

Bank of England PRA

Annex IV: Underlying Exposures Information – Corporate

Any references in this Annex to Regulation (EU) 2017/2402 or related technical standards and to specific Articles therein are unchanged. They should be read as referencing the PRA or FCA rules replacing the relevant provision.

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 in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	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 must 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 must 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 must 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 must not amend this unique identifier.	NO	NO

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
CRPL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CRPL7	Pool Addition Date	The date on which 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 on which 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 was produced by Eurostat prior to IP completion day (e.g. a jurisdiction not in the EU or UK), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'ZZZ'. In relation to exposures acquired prior to IP completion day, please note the obligation in CRPL11 to provide the year of the NUTS3 classification used. NUTS3 2016, as it applied in the UK immediately before IP completion day, should be used for new exposures acquired after IP completion day.	YES	NO
CRPL11	Geographic Region	Enter the year of the NUTS3 classification used for the	YES	NO

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Classification	Geographic Region fields, e.g. 2013 for NUTS3 2013. 2016 should be entered for new exposures acquired after IP completion day. 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.		
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 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</p>	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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> <ul style="list-style-type: none"> (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 (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>(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 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</p>		

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>agreed payments not being made is significantly higher than for comparable exposures held by the originator which are not securitised.</p> <p>Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally-accepted measures of restructuring due to forbearance.</p>		
CRPL13	Customer Type	<p>Customer type at origination:</p> <ul style="list-style-type: none"> • New customer and not an employee/affiliated with the originator’s group (CNEO) • New customer and an employee/affiliated with the originator’s group (CEMO) • New customer and employee/affiliation not recorded (CNRO) • Existing customer and not an employee/affiliated with the originator’s group (ENEO) • Existing customer and an employee/affiliated with the originator’s group (EEMO) • Existing customer and an employee/affiliation not recorded (ENRO) • Other (OTHR) 	YES	NO
CRPL14	SIC Industry Code	Obligor industry SIC Code, as set out in the condensed SIC Code List	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		used by UK Companies House.		
CRPL15	Obligor Basel III Segment	<p>Obligor Basel III Segment:</p> <ul style="list-style-type: none"> • Corporate (CORP) • Small and Medium Enterprise Treated as Corporate (SMEX) • Retail (RETL) • Other (OTHR) 	YES	YES
CRPL16	Enterprise Size	<p>Classification of enterprises by size, in accordance with the Annex to Commission Recommendation 2003/361/EC as it applied in the UK immediately before IP completion day:</p> <ul style="list-style-type: none"> • Micro Enterprise (MICE) - employs fewer than 10 persons and whose annual turnover and/or annual balance sheet total does not exceed EUR 2 million • Small Enterprise (SMAE) - employs fewer than 50 persons and whose annual turnover and/or annual balance sheet total does not exceed EUR 10 million • Medium Enterprise (MEDE) - 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 • Large Enterprise (LARE) - an enterprise that is neither a micro, small, or medium enterprise. • Natural Person (NATP) 	YES	NO

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> Other (OTHR) 		
CRPL17	Revenue	<p>Annual sales volume net of all discounts and sales taxes of the obligor. Equivalent to the concept of ‘total annual sales’ in Article 153(4) of Regulation (EU) No 575/2013.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
CRPL18	Total Debt	<p>Total gross debt of the obligor, including the financing provided in the present underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
CRPL19	EBITDA	<p>Recurring earnings from continuing operations plus interest, taxes, depreciation, and amortisation.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
CRPL20	Enterprise Value	<p>Enterprise value i.e. market capitalisation plus debt, minority interest and preferred shares, minus total cash and cash equivalents.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO
CRPL21	Free Cashflow	<p>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.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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
CRPL27	Seniority	Debt Instrument Seniority: <ul style="list-style-type: none"> • Senior Debt (SNDB) 	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> • Mezzanine Debt (MZZD) • Junior Debt (JUND) • Subordinated Debt (SBOD) • Other (OTHR) 		
CRPL28	Syndicated	Is the underlying exposure syndicated?	YES	NO
CRPL29	Leveraged Transaction	<p>Is the underlying exposure a leveraged transaction.</p> <p>A leveraged transaction is any transaction that meets at least one of the conditions below:</p> <ol style="list-style-type: none"> 1. all types of loan or credit exposure, irrespective of the classification in the regulatory banking book or regulatory trading book, where the borrower’s post-financing level of leverage exceeds a Total Debt to EBITDA ratio of 4.0 times; 2. all types of loan or credit exposures where the borrower is owned by one or more financial sponsors. <p>In relation to point (1) above:</p> <ol style="list-style-type: none"> (a) For the purpose of this guidance, exposure refers to all gross direct commitments to a leveraged borrower, including drawn and undrawn facilities, term loans, bridge loans or revolving credit facilities, committed exposures not yet syndicated or distributed, and exposures being warehoused for a later sale. (b) The term “Total Debt” refers to total committed debt (including drawn and undrawn 	NO	NO

