

Note to EBA: Please reach out on the contact details provided in the response, if the excel-file is required.

Index	Template	Data field	Borrower type	Loan type	Description	Loans <= 25000	Loans > 25000	Field type	Static / Dynamic	TO RESPONDENTS: Do you agree on the proposed data fields? Please select one of the following options: 'Agree'; 'Remove'; 'Change'	TO RESPONDENTS: Narrative comments on data fields
1,00	Counterparty	Counterparty Group Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty group. Where counterparty group is defined as a group of related counterparties. Where a group could just be a standalone counterparty or multiple counterparties. Each counterparty group should have one Counterparty Group Identifier.	Mandatory	Mandatory	Alphanumeric	Static	Agree	Please include in this column any further comment on the data field and/or proportionality. If you select 'Remove' in column 'Q', please specify the reason. If you select 'Change' in column 'Q', please specify which changes you would like to have.
1,01	Counterparty	Name of Counterparty Group	Applicable to all	Applicable to all	Name used to refer to the counterparty group.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
1,02	Counterparty	Economic activity of Counterparty Group	Corporate	Applicable to all	Classification of the counterparty group according to their economic activities, in accordance with the NACE revision 2 statistical classification as laid down in Regulation (EC) No 1893/2006.	Non-mandatory	Non-mandatory	Choice populated by using the classification NACE codes-a level two, three or four NACE code in accordance with Regulation (EC) No 1893/2006.	Static	Agree	
1,03	Counterparty	Counterparty Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty. Each counterparty must have one counterparty identifier. This value will not change over time and cannot be used as the counterparty identifier for any other counterparty.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
1,04	Counterparty	Name of Counterparty	Applicable to all	Applicable to all	Full legal name of the counterparty.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
1,05	Counterparty	Legal Type of Counterparty	Applicable to all	Applicable to all	Type of the counterparty that determines the legal status ("Private Individual", "Listed Corporate", "Unlisted Corporate and Partnership").	Mandatory	Mandatory	Choice: (a) Private Individual; (b) Listed Corporate; (c) Unlisted Corporate and Partnership.	Static	Agree	
1,06	Counterparty	Related Party	Applicable to all	Applicable to all	Indicator as to whether the counterparty is a related party to the institution. Where 'Related Party' is defined by IAS 24 such as a person or entity that is preparing its financial statements or if the Counterparty is an employee of the Institution.	Non-mandatory	Mandatory	Boolean (Yes or No).	Static	Change	Should be mandatory for all exposures. We would like to know whether any exposures are to related parties, regardless of the size of the exposure. We would assume this is not very common.
1,07	Counterparty	Date of birth	Private Individual	Applicable to all	Date of birth of the private individual counterparty.	Non-mandatory	Mandatory	dd/mm/yyyy	Static	Change	Should be mandatory for all exposures. Age of the debtor has a significant impact on expected future collection and thus the value of the exposure. Additionally, we must verify that debtors are not minor so we can legally collect on the exposure.
1,08	Counterparty	Nationality of Counterparty	Private Individual	Applicable to all	The main nationality of the private individual counterparty.	Mandatory	Mandatory	Choice populated using ISO 20022	Static	Agree	
1,09	Counterparty	Postal code of Counterparty (private individual)	Private Individual	Applicable to all	Counterparty's postal code.	Non-mandatory	Mandatory	Alphanumeric	Dynamic	Change	Should be mandatory for all exposures. This field is used to segment the portfolio into regional areas which gives a strong indication of the quality of the portfolio and thus the value.
1,10	Counterparty	Country of Counterparty (private individual)	Private Individual	Applicable to all	Counterparty's country.	Mandatory	Mandatory	Choice populated by using ISO 3166-1 alpha-2 code of the country.	Dynamic	Agree	
1,11	Counterparty	National identifier	Corporate	Applicable to all	A commonly used identification code which enables the unambiguous identification of the counterparty within its country of residency.	Non-mandatory	Mandatory	Alphanumeric	Static	Change	Should be mandatory for all exposures. Borrower type should be change to 'Applicable to all'.
1,12	Counterparty	Source of National identifier	Corporate	Applicable to all	Name of the country specific registration office which provides the company national identifier.	Non-mandatory	Mandatory	Alphanumeric	Static	Change	Should be mandatory for all exposures. Borrower type should be change to 'Applicable to all'.
1,13	Counterparty	Counterparty deceased	Private Individual	Applicable to all	Indication as to whether the private individual counterparty has passed away.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
1,14	Counterparty	Legal Entity Identifier (LEI)	Corporate	Applicable to all	A legal entity identifier of the counterparty assigned in accordance with the International Organisation for Standardisations.	Non-mandatory	Mandatory	Choice populated by using ISO 17442.	Static	Change	Could be changed to non-mandatory as this purpose would be served by the National Identifier.
1,15	Counterparty	Address of Counterparty	Corporate	Applicable to all	Counterparty's street address, including the street number.	Non-mandatory	Non-mandatory	Alphanumeric	Dynamic	Agree	
1,16	Counterparty	City of Counterparty	Corporate	Applicable to all	Counterparty's city, town or village.	Mandatory	Mandatory	Alphanumeric	Dynamic	Agree	

1,17	Counterparty	Postal code of Counterparty (corporate)	Corporate	Applicable to all	Counterparty's postal code.	Non-mandatory	Mandatory	Alphanumeric	Dynamic	Change	Should be mandatory for all exposures. This field is used to segment the portfolio into regional areas which gives a strong indication of the quality of the portfolio and thus the value.
1,18	Counterparty	Country of Counterparty (corporate)	Corporate	Applicable to all	Counterparty's country.	Mandatory	Mandatory	Choice populated by using ISO 3166-1 alpha-2 code of the country.	Dynamic	Agree	
1,19	Counterparty	Date of Latest Annual Financial Statements	Corporate	Applicable to all	Date of the latest available Financial Statements.	Non-mandatory	Mandatory	dd/mm/yyyy	Dynamic	Change	Could be changed to non-mandatory as this is not critical for the valuation of the portfolio.
1,20	Counterparty	Currency of Financial Statements	Corporate	Applicable to all	Currency in which the latest available financial statements are expressed in.	Non-mandatory	Mandatory	Choice populated by using ISO 4217 currency codes.	Static	Change	Could be changed to non-mandatory as this is not critical for the valuation of the portfolio.
