

1 **INSTRUCTIONS**

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In this form you can find three main sections:

1 - the "**Stakeholder Info Section**": in the **orange** tab, you shall fill in your details and specify in which capacity you are commenting (e.g. investor/supervisor/originator/securitisation repository/rating agency/etc);

2 - the "**Current Templates Section**": in the **green tabs** there is the current version of all the ESMA transparency templates (attached under Commission Delegated Regulation (EU) 2020/1224);

2 - the "**Proposed New Templates Section**": in the **blue tabs** you can insert (where relevant for you) proposals for new annexes (which currently do not exist but that you think should be developed).

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Stakeholder Info Section

In this section, please fill in the following stakeholder's information:

1 - *Entity Name*: please insert the full legal name of the entity providing comments. If comments are the result of multiple entities' inputs, please list the full legal name of all of them;

2 - *Capacity*: please insert in which capacity the entity is commenting (e.g. investor/supervisor/originator/securitisation repository/rating agency/etc);

3 - *Contact person*: please insert name of a contact person;

4 - *E-mail of Contact Person*: please insert e-mail of the contact person;

5 - *Role of Contact Person*: please insert role of the contact person;

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Current Templates Section

To provide amendments to the current version of the templates, in each tab (where relevant for you) please complete as follows the following added columns:

1 - *Field review*: for each field, select from the menu one of the following options "Remain"/"Amend"/"Remove". If you think that a specific field should be added, please add the relevant row in the appropriate section and select from the menu the option "Include";

2 - *Comments (explain why the field should be amended/deleted/added)*: explain why the relevant field should be amended/deleted/added;

3 - *ND (if any) still allowed?:* if any ND is/is not currently allowed for a field, you can specify (if relevant for you) if it shall/shall not be still allowed for an existing field. If you add a specific field, specify if any ND shall be allowed;

4 - *Comments (explain why ND Options (if any) should or should not be allowed)*: if you propose to allow or deny ND options for existing fields or if you suggest ND options for a new field, explain why they should or should not be allowed;

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1 INSTRUCTIONS**Proposed New Templates Section**

In this section, you can propose (i) a private securitisation annex; (ii) a synthetic securitisation annex; (iii) a trade receivables annex; and/or (iv) any other possible annex(es) you deem appropriate (e.g. annex for Non-EU Deals/annex for CLO/etc).

To ensure consistency with the existing templates, we would be most grateful, if any fields suggestion is given using the current structure of the ESMA templates and providing (where available) the following information for each proposed field. If this is not possible or it entails an over burdensome activity, we would in any case appreciate any proposal you may provide us with, even in a different format.

1 - ESMA Annex (if available): specify from which existing ESMA annex such field has been taken. If such field is not included in any ESMA template, leave it blank;

2 - ESMA ANNEX SECTION (if available): specify from which existing ESMA annex section such field has been taken. If such field is not included in any ESMA template, leave it blank;

3 - ESMA FIELD CODE (if available): specify the corresponding existing ESMA field code. If such field is not included in any ESMA template, leave it blank;

4 - FIELD NAME (ESMA Field Name, if available, otherwise proposed name for new data field): specify the corresponding existing ESMA Field name. If such field is not included in any ESMA template, propose a name for such data field;

5 - CONTENT TO REPORT AND EXPLANATION (why field should be included): explain the content of such field and why it shall be included in such report;

6 - ND allowed?: specify if any ND options shall be allowed for such field;

8 - COMMENTS (explain why ND Options (if any) should or should not be allowed): if ND options shall be allowed for such field, explain why.

	A	B
1	Stakeholder Information	
2	Entity Name	ABI - Associazione Bancaria Italiana (Italian Banking Association)
3	Capacity (e.g. investor/supervisor/originator/securitisation repository/rating agency/etc.)	Banking Association
5	Contact Person	
6	E-mail of Contact Person	
7	Role of Contact Person	

Annex 2 true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
2	ANNEX 2: RRE	Underlying exposures information section	Underlying exposures information section										
3	ANNEX 2: RRE	Underlying exposures information section	RREL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) .../... [include number of the disclosure RTS].	NO	NO	{ALPHANUM-28}	AR2				
4	ANNEX 2: RRE	Underlying exposures information section	RREL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR3				
5	ANNEX 2: RRE	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR3				
6	ANNEX 2: RRE	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR7				
7	ANNEX 2: RRE	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR7				
8	ANNEX 2: RRE	Underlying exposures information section	RREL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	{DATEFORMAT}	AR1				
9	ANNEX 2: RRE	Underlying exposures information section	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 enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES	{DATEFORMAT}					
10	ANNEX 2: RRE	Underlying exposures information section	RREL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES	{DATEFORMAT}					
11	ANNEX 2: RRE	Underlying exposures information section	RREL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES	{DATEFORMAT}	AR175				
12	ANNEX 2: RRE	Underlying exposures information section	RREL10	Resident	Is the primary obligor a resident of the country in which the collateral and underlying exposure reside?	YES	NO	{Y/N}	AR30				
13	ANNEX 2: RRE	Underlying exposures information section	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 'ZZ'.	YES	NO	{NUTS}					
14	ANNEX 2: RRE	Underlying exposures information section	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	{YEAR}					
15	ANNEX 2: RRE	Underlying exposures information section	RREL13	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Employed - Sector Unknown (EMUK) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO	{LIST}	AR21	Remove	The field has a very low relevance for the evaluation of the risk profile of the underlying portfolio. In fact, the relevant info is historical: the employment status of the borrower could be not be updated and -in any case- according to privacy law, the Bank has no right to update this info. Following the different stresses applied by the rating agencies to employees/self-employees we propose to simplify the taxonomy if the field cannot be removed (employees/self-employees/other)		

Annex 2 true sale

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1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
16	ANNEX 2: RRE	Underlying exposures information section	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 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> <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>	NO	YES	{Y/N}						
17	ANNEX 2: RRE	Underlying exposures information section	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 an employee/affiliated with the originator's group (CEMO)</p> <p>New customer and employee/affiliation not recorded (CNRO)</p> <p>Existing customer and not an employee/affiliated with the originator's group (ENEO)</p> <p>Existing customer and an employee/affiliated with the originator's group (EEMO)</p> <p>Existing customer and employee/affiliation not recorded (ENRO)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}	AR15	Remove	Information not relevant to map the risk profile of the underlying portfolio: usually rating agencies or investors are requesting other types of information/eligibility criteria such as the number of payments already done on the position before the transfer of the position to the SPV (to limit the fraud risk)			
18	ANNEX 2: RRE	Underlying exposures information section	RREL16	Primary Income	<p>Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a legal person/entity, enter that obligor's annual revenue. Where the primary obligor is a legal person/entity, enter that obligor's annual revenue. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO	{MONETARY}	AR26	Remove	This field is requested only for statistical reasons: moreover the field is static and it is not reflecting the updated income of the obligor			
19	ANNEX 2: RRE	Underlying exposures information section	RREL17	Primary Income Type	<p>Indicate what income in RREL16 is displayed:</p> <p>Gross annual income (GRAN)</p> <p>Net annual income (net of tax and social security) (NITS)</p> <p>Net annual income (net of tax only) (NITX)</p> <p>Net annual income (net of social security only) (NTIN)</p> <p>Estimated net annual income (net of tax and social security) (ENIS)</p> <p>Estimated net annual income (net of tax only) (EITX)</p> <p>Estimated net annual income (net of social security only) (EISS)</p> <p>Disposable Income (DSPL)</p> <p>Borrower is legal entity (CORP)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}		Remove	See RREL 16			
20	ANNEX 2: RRE	Underlying exposures information section	RREL18	Primary Income Currency	<p>Currency in which the primary obligor's income or revenue is paid.</p>	YES	NO	{CURRENCYCODE_3}		Remove	See RREL 16			
21	ANNEX 2: RRE	Underlying exposures information section	RREL19	Primary Income Verification	<p>Primary Income Verification:</p> <p>Self-certified no Checks (SCRT)</p> <p>Self-certified with Affordability Confirmation (SCNF)</p> <p>Verified (VRFD)</p> <p>Non-Verified Income or Fast Track (NVRF)</p> <p>Credit Bureau Information or Scoring (SCRG)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}	AR27					
22	ANNEX 2: RRE	Underlying exposures information section	RREL20	Secondary Income	<p>Secondary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the secondary obligor is a legal person/entity, enter that obligor's annual revenue. 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.</p>	YES	YES	{MONETARY}	AR28	Remove	See RREL 16			
23	ANNEX 2: RRE	Underlying exposures information section	RREL21	Secondary Income Verification	<p>Income verification for secondary income:</p> <p>Self-certified no Checks (SCRT)</p> <p>Self-certified with Affordability Confirmation (SCNF)</p> <p>Verified (VRFD)</p> <p>Non-Verified Income or Fast Track (NVRF)</p> <p>Credit Bureau Information or Scoring (SCRG)</p> <p>Other (OTHR)</p>	YES	YES	{LIST}	AR29	Remove	See RREL 16			
24	ANNEX 2: RRE	Underlying exposures information section	RREL22	Special Scheme	<p>If the underlying exposure is governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.</p>	YES	YES	{ALPHANUM-10000}	AR77					
25	ANNEX 2: RRE	Underlying exposures information section	RREL23	Origination Date	<p>Date of original underlying exposure advance.</p>	YES	NO	{DATEFORMAT}	AR55					
26	ANNEX 2: RRE	Underlying exposures information section	RREL24	Maturity Date	<p>The date of maturity of the underlying exposure or expiry of the lease.</p>	NO	YES	{DATEFORMAT}	AR56					

Annex 2 true sale

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1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
27	ANNEX 2: RRE	Underlying exposures information section	RREL25	Original Term	Original contractual term (number of months) at the origination date.	YES	YES	{INTEGER-9999}	AR61				
28	ANNEX 2: RRE	Underlying exposures information section	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	{LIST}	AR58				
29	ANNEX 2: RRE	Underlying exposures information section	RREL27	Purpose	The reason for the obligor taking out the loan: Purchase (PURC) Remortgage (RMRT) Renovation (RENV) Equity Release (EQRE) Construction (CNST) 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	{LIST}	AR59				
30	ANNEX 2: RRE	Underlying exposures information section	RREL28	Currency Denomination	The underlying exposure currency denomination.	NO	NO	{CURRENCYCODE_3}	AR65				
31	ANNEX 2: RRE	Underlying exposures information section	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	YES	{MONETARY}	AR66				
32	ANNEX 2: RRE	Underlying exposures information section	RREL30	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This includes 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 are to be added. It excludes any interest arrears or penalty amounts. Current balance includes the principal arrears. However, savings amount is to 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	YES	{MONETARY}	AR67				
33	ANNEX 2: RRE	Underlying exposures information section	RREL31	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	{MONETARY}	AR80	Remove	It is difficult having the total balance held by other lenders.		
34	ANNEX 2: RRE	Underlying exposures information section	RREL32	Pari Passu Underlying Exposures	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. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	AR82	Remove	It is difficult having the total balance held by other lenders.		
35	ANNEX 2: RRE	Underlying exposures information section	RREL33	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 is only to be populated for underlying exposures that have flexible or further drawing characteristics. 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. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AR87				
36	ANNEX 2: RRE	Underlying exposures information section	RREL34	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	{PERCENTAGE}					
37	ANNEX 2: RRE	Underlying exposures information section	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	{LIST}	AR72				
38	ANNEX 2: RRE	Underlying exposures information section	RREL36	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES	{DATEFORMAT}	AR62				

Annex 2 true sale

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1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
39	ANNEX 2: RRE	Underlying exposures information section	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	YES	{LIST}	AR70				
40	ANNEX 2: RRE	Underlying exposures information section	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	YES	{LIST}	AR70				
41	ANNEX 2: RRE	Underlying exposures information section	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	YES	{MONETARY}	AR71				
42	ANNEX 2: RRE	Underlying exposures information section	RREL40	Debt To Income Ratio	Debt defined as the amount of underlying exposure outstanding as of data cut-off date, this includes 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 are to 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	{PERCENTAGE}	AR73	Remove	See RREL 16 - Rating agencies usually check the origination policies applied to the securitised loans whilst no punctual figures are required		
43	ANNEX 2: RRE	Underlying exposures information section	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	YES	{MONETARY}					
44	ANNEX 2: RRE	Underlying exposures information section	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) Floating rate underlying exposure with both floor and cap (FLCA) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBSL) Modular (MODE) Other (OTHR)	NO	YES	{LIST}	AR107				
45	ANNEX 2: RRE	Underlying exposures information section	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	YES	{PERCENTAGE}	AR109				
46	ANNEX 2: RRE	Underlying exposures information section	RREL44	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate on 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	{LIST}	AR108				

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47	ANNEX 2: RRE	Underlying exposures information section	RREL45	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	{LIST}	AR108				
48	ANNEX 2: RRE	Underlying exposures information section	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	{PERCENTAGE}	AR110				
49	ANNEX 2: RRE	Underlying exposures information section	RREL47	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES	{INTEGER-9999}	AR111				
50	ANNEX 2: RRE	Underlying exposures information section	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	{PERCENTAGE}	AR112				
51	ANNEX 2: RRE	Underlying exposures information section	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	{PERCENTAGE}					
52	ANNEX 2: RRE	Underlying exposures information section	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). The full revised margin must be entered in this field, <u>not</u> the <i>change</i> in the margin.	YES	YES	{PERCENTAGE}	AR113				
53	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	{DATEFORMAT}	AR114				
54	ANNEX 2: RRE	Underlying exposures information section	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). The full revised margin must be entered in this field, <u>not</u> the <i>change</i> in the margin.	YES	YES	{PERCENTAGE}	AR115				
55	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	{DATEFORMAT}	AR116				
56	ANNEX 2: RRE	Underlying exposures information section	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). The full revised margin must be entered in this field, <u>not</u> the <i>change</i> in the margin.	YES	YES	{PERCENTAGE}	AR117				
57	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	{DATEFORMAT}	AR118				

Annex 2 true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
69	ANNEX 2: RRE	Underlying exposures information section	RREL67	Arrears Balance	Current balance of arrears, which is defined as: Total payments due to date PLUS any amounts capitalised PLUS any fees applied to the account LESS total payments received to date. If no arrears then enter 0. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	NO	{MONETARY}	AR169				
70	ANNEX 2: RRE	Underlying exposures information section	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	{INTEGER-9999}	AR170				
71	ANNEX 2: RRE	Underlying exposures information section	RREL69	Account Status	Current status of the underlying exposure that has been securitised: 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 – Defaulted (REDF) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Repurchased by Seller – Other Reason (REOT) Redeemed (RDMD) Other (OTHR) 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.	NO	NO	{LIST}	AR166				
72	ANNEX 2: RRE	Underlying exposures information section	RREL70	Reason for Default or Foreclosure	If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason: 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)	YES	YES	{LIST}					
73	ANNEX 2: RRE	Underlying exposures information section	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	{MONETARY}	AR177				
74	ANNEX 2: RRE	Underlying exposures information section	RREL72	Default Date	The date of default.	NO	YES	{DATEFORMAT}	AR178				
75	ANNEX 2: RRE	Underlying exposures information section	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	{MONETARY}	AR180				
76	ANNEX 2: RRE	Underlying exposures information section	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	{MONETARY}	AR181				
77	ANNEX 2: RRE	Underlying exposures information section	RREL75	Litigation	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this is to be re-set to N).	NO	YES	{Y/N}	AR174				
78	ANNEX 2: RRE	Underlying exposures information section	RREL76	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	YES	YES	{Y/N}					

