL53	Manufacturer	{ALPHANUM-100}
AUTL54	Model	{ALPHANUM-100}
AUTL55	Year Of Registration	{YEAR}
AUTL56	New Or Used	{LIST}
AUTL57	Energy Performance Certificate Value	{LIST}
AUTL58	Energy Performance Certificate Provider Name	{ALPHANUM-100}
AUTL59	Original Loan-To-Value	{PERCENTAGE}
AUTL60	Original Valuation Amount	{MONETARY}
AUTL61	Original Residual Value Of Vehicle	{MONETARY}
AUTL62	Option To Buy Price	{MONETARY}
AUTL63	Securitised Residual Value	{MONETARY}
AUTL64	Updated Residual Value Of Vehicle	{MONETARY}
AUTL65	Date Of Updated Residual Valuation Of Vehicle	{DATEFORMAT}
AUTL66	Date Of Restructuring	{DATEFORMAT}
AUTL67	Date Last In Arrears	{DATEFORMAT}
AUTL68	Arrears Balance	{MONETARY}
AUTL69	Number Of Days In Arrears	{INTEGER-1000}
AUTL70	Account Status	{LIST}
AUTL71	Reason for Default or Foreclosure	{LIST}
AUTL72	Default Amount	{MONETARY}
AUTL73	Default Date	{DATEFORMAT}
AUTL74	Allocated Losses	{MONETARY}
AUTL75	Residual Value Losses	{MONETARY}
AUTL76	Cumulative Recoveries	{MONETARY}
AUTL77	Sale Price	{MONETARY}
AUTL78	Deposit Amount	{MONETARY}
AUTL79	Original Lender Name	{ALPHANUM-100}
AUTL80	Original Lender Legal Entity Identifier	{LEI}
AUTL81	Original Lender Establishment Country	{COUNTRYCODE_2}
AUTL82	Originator Name	{ALPHANUM-100}
AUTL83	Originator Legal Entity Identifier	{LEI}
AUTL84	Originator Establishment Country	{COUNTRYCODE_2}

ANNEX 6: UNDERLYING EXPOSURES TEMPLATE - CONSUMER

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
CMRL1	Unique Identifier	{ALPHANUM-1000}
CMRL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
CMRL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
CMRL4	Original Obligor Identifier	{ALPHANUM-1000}
CMRL5	New Obligor Identifier	{ALPHANUM-1000}
CMRL6	Data Cut-Off Date	{DATEFORMAT}
CMRL7	Pool Addition Date	{DATEFORMAT}
CMRL8	Date Of Repurchase	{DATEFORMAT}
CMRL9	Redemption Date	{DATEFORMAT}
CMRL10	Geographic Region - Obligor	{NUTS}
CMRL11	Geographic Region Classification	{YEAR}
CMRL12	Employment Status	{LIST}
CMRL13	Credit Impaired Obligor	{Y/N}
CMRL14	Customer Type	{LIST}
CMRL15	Primary Income	{MONETARY}
CMRL16	Primary Income Type	{LIST}
CMRL17	Primary Income Currency	{CURRENCYCODE_3}
CMRL18	Primary Income Verification	{LIST}
CMRL19	Secured By Salary / Pension Assignment	{Y/N}
CMRL20	Special Scheme	{ALPHANUM-1000}
CMRL21	Origination Date	{DATEFORMAT}
CMRL22	Maturity Date	{DATEFORMAT}
CMRL23	Original Term	{INTEGER-1000}
CMRL24	Origination Channel	{LIST}
CMRL25	Purpose	{LIST}
CMRL26	Currency Denomination	{CURRENCYCODE_3}
CMRL27	Original Principal Balance	{MONETARY}
CMRL28	Current Principal Balance	{MONETARY}
CMRL29	Total Credit Limit	{MONETARY}
CMRL30	Revolving End Date	{DATEFORMAT}
CMRL31	Purchase Price	{PERCENTAGE}
CMRL32	Amortisation Type	{LIST}
CMRL33	Principal Grace Period End Date	{DATEFORMAT}
CMRL34	Scheduled Principal Payment Frequency	{LIST}
CMRL35	Scheduled Interest Payment Frequency	{LIST}
CMRL36	Payment Due	{MONETARY}
CMRL37	Current Interest Rate	{PERCENTAGE}
CMRL38	Current Interest Rate Index	{LIST}
CMRL39	Current Interest Rate Index Tenor	{LIST}
CMRL40	Current Interest Rate Margin	{PERCENTAGE}
CMRL41	Interest Rate Reset Interval	{INTEGER-1000}
CMRL42	Interest Rate Cap	{PERCENTAGE}
CMRL43	Interest Rate Floor	{PERCENTAGE}
CMRL44	Number Of Payments Before Securitisation	{INTEGER-1000}
CMRL45	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}

FIELD CODE	FIELD NAME	FORMAT
CMRL46	Prepayment Lock-Out End Date	{DATEFORMAT}
CMRL47	Prepayment Fee	{MONETARY}
CMRL48	Prepayment Fee End Date	{DATEFORMAT}
CMRL49	Prepayment Date	{DATEFORMAT}
CMRL50	Cumulative Prepayments	{MONETARY}
CMRL51	Date Of Restructuring	{DATEFORMAT}
CMRL52	Date Last In Arrears	{DATEFORMAT}
CMRL53	Arrears Balance	{MONETARY}
CMRL54	Number Of Days In Arrears	{INTEGER-1000}
CMRL55	Account Status	{LIST}
CMRL56	Reason for Default or Foreclosure	{LIST}
CMRL57	Default Amount	{MONETARY}
CMRL58	Default Date	{DATEFORMAT}
CMRL59	Allocated Losses	{MONETARY}
CMRL60	Cumulative Recoveries	{MONETARY}
CMRL61	Deposit Amount	{MONETARY}
CMRL62	Original Lender Name	{ALPHANUM-100}
CMRL63	Original Lender Legal Entity Identifier	{LEI}
CMRL64	Original Lender Establishment Country	{COUNTRYCODE_2}
CMRL65	Originator Name	{ALPHANUM-100}
CMRL66	Originator Legal Entity Identifier	{LEI}
CMRL67	Originator Establishment Country	{COUNTRYCODE_2}
CMRL68	Energy Performance Certificate Value	{LIST}
CMRL69	Energy Performance Certificate Provider Name	{ALPHANUM-100}