1,21	Counterparty	Economic activity	Corporate	Applicable to all	Classification of the corporate counterparty according to its economic activity, in accordance with the NACE revision 2 statistical classification as laid down in Regulation (EC) No 1893/2006.	Non-mandatory	Mandatory	Choice populated by using the classification NACE codes-a level two, three or four NACE code in accordance with Regulation (EC) No 1893/2006.	Static	Change	Does not have to be mandatory for any exposures. This is nice-to-have information if the bank has it available but does not significantly impact our valuation of the portfolio.
1,22	Counterparty	Fixed Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's fixed assets as per its latest available financial statements. Where 'Fixed Assets' is defined by IAS 16 (Property, Plant and Equipment) or similar according to other accounting standards, as assets whose use is for the business operation, where a value is assigned to them, and the useful economic life is more than one year.	Non-mandatory	Non-mandatory	Number	Dynamic	Agree	
1,23	Counterparty	Current Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's current assets, excluding cash and cash equivalent items as per its latest available financial statements. Where 'Current Assets' are assets that are defined by IAS 1.60, or similar according to other accounting standards, as expected to be realised in the entity's normal operating cycle, held primarily for the purpose of trading, and expected to be realised within 12 months after the reporting period.	Non-mandatory	Non-mandatory	Number	Dynamic	Agree	
1,24	Counterparty	Cash and Cash Equivalent Items	Corporate	Applicable to all	Carrying amount of the corporate counterparty's cash and cash equivalent items as per its latest available financial statements. Where 'Cash and Cash Equivalents' are defined by IAS 7 or similar according to other accounting standards, as short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.	Non-mandatory	Non-mandatory	Number	Dynamic	Agree	
1,25	Counterparty	Total Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total assets, as defined by the applicable accounting standard, as per its latest available financial statements.	Non-mandatory	Mandatory	Number	Dynamic	Change	Does not have to be mandatory for any exposures. This is nice-to-have information if the bank has it available but does not significantly impact our valuation of the portfolio.
1,26	Counterparty	Total Liabilities	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total liabilities, as defined by the applicable accounting standard, as per its latest available financial statements.	Non-mandatory	Mandatory	Number	Dynamic	Change	Does not have to be mandatory for any exposures. This is nice-to-have information if the bank has it available but does not significantly impact our valuation of the portfolio.
1,27	Counterparty	Total Debt	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total debt as defined by the IAS 32.11 (financial liabilities) or similar applicable accounting standard, as per its latest available financial statements. It's related to all formal, written financing agreements such as short-term loans payable, long-term loans payable, and bonds payable as per the latest available financial statements.	Non-mandatory	Mandatory	Number	Dynamic	Change	Does not have to be mandatory for any exposures. This is nice-to-have information if the bank has it available but does not significantly impact our valuation of the portfolio.
1,28	Counterparty	Annual Turnover	Corporate	Applicable to all	Annual sales volume net of all discounts and sales taxes of the counterparty 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.	Non-mandatory	Mandatory	Number	Dynamic	Change	Does not have to be mandatory for any exposures. This is nice-to-have information if the bank has it available but does not significantly impact our valuation of the portfolio.
1,29	Counterparty	Annual EBIT	Corporate	Applicable to all	Amount of annual Earnings Before Interest and Tax (EBIT) generated by the corporate counterparty as per the latest available financial statements.	Non-mandatory	Non-mandatory	Number	Dynamic	Agree	
1,30	Counterparty	Contingent obligations	Corporate	Applicable to all	Indicator as to whether the institution has contingent obligations which will be part of the sale. A contingent obligation as defined in IAS 37 or similar accounting standards relates to a guarantee given by the Institution in respect of the counterparty corporate's development projects or similar such arrangements. Often observable in real estate development or infrastructure development.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
1,31	Counterparty	Contingent obligation amount	Corporate	Applicable to all	Value of the contingent obligation not recognised on balance sheet and measured in accordance with the applicable accounting standards.	Mandatory	Mandatory	Number	Dynamic	Agree	
1,32	Counterparty	Description of Contigent Obligations	Corporate	Applicable to all	Description of contingent obligations when 'Yes' is selected in field 'Contingent Obligations'.	Mandatory	Mandatory	Alphanumeric	Static	Agree	

1,33	Counterparty	Date of Last Contact	Applicable to all	Applicable to all	Date of last contact with the counterparty.	Non-mandatory	Mandatory	dd/mm/yyyy	Static	Change	Should be mandatory for all exposures. This information is valuable for the valuation and operational strategy no matter the loan size.
1,34	Counterparty	Name of Insolvency/Restructuring Proceedings	Applicable to all	Applicable to all	Name of any insolvency or restructuring proceedings to which the counterparty is subject.	Mandatory	Mandatory	Choice dependent on the country.	Dynamic	Agree	
1,35	Counterparty	Status of legal proceedings	Applicable to all	Applicable to all	Categories describing a counterparty's legal status in relation to its solvency based on the national legal framework. The institution must transpose the values listed in the 'Field type' column into the national legal framework.	Mandatory	Mandatory	(a) No legal action taken; (b) Under judicial administration, receivership or similar measures; (c) Bankruptcy/insolvency; (d) Other legal measures	Dynamic	Agree	
1,36	Counterparty	Description of other legal measures	Applicable to all	Applicable to all	Description of the status of legal proceedings when 'Other legal measures' is selected in data field 'Status of legal proceedings'.	Non-mandatory	Non-mandatory	Alphanumeric	Dynamic	Change	Should be changed to mandatory for all exposures. It is important to know what other measures have been taken both for valuation and to comply with relevant debt collection laws post acquisition.
1,37	Counterparty	Date of initiation of legal proceedings	Applicable to all	Applicable to all	The date on which the legal proceedings, as reported under the field 'status of legal proceedings', were initiated. This date must be the most recent relevant date prior to the cut-off date and must only be reported if the field 'Status of legal proceedings' has a value other than 'No legal actions taken'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
1,38	Counterparty	Stage reached in legal proceedings	Applicable to all	Applicable to all	Indication of how advanced the relevant legal proceedings have become as a result of various legal steps in the legal proceedings having been completed.	Mandatory	Mandatory	Alphanumeric	Dynamic	Agree	May be worth noting that standardization of the definition of legal stages is needed for this field to be useful.