Annex 2 true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M	
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
79	ANNEX 2: RRE	Underlying exposures information section	RREL77	Deposit Amount	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 to 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. Use the same currency denomination as that used for this underlying exposure. If an obligor has more than one underlying exposure outstanding in the pool, then this field is to 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). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}		Remove	This information is not useful for Investors. We already provide in a specific section of our SR the total set-off risk using the RA's rules			
80	ANNEX 2: RRE	Underlying exposures information section	RREL78	Insurance Or Investment Provider	Name of the insurance or investment provider (i.e. for life insurance or investment underlying exposures).	YES	YES	{ALPHANUM-1000}	AR153					
81	ANNEX 2: RRE	Underlying exposures information section	RREL79	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	{ALPHANUM-100}						
82	ANNEX 2: RRE	Underlying exposures information section	RREL80	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.	YES	YES	{LEI}						
83	ANNEX 2: RRE	Underlying exposures information section	RREL81	Original Lender Establishment Country	Country where the original lender is established.	YES	YES	{COUNTRYCODE_2}						
84	ANNEX 2: RRE	Underlying exposures information section	RREL82	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	{ALPHANUM-100}						
85	ANNEX 2: RRE	Underlying exposures information section	RREL83	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	{LEI}						
86	ANNEX 2: RRE	Underlying exposures information section	RREL84	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO	{COUNTRYCODE_2}						
87	ANNEX 2: RRE	Collateral information section	Collateral-level information section											
88	ANNEX 2: RRE	Collateral information section	RREC1	Unique Identifier	Report the same unique identifier here as the one entered into field RREL1.	NO	NO	{ALPHANUM-28}	AR2					
89	ANNEX 2: RRE	Collateral information section	RREC2	Underlying Exposure Identifier	Unique identifier for each underlying exposure. This must match field RREL3.	NO	NO	{ALPHANUM-1000}	AR3					
90	ANNEX 2: RRE	Collateral information section	RREC3	Original Collateral Identifier	The original unique identifier assigned to the collateral. 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	{ALPHANUM-1000}	AR8					
91	ANNEX 2: RRE	Collateral information section	RREC4	New Collateral Identifier	If the original identifier in field RREC2 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 in RREC2. The reporting entity must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR8					
92	ANNEX 2: RRE	Collateral information section	RREC5	Collateral Type	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. 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)	NO	NO	{LIST}						

Annex 2 true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
93	ANNEX 2: RRE	Collateral information section	RREC6	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the physical 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 'ZZZ'.	YES	YES	{NUTS}	AR128				
94	ANNEX 2: RRE	Collateral information section	RREC7	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) If the collateral being reported is not property collateral, enter ND5.	YES	YES	{LIST}	AR130	Amend	In our jurisdiction the borrower could declare the loan purpose but this element is not encapsulated in the loan contract. Therefore the distinction between primary/second home can be derived by the appraisal documentation but there is no room to provide further details (BTL and other forms). A simple distinction amongst First home / Second Home / Other would be desirable		
95	ANNEX 2: RRE	Collateral information section	RREC8	Lien	Highest lien position held by the originator in relation to the collateral. If the collateral being reported is not property collateral, enter ND5.	YES	YES	{INTEGER-9999}	AR84				
96	ANNEX 2: RRE	Collateral information section	RREC9	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) (MULF) 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) If the collateral being reported is not property collateral, enter ND5.	NO	YES	{LIST}	AR131	Amend	Prices decline assumptions performed by Rating Agencies on their usual stresses distinguish amongst residential /commercial /industrial properties. In the Italian jurisdiction the distinction amongst house/flat/bungalow is not relevant.		
97	ANNEX 2: RRE	Collateral information section	RREC10	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	{LIST}					
98	ANNEX 2: RRE	Collateral information section	RREC11	Energy Performance Certificate Provider Name	Enter the full legal name of the energy performance certificate provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	YES	YES	{ALPHANUM-100}					
99	ANNEX 2: RRE	Collateral information section	RREC12	Current Loan-To-Value	Current loan to Value ratio (LTV). For non-first lien loans this is the combined or total LTV. Where the current loan balance is negative, enter 0. If the collateral being reported is not property collateral, enter ND5.	YES	YES	{PERCENTAGE}	AR141				
100	ANNEX 2: RRE	Collateral information section	RREC13	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. If the collateral being reported is not property collateral, enter the most recent valuation of the collateral as assessed by an independent external or internal appraiser or, if not available, by the originator. If the collateral being reported is a guarantee, enter the amount of underlying exposure guaranteed by this collateral item to the benefit of the originator. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	AR143				
101	ANNEX 2: RRE	Collateral information section	RREC14	Current Valuation Method	The method of calculating the most recent value of the collateral, as provided in RREC13: 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	{LIST}	AR144				
102	ANNEX 2: RRE	Collateral information section	RREC15	Current Valuation Date	The date of the most recent valuation, as provided in RREC13.	YES	YES	{DATEFORMAT}	AR145				
103	ANNEX 2: RRE	Collateral information section	RREC16	Original Loan-To-Value	Originator's original underwritten loan To Value ratio (LTV). For non-first lien loans this is the combined or total LTV. If the collateral being reported is not property collateral, enter ND5.	YES	YES	{PERCENTAGE}	AR135				
104	ANNEX 2: RRE	Collateral information section	RREC17	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	{MONETARY}	AR136				

Annex 2 true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
105	ANNEX 2: RRE	Collateral information section	RREC18	Original Valuation Method	The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in RREC17: Full, internal and external inspection (FIEI) Full, only external inspection (FOEI) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent / Estate Agent (MAEA) Tax Authority (TXAT) Other (OTHR)	YES	NO	{LIST}	AR137				
106	ANNEX 2: RRE	Collateral information section	RREC19	Original Valuation Date	The date of original valuation of the collateral, as provided in RREC17.	YES	NO	{DATEFORMAT}	AR138				
107	ANNEX 2: RRE	Collateral information section	RREC20	Date Of Sale	The date of sale of the foreclosed collateral.	YES	YES	{DATEFORMAT}	AR151				
108	ANNEX 2: RRE	Collateral information section	RREC21	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	{MONETARY}	AR179				
109	ANNEX 2: RRE	Collateral information section	RREC22	Collateral Currency	This is the currency in which the valuation amount provided in RREC13 is denominated.	NO	YES	{CURRENCYCODE_3}					
110	ANNEX 2: RRE	Collateral information section	RREC23	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	{LIST}	AR74				

Annex 2 Synthetic

A	B	C	D	E	F	G	H	I	J	K	L	M	
	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	NDS allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
1													
46	ANNEX 2: RRE	Underlying exposures information section	RREL44	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 (EUIUS) 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	(LIST)	AR108	Remain			
47	ANNEX 2: RRE	Underlying exposures information section	RREL45	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	(LIST)	AR108	Remain			
48	ANNEX 2: RRE	Underlying exposures information section	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	(PERCENTAGE)	AR110	Remain			
49	ANNEX 2: RRE	Underlying exposures information section	RREL47	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES	(INTEGER-9999)	AR111	Remain			
50	ANNEX 2: RRE	Underlying exposures information section	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	(PERCENTAGE)	AR112	Remain			
51	ANNEX 2: RRE	Underlying exposures information section	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	(PERCENTAGE)		Remain			
52	ANNEX 2: RRE	Underlying exposures information section	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 EURIBOR 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). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AR113	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility
53	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	(DATEFORMAT)	AR114	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility
54	ANNEX 2: RRE	Underlying exposures information section	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 EURIBOR 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). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AR115	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility
55	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	(DATEFORMAT)	AR116	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility
56	ANNEX 2: RRE	Underlying exposures information section	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 EURIBOR 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). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AR117	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility
57	ANNEX 2: RRE	Underlying exposures information section	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).	YES	YES	(DATEFORMAT)	AR118	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility
58	ANNEX 2: RRE	Underlying exposures information section	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) EONIASwaps (EONS) EURODOLLAR (EUIUS) 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)	YES	YES	(LIST)	AR119	Remove	The revised index change is not relevant and it can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility
59	ANNEX 2: RRE	Underlying exposures information section	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)	YES	YES	(LIST)	AR119	Remove	The revised tenor change is not relevant and it can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility
60	ANNEX 2: RRE	Underlying exposures information section	RREL58	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO	(INTEGER-9999)		Remove	This information is not relevant since the amortization schedule is provided at origination	YES	The actual ND configuration is enough to grant the right level of flexibility
61	ANNEX 2: RRE	Underlying exposures information section	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.	YES	YES	(PERCENTAGE)	AR101	Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the allowed prepayment percentage is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility
62	ANNEX 2: RRE	Underlying exposures information section	RREL60	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	YES	YES	(DATEFORMAT)		Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the allowed prepayment percentage is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility

Annex 2 Synthetic

	A	B	C	D	E	F	G	H	I	J	K	L	M	
1		SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	NDS allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
92	ANNEX 2: RRE	Collateral information section	RREC5	Collateral Type	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. 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 (OFEO) 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 (MXD) Other (OTHR)	NO	NO	(LIST)		Remain				
93	ANNEX 2: RRE	Collateral information section	RREC6	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the physical 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 ZZZ.	YES	YES	(NUTS)	AR128	Remain				
94	ANNEX 2: RRE	Collateral information section	RREC7	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) If the collateral being reported is not property collateral, enter NDS.	YES	YES	(LIST)	AR130	Remove	It is not relevant whether the exposure is either entirely or partially occupied by the owner. Nevertheless, it is difficult to collect this information in an automated way, given the high level of periodical update needed to properly disclose this information	YES	The actual ND configuration is enough to grant the right level of flexibility	
95	ANNEX 2: RRE	Collateral information section	RREC8	Lien	Highest lien position held by the originator in relation to the collateral. If the collateral being reported is not property collateral, enter NDS.	YES	YES	(INTEGER-9999)	AR84	Remove	For a residential mortgages transaction banks usually have the first lien in relation to the collateral. In addition, this information is given at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
96	ANNEX 2: RRE	Collateral information section	RREC9	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) (MULF) 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) If the collateral being reported is not property collateral, enter NDS.	NO	YES	(LIST)	AR131	Amend	This level of disclosure is too much detailed. It would be better to reduce the cases giving more space to the Other case and increasing NDS	YES	The ND 1-4 should be included to give a higher degree of flexibility	
97	ANNEX 2: RRE	Collateral information section	RREC10	Energy Performance Certificate Value	The energy performance certificate value of the collateral at the time of origination: A (EPCA) B (EPCB) C (EPCD) D (EPCD) E (EPCD) F (EPCF) G (EPCG) Other (OTHR)	YES	YES	(LIST)		Remove	There is no need to disclose this information which is also outside the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility	
98	ANNEX 2: RRE	Collateral information section	RREC11	Energy Performance Certificate Provider Name	Enter the full legal name of the energy performance certificate provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	YES	YES	(ALPHANUM-100)		Remove	There is no need to disclose this information which is also outside the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility	
99	ANNEX 2: RRE	Collateral information section	RREC12	Current Loan-To-Value	Current loan to Value ratio (LTV). For non-first lien loans this is the combined or total LTV. Where the current loan balance is negative, enter 0. If the collateral being reported is not property collateral, enter NDS.	YES	YES	(PERCENTAGE)	AR141	Remove	The LTV is a relevant information especially during the origination phase of the mortgage. The evolution over time for private customers has less informational value	YES	The actual ND configuration is enough to grant the right level of flexibility	
100	ANNEX 2: RRE	Collateral information section	RREC13	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. If the collateral being reported is not property collateral, enter the most recent valuation of the collateral as assessed by an independent external or internal appraiser or, if not available, by the originator. If the collateral being reported is a guarantee, enter the amount of underlying exposure guaranteed by this collateral item to the benefit of the originator. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	YES	YES	(MONETARY)	AR143	Remain				
101	ANNEX 2: RRE	Collateral information section	RREC14	Current Valuation Method	The method of calculating the most recent value of the collateral, as provided in RREC13: Full, internal and external inspection (FIE) Full, only external inspection (FOEI) Drive-by (DRVB) Automated Value Model (AUMV) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Tax Authority (TXAT) Other (OTHR)	YES	NO	(LIST)	AR144	Remove	The type of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility	
102	ANNEX 2: RRE	Collateral information section	RREC15	Current Valuation Date	The date of the most recent valuation, as provided in RREC13.	YES	YES	(DATEFORMAT)	AR145	Remain				
103	ANNEX 2: RRE	Collateral information section	RREC16	Original Loan-To-Value	Originator's original underwritten loan To Value ratio (LTV). For non-first lien loans this is the combined or total LTV. If the collateral being reported is not property collateral, enter NDS.	YES	YES	(PERCENTAGE)	AR135	Remove	This information is already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
104	ANNEX 2: RRE	Collateral information section	RREC17	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	(MONETARY)	AR136	Remove	This information is already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
105	ANNEX 2: RRE	Collateral information section	RREC18	Original Valuation Method	The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in RREC17: Full, internal and external inspection (FIE) Full, only external inspection (FOEI) Drive-by (DRVB) Automated Valuation Model (AUMV) Indexed (IDX) Desktop (DKTP) Managing Agent / Estate Agent (MAEA) Tax Authority (TXAT) Other (OTHR)	YES	NO	(LIST)	AR137	Remove	The type of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility	
106	ANNEX 2: RRE	Collateral information section	RREC19	Original Valuation Date	The date of original valuation of the collateral, as provided in RREC17.	YES	NO	(DATEFORMAT)	AR138	Remove	The original valuation date gives no additional info to the investor if there is the latest valuation available	YES	The actual ND configuration is enough to grant the right level of flexibility	
107	ANNEX 2: RRE	Collateral information section	RREC20	Date Of Sale	The date of sale of the foreclosed collateral.	YES	YES	(DATEFORMAT)	AR151	Remove	There is no need to disclose this information which is also outside the reporting systems	YES	The ND 1-4 should be included to give a higher degree of flexibility	
108	ANNEX 2: RRE	Collateral information section	RREC21	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	(MONETARY)	AR179	Remove	There is no need to disclose this information which is also outside the reporting systems	YES	The ND 1-4 should be included to give a higher degree of flexibility	
109	ANNEX 2: RRE	Collateral information section	RREC22	Collateral Currency	This is the currency in which the valuation amount provided in RREC13 is denominated.	NO	YES	(CURRENCYCODE_3)		Remain				

Annex 2 Synthetic

A	B	C	D	E	F	G	H	I	J	K	L	M
	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	NDS allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
1	ANNEX 2: RRE	RREC23	Guarantor Type	Guarantor Type: No Guarantor (NGUA) Individual - Family Relation (FAML) Individual - Other (OTH) 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	(LIST)	AR74	Remove	There is no need to disclose this information which is also difficult to obtain in terms of IT systems to be integrated in an automated way	YES	The actual ND configuration is enough to grant the right level of flexibility