ANNEX 7: UNDERLYING EXPOSURES TEMPLATE - CREDIT CARD

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
CCDL1	Unique Identifier	{ALPHANUM-1000}
CCDL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
CCDL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
CCDL4	Original Obligor Identifier	{ALPHANUM-1000}
CCDL5	New Obligor Identifier	{ALPHANUM-1000}
CCDL6	Data Cut-Off Date	{DATEFORMAT}
CCDL7	Pool Addition Date	{DATEFORMAT}
CCDL8	Date Of Repurchase	{DATEFORMAT}
CCDL9	Geographic Region - Obligor	{NUTS}
CCDL10	Geographic Region Classification	{YEAR}
CCDL11	Employment Status	{LIST}
CCDL12	Credit Impaired Obligor	{Y/N}
CCDL13	Customer Type	{LIST}
CCDL14	Primary Income	{MONETARY}
CCDL15	Primary Income Type	{LIST}
CCDL16	Primary Income Currency	{CURRENCYCODE_3}
CCDL17	Primary Income Verification	{LIST}
CCDL18	Special Scheme	{ALPHANUM-1000}
CCDL19	Origination Date	{DATEFORMAT}
CCDL20	Origination Channel	{LIST}
CCDL21	Currency Denomination	{CURRENCYCODE_3}
CCDL22	Current Principal Balance	{MONETARY}
CCDL23	Total Credit Limit	{MONETARY}
CCDL24	Purchase Price	{PERCENTAGE}
CCDL25	Principal Grace Period End Date	{DATEFORMAT}
CCDL26	Scheduled Principal Payment Frequency	{LIST}
CCDL27	Scheduled Interest Payment Frequency	{LIST}
CCDL28	Payment Due	{MONETARY}
CCDL29	Current Interest Rate	{PERCENTAGE}
CCDL30	Current Interest Rate Index	{LIST}
CCDL31	Current Interest Rate Index Tenor	{LIST}
CCDL32	Number Of Payments Before Securitisation	{INTEGER-1000}
CCDL33	Date Of Restructuring	{DATEFORMAT}
CCDL34	Date Last In Arrears	{DATEFORMAT}
CCDL35	Number Of Days In Arrears	{INTEGER-1000}
CCDL36	Arrears Balance	{MONETARY}
CCDL37	Account Status	{LIST}
CCDL38	Reason for Default or Foreclosure	{LIST}
CCDL39	Default Amount	{MONETARY}
CCDL40	Default Date	{DATEFORMAT}
CCDL41	Cumulative Recoveries	{MONETARY}
CCDL42	Original Lender Name	{ALPHANUM-100}
CCDL43	Original Lender Legal Entity Identifier	{LEI}
CCDL44	Original Lender Establishment Country	{COUNTRYCODE_2}
CCDL45	Originator Name	{ALPHANUM-100}

FIELD CODE	FIELD NAME	FORMAT
CCDL46	Originator Legal Entity Identifier	{LEI}
CCDL47	Originator Establishment Country	{COUNTRYCODE_2}

ANNEX 8: UNDERLYING EXPOSURES TEMPLATE - LEASING

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
LESL1	Unique Identifier	{ALPHANUM-1000}
LESL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
LESL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
LESL4	Original Obligor Identifier	{ALPHANUM-1000}
LESL5	New Obligor Identifier	{ALPHANUM-1000}
LESL6	Data Cut-Off Date	{DATEFORMAT}
LESL7	Pool Addition Date	{DATEFORMAT}
LESL8	Date Of Repurchase	{DATEFORMAT}
LESL9	Redemption Date	{DATEFORMAT}
LESL10	Geographic Region - Obligor	{NUTS}
LESL11	Geographic Region Classification	{YEAR}
LESL12	Credit Impaired Obligor	{Y/N}
LESL13	Obligor Basel III Segment	{LIST}
LESL14	Customer Type	{LIST}
LESL15	NACE Industry Code	{NACE}
LESL16	Enterprise Size	{LIST}
LESL17	Revenue	{MONETARY}
LESL18	Financial Statement Currency	{CURRENCYCODE_3}
LESL19	Product Type	{LIST}
LESL20	Syndicated	{Y/N}
LESL21	Special Scheme	{ALPHANUM-1000}
LESL22	Origination Date	{DATEFORMAT}
LESL23	Maturity Date	{DATEFORMAT}
LESL24	Original Term	{INTEGER-1000}
LESL25	Origination Channel	{LIST}
LESL26	Currency Denomination	{CURRENCYCODE_3}
LESL27	Original Principal Balance	{MONETARY}
LESL28	Current Principal Balance	{MONETARY}
LESL29	Purchase Price	{PERCENTAGE}
LESL30	Securitised Residual Value	{MONETARY}
LESL31	Amortisation Type	{LIST}
LESL32	Principal Grace Period End Date	{DATEFORMAT}
LESL33	Scheduled Principal Payment Frequency	{LIST}
LESL34	Scheduled Interest Payment Frequency	{LIST}
LESL35	Payment Due	{MONETARY}
LESL36	Current Interest Rate	{PERCENTAGE}
LESL37	Current Interest Rate Index	{LIST}
LESL38	Current Interest Rate Index Tenor	{LIST}
LESL39	Current Interest Rate Margin	{PERCENTAGE}
LESL40	Interest Rate Reset Interval	{INTEGER-1000}
LESL41	Interest Rate Cap	{PERCENTAGE}
LESL42	Interest Rate Floor	{PERCENTAGE}
LESL43	Number Of Payments Before Securitisation	{INTEGER-1000}
LESL44	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}
LESL45	Prepayment Lock-Out End Date	{DATEFORMAT}

FIELD CODE	FIELD NAME	FORMAT
LESL46	Prepayment Fee	{MONETARY}
LESL47	Prepayment Fee End Date	{DATEFORMAT}
LESL48	Prepayment Date	{DATEFORMAT}
LESL49	Cumulative Prepayments	{MONETARY}
LESL50	Option To Buy Price	{MONETARY}
LESL51	Down Payment Amount	{MONETARY}
LESL52	Current Residual Value Of Asset	{MONETARY}
LESL53	Date Of Restructuring	{DATEFORMAT}
LESL54	Date Last In Arrears	{DATEFORMAT}
LESL55	Arrears Balance	{MONETARY}
LESL56	Number Of Days In Arrears	{INTEGER-1000}
LESL57	Account Status	{LIST}
LESL58	Reason for Default or Foreclosure	{LIST}
LESL59	Default Amount	{MONETARY}
LESL60	Default Date	{DATEFORMAT}
LESL61	Allocated Losses	{MONETARY}
LESL62	Cumulative Recoveries	{MONETARY}
LESL63	Recovery Source	{LIST}
LESL64	Deposit Amount	{MONETARY}
LESL65	Geographic Region - Collateral	{NUTS}
LESL66	Manufacturer	{ALPHANUM-100}
LESL67	Model	{ALPHANUM-100}
LESL68	Year Of Manufacture / Construction	{YEAR}
LESL69	New Or Used	{LIST}
LESL70	Original Residual Value Of Asset	{MONETARY}
LESL71	Collateral Type	{LIST}
LESL72	Original Valuation Amount	{MONETARY}
LESL73	Original Valuation Method	{LIST}
LESL74	Original Valuation Date	{DATEFORMAT}
LESL75	Current Valuation Amount	{MONETARY}
LESL76	Current Valuation Method	{LIST}
LESL77	Current Valuation Date	{DATEFORMAT}
LESL78	Number Of Leased Objects	{INTEGER-1000}
LESL79	Original Lender Name	{ALPHANUM-100}
LESL80	Original Lender Legal Entity Identifier	{LEI}
LESL81	Original Lender Establishment Country	{COUNTRYCODE_2}
LESL82	Originator Name	{ALPHANUM-100}
LESL83	Originator Legal Entity Identifier	{LEI}
LESL84	Originator Establishment Country	{COUNTRYCODE_2}