1,39	Counterparty	Proof of Claim Filed by the seller	Applicable to all	Applicable to all	Indicator as to whether the institution has filed a claim.	Non-mandatory	Non-mandatory	Boolean (Yes or No).	Dynamic	Change	Should be changed to mandatory for all exposures. If we understand the description correctly, it is very relevant to know whether the institution has filed a claim.
1,40	Counterparty	Distribution made to the seller	Applicable to all	Applicable to all	Indicator as to whether a distribution has been made to the institution.	Mandatory	Mandatory	Boolean (Yes or No).	Dynamic	Agree	
1,41	Counterparty	Notice for Procedure Termination	Applicable to all	Applicable to all	Indicator as to whether the notice of the end of the procedure has been given to the institution and no further collections are expected.	Non-mandatory	Non-mandatory	Boolean (Yes or No).	Dynamic	Change	Should be changed to mandatory for all exposures. It is very relevant for the valuation if it is known that no more collections are expected.
1,42	Counterparty	Jurisdiction of Court	Applicable to all	Applicable to all	Location of the court where the court case is being heard.	Mandatory	Mandatory	Choice opulated by using ISO 3166 ALPHA-2.	Static	Agree	
1,43	Counterparty	Date of Obtaining Order for Possession	Applicable to all	Applicable to all	Date that the order for possession is granted by the court.	Non-mandatory	Non-mandatory	dd/mm/yyyy	Dynamic	Change	Should be changed to mandatory for all exposures. If the court has granted the possession we need to know when this was granted.
1,44	Counterparty	Legal Fees Accrued	Applicable to all	Applicable to all	Total amount of legal fees accrued at the cut-off date.	Non-mandatory	Non-mandatory	Number	Dynamic	Change	Should be changed to mandatory for all exposures. Different rules may apply for the collection of legal fees in different jurisdictions. We also ask EBA to consider whether this field should instead be part of the Loan template.

2,00	Relationship	Counterparty Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty. Each counterparty must have one counterparty identifier. This value will not change over time and cannot be used as the counterparty identifier for any other counterparty.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
2,01	Relationship	Role of the counterparty	Applicable to all	Applicable to all	Role of the counterparty ("Protection provider", "Borrower", "Tenant").	Mandatory	Mandatory	Choice: (a) Protection Provider; (b) Borrower; (c) Tenant	Static	Agree	
2,02	Relationship	Counterparty Group identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty group. Counterparty group is defined as a group of related counterparties. Where a group could just be a standalone counterparty or multiple counterparties. Each counterparty group should have one counterparty group Identifier.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
2,03	Relationship	Contract Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan agreement. Each loan agreement must have one contract identifier. This value will not change over time and cannot be used as the contract identifier for any other loan agreement. Where loan means credit agreement in accordance with Article 3, point (4) of Directive (EU) 2021/2167.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
2,04	Relationship	Instrument Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one instrument identifier. This value will not change over time and cannot be used as the instrument identifier for any other loan under the same loan agreement. Instrument identifier may be the same as contract identifier.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
2,05	Relationship	Protection Identifier	Applicable to all	Secured loan	Institution's internal identifier to uniquely identify each protection used to secure the loan (collateral or guarantee). Each protection must have one protection identifier. This value will not change over time and cannot be used as the protection identifier for any other protection. Where the categories of the collateral and guarantee are those defined in the template F13.01 of Annexes III and IV to Implementing Regulation (EU) No 451/2021.	Mandatory	Mandatory	Alphanumeric	Static	Agree	

3,00	Loan	Cut-off Date	Applicable to all	Applicable to all	Reference date of the data which the EBA NPL templates refer to.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
3,01	Loan	Contract Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan agreement. Each loan agreement must have one contract identifier. This value will not change over time and cannot be used as the contract identifier for any other loan agreement. Where loan means credit agreement in accordance with Article 3, point (4) of Directive (EU) 2021/2167.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
3,02	Loan	Instrument Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one instrument identifier. This value will not change over time and cannot be used as the instrument identifier for any other loan under the same loan agreement. Instrument identifier may be the same as contract identifier.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
3,03	Loan	Inception date	Applicable to all	Applicable to all	The date on which the contractual relationship originated, i.e. the date on which the contract agreement became binding for all parties.	Mandatory	Mandatory	dd/mm/yyyy	Static	Agree	
3,04	Loan	Governing Law of Loan Agreement	Applicable to all	Applicable to all	Jurisdiction governing the loan agreement. This does not necessarily correspond to the country where the loan agreement was originated.	Mandatory	Mandatory	Choice populated by using ISO 3166 ALPHA-2.	Static	Agree	
3,05	Loan	Joint Counterparties	Applicable to all	Applicable to all	Number of counterparties who jointly owe under the loan. They are jointly responsible for payments to the lender arising under the loan agreement.	Non-mandatory	Mandatory	Choice: (a) two counterparties; (b) more than two counterparties.	Static	Change	Should be changed to mandatory for all exposures. All parties required to repay a loan is of equal interest regardless of loan size.
3,06	Loan	Asset Class	Applicable to all	Applicable to all	Asset class of the loan as defined in Article 2(1) of Commission Delegated Regulation (EU) 2020/1224.	Mandatory	Mandatory	Choice: (a) Residential real estate, (b) Commercial real estate, (c) Corporate, (d) Automobile, (e) Consumer, (f) Credit card, (g) Leasing, (h) Other loans.	Static	Agree	
3,07	Loan	Type of instrument	Applicable to all	Applicable to all	Classification of the loan according to the type of contractual terms agreed between the parties.	Mandatory	Mandatory	Choice: (a) Deposits other than reverse repurchase agreements; (b) Overdraft; (c) Credit card debt; (d) Revolving credit other than overdrafts and credit card debt; (e) Credit lines other than revolving credit; (f) Reverse repurchase agreements; (g) Trade receivables; (h) Financial leases; (i) Other loans.	Static	Agree	
3,08	Loan	Amortisation type	Applicable to all	Applicable to all	Type of amortisation of the loan including principal and interest, as per the latest Loan Agreement.	Non-mandatory	Mandatory	Choice: (a) French (b) German (c) Fixed amortisation schedule (d) Bullet (e) Other	Static	Change	Does not have to be mandatory for any exposures. When the loan is defaulted it moves out of the originally agreed schedule and into new negotiations about payment plans.