Annex 3 Synthetic

	A	B	C	D	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
39	ANNEX 3: CRE	Underlying exposures information section	CREL37	Cure Payments Possible?	YES	NO	(LIST)		Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
40	ANNEX 3: CRE	Underlying exposures information section	CREL38	Restrictions On Sale Of Subordinated Loan?	NO	YES	(Y/N)		Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
41	ANNEX 3: CRE	Underlying exposures information section	CREL39	Subordinated Loan Holder Affiliated To Obligor?	NO	YES	(Y/N)		Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
42	ANNEX 3: CRE	Underlying exposures information section	CREL40	Subordinated Loan Holder Control Of Workout Process	NO	YES	(Y/N)		Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
43	ANNEX 3: CRE	Underlying exposures information section	CREL41	Do Non-Payments On Prior Ranking Claims Constitute A Default Of The Underlying Exposure?	NO	YES	(Y/N)	AC144	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
44	ANNEX 3: CRE	Underlying exposures information section	CREL42	Do Non-Payments On Equal Ranking Underlying Exposures Constitute Default Of Property?	NO	YES	(Y/N)	AC145	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
45	ANNEX 3: CRE	Underlying exposures information section	CREL43	Noteholder Consent	YES	NO	(Y/N)	AC365	Remove	There is not a noteholder for synthetics with a guarantor/cash collateral as a guarantee	YES	The actual ND configuration is enough to grant the right level of flexibility
46	ANNEX 3: CRE	Underlying exposures information section	CREL44	Noteholder Meeting Scheduled	NO	YES	(DATEFORMAT)	AC366	Remove	There is not a noteholder for synthetics with a guarantor/cash collateral as a guarantee	YES	If the field remained, the ND 1-4 option should be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
47	ANNEX 3: CRE	Underlying exposures information section	CREL45	Syndicated	YES	NO	(Y/N)	AC186	Remain		YES	The actual ND configuration is enough to grant the right level of flexibility
48	ANNEX 3: CRE	Underlying exposures information section	CREL46	Participation Of SSPE	NO	YES	(LIST)	AC189	Remove	This information has a very low informational value for a synthetic securitisation which are often structured without SSPE	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
49	ANNEX 3: CRE	Underlying exposures information section	CREL47	Consequence For Breach Of Financial Covenant	NO	YES	(LIST)	AC210	Remain			
50	ANNEX 3: CRE	Underlying exposures information section	CREL48	Financial Information Non-Submission Penalties	YES	NO	(Y/N)	AC212	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
51	ANNEX 3: CRE	Underlying exposures information section	CREL49	Recourse	YES	YES	(Y/N)		Remove	Whether or not the recourse is full or partial is not as straightforward as it seems. It is not always related to the type of exposures but it is customized within the loan agreements. Such specificity is not ideal for a reporting framework which is supposed to be managed by an automated system	YES	The actual ND configuration is enough to grant the right level of flexibility
52	ANNEX 3: CRE	Underlying exposures information section	CREL50	Recourse - 3rd Party	YES	YES	(Y/N)	AC213	Remove	Whether or not the recourse is full or partial is not as straightforward as it seems. It is not always related to the type of exposures but it is customized within the loan agreements. Such specificity is not ideal for a reporting framework which is supposed to be managed by an automated system	YES	The actual ND configuration is enough to grant the right level of flexibility
53	ANNEX 3: CRE	Underlying exposures information section	CREL51	Servicing Standard	NO	NO	(Y/N)	AC218	Amend	Extend the possible valuation of this field with ND option	YES	The use of ND must be implemented
54	ANNEX 3: CRE	Underlying exposures information section	CREL52	Amounts Held In Escrow	NO	YES	(MONETARY)	AC91	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
55	ANNEX 3: CRE	Underlying exposures information section	CREL53	Collection Of Escrows	YES	NO	(Y/N)	AC92	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	The actual ND configuration is enough to grant the right level of flexibility
56	ANNEX 3: CRE	Underlying exposures information section	CREL54	Collection Of Other Reserves	NO	NO	(Y/N)	AC93	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	The use of ND must be implemented
57	ANNEX 3: CRE	Underlying exposures information section	CREL55	Trigger For Escrow To Be Held	YES	NO	(LIST)	AC95	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow and their collections would regard only the accounts detained by the reporting institution. However an escrow account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	The actual ND configuration is enough to grant the right level of flexibility
58	ANNEX 3: CRE	Underlying exposures information section	CREL56	Target Escrow Amounts / Reserves	NO	YES	(MONETARY)	AC96	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
59	ANNEX 3: CRE	Underlying exposures information section	CREL57	Escrow Account Release Conditions	NO	YES	(ALPHANUM-1000)	AC97	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
60	ANNEX 3: CRE	Underlying exposures information section	CREL58	Conditions Of Drawing Cash Reserve	NO	YES	(LIST)	AC98	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
61	ANNEX 3: CRE	Underlying exposures information section	CREL59	Escrow Account Currency	NO	YES	(CURRENCYCODE_3)	AC310	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
62	ANNEX 3: CRE	Underlying exposures information section	CREL60	Escrow Payments Currency	NO	YES	(CURRENCYCODE_3)	AC99	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
63	ANNEX 3: CRE	Underlying exposures information section	CREL61	Total Reserve Balance	NO	YES	(MONETARY)	AC306	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
64	ANNEX 3: CRE	Underlying exposures information section	CREL62	Reserve Balance Currency	NO	YES	(CURRENCYCODE_3)	AC309	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
65	ANNEX 3: CRE	Underlying exposures information section	CREL63	Escrow Trigger Event Occurred	NO	NO	(Y/N)	AC307	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	The use of ND must be implemented
66	ANNEX 3: CRE	Underlying exposures information section	CREL64	Amounts Added To Escrows In Current Period	NO	YES	(MONETARY)	AC308	Remove	The required information is already reported within the contracts that are provided to investors. Even if the data was collected and stored in IT systems, the amounts held as escrow/other reserve and their collections would regard only the accounts detained by the reporting institution. However an escrow/other reserves account for commercial real estate deal can be deposited in another entity that participates directly or indirectly to the deal. In that case, it would be impossible to monitor such accounts.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase

Annex 3 Synthetic

	A	B	C	D	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
67	ANNEX 3: CRE	Underlying exposures information section	CREL65	Revenue	YES	NO	(MONETARY)	AC291	Remove	The financial statements information are relevant during the origination phase of the exposures. For an ex post monitoring a data which is basically static is useless (considering the fact that the last financial statement available is used)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
68	ANNEX 3: CRE	Underlying exposures information section	CREL66	Operating Expenses At Securitisation Date	NO	YES	(MONETARY)	AC77	Remove	Not relevant for synthetics. The info requested are the ones described in the Offerin g Circular. No Offering Circular is applicable to synthetics	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
69	ANNEX 3: CRE	Underlying exposures information section	CREL67	Capital Expenditures At Securitisation Date	NO	YES	(MONETARY)	AC79	Remove	Not relevant for synthetics. The info requested are the ones described in the Offerin g Circular. No Offering Circular is applicable to synthetics	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
70	ANNEX 3: CRE	Underlying exposures information section	CREL68	Financial Statement Currency	YES	NO	(CURRENCYCODE_3)	AC81	Remove	Not relevant for synthetics. The info requested are the ones described in the Offerin g Circular. No Offering Circular is applicable to synthetics	YES	The actual ND configuration is enough to grant the right level of flexibility
71	ANNEX 3: CRE	Underlying exposures information section	CREL69	Obligor Reporting Breach	YES	NO	(Y/N)	AC290	Remove	It seems not relevant for what it concerns portfolio monitoring on a line-by-line basis	YES	The actual ND configuration is enough to grant the right level of flexibility
72	ANNEX 3: CRE	Underlying exposures information section	CREL70	Debt Service Coverage Ratio Method	YES	NO	(LIST)	AC66	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
73	ANNEX 3: CRE	Underlying exposures information section	CREL71	Debt Service Coverage Ratio Indicator At Securitisation Date	NO	YES	(LIST)	AC82	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
74	ANNEX 3: CRE	Underlying exposures information section	CREL72	Most Recent Debt Service Coverage Ratio Indicator	NO	YES	(LIST)	AC295	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
75	ANNEX 3: CRE	Underlying exposures information section	CREL73	Debt Service Coverage Ratio At The Securitisation Date	YES	NO	(PERCENTAGE)	AC34	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
76	ANNEX 3: CRE	Underlying exposures information section	CREL74	Current Debt Service Coverage Ratio	YES	NO	(PERCENTAGE)	AC300	Remove	It is difficult to properly calculate this ratio since an updated and automated monitoring takes place only if there is a covenant underlying the exposures. Otherwise, the monitoring of this ratio should be calculated with at too high cost in terms of time and effort	YES	The actual ND configuration is enough to grant the right level of flexibility
77	ANNEX 3: CRE	Underlying exposures information section	CREL75	Original Loan-To-Value	YES	NO	(PERCENTAGE)	AC35	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
78	ANNEX 3: CRE	Underlying exposures information section	CREL76	Current Loan-To-Value	YES	NO	(PERCENTAGE)	AC301	Remove	The LTV is a relevant information especially during the origination phase of the mortgage. The evolution over time for private customers has less informational value	YES	The actual ND configuration is enough to grant the right level of flexibility
79	ANNEX 3: CRE	Underlying exposures information section	CREL77	Interest Coverage Ratio At The Securitisation Date	YES	NO	(PERCENTAGE)	AC33	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	The actual ND configuration is enough to grant the right level of flexibility
80	ANNEX 3: CRE	Underlying exposures information section	CREL78	Current Interest Coverage Ratio	YES	NO	(PERCENTAGE)	AC299	Remove	It is difficult to properly calculate this ratio since an updated and automated monitoring takes place only if there is a covenant underlying the exposures. Otherwise, the monitoring of this ratio should be calculated with at too high cost in terms of time and effort	YES	The actual ND configuration is enough to grant the right level of flexibility
81	ANNEX 3: CRE	Underlying exposures information section	CREL79	Interest Coverage Ratio Method	NO	YES	(LIST)	AC65	Remove	This information is too specific and reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
82	ANNEX 3: CRE	Underlying exposures information section	CREL80	Number Of Properties At Securitisation Date	NO	YES	(INTEGER-9999)	AC55	Remain			
83	ANNEX 3: CRE	Underlying exposures information section	CREL81	Number Of Properties At Data Cut-Off Date	YES	NO	(INTEGER-9999)	AC56	Remain			
84	ANNEX 3: CRE	Underlying exposures information section	CREL82	Properties Collateralised To The Underlying Exposure	NO	NO	(ALPHANUM-1000)	AC58	Remain			
85	ANNEX 3: CRE	Underlying exposures information section	CREL83	Property Portfolio Value At Securitisation Date	NO	YES	(MONETARY)	AC83	Remain			
86	ANNEX 3: CRE	Underlying exposures information section	CREL84	Property Portfolio Valuation Currency At Securitisation Date	NO	YES	(CURRENCYCODE_3)	AC84	Remain			
87	ANNEX 3: CRE	Underlying exposures information section	CREL85	Status Of Properties	NO	YES	(LIST)	AC340	Remove	This information is too specific and also it is not always reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
88	ANNEX 3: CRE	Underlying exposures information section	CREL86	Valuation Date At Securitisation Date	NO	YES	(DATEFORMAT)	AC85	Remain			
89	ANNEX 3: CRE	Underlying exposures information section	CREL87	Amortisation Type	YES	NO	(LIST)	AC281	Remain			
90	ANNEX 3: CRE	Underlying exposures information section	CREL88	Principal Grace Period End Date	NO	YES	(DATEFORMAT)	AR62	Remain			
91	ANNEX 3: CRE	Underlying exposures information section	CREL89	Grace Days Allowed	NO	YES	(INTEGER-9999)	AC108	Remain			

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	A	B	C	D	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
92	ANNEX 3: CRE	Underlying exposures information section	CREL90	Scheduled Principal Payment Frequency	NO	YES	(LIST)	AC173	Remain			
93	ANNEX 3: CRE	Underlying exposures information section	CREL91	Scheduled Interest Payment Frequency	NO	YES	(LIST)	AC173	Remain			
94	ANNEX 3: CRE	Underlying exposures information section	CREL92	Number Of Payments Before Securitisation	YES	NO	(INTEGER-9999)		Remain			
95	ANNEX 3: CRE	Underlying exposures information section	CREL93	Prepayment Terms Description	YES	YES	(ALPHANUM-100)	AC143	Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the terms, under which prepayment is possible, is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility
96	ANNEX 3: CRE	Underlying exposures information section	CREL94	Prepayment Lock-Out End Date	YES	YES	(DATEFORMAT)	AC140	Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the terms, under which prepayment is possible, is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility
97	ANNEX 3: CRE	Underlying exposures information section	CREL95	Yield Maintenance End Date	NO	YES	(DATEFORMAT)	AC141	Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the terms, under which prepayment is possible, is difficult to detect on IT systems.	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
98	ANNEX 3: CRE	Underlying exposures information section	CREL96	Prepayment Fee	NO	YES	(MONETARY)	AC317	Remove	The prepayment fee affects the prepayment risk since it is a feature that discourages early payment of the underlying loan. Nevertheless it is usually very difficult to segregate the single components of collections, given the fact that only the principal balances are deducted whenever a prepayment takes place.	YES	The ND 1-4 should be included to give a higher degree of flexibility
99	ANNEX 3: CRE	Underlying exposures information section	CREL97	Prepayment Fee End Date	YES	YES	(DATEFORMAT)	AC142	Remove	The prepayment fee affects the prepayment risk since it is a feature that discourages early payment of the underlying loan. Nevertheless it is usually very difficult to segregate the single components of collections, given the fact that only the principal balances are deducted whenever a prepayment takes place.	YES	The actual ND configuration is enough to grant the right level of flexibility
100	ANNEX 3: CRE	Underlying exposures information section	CREL98	Unscheduled Principal Collections	NO	YES	(MONETARY)		Remain			
101	ANNEX 3: CRE	Underlying exposures information section	CREL99	Liquidation / Prepayment Date	NO	YES	(DATEFORMAT)	AC315	Remain			
102	ANNEX 3: CRE	Underlying exposures information section	CREL100	Liquidation / Prepayment Code	NO	YES	(LIST)	AC316	Amend	Some detailed cases are difficult to detect. For this reason we would implement the use of ND for this field	YES	The ND 1-4 should be included to give a higher degree of flexibility
103	ANNEX 3: CRE	Underlying exposures information section	CREL101	Prepayment Interest Excess / Shortfall	NO	YES	(MONETARY)	AC262	Remove	It is possible to detect the excess interest paid but it is very difficult to detect the exact shortfall in interest paid in each period	YES	The ND 1-4 should be included to give a higher degree of flexibility
104	ANNEX 3: CRE	Underlying exposures information section	CREL102	Payment Date	NO	YES	(DATEFORMAT)	AC225	Remain			
105	ANNEX 3: CRE	Underlying exposures information section	CREL103	Next Payment Adjustment Date	NO	YES	(DATEFORMAT)	AC228	Remove	This information is too specific and also it is not always reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
106	ANNEX 3: CRE	Underlying exposures information section	CREL104	Next Payment Date	NO	YES	(DATEFORMAT)	AC230	Remain			
107	ANNEX 3: CRE	Underlying exposures information section	CREL105	Payment Due	NO	YES	(MONETARY)		Remain			
108	ANNEX 3: CRE	Underlying exposures information section	CREL106	Original Interest Rate	YES	NO	(PERCENTAGE)	AC20	Remain			
109	ANNEX 3: CRE	Underlying exposures information section	CREL107	Interest Rate At The Securitisation Date	YES	NO	(PERCENTAGE)	AC39	Remain			
110	ANNEX 3: CRE	Underlying exposures information section	CREL108	First Payment Adjustment Date	YES	YES	(DATEFORMAT)	AC172	Remove	This information is too specific and also it is not always reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
111	ANNEX 3: CRE	Underlying exposures information section	CREL109	Interest Rate Type	NO	YES	(LIST)	AC115	Remain			
112	ANNEX 3: CRE	Underlying exposures information section	CREL110	Current Interest Rate	NO	YES	(PERCENTAGE)	AC239	Remain			
113	ANNEX 3: CRE	Underlying exposures information section	CREL111	Current Interest Rate Index	NO	YES	(LIST)	AC19	Remain			