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>debt) and any additional debt that loan agreements may permit. Committed undrawn liquidity facilities, according to the Basel Committee on Banking Supervision’s Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools (BCBS 238), are excluded. Cash should not be netted against debt. For the purpose of leverage multiple, when calculated at transaction origination, the pro forma financial statements of the resulting company after the transaction has taken place should be considered.</p> <p>(c) EBITDA refers to earnings before interest, tax, depreciation and amortisation. Any enhancements to EBITDA should be duly justified and reviewed by a function independent of the front office function.</p> <p>(d) The designation of a financing as a “leveraged transaction” is made at loan origination, modification or refinancing.</p> <p>(e) The leverage multiple should be calculated at the consolidated borrower level, unless group support cannot be assumed in case the borrowing entity is experiencing financial difficulties. Any deviation from the calculation at consolidated level should be justified and documented on a case-by-case basis.</p> <p>In relation to point (2) above:</p> <p>(a) As per point (37) of Article 4(1) of Regulation (EU) No</p>		

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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 (the Capital Requirements Regulation, the CRR), a financial sponsor (for which definition see below) is deemed to be the owner if it controls or owns more than 50% of the borrower’s equity.</p> <p>(b) The term “financial sponsor” refers to an investment firm that undertakes private equity investments in and/or leveraged buyouts of companies with the intention of exiting those investments on a medium term basis.</p> <p>The following transactions are not expected to be covered by the leveraged transaction definition:</p> <ol style="list-style-type: none"> 1. loans with natural persons, credit institutions, investment firms, public sector entities and financial sector entities (the terms “credit institution”, “investment firm”, “public sector entity” and “financial sector entity” are defined in points (1), (2), (8) and (27) respectively of Article 4(1) of the CRR); 2. loans to small and medium-sized enterprises (SMEs) as defined by Commission Recommendation 2003/361/EC except where the borrower is owned by one or more financial sponsors (see notes above as to where the 		

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>borrower is owned and the term “financial sponsor”);</p> <p>3. loans classified as specialised lending; “specialised lending” is defined in Article 147(8) of the CRR; and also in the EBA’s Regulatory Technical Standards on Assigning Risk Weights to Specialised Lending Exposures under Article 153(9) of the CRR; and in the BCBS’s Working Paper on the Internal Ratings-Based Approach to Specialised Lending Exposures of 2001; “specialised lending” comprises project finance, real estate, object financing and commodities financing;</p> <p>4. trade finance; as per Article 4(80) of the CRR, trade finance means financing, including guarantees, connected to the exchange of goods and services through financial products of fixed short-term maturity, generally of less than one year, without automatic rollover;</p> <p>5. Asset-Based Loans (ABLs) that are the only source of funding in the borrower’s capital structure;</p> <p>6. loans secured only by financial assets.</p>		
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	If the underlying exposure is	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Scheme	governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.		
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	YES
CRPL35	Origination Channel	Origination channel of the underlying exposure: <ul style="list-style-type: none"> • Office or Branch Network (BRAN) • Broker (BROK) • Internet (WEBI) • Other (OTHR) 	YES	YES
CRPL36	Purpose	underlying exposure Purpose: <ul style="list-style-type: none"> • 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