3,09	Loan	Non-Performing Category	Applicable to all	Applicable to all	Non-performing category to which the loan belongs. Where the non-performing category is defined by referring to the past-due time band of FINREP template F 18.00 and in accordance with the criteria specified in paragraph 236 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021.	Mandatory	Mandatory	Choice: (a) Unlikely to pay that are not past-due or past-due <= 90 days; (b) Past-due > 90 days and <= 1 year; (c) Past-due > 1 year.	Dynamic	Agree	
3,10	Loan	Legal final maturity date	Applicable to all	Applicable to all	Contractual maturity date of the loan as at the cut-off date, taking into account any agreements amending initial contracts, including forbearance measures. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Change	There should be no time limitation.
3,11	Loan	Currency	Applicable to all	Applicable to all	Currency denomination of the Loan, in accordance with the ISO's 4217 standard.	Mandatory	Mandatory	Choice populated by using ISO 4217 Currency Codes.	Static	Agree	
3,12	Loan	Outstanding nominal amount	Applicable to all	Applicable to all	Principal amount outstanding at cut-off date, including unpaid past due interest but excluding accrued interest. The outstanding nominal amount must be reported net of write-offs and write-downs as determined by the relevant accounting practices.	Mandatory	Mandatory	Number	Dynamic	Change	Needs to be split in Principal amount outstanding and Unpaid past due interest. Interest and principal will be treated differently in some jurisdictions and we put more value on principal than on interest in the valuation of portfolios.
3,13	Loan	Total Balance	Applicable to all	Applicable to all	Carrying amount of the loan. Where the carrying amount is defined in paragraph 27 of Part 1 of Annex V to Implementing Regulation (EU) No 451/2021.	Mandatory	Mandatory	Number	Dynamic	Agree	
3,14	Loan	Accrued interest	Applicable to all	Applicable to all	The amount of accrued interest on loans at the reporting reference date as defined in Regulation (EU) No 1071/2013 (ECB/2013/33). In accordance with the general principle of accruals accounting, interest receivable on instruments should be subject to on-balance sheet recording as it accrues (i.e. on an accruals basis) rather than when it is actually received (i.e. on a cash basis).	Non-mandatory	Mandatory	Number	Dynamic	Change	Should be mandatory for all exposures. Interest and principal will be treated differently in some jurisdictions and we put more value on principal than on interest in the valuation of portfolios.
3,15	Loan	Other balances	Applicable to all	Applicable to all	Total amount of other outstanding amounts recognised on the balance sheet. The number should incorporate other charges, commissions, fees and other outstanding amounts not recognised under the field 'Outstanding nominal amount' or 'Accrued interest balance (on Book)'. The number should incorporate other charges, commissions, fees and other outstanding amounts not recognised under the field 'Outstanding nominal amount' or 'Accrued interest balance (on Book)'.	Non-mandatory	Non-mandatory	Number	Dynamic	Change	Should be mandatory for all exposures. The reference to 'Accrued interest' in the description should be changed to reflect the updated name of the field.

3,16	Loan	Percentage of the loan that is collateralised	Applicable to all	Secured loan	Percentage of the carrying amount of the loan that is collateralised. Where the carrying amount of the loan corresponds to the field 'Total balance'. The percentage is defined as the combined value of all collateral or guarantees, including credit insurance which secure the loan over the total balance of the loan. In case the loan is not collateralised, the percentage is 0.	Mandatory	Mandatory	Percentage	Dynamic	Agree	
3,17	Loan	Legal Balance at charge-off date	Applicable to all	Applicable to all	Total claim amount (including total balance and any accrued interest balance off book) when the Loan went into charge-off. A charge-off is the declaration by the institution commonly on unsecured retail when the borrower is severely delinquent, and the institution starts the recovery process officially. In case of closed position, the amount will be zero. The data field is required only when the loan goes into charge-off.	Mandatory	Mandatory	Number	Dynamic	Agree	
3,18	Loan	Charge-off Date	Applicable to all	Applicable to all	Date when the Loan went into charge-off. A charge-off is the declaration by the Institution commonly on unsecured retail when the borrower is severely delinquent, and the institution starts the recovery process officially. A charge-off does not mean a write-off of the debt entirely.	Non-mandatory	Mandatory	dd/mm/yyyy	Dynamic	Change	Should be mandatory for all exposures. This is used to calculate capital requirements in some jurisdictions.
3,19	Loan	Loan Commitment	Applicable to all	Applicable to all	Total available credit extended for the loan as at the cut-off date. It includes the undrawn committed part of the loan commitment. Where loan commitment is defined by referring to paragraph 113 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021.	Non-mandatory	Mandatory	Number	Dynamic	Change	Does not have to be mandatory for any exposures. The information is only relevant in the case of disputes related to early termination and is not used in the valuation of portfolios.
3,20	Loan	Interest Rate	Applicable to all	Applicable to all	Annualised agreed rate or narrowly defined interest rate in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34). It's applicable at cut-off date and it takes into account any current forbearance measure. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	Percentage	Dynamic	Change	Should be mandatory for all exposures. It is a critical element in calculating the purchase price for the portfolio and would also be required to ensure that subsequent debt collection activities are performed in compliance with local debt collection regulations. I.a. always using correct outstanding amount and to specify all relevant interest items with sums, run-time, rates and legal basis. There should be no time limitation.
3,21	Loan	Interest Rate Type	Applicable to all	Applicable to all	Classification of loans based on the base rate for establishing the interest rate for each payment period. It's applicable at the cut-off Date, which takes into account any current forbearance measure. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	Choice: (a) Fixed; (b) Variable; (c) Mixed.	Dynamic	Change	Should be mandatory for all exposures. Cf. comment to 3.20 above. There should be no time limitation.
3,22	Loan	Description of Interest Rate Type	Applicable to all	Applicable to all	Description of interest rate type when "Mixed" is selected in field "Interest Rate Type". This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Non-mandatory	Alphanumeric	Dynamic	Agree	
3,23	Loan	Interest rate spread/margin	Applicable to all	Applicable to all	Margin or spread (expressed as a percentage) to add to the reference rate that is used for the calculation of the interest rate in basis points. It's applicable at cut-off date, which takes into account any current forbearance measure. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	Percentage	Dynamic	Change	Should be mandatory for all exposures. We need to know the interest rate that has been agreed for the loan and if the interest has been defined as a spread, we need to know this to calculate correct interest for the exposure going forward. There should be no time limitation.