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
143	ANNEX 3: CRE	Underlying exposures information section	CREL141	Cumulative Recoveries	NO	YES	(MONETARY)	AC353	Remove	The total value of recoveries can be detected when the write off of the exposures is established. Therefore it is inferable from the Investor Reports	YES	The ND 1-4 should be included to give a higher degree of flexibility
144	ANNEX 3: CRE	Underlying exposures information section	CREL142	Enforcement Start Date	NO	YES	(DATEFORMAT)	AC342	Remain			
145	ANNEX 3: CRE	Underlying exposures information section	CREL143	Workout Strategy Code	NO	YES	(LIST)	AC343	Remove	When there is a third party that manages the recoveries and liquidation of assets it is difficult to have the information with the requested periodicity	YES	The ND 1-4 should be included to give a higher degree of flexibility
146	ANNEX 3: CRE	Underlying exposures information section	CREL144	Modification	NO	YES	(LIST)	AC372	Remain			
147	ANNEX 3: CRE	Underlying exposures information section	CREL145	Special Servicing Status	NO	NO	(Y/N)	AC355	Remain			
148	ANNEX 3: CRE	Underlying exposures information section	CREL146	Most Recent Special Servicer Transfer Date	NO	YES	(DATEFORMAT)	AC382	Remove	When there is a third party that manages the recoveries and liquidation of assets it is difficult to have the information with the requested periodicity	YES	The ND 1-4 should be included to give a higher degree of flexibility
149	ANNEX 3: CRE	Underlying exposures information section	CREL147	Most Recent Primary Servicer Return Date	NO	YES	(DATEFORMAT)	AC383	Remove	When there is a third party that manages the recoveries and liquidation of assets it is difficult to have the information with the requested periodicity	YES	The ND 1-4 should be included to give a higher degree of flexibility
150	ANNEX 3: CRE	Underlying exposures information section	CREL148	Non Recoverability Determined	YES	YES	(Y/N)	AC389	Remain			
151	ANNEX 3: CRE	Underlying exposures information section	CREL149	Covenant Breach / Trigger	NO	YES	(LIST)	AC422	Remain			
152	ANNEX 3: CRE	Underlying exposures information section	CREL150	Date Of Breach	YES	YES	(DATEFORMAT)	AC390	Remain			
153	ANNEX 3: CRE	Underlying exposures information section	CREL151	Date Of Breach Cure	NO	YES	(DATEFORMAT)	AC391	Remain			
154	ANNEX 3: CRE	Underlying exposures information section	CREL152	Servicer Watchlist Code	NO	YES	(WATCHLIST)	AC392	Remain			
155	ANNEX 3: CRE	Underlying exposures information section	CREL153	Servicer Watchlist Date	NO	YES	(DATEFORMAT)	AC381	Remain			
156	ANNEX 3: CRE	Underlying exposures information section	CREL154	Interest Rate Swap Provider	NO	YES	(ALPHANUM-1000)	AC155	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
157	ANNEX 3: CRE	Underlying exposures information section	CREL155	Interest Rate Swap Provider Legal Entity Identifier	NO	YES	(LEI)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
158	ANNEX 3: CRE	Underlying exposures information section	CREL156	Interest Rate Swap Maturity Date	NO	YES	(DATEFORMAT)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
159	ANNEX 3: CRE	Underlying exposures information section	CREL157	Interest Rate Swap Notional	NO	YES	(MONETARY)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
160	ANNEX 3: CRE	Underlying exposures information section	CREL158	Currency Swap Provider	NO	YES	(ALPHANUM-1000)	AC155	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
161	ANNEX 3: CRE	Underlying exposures information section	CREL159	Currency Swap Provider Legal Entity Identifier	NO	YES	(LEI)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
162	ANNEX 3: CRE	Underlying exposures information section	CREL160	Currency Swap Maturity Date	NO	YES	(DATEFORMAT)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
163	ANNEX 3: CRE	Underlying exposures information section	CREL161	Currency Swap Notional	NO	YES	(MONETARY)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
164	ANNEX 3: CRE	Underlying exposures information section	CREL162	Exchange Rate For Swap	NO	YES	(PERCENTAGE)	AC160	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
165	ANNEX 3: CRE	Underlying exposures information section	CREL163	Other Swap Provider	NO	YES	(ALPHANUM-1000)	AC325	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
166	ANNEX 3: CRE	Underlying exposures information section	CREL164	Other Swap Provider Legal Entity Identifier	NO	YES	(LEI)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
167	ANNEX 3: CRE	Underlying exposures information section	CREL165	Obligor Must Pay Breakage On Swap	YES	NO	(LIST)	AC165	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
168	ANNEX 3: CRE	Underlying exposures information section	CREL166	Full Or Partial Termination Event Of Swap For Current Period	NO	YES	(LIST)	AC327	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
169	ANNEX 3: CRE	Underlying exposures information section	CREL167	Net Periodic Payment Made By Swap Provider	NO	YES	(MONETARY)	AC328	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
170	ANNEX 3: CRE	Underlying exposures information section	CREL168	Breakage Costs Due To Underlying Exposure Swap Provider	NO	YES	(MONETARY)	AC330	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
171	ANNEX 3: CRE	Underlying exposures information section	CREL169	Shortfall In Payment Of Breakage Costs On Swap	NO	YES	(MONETARY)	AC331	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
172	ANNEX 3: CRE	Underlying exposures information section	CREL170	Breakage Costs Due From Swap Counterparty	NO	YES	(MONETARY)	AC332	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
173	ANNEX 3: CRE	Underlying exposures information section	CREL171	Next Swap Reset Date	NO	YES	(DATEFORMAT)	AC333	Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	The ND 1-4 should be included to give a higher degree of flexibility
174	ANNEX 3: CRE	Underlying exposures information section	CREL172	Sponsor	NO	YES	(ALPHANUM-100)	AC13	Remove	This type of info is already provided to investors in the transaction origination documents	YES	The ND 1-4 should be included to give a higher degree of flexibility
175	ANNEX 3: CRE	Underlying exposures information section	CREL173	Agent Bank Of Syndication Legal Entity Identifier	NO	YES	(LEI)	AC202	Remove	This type of info is already provided to investors in the transaction origination documents	YES	The ND 1-4 should be included to give a higher degree of flexibility
176	ANNEX 3: CRE	Underlying exposures information section	CREL174	Servicer Legal Entity Identifier	NO	YES	(LEI)	AC11	Remain			
177	ANNEX 3: CRE	Underlying exposures information section	CREL175	Servicer Name	NO	YES	(ALPHANUM-100)		Remain			
178	ANNEX 3: CRE	Underlying exposures information section	CREL176	Originator Name	NO	NO	(ALPHANUM-100)		Remain			
179	ANNEX 3: CRE	Underlying exposures information section	CREL177	Originator Legal Entity Identifier	NO	NO	(LEI)		Remain			
180	ANNEX 3: CRE	Underlying exposures information section	CREL178	Originator Establishment Country	NO	NO	(COUNTRYCODE_2)		Remain			

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
181	ANNEX 3: CRE	Underlying exposures information section	CREL179	Original Lender Name	YES	YES	{ALPHANUM-100}		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility
182	ANNEX 3: CRE	Underlying exposures information section	CREL180	Original Lender Legal Entity Identifier	YES	YES	{LEI}		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility
183	ANNEX 3: CRE	Underlying exposures information section	CREL181	Original Lender Establishment Country	YES	YES	{COUNTRYCODE_2}		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility
184	ANNEX 3: CRE	Collateral information section	Collateral-level information section									
185	ANNEX 3: CRE	Collateral information section	CREC1	Unique Identifier	NO	NO	{ALPHANUM-28}	AC1	Remain			
186	ANNEX 3: CRE	Collateral information section	CREC2	Underlying Exposure Identifier	NO	NO	{ALPHANUM-1000}	PC2	Remain			
187	ANNEX 3: CRE	Collateral information section	CREC3	Original Collateral Identifier	NO	NO	{ALPHANUM-1000}	PC1	Remain			
188	ANNEX 3: CRE	Collateral information section	CREC4	New Collateral Identifier	NO	NO	{ALPHANUM-1000}	AR8	Remain			
189	ANNEX 3: CRE	Collateral information section	CREC5	Collateral Type	NO	NO	{LIST}	CS6	Remain			
190	ANNEX 3: CRE	Collateral information section	CREC6	Property Name	NO	YES	{ALPHANUM-100}	PC3	Remove	The name of the property is not relevant for the collaterals	YES	The ND 1-4 should be included to give a higher degree of flexibility
191	ANNEX 3: CRE	Collateral information section	CREC7	Property Address	NO	YES	{ALPHANUM-1000}	PC4	Remain			
192	ANNEX 3: CRE	Collateral information section	CREC8	Geographic Region - Collateral	YES	YES	{NUTS}	PC6	Remain			
193	ANNEX 3: CRE	Collateral information section	CREC9	Property Post Code	NO	YES	{ALPHANUM-100}	PC7	Remove	The postal code has a very low informational value since the geographic region already gives the location of the collateral		
194	ANNEX 3: CRE	Collateral information section	CREC10	Lien	YES	YES	{INTEGER-9999}		Remain			
195	ANNEX 3: CRE	Collateral information section	CREC11	Property Status	NO	YES	{LIST}	PC15	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
196	ANNEX 3: CRE	Collateral information section	CREC12	Property Type	NO	YES	{LIST}	PC9	Remain			
197	ANNEX 3: CRE	Collateral information section	CREC13	Property Form Of Title	NO	YES	{LIST}	PC19	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase
198	ANNEX 3: CRE	Collateral information section	CREC14	Current Valuation Date	YES	YES	{DATEFORMAT}	PC22	Remain			
199	ANNEX 3: CRE	Collateral information section	CREC15	Current Valuation Amount	YES	YES	{MONETARY}	PC23	Remain			
200	ANNEX 3: CRE	Collateral information section	CREC16	Current Valuation Method	YES	NO	{LIST}		Remove	The type of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility
201	ANNEX 3: CRE	Collateral information section	CREC17	Current Valuation Basis	YES	NO	{LIST}	PC26	Remove	The basis of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
	ANNEX 3: CRE	Collateral information section	CREC18	Original Valuation Method	YES	NO	(LIST)	AC67	Remove	This information is already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
202	ANNEX 3: CRE	Collateral information section	CREC19	Collateral Securitisation Date	YES	NO	(DATEFORMAT)	PC36	Remove	This information is already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
203	ANNEX 3: CRE	Collateral information section	CREC20	Allocated Percentage Of Underlying Exposure At Securitisation Date	YES	YES	(PERCENTAGE)	PC37	Remove	This information is not relevant for the collateral monitoring	YES	The actual ND configuration is enough to grant the right level of flexibility	
204	ANNEX 3: CRE	Collateral information section	CREC21	Current Allocated Underlying Exposure Percentage	NO	YES	(PERCENTAGE)	PC56	Remove	This information is too specific and also it is not always reported in the financing contract which is given to investors at transaction origination (at least for what it concerns the disclosed part of the underlying portfolio)	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
205	ANNEX 3: CRE	Collateral information section	CREC22	Valuation At Securitisation	NO	YES	(MONETARY)	PC45	Remain				
206	ANNEX 3: CRE	Collateral information section	CREC23	Name Of Valuer At Securitisation	NO	YES	(ALPHANUM-100)	PC46	Remove	This information is not relevant for the collateral monitoring	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
207	ANNEX 3: CRE	Collateral information section	CREC24	Date Of Valuation At Securitisation	NO	YES	(DATEFORMAT)	PC47	Remain				
208	ANNEX 3: CRE	Collateral information section	CREC25	Year Built	YES	YES	(YEAR)	PC10	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation	YES	The actual ND configuration is enough to grant the right level of flexibility	
209	ANNEX 3: CRE	Collateral information section	CREC26	Year Last Renovated	YES	YES	(YEAR)	PC11	Remove	This information is not relevant for the collateral monitoring	YES	The actual ND configuration is enough to grant the right level of flexibility	
210	ANNEX 3: CRE	Collateral information section	CREC27	Number Of Units	NO	YES	(INTEGER-999999999)	PC14	Remove	This information is not relevant for the collateral monitoring	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
211	ANNEX 3: CRE	Collateral information section	CREC28	Net Square Metres	NO	YES	(INTEGER-999999999)	PC12	Remain				
212	ANNEX 3: CRE	Collateral information section	CREC29	Commercial Area	NO	YES	(INTEGER-999999999)	PC49	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation regarding the collateral	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
213	ANNEX 3: CRE	Collateral information section	CREC30	Residential Area	NO	YES	(INTEGER-999999999)	PC50	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation regarding the collateral	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
214	ANNEX 3: CRE	Collateral information section	CREC31	Net Internal Floor Area Validated	YES	YES	(Y/N)	PC13	Remove	The info related to this field can be removed from the list since it is already provided at origination in the transaction's contractual documentation regarding the collateral	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
215	ANNEX 3: CRE	Collateral information section	CREC32	Occupancy As Of Date	NO	YES	(DATEFORMAT)	PC76	Remove	It is materially impossible to periodically monitor the occupancy in an automated way	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
216	ANNEX 3: CRE	Collateral information section	CREC33	Economic Occupancy At Securitisation	NO	YES	(PERCENTAGE)	AC86	Remove	It is materially impossible to periodically monitor the occupancy in an automated way	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
217	ANNEX 3: CRE	Collateral information section	CREC34	Physical Occupancy At Securitisation	NO	YES	(PERCENTAGE)	PC77	Remove	It is materially impossible to periodically monitor the occupancy in an automated way	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
218	ANNEX 3: CRE	Collateral information section	CREC35	Vacant Possession Value At Securitisation Date	NO	YES	(MONETARY)	PC48	Remove	It is materially impossible to periodically monitor the occupancy in an automated way	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
219	ANNEX 3: CRE	Collateral information section	CREC36	Date Of Financials At Securitisation	YES	YES	(DATEFORMAT)	PC38	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
220	ANNEX 3: CRE	Collateral information section	CREC37	Net Operating Income At Securitisation	YES	YES	(MONETARY)	PC41	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
221	ANNEX 3: CRE	Collateral information section	CREC38	Most Recent Financials As Of Start Date	YES	YES	(DATEFORMAT)	PC58	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
222	ANNEX 3: CRE	Collateral information section	CREC39	Most Recent Financials As Of End Date	YES	YES	(DATEFORMAT)	PC59	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
223	ANNEX 3: CRE	Collateral information section	CREC40	Most Recent Revenue	YES	YES	(MONETARY)	PC63	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
224	ANNEX 3: CRE	Collateral information section	CREC41	Most Recent Operating Expenses	YES	YES	(MONETARY)	PC64	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
225	ANNEX 3: CRE	Collateral information section	CREC42	Most Recent Capital Expenditure	YES	YES	(MONETARY)	PC66	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
226	ANNEX 3: CRE	Collateral information section	CREC43	Ground Rent Payable	NO	YES	(MONETARY)	PC21	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
227	ANNEX 3: CRE	Collateral information section	CREC44	Weighted Average Lease Terms	NO	YES	(INTEGER-9999)	PC84	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
228	ANNEX 3: CRE	Collateral information section	CREC45	Property Leasehold Expiry	NO	YES	(DATEFORMAT)	PC20	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
229	ANNEX 3: CRE	Collateral information section	CREC46	Contractual Annual Rental Income	NO	YES	(MONETARY)	PC70	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
230	ANNEX 3: CRE	Collateral information section	CREC47	Income Expiring 1-12 Months	YES	YES	(PERCENTAGE)	PC91	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
231	ANNEX 3: CRE	Collateral information section	CREC48	Income Expiring 13-24 Months	YES	YES	(PERCENTAGE)	PC92	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
232	ANNEX 3: CRE	Collateral information section	CREC49	Income Expiring 25-36 Months	YES	YES	(PERCENTAGE)	PC93	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
233	ANNEX 3: CRE	Collateral information section	CREC50	Income Expiring 37-48 Months	YES	YES	(PERCENTAGE)	PC94	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
234	ANNEX 3: CRE	Collateral information section	CREC51	Income Expiring 49+ Months	YES	YES	(PERCENTAGE)	PC95	Remove	It is impossible to monitor this info in an automated way within IT systems. Nevertheless some of these infos are reported inside the contracts provided to investors	YES	The actual ND configuration is enough to grant the right level of flexibility	
235	ANNEX 3: CRE	Tenant information section	Tenant-level information section										
236	ANNEX 3: CRE	Tenant information section	CRET1	Unique Identifier	NO	NO	(ALPHANUM-28)	AC1	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
237	ANNEX 3: CRE	Tenant information section	CRET2	Underlying Exposure Identifier	NO	NO	(ALPHANUM-1000)	PC2	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
238	ANNEX 3: CRE	Tenant information section	CRET3	Collateral Identifier	NO	NO	(ALPHANUM-1000)		Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
239	ANNEX 3: CRE	Tenant information section	CRET4	Tenant Identifier	NO	NO	(ALPHANUM-1000)		Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
240	ANNEX 3: CRE	Tenant information section	CRET5	Tenant Name	YES	NO	(ALPHANUM-100)	PC96	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility	
241	ANNEX 3: CRE	Tenant information section	CRET6	NACE Industry Code	YES	YES	(NACE)		Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility	
242	ANNEX 3: CRE	Tenant information section	CRET7	Date Of Lease Expiration	NO	YES	(DATEFORMAT)	PC97	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
243	ANNEX 3: CRE	Tenant information section	CRET8	Rent Payable	NO	YES	(MONETARY)	PC98	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
244	ANNEX 3: CRE	Tenant information section	CRET9	Rent Currency	NO	YES	(CURRENCYCODE_3)	PC106	Remove	It is impossible to monitor this info in an automated way within IT systems.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	