ANNEX 9: UNDERLYING EXPOSURES TEMPLATE - ESOTERIC

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
ESTL1	Unique Identifier	{ALPHANUM-1000}
ESTL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
ESTL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
ESTL4	Original Obligor Identifier	{ALPHANUM-1000}
ESTL5	New Obligor Identifier	{ALPHANUM-1000}
ESTL6	Data Cut-Off Date	{DATEFORMAT}
ESTL7	Pool Addition Date	{DATEFORMAT}
ESTL8	Date Of Repurchase	{DATEFORMAT}
ESTL9	Redemption Date	{DATEFORMAT}
ESTL10	Description	{ALPHANUM-1000}
ESTL11	Geographic Region - Obligor	{NUTS}
ESTL12	Geographic Region Classification	{YEAR}
ESTL13	Employment Status	{LIST}
ESTL14	Credit Impaired Obligor	{Y/N}
ESTL15	Obligor Legal Type	{LIST}
ESTL16	NACE Industry Code	{NACE}
ESTL17	Primary Income	{MONETARY}
ESTL18	Primary Income Type	{LIST}
ESTL19	Primary Income Currency	{CURRENCYCODE_3}
ESTL20	Primary Income Verification	{LIST}
ESTL21	Revenue	{MONETARY}
ESTL22	Financial Statement Currency	{CURRENCYCODE_3}
ESTL23	International Securities Identification Number	{ISIN}
ESTL24	Origination Date	{DATEFORMAT}
ESTL25	Maturity Date	{DATEFORMAT}
ESTL26	Currency Denomination	{CURRENCYCODE_3}
ESTL27	Original Principal Balance	{MONETARY}
ESTL28	Current Principal Balance	{MONETARY}
ESTL29	Total Credit Limit	{MONETARY}
ESTL30	Purchase Price	{PERCENTAGE}
ESTL31	Amortisation Type	{LIST}
ESTL32	Principal Grace Period End Date	{DATEFORMAT}
ESTL33	Scheduled Principal Payment Frequency	{LIST}
ESTL34	Scheduled Interest Payment Frequency	{LIST}
ESTL35	Payment Due	{MONETARY}
ESTL36	Debt To Income Ratio	{PERCENTAGE}
ESTL37	Balloon Amount	{MONETARY}
ESTL38	Interest Rate Reset Interval	{INTEGER-1000}
ESTL39	Current Interest Rate	{PERCENTAGE}
ESTL40	Current Interest Rate Index	{LIST}
ESTL41	Current Interest Rate Index Tenor	{LIST}
ESTL42	Current Interest Rate Margin	{PERCENTAGE}
ESTL43	Interest Rate Cap	{PERCENTAGE}
ESTL44	Interest Rate Floor	{PERCENTAGE}
ESTL45	Number Of Payments Before Securitisation	{INTEGER-1000}

FIELD CODE	FIELD NAME	FORMAT
ESTL46	Percentage Of Prepayments Allowed Per Year	{PERCENTAGE}
ESTL47	Prepayment Lock-Out End Date	{DATEFORMAT}
ESTL48	Prepayment Fee	{MONETARY}
ESTL49	Prepayment Fee End Date	{DATEFORMAT}
ESTL50	Prepayment Date	{DATEFORMAT}
ESTL51	Cumulative Prepayments	{MONETARY}
ESTL52	Date Last In Arrears	{DATEFORMAT}
ESTL53	Arrears Balance	{MONETARY}
ESTL54	Number Of Days In Arrears	{INTEGER-1000}
ESTL55	Account Status	{LIST}
ESTL56	Reason for Default or Foreclosure	{LIST}
ESTL57	Default Amount	{MONETARY}
ESTL58	Default Date	{DATEFORMAT}
ESTL59	Allocated Losses	{MONETARY}
ESTL60	Cumulative Recoveries	{MONETARY}
ESTL61	Originator Name	{ALPHANUM-100}
ESTL62	Originator Legal Entity Identifier	{LEI}
ESTL63	Originator Establishment Country	{COUNTRYCODE_2}
ESTL64	Original Lender Name	{ALPHANUM-100}
ESTL65	Original Lender Legal Entity Identifier	{LEI}
ESTL66	Original Lender Establishment Country	{COUNTRYCODE_2}
Collateral-level information section		
ESTC1	Unique Identifier	{ALPHANUM-1000}
ESTC2	Underlying Exposure Identifier	{ALPHANUM-1000}
ESTC3	Original Collateral Identifier	{ALPHANUM-1000}
ESTC4	New Collateral Identifier	{ALPHANUM-1000}
ESTC5	Geographic Region - Collateral	{NUTS}
ESTC6	Security Type	{LIST}
ESTC7	Charge Type	{LIST}
ESTC8	Lien	{INTEGER-1000}
ESTC9	Collateral Type	{LIST}
ESTC10	Current Valuation Amount	{MONETARY}
ESTC11	Current Valuation Method	{LIST}
ESTC12	Current Valuation Date	{DATEFORMAT}
ESTC13	Current Loan-To-Value	{PERCENTAGE}
ESTC14	Original Valuation Amount	{MONETARY}
ESTC15	Original Valuation Method	{LIST}
ESTC16	Original Valuation Date	{DATEFORMAT}
ESTC17	Original Loan-To-Value	{PERCENTAGE}
ESTC18	Date Of Sale	{DATEFORMAT}
ESTC19	Sale Price	{MONETARY}
ESTC20	Collateral Currency	{CURRENCYCODE_3}