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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	YES
CRPL39	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. 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 are to be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
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
CRPL42	Total Credit	For underlying exposures with flexible re-draw facilities (including	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Limit	<p>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 is only to be populated for underlying exposures that have flexible or further drawing characteristics.</p> <p>This 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>		
CRPL43	Purchase Price	Enter the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter 100 if no discounting was applied.	NO	YES
CRPL44	Put Date	If there exists an option to sell back the underlying exposure, enter 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 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</p>	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		{CURRENCYCODE_3} format.		
CRPL46	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. <ul style="list-style-type: none"> 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.	YES	YES
CRPL48	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: <ul style="list-style-type: none"> Monthly (MNTH) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR) 	NO	YES
CRPL49	Scheduled Interest Payment	Frequency of interest payments due, i.e. period between payments: <ul style="list-style-type: none"> Monthly (MNTH) 	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Frequency	<ul style="list-style-type: none"> Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR) 		
CRPL50	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	YES
CRPL51	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	YES
CRPL52	Interest Rate Type	<p>Interest rate type:</p> <ul style="list-style-type: none"> 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) 	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> • Floating rate underlying exposure with both floor and cap (FLCA) • Discount (DISC) • Switch Optionality (SWIC) • Obligor Swapped (OBLS) • Modular (MODE) • Other (OTHR) 		
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	YES
CRPL54	Current Interest Rate Index	<p>The base reference interest index currently applicable (the reference rate off which the interest rate is set):</p> <ul style="list-style-type: none"> • 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) 	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> • 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) 		
CRPL55	Current Interest Rate Index Tenor	Tenor of the current interest rate index: <ul style="list-style-type: none"> • 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) 	NO	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> Other (OTHR) 		
CRPL56	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
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	<p>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 on which the index is reset periodically (e.g. resetting 1M EURIBOR each month).</p> <p>The full revised margin must be entered in this field, not the change in the margin.</p>	YES	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).	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
CRPL62	Revision Margin 2	<p>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 on which the index is reset periodically (e.g. resetting 1M EURIBOR each month).</p> <p>The full revised margin must be entered in this field, not the change in the margin.</p>	YES	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).	YES	YES
CRPL64	Revision Margin 3	<p>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 on which the index is reset periodically (e.g. resetting 1M EURIBOR each month).</p> <p>The full revised margin must be entered in this field, not the change in the margin.</p>	YES	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).	YES	YES
CRPL66	Revised	Next interest rate index.	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Interest Rate Index	<ul style="list-style-type: none"> • 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) 		

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> Other (OTHR) 		
CRPL67	Revised Interest Rate Index Tenor	Tenor of the next interest rate index: <ul style="list-style-type: none"> 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) 	YES	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.	YES	YES
CRPL70	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	YES	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	NO	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		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.		
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.	YES	YES
CRPL73	Prepayment Date	The latest date on which an unscheduled principal payment was received.	YES	YES
CRPL74	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments is defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CRPL75	Date Of Restructuring	Enter the date at which the underlying exposure has been restructured. Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally-accepted measures of restructuring due to forbearance. In the event of multiple dates, all dates must be provided in accordance with the XML schema.	YES	YES
CRPL76	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
CRPL77	Arrears Balance	<p>Current balance of arrears, which is defined as:</p> <ul style="list-style-type: none"> • Total payments due to date • PLUS any amounts capitalised • PLUS any fees applied to the account • LESS total payments received to date <p>If no arrears then enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
CRPL78	Number Of Days In Arrears	Number of <i>days</i> 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
CRPL79	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <ul style="list-style-type: none"> • 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 	NO	NO