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	A	B	C	D	E	F	G	H	I	J	K	L	M	
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
2	ANNEX 4: CRP	Underlying exposures information section	Underlying exposures information section											
3	ANNEX 4: CRP	Underlying exposures information section	CRPL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO	{ALPHANUM-28}	AS2	Remain				
4	ANNEX 4: CRP	Underlying exposures information section	CRPL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be maintained in the original source.	NO	NO	{ALPHANUM-1000}	AS3	Remain				
5	ANNEX 4: CRP	Underlying exposures information section	CRPL3	New Underlying Exposure Identifier	Identifier in field CRPL2 cannot be originated in this information section.	NO	NO	{ALPHANUM-1000}	AS3	Remain				
6	ANNEX 4: CRP	Underlying exposures information section	CRPL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be maintained in the original source.	NO	NO	{ALPHANUM-1000}	AS7	Remain				
7	ANNEX 4: CRP	Underlying exposures information section	CRPL5	New Obligor Identifier	Identifier in field CRPL4 cannot be maintained in this information section.	NO	NO	{ALPHANUM-1000}	AS7	Remain				
8	ANNEX 4: CRP	Underlying exposures information section	CRPL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	{DATEFORMAT}	AS1	Remain				
9	ANNEX 4: CRP	Underlying exposures information section	CRPL7	Pool Addition Date	The date that the underlying exposure was added to the pool.	NO	YES	{DATEFORMAT}		Remain				
10	ANNEX 4: CRP	Underlying exposures information section	CRPL8	Date Of Repurchase	Date on which the underlying exposure was repurchased.	NO	YES	{DATEFORMAT}		Remain				
11	ANNEX 4: CRP	Underlying exposures information section	CRPL9	Redemption Date	Date on which the account redeemed or (for defaulted exposures) the obligor.	NO	YES	{DATEFORMAT}	AS133	Remain				
12	ANNEX 4: CRP	Underlying exposures information section	CRPL10	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located.	YES	NO	{NUTS}	AS17	Remain				
13	ANNEX 4: CRP	Underlying exposures information section	CRPL11	Geographic Region Classification	Whether the year of the NUTS3 classification used is 2013, 2014 or 2016.	YES	NO	{YEAR}		Remain				
14	ANNEX 4: CRP	Underlying exposures information section	CRPL12	Credit Impaired Obligor	Whether the obligor is credit impaired pursuant to Article 20(11) of Regulation (EU) 2017/2402.	NO	YES	{Y/N}		Remain				
15	ANNEX 4: CRP	Underlying exposures information section	CRPL13	Customer Type	Customer type at origination: Non-financial, Non-financial and financial, Financial.	YES	NO	{LIST}	AS23	Remove	Information not relevant to map the risk profile of the underlying portfolio: usually rating agencies or investors are requesting other			
16	ANNEX 4: CRP	Underlying exposures information section	CRPL14	NACE Industry Code	NACE Code, as set out in Regulation (EC) No 1891/2006.	YES	YES	{NACE}	AS42	Remain				
17	ANNEX 4: CRP	Underlying exposures information section	CRPL15	Obligor Basel III Segment	Basel III Segment: Corporate, Corporate Finance, Retail, Retail Finance, Sovereign, Sovereign Finance, Other.	YES	YES	{LIST}	AS22	Remain				
18	ANNEX 4: CRP	Underlying exposures information section	CRPL16	Enterprise Size	Classification of enterprises by size, in accordance with Regulation (EU) 2015/1036.	YES	NO	{LIST}	AS21	Remove	Information is already supplied in the previous field			
19	ANNEX 4: CRP	Underlying exposures information section	CRPL17	Revenue	Annual sales volume net of all discounts and other gross debt.	YES	NO	{MONETARY}	AS109	Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			
20	ANNEX 4: CRP	Underlying exposures information section	CRPL18	Total Debt	Total gross debt of the obligor, including the recurring payments from continuing operations plus interest on the value.	YES	NO	{MONETARY}	AS102	Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			
21	ANNEX 4: CRP	Underlying exposures information section	CRPL19	EBITDA	Recurring earnings from continuing operations plus interest on the value.	YES	NO	{MONETARY}	AS107	Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			
22	ANNEX 4: CRP	Underlying exposures information section	CRPL20	Enterprise Value	i.e. market capitalisation plus debt value.	YES	NO	{MONETARY}		Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			
23	ANNEX 4: CRP	Underlying exposures information section	CRPL21	Free Cashflow	Net income plus non-cash charges plus interest x (1 - tax rate).	YES	NO	{MONETARY}	AS100	Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			
24	ANNEX 4: CRP	Underlying exposures information section	CRPL22	Date Of Financials	Financial information (e.g. EBITDA) as of the date of the financials.	YES	YES	{DATEFORMAT}	AS112	Remove	Not relevant for granular and non-concentrated ABSs - The insertion of this info would destroy the asset			

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
25	ANNEX 4: CRP	Underlying exposures information section	CRPL23	Financial Statement Currency	The reporting currency of the financial statement.	YES	NO	{CURRENCYCODE_3}	AS111	Remove	Not relevant for granular and not concentrated ABSs - The insertion of this info would destroy the asset class.		
26	ANNEX 4: CRP	Underlying exposures information section	CRPL24	Debt Type	Debt type: Loan or Lease (L/LF)	NO	NO	{LIST}	AS25	Remain			
27	ANNEX 4: CRP	Underlying exposures information section	CRPL25	Securitized Receivables	What receivables associated with this underlying?	NO	NO	{LIST}		Remain			
28	ANNEX 4: CRP	Underlying exposures information section	CRPL26	International Securities Identification Number	What ISIN code assigned to this underlying?	NO	YES	{ISIN}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
29	ANNEX 4: CRP	Underlying exposures information section	CRPL27	Seniority	Debt instrument Seniority: Senior Debt	NO	YES	{LIST}	AS26	Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
30	ANNEX 4: CRP	Underlying exposures information section	CRPL28	Syndicated	Is the underlying exposure syndicated?	YES	NO	{Y/N}	AS29	Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
31	ANNEX 4: CRP	Underlying exposures information section	CRPL29	Leveraged Transaction	Is the underlying exposure a leveraged transaction?	NO	NO	{Y/N}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
32	ANNEX 4: CRP	Underlying exposures information section	CRPL30	Managed by CLO	Is the underlying exposure also being managed by the CLO manager?	NO	YES	{Y/N}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
33	ANNEX 4: CRP	Underlying exposures information section	CRPL31	Payment in Kind	Underlying exposure currently paying in kind?	YES	NO	{Y/N}		Remain			
34	ANNEX 4: CRP	Underlying exposures information section	CRPL32	Special Scheme	Is the underlying exposure governed by any special public law?	YES	YES	{ALPHANUM-10000}		Remove	The field definition lacks clarity and is difficult to assess for securitizations with underlying collateral in multiple jurisdictions.		
35	ANNEX 4: CRP	Underlying exposures information section	CRPL33	Origination Date	Date of original underlying exposure advance.	YES	NO	{DATEFORMAT}	AS50	Amend	Change to 'date of the credit agreement' to clarify the field		
36	ANNEX 4: CRP	Underlying exposures information section	CRPL34	Maturity Date	The date of maturity of the underlying exposure.	NO	YES	{DATEFORMAT}	AS51	Remain			
37	ANNEX 4: CRP	Underlying exposures information section	CRPL35	Origination Channel	Origination channel of the underlying exposure.	YES	YES	{LIST}	CS23	Remain			
38	ANNEX 4: CRP	Underlying exposures information section	CRPL36	Purpose	Underlying exposure Purpose: Overdraft or	YES	NO	{LIST}	AS57	Amend	Please allow the utilisation of ND,5 option		
39	ANNEX 4: CRP	Underlying exposures information section	CRPL37	Currency Denomination	The underlying exposure currency denomination.	NO	NO	{CURRENCYCODE_3}	AS52	Remain			
40	ANNEX 4: CRP	Underlying exposures information section	CRPL38	Original Principal Balance	Original underlying exposure balance (inclusive of fees).	YES	YES	{MONETARY}	AS54	Remain			
41	ANNEX 4: CRP	Underlying exposures information section	CRPL39	Current Principal Balance	Amount of underlying exposure outstanding as of	NO	YES	{MONETARY}	AS55	Remain			
42	ANNEX 4: CRP	Underlying exposures information section	CRPL40	Prior Principal Balances	Total balances ranking prior to this underlying	YES	YES	{MONETARY}	CS15	Remove	It is difficult having the total balance held by other lenders.		
43	ANNEX 4: CRP	Underlying exposures information section	CRPL41	Market Value	For collateralised Loan Obligation securitisations, what is the market value of the underlying exposures?	NO	YES	{MONETARY}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
44	ANNEX 4: CRP	Underlying exposures information section	CRPL42	Total Credit Limit	Total underlying exposures with flexible re-draw facility and/or line of credit.	NO	YES	{MONETARY}	AS60	Remain			
45	ANNEX 4: CRP	Underlying exposures information section	CRPL43	Purchase Price	Price paid relative to par, at which the underlying exposure was purchased.	NO	YES	{PERCENTAGE}		Remain			
46	ANNEX 4: CRP	Underlying exposures information section	CRPL44	Put Date	If there exists an option to sell back the underlying exposure.	NO	YES	{DATEFORMAT}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		
47	ANNEX 4: CRP	Underlying exposures information section	CRPL45	Put Strike	If there exists an option to sell back the underlying exposure, what is the strike price?	NO	YES	{MONETARY}		Remove	Fields not applicable to ABS SME loans – please remove the field or differentiate the template between ABS SME loans and other ABS.		

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
48	ANNEX 4: CRP	Underlying exposures information section	CRPL46	Amortisation Type	Type or amortisation of the underlying	YES	NO	{LIST}	AS62	Remain			
49	ANNEX 4: CRP	Underlying exposures information section	CRPL47	Principal Grace Period End Date	in application as at the data cut-off date, indicate the principal grace	YES	YES	{DATEFORMAT}	AS70	Remain			
50	ANNEX 4: CRP	Underlying exposures information section	CRPL48	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period	NO	YES	{LIST}	AS58	Remain			
51	ANNEX 4: CRP	Underlying exposures information section	CRPL49	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period	NO	YES	{LIST}	AS59	Remain			
52	ANNEX 4: CRP	Underlying exposures information section	CRPL50	Payment Due	This is the next contractual payment due by	NO	YES	{MONETARY}	AS63	Remain			
53	ANNEX 4: CRP	Underlying exposures information section	CRPL51	Balloon Amount	Total amount of (securitised) principal repayments of interest rate type.	YES	YES	{MONETARY}	AS66	Remain			
54	ANNEX 4: CRP	Underlying exposures information section	CRPL52	Interest Rate Type	Floating rate	NO	YES	{LIST}	AS83	Remain			
55	ANNEX 4: CRP	Underlying exposures information section	CRPL53	Current Interest Rate	Underlying rate per annum used to calculate the interest rate	NO	YES	{PERCENTAGE}	AS80	Remain			
56	ANNEX 4: CRP	Underlying exposures information section	CRPL54	Current Interest Rate Index	reference interest index currently used in the	NO	YES	{LIST}	AS84	Amend	Add SFOR		
57	ANNEX 4: CRP	Underlying exposures information section	CRPL55	Current Interest Rate Index Tenor	tenor of the current interest rate index:	NO	YES	{LIST}	AS84	Remain			
58	ANNEX 4: CRP	Underlying exposures information section	CRPL56	Current Interest Rate Margin	Current interest rate margin of the floating-rate	NO	YES	{PERCENTAGE}	AS85	Remain			
59	ANNEX 4: CRP	Underlying exposures information section	CRPL57	Interest Rate Reset Interval	Number of months between each interest rate reset date.	NO	YES	{INTEGER-9999}	AS94	Remain			
60	ANNEX 4: CRP	Underlying exposures information section	CRPL58	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate under the	NO	YES	{PERCENTAGE}	AS81	Remain			
61	ANNEX 4: CRP	Underlying exposures information section	CRPL59	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate under the	NO	YES	{PERCENTAGE}	AS82	Remain			
62	ANNEX 4: CRP	Underlying exposures information section	CRPL60	Revision Margin 1	The margin for the underlying exposure at the 1st revision date	YES	YES	{PERCENTAGE}	AS86	Remain			
63	ANNEX 4: CRP	Underlying exposures information section	CRPL61	Interest Revision Date 1	Date interest rate next changes (e.g. discount margin	YES	YES	{DATEFORMAT}	AS87	Remain			
64	ANNEX 4: CRP	Underlying exposures information section	CRPL62	Revision Margin 2	The margin for the underlying exposure at the 2nd revision date	YES	YES	{PERCENTAGE}	AS88	Remain			
65	ANNEX 4: CRP	Underlying exposures information section	CRPL63	Interest Revision Date 2	Date of 2nd interest rate change (e.g. discount margin	YES	YES	{DATEFORMAT}	AS89	Remain			
66	ANNEX 4: CRP	Underlying exposures information section	CRPL64	Revision Margin 3	The margin for the underlying exposure at the 3rd revision date	YES	YES	{PERCENTAGE}	AS90	Remain			
67	ANNEX 4: CRP	Underlying exposures information section	CRPL65	Interest Revision Date 3	Date of 3rd interest rate change (e.g. discount margin	YES	YES	{DATEFORMAT}	AS91	Remain			
68	ANNEX 4: CRP	Underlying exposures information section	CRPL66	Revised Interest Rate Index	Next interest rate index.	YES	YES	{LIST}	AS92	Remain			
69	ANNEX 4: CRP	Underlying exposures information section	CRPL67	Revised Interest Rate Index Tenor	Tenor of the next interest rate index:	YES	YES	{LIST}	AS92	Remain			
70	ANNEX 4: CRP	Underlying exposures information section	CRPL68	Number Of Payments Before Securitisation	Number (NMB) of payments made prior to the exposure being	YES	NO	{INTEGER-9999}		Remain			