ANNEX 10: UNDERLYING EXPOSURES TEMPLATE – ADD-ON FOR NON-PERFORMING EXPOSURES

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
NPEL1	Unique Identifier	{ALPHANUM-1000}
NPEL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
NPEL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
NPEL4	Original Obligor Identifier	{ALPHANUM-1000}
NPEL5	New Obligor Identifier	{ALPHANUM-1000}
NPEL6	Data Cut-Off Date	{DATEFORMAT}
NPEL7	In Receivership	{Y/N}
NPEL8	Date of Last Contact	{DATEFORMAT}
NPEL9	Deceased	{Y/N}
NPEL10	Legal status	{LIST}
NPEL11	Legal Procedure Type	{LIST}
NPEL12	Legal Procedure Name	{ALPHANUM-1000}
NPEL13	Legal Actions Completed	{ALPHANUM-1000}
NPEL14	Date of Entering Into Current Legal Process	{DATEFORMAT}
NPEL15	Date of Insolvency Practitioner Appointment	{DATEFORMAT}
NPEL16	Number of Current Judgements	{INTEGER-1000}
NPEL17	Number of Discharged Judgements	{INTEGER-1000}
NPEL18	Date of External Demand Issuance	{DATEFORMAT}
NPEL19	Date when Reservation of Rights Letter Was Issued	{DATEFORMAT}
NPEL20	Court Jurisdiction	{COUNTRYCODE_2}
NPEL21	Date of Obtaining Order for Possession	{DATEFORMAT}
NPEL22	Comments on Other Litigation Related Process	{ALPHANUM-1000}
NPEL23	Governing Law	{COUNTRYCODE_2}
NPEL24	Bespoke Repayment Description	{ALPHANUM-1000}
NPEL25	Start Date of Interest Only Period	{DATEFORMAT}
NPEL26	End Date of Interest Only Period	{DATEFORMAT}
NPEL27	Start Date of Current Fixed Interest Period	{DATEFORMAT}
NPEL28	End Date of Current Fixed Interest Period	{DATEFORMAT}
NPEL29	Current Reversion Interest Rate	{PERCENTAGE}
NPEL30	Last Payment Date	{DATEFORMAT}
NPEL31	Syndicated Portion	{PERCENTAGE}
NPEL32	MARP Entry	{DATEFORMAT}
NPEL33	MARP Status	{ALPHANUM-1000}
NPEL34	External Collections Level	{Y/N}
NPEL35	Repayment Plan	{Y/N}
NPEL36	Forbearance Level	{Y/N}
NPEL37	Date of First Forbearance	{DATEFORMAT}
NPEL38	Number of Historical Forbearance	{INTEGER-1000}
NPEL39	Principal Forgiveness	{MONETARY}
NPEL40	Date of Principal Forgiveness	{DATEFORMAT}
NPEL41	End Date of Forbearance	{DATEFORMAT}
NPEL42	Repayment Amount Under Forbearance	{MONETARY}
Collateral-level information section		
NPEC1	Unique Identifier	{ALPHANUM-1000}
NPEC2	Underlying Exposure Identifier	{ALPHANUM-1000}

FIELD CODE	FIELD NAME	FORMAT
NPEC3	Original Collateral Identifier	{ALPHANUM-1000}
NPEC4	New Collateral Identifier	{ALPHANUM-1000}
NPEC5	VAT Payable	{PERCENTAGE}
NPEC6	Percentage Complete	{PERCENTAGE}
NPEC7	Enforcement Status	{Y/N}
NPEC8	Enforcement Status Third Parties	{Y/N}
NPEC9	Mortgage Amount Assigned	{MONETARY}
NPEC10	Higher Ranking Underlying Exposure	{MONETARY}
NPEC11	Enforcement Description	{ALPHANUM-1000}
NPEC12	Court Appraisal Amount	{MONETARY}
NPEC13	Date of Court Appraisal	{DATEFORMAT}
NPEC14	On Market Price	{MONETARY}
NPEC15	Offer Price	{MONETARY}
NPEC16	Prepare Property for Sale Date	{DATEFORMAT}
NPEC17	Property on Market Date	{DATEFORMAT}
NPEC18	On Market Offer Date	{DATEFORMAT}
NPEC19	Sale Agreed Date	{DATEFORMAT}
NPEC20	Contracted Date	{DATEFORMAT}
NPEC21	First Auction Date	{DATEFORMAT}
NPEC22	Court Auction Reserve Price for First Auction	{MONETARY}
NPEC23	Next Auction Date	{DATEFORMAT}
NPEC24	Court Auction Reserve Price for Next Auction	{MONETARY}
NPEC25	Last Auction Date	{DATEFORMAT}
NPEC26	Court Auction Reserve Price for Last Auction	{MONETARY}
NPEC27	Number of Failed Auctions	{INTEGER-1000}
Historical collections information section		
NPEH1	Unique Identifier	{ALPHANUM-1000}
NPEH2	Underlying Exposure Identifier	{ALPHANUM-1000}
NPEH[3-38]	Legal Unpaid Balance at month n	{MONETARY}
NPEH[39-74]	History of Past-Due Balances at month n	{MONETARY}
NPEH[75-110]	History of Repayments - Not from collateral sales at month n	{MONETARY}
NPEH[110-145]	History of Repayments - From collateral sales at month n	{MONETARY}

ANNEX 11: UNDERLYING EXPOSURES TEMPLATE - ASSET-BACKED COMMERCIAL PAPER

FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
IVAL1	Unique Identifier	{ALPHANUM-1000}
IVAL2	Transaction Identifier	{ALPHANUM-1000}
IVAL3	Original Underlying Exposure Identifier	{ALPHANUM-1000}
IVAL4	New Underlying Exposure Identifier	{ALPHANUM-1000}
IVAL5	Underlying Exposure Type	{LIST}
IVAL6	Data Cut-Off Date	{DATEFORMAT}
IVAL7	Geographic Region - Largest Exposure Concentration 1	{NUTS}
IVAL8	Geographic Region - Largest Exposure Concentration 2	{NUTS}
IVAL9	Geographic Region - Largest Exposure Concentration 3	{NUTS}
IVAL10	Geographic Region Classification	{YEAR}
IVAL11	Current Principal Balance	{MONETARY}
IVAL12	Number Of Underlying Exposures	{INTEGER-10000000}
IVAL13	EUR Exposures	{MONETARY}
IVAL14	GBP Exposures	{MONETARY}
IVAL15	USD Exposures	{MONETARY}
IVAL16	Other Exposures	{MONETARY}
IVAL17	Maximum Residual Maturity	{INTEGER-1000}
IVAL18	Average Residual Maturity	{INTEGER-1000}
IVAL19	Current Loan-To-Value	{PERCENTAGE}
IVAL20	Debt To Income Ratio	{PERCENTAGE}
IVAL21	Amortisation Type	{MONETARY}
IVAL22	Scheduled Principal Payment Frequency Above One Month	{MONETARY}
IVAL23	Scheduled Interest Payment Frequency Above One Month	{MONETARY}
IVAL24	Floating Rate Receivables	{MONETARY}
IVAL25	Financed Amount	{MONETARY}
IVAL26	Dilutions	{MONETARY}
IVAL27	Repurchased Exposures	{MONETARY}
IVAL28	Defaulted Or Credit-Impaired Exposures At Securitisation	{MONETARY}
IVAL29	Defaulted Exposures	{MONETARY}
IVAL30	Defaulted Exposures CRR	{MONETARY}
IVAL31	Gross Charge Offs In The Period	{MONETARY}
IVAL32	Arrears 1-29 Days	{PERCENTAGE}
IVAL33	Arrears 30-59 Days	{PERCENTAGE}
IVAL34	Arrears 60-89 Days	{PERCENTAGE}
IVAL35	Arrears 90-119 Days	{PERCENTAGE}
IVAL36	Arrears 120-149 Days	{PERCENTAGE}
IVAL37	Arrears 150-179 Days	{PERCENTAGE}
IVAL38	Arrears 180+ Days	{PERCENTAGE}
IVAL39	Restructured Exposures	{PERCENTAGE}
IVAL40	Restructured Exposures (0-1 years before transfer)	{MONETARY}
IVAL41	Restructured Exposures (1-3 years before transfer)	{MONETARY}
IVAL42	Restructured Exposures (>3 years before transfer)	{MONETARY}
IVAL43	Restructured Exposures (Interest Rate)	{MONETARY}
IVAL44	Restructured Exposures (Repayment Schedule)	{MONETARY}