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>according to another definition of default being met (DTCR)</p> <ul style="list-style-type: none"> • Defaulted only under another definition of default (DADB) • Arrears (ARRE) • Repurchased by Seller – Breach of Representations and Warranties (REBR) • Repurchased by Seller – Defaulted (REDF) • Repurchased by Seller – Restructured (RERE) • Repurchased by Seller – Special Servicing (RESS) • Repurchased by Seller – Other Reason (REOT) • Redeemed (RDMD) • Other (OTHR) <p>Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity, and/or other generally-accepted measures of restructuring due to forbearance.</p>		
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> <ul style="list-style-type: none"> • In default because the debtor is unlikely to pay, in accordance with Article 178 	YES	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>of Regulation (EU) No 575/2013. (UPXX)</p> <ul style="list-style-type: none"> In default because any debt is more than 90/180 <i>days</i> 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 <i>days</i> past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD) 		
CRPL81	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
CRPL82	Default Date	The date of default.	NO	YES
CRPL83	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.</p> <p>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
CRPL84	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all	NO	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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>		
CRPL85	Recovery Source	<p>The source of the recoveries:</p> <ul style="list-style-type: none"> • Liquidation of Collateral (LCOL) • Enforcement of Guarantees (EGAR) • Additional Lending (ALEN) • 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 the underlying exposure?	YES	YES
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 is 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 is to be completed for each underlying</p>	NO	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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>		
CRPL88	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
CRPL89	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
CRPL90	Interest Rate	If there is an interest rate swap on the	NO	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Swap Provider	underlying exposure, provide the full legal name of the interest rate swap provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.		
CRPL91	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
CRPL92	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
CRPL93	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
CRPL94	Currency Swap Provider	If there is an exchange rate swap on the underlying exposure, provide the full legal name of the exchange rate swap provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	NO	YES
CRPL95	Currency Swap Maturity Date	If there is an exchange rate swap on the underlying exposure, enter the maturity date of the swap.	NO	YES
CRPL96	Original Lender Name	Give the full legal name of the original lender. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	YES	YES
CRPL97	Original Lender Legal	Provide the Legal Entity Identifier (as specified in the Global Legal Entity	YES	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Entity Identifier	Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.		
CRPL98	Original Lender Establishment Country	Country where the original lender is established.	YES	YES
CRPL99	Originator Name	Give the full legal name of the underlying exposure originator. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	NO	NO
CRPL100	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
CRPL101	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
Collateral-level information section				
CRPC1	Unique Identifier	Report the same unique identifier here as the one 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 must not amend this unique identifier.	NO	NO
CRPC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or guarantee. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this	NO	NO

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		unique identifier.		
CRPC4	New Collateral Identifier	If the original identifier in field CRPC3 cannot be maintained in this field enter the new identifier here. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. If there has been no change in the identifier, enter the same identifier as field CRPC3. The reporting entity must 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 was produced by Eurostat prior to IP completion day (e.g. a jurisdiction not in the EU or UK), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'ZZZ'. NUTS3 2016, as it applied in the UK immediately before IP completion day, should be used for new exposures acquired after IP completion day.	YES	YES
CRPC6	Security Type	The type of security: <ul style="list-style-type: none"> • Collateral (COLL) • Guarantee backed by further collateral (GCOL) • Guarantee not backed by further collateral (GNCO) • Other (OTHR) 	NO	NO
CRPC7	Charge Type	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	NO	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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> <ul style="list-style-type: none"> • Fixed charge (FXCH) • Floating charge (FLCH) • No charge (NOCG) • No charge but an irrevocable power of attorney or similar (ATRN) • Other (OTHR) 		
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> <ul style="list-style-type: none"> • Automobile (CARX) • Industrial Vehicle (INDV) • Commercial Truck (CMTR) • Rail Vehicle (RALV) • Nautical Commercial Vehicle (NACM) • Nautical Leisure Vehicle (NALV) • Aeroplane (AERO) • Machine Tool (MCHT) 	NO	NO

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> • 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) 		
CRPC10	Current Valuation Amount	<p>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.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
CRPC11	Current Valuation Method	<p>The method of calculating the most recent value of the collateral, as provided in field CRPC10.</p> <ul style="list-style-type: none"> • 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) • Mark to Market (MTM) • 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	<p>The original valuation of the collateral as of the initial underlying exposure origination date.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
CRPC14	Original Valuation Method	<p>The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in field CRPC13.</p> <ul style="list-style-type: none"> • Full Appraisal (FAPR) • Drive-by (DRVB) • Automated Value Model (AUVM) • Indexed (IDX) 	YES	YES

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Underlying Exposures Information – Corporate				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> • Desktop (DKTP) • Managing Agent or Estate Agent (MAEA) • Purchase Price (PPRI) • Haircut (HCUT) • Mark to market (MTTM) • Obligor’s valuation (OBLV) • Other (OTHR) 		
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
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
CRPC19	Guarantor Country	The jurisdiction where the guarantor is established.	NO	YES
CRPC20	Guarantor SA Subsector	The SA classification of the guarantor. This entry must be provided at the sub-sector level. Use one of the values available in Table 1 of Annex I to this Regulation.	NO	YES