Annex 4_true sale

1	A	B	C	D	E	F	G	H	I	J	K	L	M
	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
71	ANNEX 4: CRP	Underlying exposures information section	CRPL69	Percentage Of Prepayments Allowed Per Year	Percentage amount of prepayments allowed on the date entered	YES	YES	{PERCENTAGE}		Remain			
72	ANNEX 4: CRP	Underlying exposures information section	CRPL70	Prepayment Lock-Out End Date	which the lender allows prepayment of the underlying exposure	YES	YES	{DATEFORMAT}		Remain			
73	ANNEX 4: CRP	Underlying exposures information section	CRPL71	Prepayment Fee	Amount deducted from the obligor as the fee/penalty for prepayment	NO	YES	{MONETARY}	AS69	Remain			
74	ANNEX 4: CRP	Underlying exposures information section	CRPL72	Prepayment Fee End Date	which the lender allows prepayment of the underlying exposure	YES	YES	{DATEFORMAT}		Remain			
75	ANNEX 4: CRP	Underlying exposures information section	CRPL73	Prepayment Date	The latest date on which an unscheduled prepayment is collected	YES	YES	{DATEFORMAT}		Remain			
76	ANNEX 4: CRP	Underlying exposures information section	CRPL74	Cumulative Prepayments	Total prepayments collected as at the data cut-off date	YES	YES	{MONETARY}		Remain			
77	ANNEX 4: CRP	Underlying exposures information section	CRPL75	Date Of Restructuring	Enter the date at which the underlying exposure has been restructured	YES	YES	{DATEFORMAT}		Remain			
78	ANNEX 4: CRP	Underlying exposures information section	CRPL76	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES	{DATEFORMAT}		Remain			
79	ANNEX 4: CRP	Underlying exposures information section	CRPL77	Arrears Balance	Current balance of arrears, which is defined as:	NO	NO	{MONETARY}	AS117	Remain			
80	ANNEX 4: CRP	Underlying exposures information section	CRPL78	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either current or historical)	NO	NO	{INTEGER-9999}	AS118	Remain			
81	ANNEX 4: CRP	Underlying exposures information section	CRPL79	Account Status	Current status of the underlying exposure that has gone into default	NO	NO	{LIST}		Remain			
82	ANNEX 4: CRP	Underlying exposures information section	CRPL80	Reason for Default or Foreclosure	Reason for default as per Article 178 of the CRA	YES	YES	{LIST}	AS123	Remain			
83	ANNEX 4: CRP	Underlying exposures information section	CRPL81	Default Amount	Total gross default amount before the application of sale proceeds and other adjustments	NO	YES	{MONETARY}	AS125	Remain			
84	ANNEX 4: CRP	Underlying exposures information section	CRPL82	Default Date	The date of default.	NO	YES	{DATEFORMAT}	AS124	Remain			
85	ANNEX 4: CRP	Underlying exposures information section	CRPL83	Allocated Losses	The allocated losses to date, net of fees, accrued interest and other recoveries	NO	YES	{MONETARY}	AS132	Remain			
86	ANNEX 4: CRP	Underlying exposures information section	CRPL84	Cumulative Recoveries	Total recoveries (regardless of their source) on the underlying exposure	NO	YES	{MONETARY}	AS128	Remain			
87	ANNEX 4: CRP	Underlying exposures information section	CRPL85	Recovery Source	The source of the recoveries:	NO	YES	{LIST}	AS129	Remain			
88	ANNEX 4: CRP	Underlying exposures information section	CRPL86	Recourse	Is there recourse (full or limited) to the obligor's assets?	YES	YES	{Y/N}		Remain			
89	ANNEX 4: CRP	Underlying exposures information section	CRPL87	Deposit Amount	The sum of all obligor amounts held by the obligor or seller	NO	YES	{MONETARY}	AS44	Remove	We already provide in a specific section of our SR the total set-off risk using the RA's rules		
90	ANNEX 4: CRP	Underlying exposures information section	CRPL88	Interest Rate Swap Notional	interest rate swap on the underlying exposure	NO	YES	{MONETARY}		Remain			
91	ANNEX 4: CRP	Underlying exposures information section	CRPL89	Interest Rate Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Identifier System)	NO	YES	{LEI}		Remain			
92	ANNEX 4: CRP	Underlying exposures information section	CRPL90	Interest Rate Swap Provider	interest rate swap on the underlying exposure	NO	YES	{ALPHANUM-1000}		Remain			
93	ANNEX 4: CRP	Underlying exposures information section	CRPL91	Interest Rate Swap Maturity Date	interest rate swap on the underlying exposure	NO	YES	{DATEFORMAT}		Remain			

Annex 4_true sale

1	A	B	C	D	E	F	G	H	I	J	K	L	M
	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
94	ANNEX 4: CRP	Underlying exposures information section	CRPL92	Currency Swap Notional	if there is an exchange rate swap on the	NO	YES	{MONETARY}		Remain			
95	ANNEX 4: CRP	Underlying exposures information section	CRPL93	Currency Swap Provider Legal Entity Identifier	if there is an exchange rate swap on the	NO	YES	{LEI}		Remain			
96	ANNEX 4: CRP	Underlying exposures information section	CRPL94	Currency Swap Provider	if there is an exchange rate swap on the	NO	YES	{ALPHANUM-1000}		Remain			
97	ANNEX 4: CRP	Underlying exposures information section	CRPL95	Currency Swap Maturity Date	if there is an exchange rate swap on the	NO	YES	{DATEFORMAT}		Remain			
98	ANNEX 4: CRP	Underlying exposures information section	CRPL96	Original Lender Name	Give the full legal name of the original lender.	YES	YES	{ALPHANUM-100}		Remain			
99	ANNEX 4: CRP	Underlying exposures information section	CRPL97	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity	YES	YES	{LEI}		Remain			
100	ANNEX 4: CRP	Underlying exposures information section	CRPL98	Original Lender Establishment Country	Country where the original lender is established.	YES	YES	{COUNTRYCODE_2}		Remain			
101	ANNEX 4: CRP	Underlying exposures information section	CRPL99	Originator Name	Give the full legal name of the underlying	NO	NO	{ALPHANUM-100}	AS4	Remain			
102	ANNEX 4: CRP	Underlying exposures information section	CRPL100	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the	NO	NO	{LEI}		Remain			
103	ANNEX 4: CRP	Underlying exposures information section	CRPL101	Originator Establishment Country	Country where the underlying exposure originator is	NO	NO	{COUNTRYCODE_2}		Remain			
104	ANNEX 4: CRP	Collateral information section	Collateral-level information section										
105	ANNEX 4: CRP	Collateral information section	CRPC1	Unique Identifier	Report the same unique identifier here as the one	NO	NO	{ALPHANUM-28}	AS2	Remain			
106	ANNEX 4: CRP	Collateral information section	CRPC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in	NO	NO	{ALPHANUM-1000}	CS2	Remain			
107	ANNEX 4: CRP	Collateral information section	CRPC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or	NO	NO	{ALPHANUM-1000}	CS1	Remain			
108	ANNEX 4: CRP	Collateral information section	CRPC4	New Collateral Identifier	in the original identifier in field CRPC3 cannot be	NO	NO	{ALPHANUM-1000}	CS1	Remain			
109	ANNEX 4: CRP	Collateral information section	CRPC5	Geographic Region - Collateral	the geographic region (NUTS3 classification)	YES	YES	{NUTS}	CS17	Remain			
110	ANNEX 4: CRP	Collateral information section	CRPC6	Security Type	the type of security:	NO	NO	{LIST}	CS3	Amend	Allow NDs as the field is not relevant for certain type of underlying collateral		
111	ANNEX 4: CRP	Collateral information section	CRPC7	Charge Type	Type of security over the collateral. Where there is a	NO	YES	{LIST}		Remove	Not Relevant		
112	ANNEX 4: CRP	Collateral information section	CRPC8	Lien	highest in this position held by the originator in	YES	YES	{INTEGER-9999}	CS14	Remain			
113	ANNEX 4: CRP	Collateral information section	CRPC9	Collateral Type	relation to the primary (in terms of value) type of asset	NO	NO	{LIST}	CS6	Amend	Allow NDs as the field is not relevant for certain type of underlying collateral		
114	ANNEX 4: CRP	Collateral information section	CRPC10	Current Valuation Amount	the most recent valuation of the collateral. Where	YES	YES	{MONETARY}	CS4	Remain			
115	ANNEX 4: CRP	Collateral information section	CRPC11	Current Valuation Method	the method of calculating the most recent value	YES	YES	{LIST}		Remain			
116	ANNEX 4: CRP	Collateral information section	CRPC12	Current Valuation Date	the date of the most recent valuation of the collateral	YES	YES	{DATEFORMAT}	CS12	Remain			

Annex 4_true sale

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	Formo. existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
117	ANNEX 4: CRP	Collateral information section	CRPC13	Original Valuation Amount	The original valuation of the collateral as of the	YES	YES	{MONETARY}	CS10	Remain			
118	ANNEX 4: CRP	Collateral information section	CRPC14	Original Valuation Method	the method of calculating the value of the	YES	YES	{LIST}	CS13	Remain			
119	ANNEX 4: CRP	Collateral information section	CRPC15	Original Valuation Date	the date of the original valuation of the physical or financial collateral	YES	YES	{DATEFORMAT}	CS11	Remain			
120	ANNEX 4: CRP	Collateral information section	CRPC16	Date Of Sale	The date of sale of the collateral.	NO	YES	{DATEFORMAT}		Amend	Information not always easily available on a reporting system. Include data not available (eq ND1 to ND4)	Include data not available (eq ND1 to ND4)	cf general comment
121	ANNEX 4: CRP	Collateral information section	CRPC17	Sale Price	Price achieved on sale of collateral in case of	NO	YES	{MONETARY}		Amend	Information not always easily available on a reporting system. Include data not available (eq ND1 to ND4)	Include data not available (eq ND1 to ND4)	cf general comment
122	ANNEX 4: CRP	Collateral information section	CRPC18	Collateral Currency	This is the currency in which the valuation amount is provided	NO	YES	{CURRENCYCODE_3}	CS24	Amend	Information not always easily available on a reporting system. Include data not available (eq ND1 to ND4)	Include data not available (eq ND1 to ND4)	cf general comment
123	ANNEX 4: CRP	Collateral information section	CRPC19	Guarantor Country	The jurisdiction where the guarantor is	NO	YES	{COUNTRYCODE_2}		Amend	Information not always easily available on a reporting system. Include data not available (eq ND1 to ND4)	Include data not available (eq ND1 to ND4)	cf general comment
124	ANNEX 4: CRP	Collateral information section	CRPC20	Guarantor ESA Subsector	The ESA 20 classification of the guarantor according to	NO	YES	{ESA}		Amend	Information not always easily available on a reporting system. Include data not available (eq ND1 to ND4)	Include data not available (eq ND1 to ND4)	cf general comment

Annex 4 Synthetic

A	B	C	D	E	F	G	H	I	J	K	L	M
TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
ANNEX 4: CRP	Underlying exposures information section			Underlying exposures information section								
ANNEX 4: CRP	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) .../... [include number of the disclosure RTS].	NO	NO	(ALPHANUM-28)	AS2	Remain			
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-1000)	AS3	Remain			
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-1000)	AS3	Remain			
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-1000)	AS7	Remain			
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-1000)	AS7	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	(DATEFORMAT)	AS1	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL7	Pool Addition Date	The date that the underlying exposure was transferred to the SPPE. 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	(DATEFORMAT)		Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES	(DATEFORMAT)		Remove	The field is not relevant for synthetics since no repurchase takes place	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES	(DATEFORMAT)	AS133	Remain			
ANNEX 4: CRP	Underlying exposures information section	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 'ZZZ'.	YES	NO	(NUTS)	AS17	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS 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 NUTS 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS 2006 for some underlying exposures and reporting geographic region fields using NUTS 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO	(YEAR)		Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL12	Credit Impaired Obligor	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 SPPE, 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: (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 exposure to the SPPE, except if: (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 SPPE; and (ii) the information provided by the originator, sponsor and SPPE 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; (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 (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. 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.	NO	YES	(Y/N)		Remove	This field can be removed, at least in private synthetic securitisation case, since the obligors contained in the portfolio are selected according to the performing status that have at the beginning of the transaction. Such credit status already provides the relevant information to assess that no credit impaired obligor are contained in such portfolios. Any other request for the eligibility criteria can be assessed between the parties of the agreements (protection buyer and protection seller)	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL13	Customer Type	Customer type at origination: New customer and not an employee/affiliated with the originator's group (CNEO) New customer and an employee/affiliated with the originator's group (CENAO) 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 (EENAO) Existing customer and employee/affiliation not recorded (ENRO) Other (OTHR)	YES	NO	(LIST)	AS23	Remove	The fact that a customer is either a new one or an existing one is not relevant for the risk assessment of the whole securitized portfolio.	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL14	NACE Industry Code	Obligor industry NACE Code, as set out in Regulation (EC) No 1893/2006.	YES	YES	(NACE)	AS42	Remain			
ANNEX 4: CRP	Underlying exposures information section	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	(LIST)	AS22	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL16	Enterprise Size	Classification of enterprises by size, in accordance with the Annex to Commission Recommendation 2003/361/EC: Micro Enterprise (MCE) - 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) Other (OTHR)	YES	NO	(LIST)	AS21	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL17	Revenue	Annual sales volume net of 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	(MONETARY)	AS109	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS102	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS107	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)		Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS100	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL22	Date Of Financials	The date of the financial information (e.g. EBITDA) on the obligor of this underlying exposure.	YES	YES	(DATEFORMAT)	AS112	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL23	Financial Statement Currency	The reporting currency of the financial statements.	YES	NO	(CURRENCYCODE_3)	AS111	Remove	The data regarding the financials of an obligor and the relative fields derived from calculations are mostly relevant during the origination phase of a corporate loan. Nevertheless, the periodicity of updates is not quarterly as the reports. Finally, some of these financial infos are already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL24	Debt Type	Debt Type: Loan or Lease (LOLE) Guarantee (DGAR) Promissory Note (PRMS) Participation Rights (PRTR) Overdraft (ODFT) Letter of Credit (LCRE) Working Capital Facility (WCFC) Equity (EQU) Other (OTHR)	NO	NO	(LIST)	AS25	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL25	Securitized Receivables	What receivables associated with this underlying exposure have been securitized: Principal and Interest (PRIN) Principal Only (PRPL) Interest Only (NTR) Other (OTHR)	NO	NO	(LIST)		Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL26	International Securities Identification Number	The ISIN code assigned to this underlying exposure, where applicable.	NO	YES	(ISIN)		Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL27	Seniority	Debt Instrument Seniority: Senior Debt (SNDB) Mezzanine Debt (MZDD) Junior Debt (JUND) Subordinated Debt (SBOD) Other (OTHR)	NO	YES	(LIST)	AS26	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL28	Syndicated	Is the underlying exposure syndicated?	YES	NO	(Y/N)	AS29	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL29	Leveraged Transaction	Is the underlying exposure a leveraged transaction, as defined in https://www.bankingsupervision.europa.eu/what/what/leveraged_transactions_guidance_201705_en.pdf	NO	NO	(Y/N)		Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL30	Managed by CLO	Is the underlying exposure also being managed by the CLO manager?	NO	YES	(Y/N)		Remove	It has a very low informational value for investors and regulators. It is not a relevant information	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL31	Payment in Kind	Underlying exposure currently paying in kind? (i.e. interest is paid in the form of capitalised principal)	YES	NO	(Y/N)		Remove	Payment-in-kind loans are usually issued by companies in poor financial condition that lack the cash to pay interest. These type of debtors are usually excluded or are during the asset selection and structuring phase of the portfolio	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL32	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.	YES	YES	(ALPHANUM-1000)		Remove	The presence of a public institution is not relevant since this information is usually contained in the documentation provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
ANNEX 4: CRP	Underlying exposures information section	CRPL33	Origination Date	Date of original underlying exposure advance.	YES	NO	(DATEFORMAT)	AS50	Remain			
ANNEX 4: CRP	Underlying exposures information section	CRPL34	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	YES	(DATEFORMAT)	AS51	Remain			