FIELD CODE	FIELD NAME	FORMAT
IVAL45	Restructured Exposures (Maturity)	{MONETARY}
IVAL46	Restructured Exposures (0-1 years before transfer and No New Arrears)	{MONETARY}
IVAL47	Restructured Exposures (No New Arrears)	{MONETARY}
IVAL48	Restructured Exposures (New Arrears)	{MONETARY}
IVAL49	Restructured Exposures (Other)	{MONETARY}

ANNEX 12: INVESTOR REPORT TEMPLATE - NON-ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	FORMAT
Securitisation information section		
IVSS1	Unique Identifier	{ALPHANUM-1000}
IVSS2	Data Cut-Off Date	{DATEFORMAT}
IVSS3	Securitisation Name	{ALPHANUM-100}
IVSS4	Reporting Entity Name	{ALPHANUM-100}
IVSS5	Reporting Entity Contact Person	{ALPHANUM-256}
IVSS6	Reporting Entity Contact Telephone	{TELEPHONE}
IVSS7	Reporting Entity Contact Emails	{ALPHANUM-256}
IVSS8	Risk Retention Method	{LIST}
IVSS9	Risk Retention Holder	{LIST}
IVSS10	Underlying Exposure Type	{LIST}
IVSS11	Risk Transfer Method	{Y/N}
IVSS12	Trigger Measurements/Ratios	{Y/N}
IVSS13	Revolving/ Ramp-Up Period End-Date	{DATEFORMAT}
IVSS14	Principal Recoveries In The Period	{MONETARY}
IVSS15	Interest Recoveries In The Period	{MONETARY}
IVSS16	Principal Collections In The Period	{MONETARY}
IVSS17	Interest Collections In The Period	{MONETARY}
IVSS18	Drawings Under Liquidity Facility	{Y/N}
IVSS19	Securitisation Excess Spread	{MONETARY}
IVSS20	Excess Spread Trapping Mechanism	{Y/N}
IVSS21	Current Overcollateralisation	{MONETARY}
IVSS22	Annualised Constant Prepayment Rate	{PERCENTAGE}
IVSS23	Dilutions	{MONETARY}
IVSS24	Gross Charge Offs In The Period	{MONETARY}
IVSS25	Repurchased Exposures	{MONETARY}
IVSS26	Restructured Exposures	{MONETARY}
IVSS27	Annualised Constant Default Rate	{PERCENTAGE}
IVSS28	Defaulted Exposures	{MONETARY}
IVSS29	Defaulted Exposures CRR	{MONETARY}
IVSS30	Risk Weight Approach	{LIST}
IVSS31	Obligor Probability Of Default in Range [0.00%,0.10%)	{PERCENTAGE}
IVSS32	Obligor Probability Of Default in Range [0.10%,0.25%)	{PERCENTAGE}
IVSS33	Obligor Probability Of Default in Range [0.25%,1.00%)	{PERCENTAGE}
IVSS34	Obligor Probability Of Default in Range [1.00%,7.50%)	{PERCENTAGE}
IVSS35	Obligor Probability Of Default in Range [7.50%,20.00%)	{PERCENTAGE}
IVSS36	Obligor Probability Of Default in Range [20.00%,100.00%]	{PERCENTAGE}
IVSS37	Bank Internal Loss Given Default Estimate	{PERCENTAGE}
IVSS38	Arrears 1-29 Days	{PERCENTAGE}
IVSS39	Arrears 30-59 Days	{PERCENTAGE}
IVSS40	Arrears 60-89 Days	{PERCENTAGE}
IVSS41	Arrears 90-119 Days	{PERCENTAGE}
IVSS42	Arrears 120-149 Days	{PERCENTAGE}
IVSS43	Arrears 150-179 Days	{PERCENTAGE}
IVSS44	Arrears 180+ Days	{PERCENTAGE}

FIELD CODE	FIELD NAME	FORMAT
Tests/Events/Triggers information section		
IVSR1	Unique Identifier	{ALPHANUM-1000}
IVSR2	Original Test/Event/Trigger Identifier	{ALPHANUM-1000}
IVSR3	New Test/Event/Trigger Identifier	{ALPHANUM-1000}
IVSR4	Test/Event/Trigger Description	{ALPHANUM-1000}
IVSR5	Test/Event/Trigger Test Level	{ALPHANUM-100}
IVSR6	Test/Event/Trigger Value	{MONETARY}
IVSR7	Test/Event/Trigger Status	{Y/N}
IVSR8	Cure Period	{INTEGER-1000}
IVSR9	Test Calculation Frequency	{INTEGER-1000}
Cash-flow information section		
IVSF1	Unique Identifier	{ALPHANUM-1000}
IVSF2	Original Cashflow Item Identifier	{ALPHANUM-1000}
IVSF3	New Cashflow Item Identifier	{ALPHANUM-1000}
IVSF4	Cashflow Item	{ALPHANUM-1000}
IVSF5	Amount Paid During Period	{MONETARY}
IVSF6	Available Funds Post	{MONETARY}

ANNEX 13: INVESTOR REPORT TEMPLATE - ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	FORMAT
Programme information section		
IVAS1	Unique Identifier	{ALPHANUM-1000}
IVAS2	Data Cut-Off Date	{DATEFORMAT}
IVAS3	Reporting Entity Name	{ALPHANUM-100}
IVAS4	Reporting Entity Contact Person	{ALPHANUM-256}
IVAS5	Reporting Entity Contact Telephone	{TELEPHONE}
IVAS6	Reporting Entity Contact Emails	{ALPHANUM-256}
IVAS7	Trigger Measurements/Ratios	{Y/N}
IVAS8	Non-Compliant Exposures	{MONETARY}
IVAS9	Weighted Average Life	{PERCENTAGE}
Transaction information section		
IVAN1	Unique Identifier	{ALPHANUM-1000}
IVAN2	Transaction Identifier	{ALPHANUM-1000}
IVAN3	Data Cut-Off Date	{DATEFORMAT}
IVAN4	NACE Industry Code	{NACE}
IVAN5	Risk Retention Method	{LIST}
IVAN6	Risk Retention Holder	{LIST}
IVAN7	Weighted Average Life	{PERCENTAGE}
Tests/Events/Triggers information section		
IVAR1	Unique Identifier	{ALPHANUM-1000}
IVAR2	Original Test/Event/Trigger Identifier	{ALPHANUM-1000}
IVAR3	New Test/Event/Trigger Identifier	{ALPHANUM-1000}
IVAR4	Test/Event/Trigger Description	{ALPHANUM-1000}
IVAR5	Test/Event/Trigger Status	{Y/N}