3,24	Loan	Reference Rate	Applicable to all	Applicable to all	Reference rate used for the calculation of the actual interest rate. Combination of the reference rate value and maturity value, applicable at cut-off date when 'Variable' is selected in field 'Current Interest Rate Type'. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	The reference rate code is a combination of the reference rate value and maturity value. The following reference rate values must be used: (a) Euribor, (b) USD LIBOR, (c) GBP LIBOR, (d) EUR LIBOR, (e) JPY LIBOR, (f) CHF LIBOR, (g) MIBOR, (h) Other single reference rates, (i) Other multiple reference rates. The following maturity values must be used: (a) Overnight, (b) one week, (c) two weeks, (d) three weeks, (e) one month, (f) two months, (g) three months, (h) four months, (i) five months, (l) six months, (m) seven months, (n) eight months, (o) nine months, (p) 10 months, (q) 11 months, (r) 12 months.	Dynamic	Change	Should be mandatory for all exposures. We need to know the interest rate that has been agreed for the loan and if the interest has been defined as a spread, we need to know which reference rate has been used to calculate correct interest for the exposure going forward. There should be no time limitation.
3,25	Loan	Last Payment Date	Applicable to all	Applicable to all	Date that the last payment was made.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
3,26	Loan	Last Payment Amount	Applicable to all	Applicable to all	Amount of last payment.	Mandatory	Mandatory	Number	Dynamic	Agree	
3,27	Loan	Interest rate reset frequency	Applicable to all	Applicable to all	Frequency at which the interest rate is reset after the initial fixed-rate period, if any. It's applicable at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	Choice: (a) Not resettable (b) Overnight (c) Monthly (d) Quarterly (e) Semi-annually (f) Annually (g) At creditor discretion (g) Other frequency	Dynamic	Change	Should be mandatory for all exposures. We need to know the interest rate that has been agreed for the loan to calculate correct interest for the exposure going forward. There should be no time limitation.
3,28	Loan	Payment Frequency	Applicable to all	Applicable to all	Frequency of payments due, either of principal or interest, i.e. number of months between payments. It is based on the current loan agreement as at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the categories 'Unlikely to pay that are not past-due or past-due <= 90 days' or 'Past-due > 90 days and <= 1 year' are selected in the field 'Non-performing category'.	Non-mandatory	Mandatory	Choice: (a) Monthly (b) Quarterly (c) Semi-annually (d) Annually (e) Bullet (f) Zero coupon (g) Other	Dynamic	Change	Should be mandatory for all exposures. This is critical to interpret the payment history after default. There should be no time limitation.
3,29	Loan	Total Past-Due Amount	Applicable to all	Applicable to all	Carrying amount of loan that are past-due. Where the loan shall qualify as past-due where any amount of principal, interest or fee has not been paid at the date it was due as defined in paragraph 96 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021. This amount is always to be reported. '0' is to be reported if the loan was not past due at the cut-off date.	Mandatory	Mandatory	Number	Dynamic	Agree	
3,30	Loan	Days in Past-Due	Applicable to all	Applicable to all	Number of days that the loan is currently past-due as at the cut-off date. Where the loan is 'past-due' where it meets the criteria of paragraph 96 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021.	Mandatory	Mandatory	Number	Dynamic	Agree	
3,31	Loan	Date of the default status of the instrument	Applicable to all	Applicable to all	The date on which the default status is considered to have occurred. Where default is as per Article 178 of Regulation (EU) No 575/2013 (CRR).	Mandatory	Mandatory	dd/mm/yyyy	Static	Agree	
3,32	Loan	Total balance at date of default	Applicable to all	Applicable to all	Carrying amount of the loan at the date of default. Where default is as per Article 178 of Regulation (EU) No 575/2013 (CRR). The carrying amount is defined in paragraph 27 of Part 1 of Annex V to Implementing Regulation (EU) No 451/2021.	Non-mandatory	Mandatory	Number	Static	Change	Should be mandatory for all exposures. This will give an indication of payment history for loans defaulted before the period for which historical payments are provided.
3,33	Loan	Syndicated Loan	Applicable to all	Applicable to all	Indicator as to whether the loan is provided by a syndicate or consortium of two or more credit institutions. This means that in the case of a syndicated loan the institution holds less than 100% of the total loan.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
3,34	Loan	Syndicated Portion	Applicable to all	Applicable to all	Percentage of the portion held by the institution. Applicable when "Yes" is selected in field "Syndicated Loan".	Non-mandatory	Non-mandatory	Percentage	Static	Agree	
3,35	Loan	Securitised	Applicable to all	Applicable to all	Indicator as to whether the loan has been securitised or within covered bond pool.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
3,36	Loan	Specialised Product	Applicable to all	Applicable to all	Indicator as to whether the loan is a specialised product. Specialised products are those which are considered by the institution as non-common loan agreements, as they consider their potential split of the loan into different parts or other similar arrangements.	Non-mandatory	Mandatory	Boolean (Yes or No).	Static	Change	Should be mandatory for all exposures. If the seller has included specialised products in the portfolio, we would like to know this.