Annex 4 Synthetic

A	B	C	D	E	F	G	H	I	J	K	L	M	
TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
ANNEX 4: CRP	Underlying exposures information section	CRPL35	Origination Channel	Origination channel of the underlying exposure: Office or Branch Network (BRAN) Broker (BROK) Internet (WEBI) Other (OTHR)	YES	YES	(LIST)	CS23	Remove	The origination channel is not considered a relevant information for what it concerns the underlying assets. It is assessed at origination but not collected in any reporting systems. Therefore the result would be an ND1-4 for all to the underlyings	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL36	Purpose	underlying exposure Purpose: Overdraft or Working Capital (OVRD) New Plant and Equipment Investment (EQPI) New Information Technology Investment (NFTI) Refurbishment of Existing Plant, Equipment, or Technology (RFBR) Merger and Acquisition (MGAQ) Other Expansionary Purpose (OEXP) Other (OTHR)	YES	NO	(LIST)	AS57	Remove	Such information is already provided at origination. Nevertheless the automatic valuation of this field is subject to the variety of informatic configurations related to the N type of possible mortgage purposes which are in continuous evolution.	YES	If the field remain, the ND 1-4 option should remain as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
ANNEX 4: CRP	Underlying exposures information section	CRPL37	Currency Denomination	The underlying exposure currency denomination.	NO	NO	(CURRENCYCODE_3)	AS52	Remain				
ANNEX 4: CRP	Underlying exposures information section	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 SPSE or the closing date of the securitisation.	YES	YES	(MONETARY)	AS54	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL39	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This includes any amounts that are 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 are to be added. Excluding any interest arrears or penalty amounts.	NO	YES	(MONETARY)	AS55	Remain				
ANNEX 4: CRP	Underlying exposures information section	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.	YES	YES	(MONETARY)	CS15	Remove	In this type of transactions the ranking of the exposures seems to be not relevant since the exposures are all senior debts	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)		Remove	There are basically no CLOs for private synthetics	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
ANNEX 4: CRP	Underlying exposures information section	CRPL42	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 is only to be populated for underlying exposures that have flexible or further drawing characteristics. 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. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	YES	(MONETARY)	AS60	Remove	These type of exposures are usually excluded during the asset selection phase given that the objective is to avoid the risk to have an increasing outstanding for an exposure	YES	If the field remains, the ND 1-4 option shall be added as well since it is mandatory to have flexibility for information that are relevant mostly for the loan origination phase	
ANNEX 4: CRP	Underlying exposures information section	CRPL43	Purchase Price	Enter the price, relative to par, at which the underlying exposure was purchased by the SPSE. Enter 100 if no discounting was applied.	NO	YES	(PERCENTAGE)		Remove	Not consistent with private synthetics	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(DATEFORMAT)		Remove	This is not consistent with a synthetic securitisation	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL45	Put Strike	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. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	YES	(MONETARY)		Remove	This is not consistent with a synthetic securitisation	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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. (FRX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLT) Other (OTHR)	YES	NO	(LIST)	AS62	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL47	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	YES	YES	(DATEFORMAT)	AS70	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL48	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QTR) Semi Annual (SEM) Annual (YEAR) Other (OTHR)	NO	YES	(LIST)	AS58	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL49	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QTR) Semi Annual (SEM) Annual (YEAR) Other (OTHR)	NO	YES	(LIST)	AS59	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	YES	(MONETARY)	AS63	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	YES	(MONETARY)	AS66	Remain				
ANNEX 4: CRP	Underlying exposures information section	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 (FLCA) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBSL) Modular (MODE) Other (OTHR)	NO	YES	(LIST)	AS83	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(PERCENTAGE)	AS80	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL54	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate off which the interest rate is set): MunisAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Plandirelle (PFAN) EONIA (EONIA) EONIASwaps (EONS) EURODOLLAR (EULS) EuroSwiss (EUOS) TIBOR (TIBO) ISDAFIX (ISDA) CICRepo (CICR) STBOR (STBO) BBSW (BBSW) IBAR (IBAR) BUBOR (BUBO) CDOR (CDOR) CBOR (CBOR) MOSPRM (MOSP) NIBOR (NIBO) PRIBOR (PRIBO) TELBOR (TELBOR) WBOR (WBOR) Bank of England Base Rate (BOER) European Central Bank Base Rate (ECBR) Lender's Own Rate (LDOR) Other (OTHR)	NO	YES	(LIST)	AS84	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL55	Current Interest Rate Index Tenor	Tenor of the current interest rate index: Overnight (OING) Intraday (INDA) 1 day (DAL1) 1 week (WEEK) 2 week (TOWK) 1 month (MNTH) 2 month (TOMN) 3 month (QTR) 4 month (TOMN) 6 month (SEM) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	NO	YES	(LIST)	AS84	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(PERCENTAGE)	AS85	Remain				

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TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
ANNEX 4: CRP	Underlying exposures information section	CRPL57	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES	(INTEGER-9999)	AS94	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(PERCENTAGE)	AS81	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(PERCENTAGE)	AS82	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL60	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 EURBOR to 1M EURBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURBOR each month). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AS86	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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/EURBOR/index reset date).	YES	YES	(DATEFORMAT)	AS87	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL62	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 EURBOR to 1M EURBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURBOR each month). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AS88	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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/EURBOR/index reset date).	YES	YES	(DATEFORMAT)	AS89	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL64	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 EURBOR to 1M EURBOR) used for the interest calculation. This field does not refer to the date that the index is reset periodically (e.g. resetting 1M EURBOR each month). The full revised margin must be entered in this field, <u>not</u> the change in the margin.	YES	YES	(PERCENTAGE)	AS90	Remove	The revision margin is considered within the payment schedule of the portfolio but it is computationally difficult to derive from the reporting systems. Nevertheless an eventual new margin can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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/EURBOR/index reset date).	YES	YES	(DATEFORMAT)	AS91	Remove	The revision margin date is considered within the payment schedule of the portfolio but it is not stored as a separate information on the reporting systems	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL66	Revised Interest Rate Index	Next interest rate index. MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Eurbor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIAswaps (EONS) EURODOLLAR (ELUS) EuroSwiss (ELUCH) TBOR (TBO) ISDAFIX (ISDA) GCFRepo (GCFR) STBOR (STBO) BBSW (BBSW) JBAR (JIBA) BUBOR (BUBO) CDOR (CDOR) CIBOR (CIBO) MOSPRM (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 (LOR) Other (OTHR)	YES	YES	(LIST)	AS92	Remove	The revised index change is not relevant and it can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL67	Revised Interest Rate Index Tenor	Tenor of the next interest rate index: Overnight (ONIG) IntraDay (INDA) 1 day (DAIL) 1 week (WEEK) 2 week (TOWK) 1 month (MINTH) 2 month (TOMN) 3 month (OUTR) 4 month (FOURM) 6 month (SEMI) 12 month (YEAR) On Demand (ONDE) Other (OTHR)	YES	YES	(LIST)	AS92	Remove	The revised tenor change is not relevant and it can be detected by comparing the current and the previous annex provided to investors and regulators	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL68	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO	(INTEGER-9999)		Remove	This information is not relevant since the amortization schedule is provided at origination	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL69	Percentage Of Prepayments Allowed	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	(PERCENTAGE)		Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the allowed prepayment percentage is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL70	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	YES	YES	(DATEFORMAT)		Remove	This information is not relevant since the probability of early repayment is already considered during the portfolio structuring. Therefore, the allowed prepayment is already considered. Nevertheless, a restriction regarding the allowed prepayment percentage is difficult to detect on IT systems.	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS69	Remove	The prepayment fee affects the prepayment risk since it is a feature that discourages early payment of the underlying loan. Nevertheless it is usually very difficult to segregate the single components of collections, given the fact that only the principal balances are deducted whenever a prepayment takes place.	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(DATEFORMAT)		Remove	Such information is not standardised and may change for each exposure. Such variability makes the data achievable only outside the IT platform systems increasing the level of difficulty and time spent to collect the information	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL73	Prepayment Date	The latest date on which an unscheduled principal payment was received.	YES	YES	(DATEFORMAT)		Remain				
ANNEX 4: CRP	Underlying exposures information section	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.	YES	YES	(MONETARY)		Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(DATEFORMAT)		Remove	The information related to the forbearance measure and the restructuring flag is already provided within the Investor Reports	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL76	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES	(DATEFORMAT)		Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL77	Arrears Balance	Current balance of arrears, which is defined as: Total payments due to date PLUS any amounts capitalised PLUS any fees applied to the account LESS total payments received to date. If no arrears then enter 0. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	NO	(MONETARY)	AS117	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(INTEGER-9999)	AS118	Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL79	Account Status	Current status of the underlying exposure that has been securitised: Performing (PERF) Restructured - No Arrears (RNAR) Restructured - Arrears (RAR) 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 (OTCR) Defaulted only under another definition of default being met (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) 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.	NO	NO	(LIST)		Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL80	Reason for Default or Forfeiture	If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason: In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013 (LIPXX) In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013 (LIPXX) 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 (LIPPD)	YES	YES	(LIST)	AS123	Remove	The information related to the default status is already provided within the Investor Reports	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS125	Remove	The information related to the default status, amount and losses is already provided within the Investor Reports	YES	The actual ND configuration is enough to grant the right level of flexibility	

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TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)	
ANNEX 4: CRP	Underlying exposures information section	CRPL82	Default Date	The date of default.	NO	YES	(DATEFORMAT)	AS124	Remove	The information related to the default status, amount and losses is already provided within the Investor Reports	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS132	Remove	The information related to the default status, amount and losses is already provided within the Investor Reports	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)	AS128	Remove	The total value of recoveries can be detected when the write off of the exposures is established. Therefore it is inferable from the Investor Reports	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL85	Recovery Source	The source of the recoveries: Liquidation of Collateral (LCOL) Enforcement of Guarantees (EGAR) Additional Lending (ALEN) Cash Recoveries (CASR) Mixed (MXD) Other (OTHR)	NO	YES	(LIST)	AS129	Remove	When there is a third party that manages the recoveries and liquidation of assets it is difficult to have the information with the requested periodicity	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL86	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	YES	YES	(Y/N)		Remove	Whether or not the recourse is full or partial is not as straightforward as it seems. It is not always related to the type of exposures but it is customized within the loan agreements. Such specificity is not ideal for a reporting framework which is supposed to be managed by an automated system	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL87	Deposit Amount	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. Use the same currency denomination as that used for this underlying exposure. If an obligor has more than one underlying exposure outstanding in the pool, then this field is to 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 exposures, 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 deposited 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). Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	YES	(MONETARY)	AS44	Remove	The deposit amount, if any, is already provided at transaction origination	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL88	Interest Rate Swap Notional	If there is an interest 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	(MONETARY)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(LEI)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL90	Interest Rate Swap Maturity Date	If there is an interest rate swap on the 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.	NO	YES	(ALPHANUM-1000)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(DATEFORMAT)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(MONETARY)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(LEI)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-1000)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(DATEFORMAT)		Remove	The data related to any swap can be obtained only if the hedging is made by the originator. Nevertheless, the hedging is often based on client exposure on an overall exposure basis. It is very difficult to bring it back at the exposure level	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-100)		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL97	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 NDS.	YES	YES	(LEI)		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	CRPL98	Original Lender Establishment Country	Country where the original lender is established.	YES	YES	(COUNTRYCODE_2)		Remove	The original lender name, country and LEI can be misleading since a certain exposure may be originated by a player which is not anymore in the market. For big banking groups this is not a sporadic case and, in this case, the actual lender's name, country or LEI has no relevant meaning. Nevertheless in the great majority of cases the original lender coincides with the originator. Therefore, the informational value of this field is limited	YES	The actual ND configuration is enough to grant the right level of flexibility	
ANNEX 4: CRP	Underlying exposures information section	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	(ALPHANUM-100)	AS4	Remain				
ANNEX 4: CRP	Underlying exposures information section	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	(LEI)		Remain				
ANNEX 4: CRP	Underlying exposures information section	CRPL101	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO	(COUNTRYCODE_2)		Remain				
ANNEX 4: CRP	Collateral information section	CRPC1	Unique Identifier	Report the same unique identifier here as the one entered into field CRPL1.	NO	NO	(ALPHANUM-28)	AS2	Remain				
ANNEX 4: CRP	Collateral information section	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	(ALPHANUM-1000)	CS2	Remain				
ANNEX 4: CRP	Collateral information section	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 unique 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	(ALPHANUM-1000)	CS1	Remain				
ANNEX 4: CRP	Collateral information section	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	(ALPHANUM-1000)	CS1	Remain				
ANNEX 4: CRP	Collateral information section	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 ZZZ.	YES	YES	(NUTS)	CS17	Remain				
ANNEX 4: CRP	Collateral information section	CRPC6	Security Type	The type of security: Collateral (COLL) Guarantee backed by further collateral (GCOL) Guarantee not backed by further collateral (GNCC) Other (OTHR)	NO	NO	(LIST)	CS3	Remain				
ANNEX 4: CRP	Collateral information section	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 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. Fixed charge (FXCH) Floating charge (FLCH) No charge (NOCC) No charge but an irrevocable power of attorney or similar (ATRN) Other (OTHR)	NO	YES	(LIST)		Remove	This information gives no relevant additional information regarding the collateral management monitoring	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility	
ANNEX 4: CRP	Collateral information section	CRPC8	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES	(INTEGER-9999)	CS14	Remain				
ANNEX 4: CRP	Collateral information section	CRPC9	Collateral Type	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. Automobile (CARX) Industrial Vehicle (INDV) Commercial Truck (CMTR) Rail Vehicle (RALV) Nautical Commercial Vehicle (NACM) Nautical Leisure Vehicle (NALV) Aeroplane (AERO) Machine Tool (MACHT) Industrial Equipment (INDE) Office Equipment (OFEG) IT Equipment (ITEQ) Medical Equipment (MDEQ) Energy Related Equipment (ENEQ) Commercial Building (CBLD) Residential Building (RBLD) Industrial Building (BLD) Other Vehicle (OTHRV) 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 (MXD) Other (OTHR)	NO	NO	(LIST)	CS6	Remain				
ANNEX 4: CRP	Collateral information section	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	(MONETARY)	CS4	Remain				

Annex 4 Synthetic

A	B	C	D	E	F	G	H	I	J	K	L	M
TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
110	ANNEX 4: CRP	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 (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPR) Haircut (HCUIT) Mark to Market (MTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES	(LIST)		Remove	The type of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility
111	ANNEX 4: CRP	CRPC12	Current Valuation Date	The date of the most recent valuation of the collateral as provided in field CRPC10.	YES	YES	(DATEFORMAT)	CS12	Remain			
112	ANNEX 4: CRP	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	(MONETARY)	CS10	Remove	This information is already provided at transaction origination	YES	The actual ND configuration is enough to grant the right level of flexibility
113	ANNEX 4: CRP	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 (AUVM) Indexed (IDX) Desktop (DKTP) Managing Agent or Estate Agent (MAEA) Purchase Price (PPR) Haircut (HCUIT) Mark to market (MTM) Obligor's valuation (OBLV) Other (OTHR)	YES	YES	(LIST)	CS13	Remove	The type of valuation does not have any material relevance	YES	The actual ND configuration is enough to grant the right level of flexibility
114	ANNEX 4: CRP	CRPC15	Original Valuation Date	The date of the original valuation of the physical or financial collateral provided in field CRPC13.	YES	YES	(DATEFORMAT)	CS11	Remove	The original valuation date gives no additional info to the investor if there is the latest valuation available	YES	The actual ND configuration is enough to grant the right level of flexibility
115	ANNEX 4: CRP	CRPC16	Date Of Sale	The date of sale of the collateral.	NO	YES	(DATEFORMAT)		Remove	There is no need to disclose this information which is also outside the reporting systems	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility
116	ANNEX 4: CRP	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	(MONETARY)		Remove	There is no need to disclose this information which is also outside the reporting systems	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility
117	ANNEX 4: CRP	CRPC18	Collateral Currency	This is the currency in which the valuation amount provided in CRPC10 is denominated.	NO	YES	(CURRENCYCODE_3)	CS24	Remain			
118	ANNEX 4: CRP	CRPC19	Guarantor Country	The jurisdiction where the guarantor is established.	NO	YES	(COUNTRYCODE_2)		Remove	There is no need to disclose this information which is also difficult to obtain in terms of IT systems to be integrated in an automated way	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility
119	ANNEX 4: CRP	CRPC20	Guarantor ESA Subsector	The ESA 2010 classification of the guarantor according to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010). 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	(ESA)		Remove	There is no need to disclose this information which is also difficult to obtain in terms of IT systems to be integrated in an automated way	YES	If the field remains, ND 1-4 option shall be included to give a higher degree of flexibility