ANNEX 14: INSIDE INFORMATION TEMPLATE - NON-ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	FORMAT
Inside information section		
IVSO1	Unique Identifier	{ALPHANUM-1000}
IVSO2	Data Cut-Off Date	{DATEFORMAT}
IVSO3	Inside Information Line Number	{INTEGER-1000}
IVSO4	Inside Information	{ALPHANUM-1000}

**ANNEX 15: INSIDE INFORMATION TEMPLATE - ASSET BACKED COMMERCIAL
PAPER SECURITISATION**

FIELD CODE	FIELD NAME	FORMAT
Inside information section		
IVAO1	Unique Identifier	{ALPHANUM-1000}
IVAO2	Data Cut-Off Date	{DATEFORMAT}
IVAO3	Inside Information Line Number	{INTEGER-1000}
IVAO4	Inside Information	{ALPHANUM-1000}

ANNEX 16: SIGNIFICANT EVENT TEMPLATE - NON-ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	FORMAT
Securitisation information section		
SESS1	Unique Identifier	{ALPHANUM-1000}
SESS2	Data Cut-Off Date	{DATEFORMAT}
SESS3	No Longer STS	{Y/N}
SESS4	Remedial Sanctions	{Y/N}
SESS5	Administrative Sanctions	{Y/N}
SESS6	Material Amendment to Transaction Documents	{ALPHANUM-1000}
SESS7	Perfection Of Sale	{Y/N}
SESS8	Current Waterfall Type	{LIST}
SESS9	Master Trust Type	{LIST}
SESS10	SSPE Value	{MONETARY}
SESS11	SSPE Principal Value	{MONETARY}
SESS12	SSPE Number Of Accounts	{INTEGER-100000000}
SESS13	Note Principal Balance	{MONETARY}
SESS14	Seller Share	{PERCENTAGE}
SESS15	Funding Share	{PERCENTAGE}
SESS16	Revenue Allocated To This Series	{MONETARY}
SESS17	Interest Rate Swap Benchmark	{LIST}
SESS18	Interest Rate Swap Maturity Date	{DATEFORMAT}
SESS19	Interest Rate Swap Notional	{MONETARY}
SESS20	Currency Swap Payer Currency	{CURRENCYCODE_3}
SESS21	Currency Swap Receiver Currency	{CURRENCYCODE_3}
SESS22	Exchange Rate For Currency Swap	{PERCENTAGE}
SESS23	Currency Swap Maturity Date	{DATEFORMAT}
SESS24	Currency Swap Notional	{MONETARY}
Tranche/bond-level information section		
SEST1	Unique Identifier	{ALPHANUM-1000}
SEST2	Original Tranche Identifier	{ALPHANUM-1000}
SEST3	New Tranche Identifier	{ALPHANUM-1000}
SEST4	International Securities Identification Number	{ISIN}
SEST5	Tranche Name	{ALPHANUM-100}
SEST6	Tranche Type	{LIST}
SEST7	Currency	{CURRENCYCODE_3}
SEST8	Original Principal Balance	{MONETARY}
SEST9	Current Principal Balance	{MONETARY}
SEST10	Interest Payment Frequency	{LIST}
SEST11	Interest Payment Date	{DATEFORMAT}
SEST12	Principal Payment Date	{DATEFORMAT}
SEST13	Current Coupon	{PERCENTAGE}
SEST14	Current Interest Rate Margin/Spread	{PERCENTAGE}
SEST15	Coupon Floor	{PERCENTAGE}
SEST16	Coupon Cap	{PERCENTAGE}
SEST17	Step-Up/Step-Down Coupon Value	{PERCENTAGE}
SEST18	Step-Up/Step-Down Coupon Date	{DATEFORMAT}

FIELD CODE	FIELD NAME	FORMAT
SEST19	Business Day Convention	{LIST}
SEST20	Current Interest Rate Index	{LIST}
SEST21	Current Interest Rate Index Tenor	{LIST}
SEST22	Issue Date	{DATEFORMAT}
SEST23	Disbursement Date	{DATEFORMAT}
SEST24	Legal Maturity	{DATEFORMAT}
SEST25	Extension Clause	{LIST}
SEST26	Next Call Date	{DATEFORMAT}
SEST27	Clean-Up Call Threshold	{ALPHANUM-1000}
SEST28	Next Put date	{DATEFORMAT}
SEST29	Day Count Convention	{LIST}
SEST30	Settlement Convention	{LIST}
SEST31	Current Attachment Point	{PERCENTAGE}
SEST32	Original Attachment Point	{PERCENTAGE}
SEST33	Current Credit Enhancement	{PERCENTAGE}
SEST34	Original Credit Enhancement	{PERCENTAGE}
SEST35	Credit Enhancement Formula	{ALPHANUM-1000}
SEST36	Pari-Passu Tranches	{ISIN}
SEST37	Senior Tranches	{ALPHANUM-100}
SEST38	Outstanding Principal Deficiency Ledger Balance	{MONETARY}
SEST39	Guarantor Legal Entity Identifier	{LEI}
SEST40	Guarantor Name	{ALPHANUM-1000}
SEST41	Guarantor ESA Subsector	{ESA}
SEST42	Protection Type	{LIST}
Account-level information section		
SESA1	Unique Identifier	{ALPHANUM-1000}
SESA2	Original Account Identifier	{ALPHANUM-1000}
SESA3	New Account Identifier	{ALPHANUM-1000}
SESA4	Account Type	{LIST}
SESA5	Account Target Balance	{MONETARY}
SESA6	Account Actual Balance	{MONETARY}
SESA7	Amortising Account	{Y/N}
Counterparty-level information section		
SESP1	Unique Identifier	{ALPHANUM-1000}
SESP2	Counterparty Legal Entity Identifier	{LEI}
SESP3	Counterparty Name	{ALPHANUM-100}
SESP4	Counterparty Type	{LIST}
SESP5	Counterparty Country Of Establishment	{COUNTRYCODE_2}
SESP6	Counterparty Rating Threshold	{ALPHANUM-100}
SESP7	Counterparty Rating	{ALPHANUM-100}
SESP8	Counterparty Rating Source Legal Entity Identifier	{LEI}
SESP9	Counterparty Rating Source Name	{ALPHANUM-100}
CLO Securitisation information section		
SESC1	Unique Identifier	{ALPHANUM-1000}
SESC2	Non-Call Period End-Date	{DATEFORMAT}
SESC3	CLO Type	{LIST}
SESC4	Current Period	{LIST}
SESC5	Current Period Start Date	{DATEFORMAT}