3,37	Loan	Lease agreement	Applicable to all	Secured loan	Indicator as to whether the credit agreement contains a lease.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
3,38	Loan	Start Date of Lease	Applicable to all	Secured loan	Date that the current lease starts if 'yes' is selected in the field 'Lease agreement'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
3,39	Loan	End Date of Lease	Applicable to all	Secured loan	Date that the current lease ends if 'yes' is selected in the field 'Lease agreement'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
3,40	Loan	Lease Break Option	Applicable to all	Secured loan	Details of any lease break clause(s) if 'yes' is selected in the field 'Lease agreement'.	Non-mandatory	Non-mandatory	Alphanumeric	Static	Agree	

3,41	Loan	Type of Lease	Applicable to all	Secured loan	Type of the lease agreement with the counterparty if 'yes' is selected in the field 'Lease agreement'.	Non-mandatory	Non-mandatory	Choice: (a) Triple Net (Tenant pays the base rental amount plus operating costs, including real estate taxes, insurance, maintenance, and repairs); (b) Net-Net Lease (Tenant pays the base rental amount, real estate taxes, and insurance premiums).	Static	Agree	
3,42	Loan	Forbearance measure	Applicable to all	Applicable to all	Indicator as to whether forbearance measures are currently applied to the loan at the cut-off date.	Mandatory	Mandatory	Boolean (Yes or No).	Static	Agree	
3,43	Loan	Type of Forbearance measure	Applicable to all	Applicable to all	Types of forbearance as defined in accordance with the criteria and the definitions specified in paragraphs 357 and 358 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021. Applicable when 'yes' is selected in the field 'Forbearance measure'.	Mandatory	Mandatory	Choice: (a) grace period/payment moratorium; (b) interest rate reduction; (c) extension of maturity/term; (d) rescheduled payments; (e) debt forgiveness; (f) debt asset swaps; (g) other forbearance measures.	Dynamic	Agree	
3,44	Loan	Number of historical forbearance	Applicable to all	Applicable to all	Number of forbearance(s) that happened in the last two years. Applicable when 'yes' is selected in the field 'Forbearance measure'.	Non-mandatory	Non-mandatory	Number	Static	Agree	
3,45	Loan	Debt Forgiveness	Applicable to all	Applicable to all	Gross carrying amount of the loan that was forgiven as part of current forbearance measure, including principal forgiveness agreed by external collection agencies, as at the cut-off date. Where debt forgiveness refers to a partial cancellation of the loan by the institution through forfeiture of right to legally recover it as specified in paragraph 358 of Part 2 of Annex V to Implementing Regulation (EU) No 451/2021. The gross carrying amount is defined in accordance with paragraph 34.Part 1 of Annex V to Implementing Regulation (EU) No 451/2021. Applicable when the category (e) debt forgiveness is selected in the field 'Type of Forbearance'.	Non-mandatory	Mandatory	Number	Static	Change	Should be mandatory for all exposures. How much of the loan that has been forgiven will give an indication of the quality of the exposure and thus have an impact on the valuation of the portfolio.
3,46	Loan	Start Date of Forbearance measure	Applicable to all	Applicable to all	Date that the current forbearance measure commenced. Applicable when 'yes' is selected in the field 'Forbearance measure'.	Non-mandatory	Mandatory	dd/mm/yyyy	Dynamic	Change	Should be mandatory for all exposures. If any forbearance measures have taken place, we need to know when.
3,47	Loan	End Date of Forbearance measure	Applicable to all	Applicable to all	Date that the current forbearance measure ends. Applicable when 'yes' is selected in the field 'Forbearance measure'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
3,48	Loan	Clause to Stop Forbearance	Applicable to all	Applicable to all	Indicator as to whether a clause exists to allow the institution to stop the current forbearance measure. Applicable when 'yes' is selected in the field 'Forbearance measure'.	Non-mandatory	Mandatory	Boolean (Yes or No).	Static	Change	Should be mandatory for all exposures. We need to know the details of any forbearance measures taken.
3,49	Loan	Description of the Forbearance Clause	Applicable to all	Applicable to all	Further comments/details on the clause. Applicable when "Yes" is selected in field "Clause to Stop Forbearance".	Non-mandatory	Mandatory	Alphanumeric	Static	Change	Does not have to be mandatory for any exposures. We do not see the value of non-standardized information on the forbearance as long as other fields have been completed.

4,00	Collateral guarantee and enforcement	Protection identifier	Applicable to all	Secured loan	Institution's internal identifier to uniquely identify each protection used to secure the loan (collateral or guarantee). Each protection must have one protection identifier. This value will not change over time and cannot be used as the protection identifier for any other protection. Where the categories of the collateral and guarantee are those defined in the template F13.01 of Annexes III and IV to Implementing Regulation (EU) No. 451/2021	Mandatory	Mandatory	Alphanumeric	Static	Agree	
4,01	Collateral guarantee and enforcement	Legal Owner of the collateral	Applicable to all	Secured loan	Legal owner of the immovable or movable property collateral. Applicable to all immovable (real estate) or movable (other physical) collateral.	Mandatory	Mandatory	Alphanumeric	Static	Change	It needs to be clarified what to do when there is more than one owner and if these owners own different percentages.
4,02	Collateral guarantee and enforcement	Type of immovable property	Applicable to all	Secured loan	Type of the immovable property collateral. Applicable to all immovable (real estate) collateral.	Mandatory	Mandatory	Choice: (a) Semi-detached house; (b) Detached house;	Static	Agree	
4,03	Collateral guarantee and enforcement	Type of movable property, other collateral and guarantee	Applicable to all	Secured loan	Type of movable property, other collateral and guarantee. Applicable to collateral (other than immovable property) and guarantees.	Mandatory	Mandatory	Choice: (a) Auto Mobile Vehicles; (b) Industrial Vehicles; (c) Commercial Trucks; (d) Rail Vehicles; (e) Nautical Commercial Vehicles; (f) Nautical Leisure Vehicles; (g) Aeroplanes; (h) Machine Tools; (i) Industrial Equipment; (j) Office Equipment; (k) Medical Equipment; (l) Energy Related Equipment; (m) Other Vehicles; (n) Other Equipment; (o) Other goods/inventory; (p) Equity and debt Securities; (q) Financial Guarantee; (r) Corporate guarantee; (s) Life insurance; (t) Cash, Deposit [debt securities issued]; (u) Floating Charge;	Static	Agree	
4,04	Collateral guarantee and enforcement	Mortgage amount	Applicable to all	Secured loan	The maximum amount (including any fees, expenses, and liens on the immovable property) that the institution is entitled to receive in a foreclosure of the immovable property, which serves as collateral for the mortgage, as registered in the official deed register. Applicable if a mortgage lien has been established on the collateral.	Mandatory	Mandatory	Number	Static	Change	It needs to be clarified that this is the amount at cut-off date as this amount may vary as the interest and expenses increase over the time.