	A	B	C	D	E	F	G	H	I	J	K	L	M
	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
1													
2	ANNEX 5: AUT	Underlying exposures information section											
3	ANNEX 5: AUT	Underlying exposures information section	AUTL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) .../... [include number of the disclosure RTS].	NO	NO	(ALPHANUM-28)	AA2				
4	ANNEX 5: AUT	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	(ALPHANUM-1000)	AA5				
5	ANNEX 5: AUT	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	(ALPHANUM-1000)	AA5				
6	ANNEX 5: AUT	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	(ALPHANUM-1000)	AA8				
7	ANNEX 5: AUT	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	(ALPHANUM-1000)	AA8				
8	ANNEX 5: AUT	Underlying exposures information section	AUTL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	(DATEFORMAT)	AA1				
9	ANNEX 5: AUT	Underlying exposures information section	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	(DATEFORMAT)	AA25				
10	ANNEX 5: AUT	Underlying exposures information section	AUTL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES	(DATEFORMAT)					
11	ANNEX 5: AUT	Underlying exposures information section	AUTL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES	(DATEFORMAT)	AA72				
12	ANNEX 5: AUT	Underlying exposures information section	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 'ZZZ'.	YES	NO	(NUTS)	AA21				
13	ANNEX 5: AUT	Underlying exposures information section	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	(YEAR)					
14	ANNEX 5: AUT	Underlying exposures information section	AUTL12	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Employed - Sector Unknown (EMUK) Unemployed (UNEM) Self-employed (SPEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO	(LIST)	AA16				
15	ANNEX 5: AUT	Underlying exposures information section	AUTL13	Credit Impaired Obligor	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: (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: (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; (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 (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. 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.	NO	YES	(Y/N)					
16	ANNEX 5: AUT	Underlying exposures information section	AUTL14	Obligor Legal Type	Legal form of customer: Public Company (PUBL) Limited Company (LLCO) Partnership (PNTR) Individual (INDV) Government Entity (GOVT) Other (OTHR)	YES	NO	(LIST)	AA55				
17	ANNEX 5: AUT	Underlying exposures information section	AUTL15	Customer Type	Customer type at origination: 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 employee/affiliation not recorded (ENRO) Other (OTHR)	YES	NO	(LIST)					
18	ANNEX 5: AUT	Underlying exposures information section	AUTL16	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a legal person/entity, enter that obligor's annual revenue. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	YES	YES	(MONETARY)	AA17				
19	ANNEX 5: AUT	Underlying exposures information section	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) Borrower is legal entity (CORP) Other (OTHR)	YES	NO	(LIST)					
20	ANNEX 5: AUT	Underlying exposures information section	AUTL18	Primary Income Currency	Currency in which the primary obligor's income is paid. Where the primary obligor is a legal person/entity, enter the currency of the revenue provided in field AUTL20.	YES	YES	(CURRENCYCODE_3)	AA18				

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
	ANNEX 5: AUT	Underlying exposures information section	AUTL41	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) 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)	NO	YES	(LIST)	AA41				
43	ANNEX 5: AUT	Underlying exposures information section	AUTL42	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	(LIST)	AA41				
44	ANNEX 5: AUT	Underlying exposures information section	AUTL43	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	(PERCENTAGE)	AA42				
45	ANNEX 5: AUT	Underlying exposures information section	AUTL44	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES	(INTEGER-9999)	AA39				
46	ANNEX 5: AUT	Underlying exposures information section	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	(PERCENTAGE)	AA60				
47	ANNEX 5: AUT	Underlying exposures information section	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	(PERCENTAGE)	AA61				
48	ANNEX 5: AUT	Underlying exposures information section	AUTL47	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO	(INTEGER-9999)					
49	ANNEX 5: AUT	Underlying exposures information section	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.	YES	YES	(PERCENTAGE)					
50	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)					
51	ANNEX 5: AUT	Underlying exposures information section	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.	YES	YES	(DATEFORMAT)					
52	ANNEX 5: AUT	Underlying exposures information section	AUTL51	Prepayment Date	The latest date on which an unscheduled principal payment was received.	YES	YES	(DATEFORMAT)					
53	ANNEX 5: AUT	Underlying exposures information section	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.	YES	YES	(MONETARY)					
54	ANNEX 5: AUT	Underlying exposures information section	AUTL53	Manufacturer	Brand name of the vehicle manufacturer E.g. enter "Skoda", not "Volkswagen".	YES	NO	(ALPHANUM-100)	AA44				
55	ANNEX 5: AUT	Underlying exposures information section	AUTL54	Model	Name of the car model.	YES	NO	(ALPHANUM-100)	AA45				
56	ANNEX 5: AUT	Underlying exposures information section	AUTL55	Year Of Registration	Year the car was registered.	YES	YES	(YEAR)	AA47				
57	ANNEX 5: AUT	Underlying exposures information section	AUTL56	New Or Used	Condition of vehicle at point of underlying exposure origination: New (NEWX) Used (USED) Demo (DEMO) Other (OTHR)	YES	NO	(LIST)	AA48				
58	ANNEX 5: AUT	Underlying exposures information section	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 (EPC E) F (EPCF) G (EPCG) Other (OTHR)	YES	YES	(LIST)					
59	ANNEX 5: AUT	Underlying exposures information section	AUTL58	Energy Performance Certificate Provider Name	Enter the full legal name of the energy performance certificate provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	YES	YES	(ALPHANUM-100)					
60	ANNEX 5: AUT	Underlying exposures information section	AUTL59	Original Loan-To-Value	The ratio of the underlying exposure balance at origination relative to the automobile value at origination.	YES	NO	(PERCENTAGE)	AA35				
61	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)	AA49				
62	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)	AA50				
63	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)	AA37				
64	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)					
65	ANNEX 5: AUT	Underlying exposures information section	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	(MONETARY)					

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
66	ANNEX 5: AUT	Underlying exposures information section	AUTL64	Updated Residual Value Of Vehicle	If the residual value has been securitised, enter 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	{MONETARY}	AA52				
67	ANNEX 5: AUT	Underlying exposures information section	AUTL65	Date Of Updated Residual Valuation Of Vehicle	If the residual value has been securitised, enter 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	{DATEFORMAT}	AA53				
68	ANNEX 5: AUT	Underlying exposures information section	AUTL66	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	{DATEFORMAT}					
69	ANNEX 5: AUT	Underlying exposures information section	AUTL67	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES	{DATEFORMAT}	AA56				
70	ANNEX 5: AUT	Underlying exposures information section	AUTL68	Arrears Balance	Current balance of arrears, which is defined as: Total payments due to date PLUS any amounts capitalised PLUS any fees applied to the account LESS total payments received to date. If no arrears then enter 0. Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	NO	{MONETARY}	AA65				
71	ANNEX 5: AUT	Underlying exposures information section	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	{INTEGER-9999}	AA66				
72	ANNEX 5: AUT	Underlying exposures information section	AUTL70	Account Status	Current status of the underlying exposure that has been securitised: 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 – Defaulted (REDF) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Repurchased by Seller – Other Reason (REOT) Redeemed (RDMD) Other (OTHR) 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.	NO	NO	{LIST}	AA74				
73	ANNEX 5: AUT	Underlying exposures information section	AUTL71	Reason for Default or Foreclosure	If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason: 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. (PDX) 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)	YES	YES	{LIST}					
74	ANNEX 5: AUT	Underlying exposures information section	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	{MONETARY}	AA68				
75	ANNEX 5: AUT	Underlying exposures information section	AUTL73	Default Date	The date of default.	NO	YES	{DATEFORMAT}	AA67				
76	ANNEX 5: AUT	Underlying exposures information section	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	{MONETARY}	AA70				
77	ANNEX 5: AUT	Underlying exposures information section	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	{MONETARY}	AA73				
78	ANNEX 5: AUT	Underlying exposures information section	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	{MONETARY}	AA71				
79	ANNEX 5: AUT	Underlying exposures information section	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	{MONETARY}	AA69				
80	ANNEX 5: AUT	Underlying exposures information section	AUTL78	Deposit Amount	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 to 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. Use the same currency denomination as that used for this underlying exposure. If an obligor has more than one underlying exposure outstanding in the pool, then this is to 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 exposures, 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). Include the currency in which the amount is denominated, using (CURRENCYCODE_3) format.	NO	YES	{MONETARY}	AA59	Remove	We already provide in a specific section of our SR the total set-off risk using the RA's rules		
81	ANNEX 5: AUT	Underlying exposures information section	AUTL79	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	{ALPHANUM-100}					
82	ANNEX 5: AUT	Underlying exposures information section	AUTL80	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.	YES	YES	{LEI}					
83	ANNEX 5: AUT	Underlying exposures information section	AUTL81	Original Lender Establishment Country	Country where the original lender is established.	YES	YES	{COUNTRYCODE_2}					
84	ANNEX 5: AUT	Underlying exposures information section	AUTL82	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	{ALPHANUM-100}					

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	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
1													
85	ANNEX 5: AUT	Underlying exposures information section	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	(LEI)					
86	ANNEX 5: AUT	Underlying exposures information section	AUTL84	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO	(COUNTRYCODE_2)					

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
2	ANNEX 6: CMR	Underlying exposures information section	Underlying exposures information section										
3	ANNEX 6: CMR	Underlying exposures information section	CMRL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) .../... [include number of the disclosure RTS].	NO	NO	{ALPHANUM-28}	AN2				
4	ANNEX 6: CMR	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AN5				
5	ANNEX 6: CMR	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AN5				
6	ANNEX 6: CMR	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AN8				
7	ANNEX 6: CMR	Underlying exposures information section	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 must not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AN8				
8	ANNEX 6: CMR	Underlying exposures information section	CMRL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	{DATEFORMAT}	AN1				
9	ANNEX 6: CMR	Underlying exposures information section	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	{DATEFORMAT}	AN24				
10	ANNEX 6: CMR	Underlying exposures information section	CMRL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES	{DATEFORMAT}					
11	ANNEX 6: CMR	Underlying exposures information section	CMRL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES	{DATEFORMAT}	AN56				
12	ANNEX 6: CMR	Underlying exposures information section	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 'ZZZ'.	YES	NO	{NUTS}	AN20				
13	ANNEX 6: CMR	Underlying exposures information section	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	{YEAR}					
14	ANNEX 6: CMR	Underlying exposures information section	CMRL12	Employment Status	Employment status of the primary obligor: Employed - Private Sector (EMRS) Employed - Public Sector (EMBL) Employed - Sector Unknown (EMUK) Unemployed (UNEM) Self-employed (SFEM) No Employment, Obligor is Legal Entity (NOEM) Student (STNT) Pensioner (PNNR) Other (OTHR)	YES	NO	{LIST}	AN16				

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
15	ANNEX 6: CMR	Underlying exposures information section	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 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) constitutes the true sale of the underlying exposure.</p>	NO	YES	{Y/N}					
16	ANNEX 6: CMR	Underlying exposures information section	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 an employee/affiliated with the originator's group (CEMO)</p> <p>New customer and employee/affiliation not recorded (CNRO)</p> <p>Existing customer and not an employee/affiliated with the originator's group (ENEO)</p> <p>Existing customer and an employee/affiliated with the originator's group (EEMO)</p> <p>Existing customer and employee/affiliation not recorded (ENRO)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}	AN38	Remove	Information not relevant to map the risk profile of the underlying portfolio: usually rating agencies or investors are requesting other types of information/eligibility criteria such as the number of payments already done on the position before the transfer of the position to the SPV (to limit the fraud risk)		
17	ANNEX 6: CMR	Underlying exposures information section	CMRL15	Primary Income	<p>Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a legal person/entity, enter that obligor's annual revenue.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	NO	{MONETARY}	AN17				
18	ANNEX 6: CMR	Underlying exposures information section	CMRL16	Primary Income Type	<p>Indicate what income in CMRL15 is displayed:</p> <p>Gross annual income (GRAN)</p> <p>Net annual income (net of tax and social security) (NITS)</p> <p>Net annual income (net of tax only) (NITX)</p> <p>Net annual income (net of social security only) (NTIN)</p> <p>Estimated net annual income (net of tax and social security) (ENIS)</p> <p>Estimated net annual income (net of tax only) (EITX)</p> <p>Estimated net annual income (net of social security only) (EISS)</p> <p>Disposable Income (DSPL)</p> <p>Borrower is legal entity (CORP)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}					
19	ANNEX 6: CMR	Underlying exposures information section	CMRL17	Primary Income Currency	<p>Currency in which the primary obligor's income or revenue is paid.</p>	YES	NO	{CURRENCYCODE_3}	AN18				
20	ANNEX 6: CMR	Underlying exposures information section	CMRL18	Primary Income Verification	<p>Primary Income Verification:</p> <p>Self-certified no Checks (SCRT)</p> <p>Self-certified with Affordability Confirmation (SCNF)</p> <p>Verified (VRFD)</p> <p>Non-Verified Income or Fast Track (NVRF)</p> <p>Credit Bureau Information or Scoring (SCRG)</p> <p>Other (OTHR)</p>	YES	NO	{LIST}	AN19				

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
21	ANNEX 6: CMR	Underlying exposures information section	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	{Y/N}					
22	ANNEX 6: CMR	Underlying exposures information section	CMRL20	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.	YES	YES	{ALPHANUM-10000}					
23	ANNEX 6: CMR	Underlying exposures information section	CMRL21	Origination Date	Date of original underlying exposure advance.	YES	NO	{DATEFORMAT}	AN21				
24	ANNEX 6: CMR	Underlying exposures information section	CMRL22	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	YES	{DATEFORMAT}	AN22				
25	ANNEX 6: CMR	Underlying exposures information section	CMRL23	Original Term	Original contractual term (number of months) at the origination date.	YES	YES	{INTEGER-9999}	AN23				
26	ANNEX 6: CMR	Underlying exposures information section	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	{LIST}	AN39				
27	ANNEX 6: CMR	Underlying exposures information section	CMRL25	Purpose	Loan Purpose: Tuition (TUIT) Living Expenses (LEXP) Medical (MDCL) Home Improvement (HIMP) Appliance or Furniture (APFR) Travel (TRVL) Debt Consolidation (DCON) New Car (NCAR) Used Car (UCAR) Other Vehicle (OTHV) Equipment (EQU) Property (PROP) Other (OTHR)	YES	NO	{LIST}	AN30	Amend	Consumer credit could be granted even for 'no purposes' declared ("finanziamenti non finalizzati"): it would be useful the introduction of a specific label (at least for the Italian jurisdiction)		
28	ANNEX 6: CMR	Underlying exposures information section	CMRL26	Currency Denomination	The underlying exposure currency denomination.	NO	NO	{CURRENCYCODE_3}	AN10				
29	ANNEX 6: CMR	Underlying exposures information section	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 SPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	AN25				
30	ANNEX 6: CMR	Underlying exposures information section	CMRL28	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 must be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AN26				
31	ANNEX 6: CMR	Underlying exposures information section	CMRL29	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 is only to be populated for underlying exposures that have flexible or further drawing characteristics. 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. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AN11				

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1	TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Field Review	Comments (explain why the field should be amended/deleted/added)	ND (if any) still allowed?	Comments (explain why ND Options (if any) should or should not be allowed)
32	ANNEX 6: CMR	Underlying exposures information section	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	{DATEFORMAT}	AN12				
33	ANNEX 6: CMR	Underlying exposures information section	CMRL31	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	{PERCENTAGE}					
34	ANNEX 6: CMR	Underlying exposures information section	CMRL32	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	{LIST}	AN29				
35	ANNEX 6: CMR	Underlying exposures information section	CMRL33	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES	{DATEFORMAT}					
36	ANNEX 6: CMR	Underlying exposures information section	CMRL34	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	YES	{LIST}	AN28				
37	ANNEX 6: CMR	Underlying exposures information section	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	YES	{LIST}	AN28				
38	ANNEX 6: CMR	Underlying exposures information section	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	YES	{MONETARY}	AN27				
39	ANNEX 6: CMR	Underlying exposures information section	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	YES	{PERCENTAGE}	AN32				
40	ANNEX 6: CMR	Underlying exposures information section	CMRL38	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) London Swap Rate (LSWR)	NO	YES	{LIST}	AN33				