FIELD CODE	FIELD NAME	FORMAT
SESC6	Current Period End Date	{DATEFORMAT}
SESC7	Concentration Limit	{PERCENTAGE}
SESC8	Restrictions - Legal Maturity	{PERCENTAGE}
SESC9	Restrictions - Subordinated Exposures	{PERCENTAGE}
SESC10	Restrictions - Non-Performing Exposures	{PERCENTAGE}
SESC11	Restrictions - PIK Exposures	{PERCENTAGE}
SESC12	Restrictions - Zero-Coupon Exposures	{PERCENTAGE}
SESC13	Restrictions - Equity Exposures	{PERCENTAGE}
SESC14	Restrictions - Participation Exposures	{PERCENTAGE}
SESC15	Restrictions - Discretionary Sales	{PERCENTAGE}
SESC16	Discretionary Sales	{MONETARY}
SESC17	Reinvestments	{MONETARY}
SESC18	Restrictions - Credit Enhancement	{Y/N}
SESC19	Restrictions - Quotes	{Y/N}
SESC20	Restrictions - Trades	{Y/N}
SESC21	Restrictions - Issuances	{Y/N}
SESC22	Restrictions - Redemptions	{Y/N}
SESC23	Restrictions - Refinancing	{Y/N}
SESC24	Restrictions - Note Remuneration	{Y/N}
SESC25	Restrictions - Credit Protection	{Y/N}
SESC26	Collateral Liquidation Period	{INTEGER-1000}
SESC27	Collateral Liquidation - Waiver	{Y/N}
CLO Manager information section		
SESL1	Unique Identifier	{ALPHANUM-1000}
SESL2	CLO Manager Legal Entity Identifier	{LEI}
SESL3	Manager Name	{ALPHANUM-1000}
SESL4	Establishment Date	{DATEFORMAT}
SESL5	Registration Date	{DATEFORMAT}
SESL6	Employees	{INTEGER-1000}
SESL7	Employees - CLOs	{INTEGER-1000}
SESL8	Employees - Workout	{INTEGER-1000}
SESL9	AUM	{MONETARY}
SESL10	AUM - Leveraged Loans	{MONETARY}
SESL11	AUM - CLOs	{MONETARY}
SESL12	AUM - EU	{MONETARY}
SESL13	AUM - EU CLOs	{MONETARY}
SESL14	Number EU CLOs	{INTEGER-1000}
SESL15	Capital	{MONETARY}
SESL16	Capital - Risk Retention	{MONETARY}
SESL17	Settlement Time	{INTEGER-1000}
SESL18	Pricing Frequency	{INTEGER-1000}
SESL19	Default Rate - 1 year	{PERCENTAGE}
SESL20	Default Rate - 5 years	{PERCENTAGE}
SESL21	Default Rate - 10 years	{PERCENTAGE}
Synthetic coverage information section		
SESV1	Unique Identifier	{ALPHANUM-1000}
SESV2	Protection Instrument Identifier	{ALPHANUM-1000}
SESV3	Protection Type	{LIST}

FIELD CODE	FIELD NAME	FORMAT
SESV4	Protection Instrument International Securities Identification Number	{ISIN}
SESV5	Protection Provider Name	{ALPHANUM-100}
SESV6	Protection Provider Legal Entity Identifier	{LEI}
SESV7	Public Entity With Zero Risk Weight	{Y/N}
SESV8	Governing Law	{COUNTRYCODE_2}
SESV9	ISDA Master Agreement	{LIST}
SESV10	Default And Termination Events	{LIST}
SESV11	Synthetic Securitisation Type	{Y/N}
SESV12	Protection Currency	{CURRENCYCODE_3}
SESV13	Current Protection Notional	{MONETARY}
SESV14	Maximum Protection Notional	{MONETARY}
SESV15	Protection Attachment Point	{PERCENTAGE}
SESV16	Protection Detachment Point	{PERCENTAGE}
SESV17	International Securities Identification Number Of Notes Covered	{ISIN}
SESV18	Protection Coverage	{LIST}
SESV19	Protection Termination Date	{DATEFORMAT}
SESV20	Materiality Thresholds	{Y/N}
SESV21	Payment Release Conditions	{LIST}
SESV22	Adjustment Payments Possible	{Y/N}
SESV23	Length Of Workout Period	{INTEGER-1000}
SESV24	Obligation To Repay	{Y/N}
SESV25	Collateral Substitutable	{Y/N}
SESV26	Collateral Coverage Requirements	{PERCENTAGE}
SESV27	Collateral Initial Margin	{MONETARY}
SESV28	Collateral Delivery Deadline	{INTEGER-1000}
SESV29	Settlement	{LIST}
SESV30	Maximum Maturity Date Permitted	{DATEFORMAT}
SESV31	Current Index For Payments To Protection Buyer	{LIST}
SESV32	Current Index For Payments To Protection Buyer Tenor	{LIST}
SESV33	Payment Reset Frequency - To Protection Buyer	{LIST}
SESV34	Current Interest Rate Margin For Payments To Protection Buyer	{PERCENTAGE}
SESV35	Current Interest Rate For Payments To Protection Buyer	{PERCENTAGE}
SESV36	Current Index For Payments To Protection Seller	{LIST}
SESV37	Current Index For Payments To Protection Seller Tenor	{LIST}
SESV38	Payment Reset Frequency - To Protection Seller	{LIST}
SESV39	Current Interest Rate Margin For Payments To Protection Seller	{PERCENTAGE}
SESV40	Current Interest Rate For Payments To Protection Seller	{PERCENTAGE}
SESV41	Excess Spread Support	{Y/N}
SESV42	Excess Spread Definition	{Y/N}
SESV43	Current Protection Status	{LIST}
SESV44	Bankruptcy Is Credit Event	{Y/N}
SESV45	Failure To Pay Is Credit Event	{Y/N}
SESV46	Restructuring Is Credit Event	{Y/N}
SESV47	Credit Event	{Y/N}
SESV48	Cumulative Payments To Protection Buyer	{MONETARY}

FIELD CODE	FIELD NAME	FORMAT
SESV49	Cumulative Adjustment Payments To Protection Buyer	{MONETARY}
SESV50	Cumulative Payments To Protection Seller	{MONETARY}
SESV51	Cumulative Adjustment Payments To Protection Seller	{MONETARY}
SESV52	Synthetic Excess Spread Ledger Amount	{MONETARY}
Issuer collateral information section		
SESI1	Unique Identifier	{ALPHANUM-1000}
SESI2	Protection Instrument Identifier	{ALPHANUM-1000}
SESI3	Original Collateral Instrument Identifier	{ALPHANUM-1000}
SESI4	New Collateral Identifier	{ALPHANUM-1000}
SESI5	Collateral Instrument International Securities Identification Number	{ISIN}
SESI6	Collateral Instrument Type	{LIST}
SESI7	Collateral Issuer ESA Subsector	{ESA}
SESI8	Collateral Issuer Legal Entity Identifier	{LEI}
SESI9	Collateral Issuer Affiliated With Originator?	{Y/N}
SESI10	Current Outstanding Balance	{MONETARY}
SESI11	Instrument Currency	{CURRENCYCODE_3}
SESI12	Maturity Date	{DATEFORMAT}
SESI13	Haircut	{PERCENTAGE}
SESI14	Current Interest Rate Index	{LIST}
SESI15	Current Interest Rate Index Tenor	{LIST}
SESI16	Current Interest Rate on Cash Deposits	{PERCENTAGE}
SESI17	Repo Counterparty Name	{ALPHANUM-100}
SESI18	Repo Counterparty Legal Entity Identifier	{LEI}
SESI19	Repo Maturity Date	{DATEFORMAT}