4,05	Collateral guarantee and enforcement	Lien position	Applicable to all	Secured loan	The highest ranking position held by the institution in relation to the immovable property collateral which determines the order in which the law recognises the institution's claims against the collateral in a foreclosure. Applicable if the lien (a mortgage deed or a deed of trust) is recorded against the title to the collateral in the official deed records.	Mandatory	Mandatory	Number	Static	Agree	
4,06	Collateral guarantee and enforcement	Higher Ranking Loan	Applicable to all	Secured loan	The amount that higher ranking claimants/holders of first position liens are entitled to receive before the institution in a foreclosure of the collateral. The purpose of this field is to provide an indication of the extent to which the institution will be able to recoup the outstanding debt from the collateral in a foreclosure after first position liens have been settled in full. Applicable if the institution does not have the highest ranking position in relation to the collateral.	Mandatory	Mandatory	Number	Static	Agree	
4,07	Collateral guarantee and enforcement	Register of Deeds Number	Applicable to all	Secured loan	Registration number under which the institution's lien (a mortgage deed or a deed of trust) against the title to the collateral is recorded in the official deed records. Applicable if the institution has a lien on the collateral.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
4,08	Collateral guarantee and enforcement	Sector of Immovable Property	Applicable to all	Secured loan	Sector which the immovable property is used for. Applicable to all immovable (real estate) collateral.	Mandatory	Mandatory	Choice: (a) commercial real estate (CRE); (b) residential real estate (RRE).	Static	Agree	
4,09	Collateral guarantee and enforcement	Type of Occupancy	Applicable to all	Secured loan	Type of occupancy for immovable property collateral. If the property has a mixed use, it can be classified according to its dominant use (based for example on the surface areas dedicated to each use). Applicable to all immovable (real estate) collateral.	Non-mandatory	Non-mandatory	Choice: (a) Owner-occupied; (b) Partially owner-occupied, defined as a property that is partly rented; (c) Tenanted; (d) Vacant; (e) Other	Dynamic	Change	We would want to include squattered as one of the options.
4,10	Collateral guarantee and enforcement	Address of immovable property	Applicable to all	Secured loan	Street address where the immovable property is located at, including flat/house, number or name. Applicable to all immovable (real estate) collateral.	Non-mandatory	Non-mandatory	Alphanumeric	Static	Agree	
4,11	Collateral guarantee and enforcement	City of immovable Property	Applicable to all	Secured loan	City where the immovable property is located at. Applicable to all immovable (real estate) collateral.	Mandatory	Mandatory	Choice populated by using UN/LOCODE.	Static	Agree	
4,12	Collateral guarantee and enforcement	Immovable property Postcode	Applicable to all	Secured loan	Postcode where the immovable Property is located at. Applicable to all immovable (real estate) collateral.	Non-mandatory	Mandatory	Alphanumeric	Static	Change	Should be mandatory for all exposures. This field is used to segment the portfolio into regional areas which gives a strong indication of the quality of the portfolio and thus the value.
4,13	Collateral guarantee and enforcement	Immovable property Country	Applicable to all	Secured loan	Region or country where the immovable property collateral is located. Applicable to all immovable (real estate) collateral.	Mandatory	Mandatory	Choice populated by using ISO 3166 ALPHA-2 of the country in which the collateral is located.	Static	Agree	
4,14	Collateral guarantee and enforcement	Building Area (M2)	Applicable to all	Secured loan	Building area (square metres) of the immovable property. Applicable to all immovable (real estate) collateral.	Non-mandatory	Mandatory	Number	Static	Change	Should be mandatory for all exposures. This field, combined with postal code, will give a good indication of the value of the asset in an early stage of valuation and may serve as a control of the value of smaller objects that may not be part of a more detailed review during the DD phase.

4,15	Collateral guarantee and enforcement	Land Area (M2)	Applicable to all	Secured loan	Land area surrounding the immovable property (square metres). Applicable to all immovable (real estate) collateral.	Non-mandatory	Non-mandatory	Number	Static	Agree	
4,16	Collateral guarantee and enforcement	Currency of collateral and guarantee	Applicable to all	Secured loan	Currency that the valuation and cash flows related to the collateral or guarantee are expressed in. Applicable to all type of collateral (immovable and movable property) and guarantees.	Mandatory	Mandatory	Choice field populated by using ISO 4217 Currency Codes.	Static	Agree	
4,17	Collateral guarantee and enforcement	Latest Internal Valuation Amount	Applicable to all	Secured loan	The value of the collateral as established for the relevant type of collateral following the chosen internal valuation approach, when last assessed at or prior to the cut-off date. This reflects the value of the collateral, without considering any (regulatory) haircuts. This data field is required when the institution has performed an internal valuation.	Mandatory	Mandatory	Number	Dynamic	Agree	
4,18	Collateral guarantee and enforcement	Date of Latest Internal Valuation	Applicable to all	Secured loan	Date that the latest internal valuation as reported in the field 'latest internal valuation amount' took place at or prior to the cut-off date. Applicable when the institution has performed an internal valuation.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
4,19	Collateral guarantee and enforcement	Latest External Valuation Amount	Applicable to all	Secured loan	The value of the collateral as established for the relevant type of collateral following the chosen external valuation approach, when last assessed at or prior to the cut-off date. This reflects the value of the collateral, without considering any (regulatory) haircuts. This data field is required when the institution has asked for an external valuation.	Mandatory	Mandatory	Number	Dynamic	Agree	
4,20	Collateral guarantee and enforcement	Date of Latest External Valuation	Applicable to all	Secured loan	Date that the latest external valuation as reported in the field 'latest external valuation amount' took place at or prior to the cut-off date. Applicable when the institution has had an external valuation performed.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
4,21	Collateral guarantee and enforcement	Type of Latest Internal Valuation	Applicable to all	Secured loan	Type of the latest internal valuation for the collateral as reported in the field 'Latest internal valuation amount' Applicable when the institution has performed an internal valuation.	Mandatory	Mandatory	Choice: (a) Full Appraisal; (b) Drive-by; (c) Automated Valuation Model; (d) Indexed; (e) Desktop; (f) Managing or Estate Agent; (g) Purchase Price; (h) Hair Cut; (i) Mark to market; (j) Counterparties Valuation;	Dynamic	Agree	
4,22	Collateral guarantee and enforcement	Type of Latest External Valuation	Applicable to all	Secured loan	Type of the latest external valuation for the collateral as reported in the field 'Latest external valuation amount'. Applicable when the institution has had an external valuation performed.	Mandatory	Mandatory	Choice: (a) Full Appraisal; (b) Drive-by; (c) Automated Valuation Model; (d) Indexed; (e) Desktop; (f) Managing or Estate Agent; (g) Purchase Price; (h) Hair Cut; (i) Mark to market; (j) Counterparties Valuation;	Dynamic	Agree	
4,23	Collateral guarantee and enforcement	Completion of immovable property	Applicable to all	Secured loan	Indicator as to whether the construction of the immovable property is complete.	Non-mandatory	Mandatory	Boolean (Yes or No).	Dynamic	Change	Should be mandatory for all exposures. If construction is not completed, it significantly impacts our ability to recover the outstanding amount and thus it has an impact on the valuation of the portfolio.