ANNEX 17: SIGNIFICANT EVENT TEMPLATE - ASSET BACKED COMMERCIAL PAPER SECURITISATION

FIELD CODE	FIELD NAME	FORMAT
Programme information section		
SEAS1	Unique Identifier	{ALPHANUM-1000}
SEAS2	Data Cut-Off Date	{DATEFORMAT}
SEAS3	No Longer STS	{Y/N}
SEAS4	Remedial Sanctions	{Y/N}
SEAS5	Administrative Sanctions	{Y/N}
SEAS6	Material Amendment to Transaction Documents	{ALPHANUM-1000}
SEAS7	Governing Law	{COUNTRYCODE_2}
SEAS8	Length Of The Liquidity Facility (In Days)	{INTEGER-1000}
SEAS9	Liquidity Facility Coverage	{PERCENTAGE}
SEAS10	Liquidity Facility Coverage Interval	{INTEGER-1000}
SEAS11	Liquidity Facility Maturity Date	{DATEFORMAT}
SEAS12	Drawings Under Liquidity Facility	{Y/N}
SEAS13	Total Issuance	{MONETARY}
SEAS14	Maximum Issuance	{MONETARY}
Transaction information section		
SEAR1	Unique Identifier	{ALPHANUM-1000}
SEAR2	Transaction Identifier	{ALPHANUM-1000}
SEAR3	Number Of Programmes Funding The Transaction	{INTEGER-1000}
SEAR4	No Longer STS	{Y/N}
SEAR5	Originator A Client Of The Programme Sponsor	{Y/N}
SEAR6	Security Interest Granted	{Y/N}
SEAR7	Revenue	{MONETARY}
SEAR8	Operating Expenses	{MONETARY}
SEAR9	Current Assets	{MONETARY}
SEAR10	Cash	{MONETARY}
SEAR11	Marketable Securities	{MONETARY}
SEAR12	Accounts Receivable	{MONETARY}
SEAR13	Current Liabilities	{MONETARY}
SEAR14	Total Debt	{MONETARY}
SEAR15	Total Equity	{MONETARY}
SEAR16	Financial Statement Currency	{CURRENCYCODE_3}
SEAR17	Sponsor Supports Transaction	{LIST}
SEAR18	Sponsor Support Type	{Y/N}
SEAR19	Length Of The Liquidity Facility	{INTEGER-1000}
SEAR20	Liquidity Facility Drawn Amount	{MONETARY}
SEAR21	Liquidity Facility Coverage	{PERCENTAGE}
SEAR22	Liquidity Facility Coverage Interval	{INTEGER-1000}
SEAR23	Liquidity Facility Type	{LIST}
SEAR24	Liquidity Facility Repurchase Agreement Maturity Date	{DATEFORMAT}
SEAR25	Liquidity Facility Currency	{CURRENCYCODE_3}
SEAR26	Liquidity Facility Maturity Date	{DATEFORMAT}
SEAR27	Liquidity Facility Provider Name	{ALPHANUM-100}
SEAR28	Liquidity Facility Provider Legal Entity Identifier	{LEI}

FIELD CODE	FIELD NAME	FORMAT
SEAR29	Overcollateralisation / Subordinated Interest	{PERCENTAGE}
SEAR30	Transaction Excess Spread	{MONETARY}
SEAR31	Letter Of Credit Provider Name	{ALPHANUM-100}
SEAR32	Letter Of Credit Provider Legal Entity Identifier	{LEI}
SEAR33	Letter Of Credit Currency	{CURRENCYCODE_3}
SEAR34	Maximum Letter Of Credit Protection	{PERCENTAGE}
SEAR35	Guarantor Name	{ALPHANUM-100}
SEAR36	Guarantor Legal Entity Identifier	{LEI}
SEAR37	Maximum Guarantee Coverage	{MONETARY}
SEAR38	Guarantee Currency	{CURRENCYCODE_3}
SEAR39	Guarantee Maturity Date	{DATEFORMAT}
SEAR40	Receivables Transfer Type	{Y/N}
SEAR41	Repurchase Agreement Maturity Date	{DATEFORMAT}
SEAR42	Purchased Amount	{MONETARY}
SEAR43	Maximum Funding Limit	{MONETARY}
SEAR44	Interest Rate Swap Benchmark	{LIST}
SEAR45	Interest Rate Swap Maturity Date	{DATEFORMAT}
SEAR46	Interest Rate Swap Notional	{ALPHANUM-1000}
SEAR47	Currency Swap Payer Currency	{CURRENCYCODE_3}
SEAR48	Currency Swap Receiver Currency	{CURRENCYCODE_3}
SEAR49	Exchange Rate For Currency Swap	{PERCENTAGE}
SEAR50	Currency Swap Maturity Date	{DATEFORMAT}
SEAR51	Currency Swap Notional	{MONETARY}
Tranche/bond-level information section		
SEAT1	Unique Identifier	{ALPHANUM-1000}
SEAT2	Original Bond Identifier	{ALPHANUM-1000}
SEAT3	New Bond Identifier	{ALPHANUM-1000}
SEAT4	International Securities Identification Number	{ISIN}
SEAT5	Tranche Type	{LIST}
SEAT6	Issue Date	{DATEFORMAT}
SEAT7	Legal Maturity	{DATEFORMAT}
SEAT8	Currency	{CURRENCYCODE_3}
SEAT9	Current Principal Balance	{MONETARY}
SEAT10	Current Coupon	{PERCENTAGE}
SEAT11	Current Interest Rate Index	{LIST}
SEAT12	Current Interest Rate Index Tenor	{LIST}
SEAT13	Interest Payment Frequency	{LIST}
SEAT14	Current Credit Enhancement	{PERCENTAGE}
SEAT15	Credit Enhancement Formula	{ALPHANUM-1000}
Account-level information section		
SEAA1	Unique Identifier	{ALPHANUM-1000}
SEAA2	Original Account Identifier	{ALPHANUM-1000}
SEAA3	New Account Identifier	{ALPHANUM-1000}
SEAA4	Account Type	{LIST}
SEAA5	Account Target Balance	{MONETARY}
SEAA6	Account Actual Balance	{MONETARY}
SEAA7	Amortising Account	{Y/N}
Counterparty-level information section		

FIELD CODE	FIELD NAME	FORMAT
SEAP1	Unique Identifier	{ALPHANUM-1000}
SEAP2	Counterparty Legal Entity Identifier	{LEI}
SEAP3	Counterparty Name	{ALPHANUM-100}
SEAP4	Counterparty Type	{LIST}
SEAP5	Counterparty Country Of Establishment	{COUNTRYCODE_2}
SEAP6	Counterparty Rating Threshold	{ALPHANUM-100}
SEAP7	Counterparty Rating	{ALPHANUM-100}
SEAP8	Counterparty Rating Source Legal Entity Identifier	{LEI}
SEAP9	Counterparty Rating Source Name	{ALPHANUM-100}