4,24	Collateral guarantee and enforcement	Percentage complete	Applicable to all	Secured loan	The percentage of completion of the construction of the immovable property. Applicable to immovable property under development (i.e. if "No" is reported in the field "Completion of Immovable property").	Non-mandatory	Mandatory	Percentage	Dynamic	Change	Does not have to be mandatory. If construction is not complete, we will assign very little value to the claims regardless of percentage of completion, and we expect the registered percentage of completion to be very unreliable.
4,25	Collateral guarantee and enforcement	Value of Energy Performance Certificate	Applicable to all	Secured loan	For immovable property collateral, value stated on the Energy Performance Certificate as defined in the EU Energy Efficiency Directive 2012. Applicable to all immovable (real estate) collateral.	Non-mandatory	Mandatory	Choice: (a) A; (b) B; (c) C; (d) D; (e) E; (f) F; (g) G	Static	Change	Does not have to be mandatory. We do not see this having a significant impact on the value of the collateral.
4,26	Collateral guarantee and enforcement	Financial Guarantee Amount	Applicable to all	Secured loan	Maximum amount of the guarantee that can be considered as defined in paragraph 119 of Annex V. Part 2 to Commission Implementing Regulation (EU) 2021/451, i.e. for financial guarantees received, the 'maximum amount of the guarantee that can be considered' is the maximum amount the guarantor would have to pay if the guarantee is called on. Applicable when "Financial Guarantee" is selected in the field "Type of movable property, other collateral and guarantee".	Mandatory	Mandatory	Number	Static	Agree	
4,27	Collateral guarantee and enforcement	Activation of Financial Guarantee	Applicable to all	Secured loan	Indicator as to whether the financial guarantee has been called on. Applicable when "Financial Guarantee" is selected in the field "Type of movable property, other collateral and guarantee".	Mandatory	Mandatory	Boolean (Yes or No).	Dynamic	Agree	
4,28	Collateral guarantee and enforcement	Eligibility of financial guarantee	Applicable to all	Secured loan	Indicator as to whether the financial guarantee is eligible as unfunded credit protection as defined in line with Article 213 of the Regulation (EU) No 575/2013 (CRR). Applicable when "Financial Guarantee" is selected in the field "Type of movable property, other collateral and guarantee".	Non-mandatory	Mandatory	Boolean (Yes or No).	Static	Change	Should be mandatory for all exposures. This will be critical for the valuation of such property.
4,29	Collateral guarantee and enforcement	ISIN	Applicable to all	Secured loan	ISIN number in accordance with the ISIN Holdings data. Applicable when 'Equity and debt Securities' is selected in the field 'Type of movable property, other collateral and guarantee'.	Mandatory	Mandatory	Number		Agree	
4,30	Collateral guarantee and enforcement	Purchased under resale agreement	Applicable to all	Secured loan	Indicator as to whether the collateral was purchased with an agreement to resell it at a later stage. Applicable when 'Equity and debt Securities' is selected in the field 'Type of movable property, other collateral and guarantee'.	Mandatory	Mandatory	Boolean (Yes or No).		Agree	
4,31	Collateral guarantee and enforcement	Rehypothecation of collateral	Applicable to all	Secured loan	Indicator as to whether the collateral has been encumbered as defined in paragraph 1.7 of Annex XVII to Commission Implementing Regulation (EU) 2021/451, i.e. an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.	Mandatory	Mandatory	Boolean (Yes or No).		Agree	
4,32	Collateral guarantee and enforcement	Enforcement Status	Applicable to all	Secured loan	Indicator as to whether the collateral has entered into the enforcement process as at cut-off date. Applicable to all type of collateral (immovable and movable property).	Mandatory	Mandatory	Boolean (Yes or No).	Dynamic	Agree	

4,33	Collateral guarantee and enforcement	Enforcement Status Third Parties	Applicable to all	Secured loan	Indicator as to whether any other secured creditors have taken steps to enforce security over the collateral as at the cut-off date. Applicable to all type of collateral (immovable and movable property).	Non-mandatory	Non-mandatory	Boolean (Yes or No).	Dynamic	Agree	
4,34	Collateral guarantee and enforcement	Jurisdiction of Court	Applicable to all	Secured loan	Country of the court responsible for execution of the enforcement process. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Choice populated by using ISO 3166 ALPHA-2.	Static	Agree	
4,35	Collateral guarantee and enforcement	Currency of Enforcement	Applicable to all	Secured loan	Currency that the items related to enforcement are expressed in. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Choice populated by using ISO 4217 Currency Codes.	Static	Agree	
4,36	Collateral guarantee and enforcement	Indicator of Enforcement	Applicable to all	Secured loan	Indicator as to whether the enforcement process has been entered into by the corporate or private individual counterparty. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Boolean (Yes or No).	Dynamic	Agree	
4,37	Collateral guarantee and enforcement	Court Appraisal Amount	Applicable to all	Secured loan	Court appraisal amount of the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Number	Dynamic	Agree	
4,38	Collateral guarantee and enforcement	Date of Court Appraisal	Applicable to all	Secured loan	Date that the court appraisal happened. Applicable if a court appraisal has occurred, when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
4,39	Collateral guarantee and enforcement	Sale Agreed Price	Applicable to all	Secured loan	Agreed price for the disposal of the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Number	Dynamic	Agree	
4,40	Collateral guarantee and enforcement	Collateral Repossessed Date	Applicable to all	Secured loan	Date when the lienholder takes possession of an item from its registered owner that was used as collateral for a loan. Applicable when 'yes' is selected in the field 'Enforcement status'.	Non-mandatory	Non-mandatory	dd/mm/yyyy	Dynamic	Change	If the institution has repossessed the asset, this field should be included. This should not be linked with the field 'Enforcement status', but rather with a field indicating whether the collateral has been repossessed.
4,41	Collateral guarantee and enforcement	Next Auction Date	Applicable to all	Secured loan	Date of the next intended auction to sell the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Non-mandatory	Non-mandatory	dd/mm/yyyy	Dynamic	Agree	
4,42	Collateral guarantee and enforcement	Court Auction Reserve Price for Next Auction	Applicable to all	Secured loan	Court set reserve price for next auction. The amount is the minimum price required by the court. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	Number	Dynamic	Agree	
4,43	Collateral guarantee and enforcement	Last Auction Date	Applicable to all	Secured loan	Date that the last auction was performed in order to sell the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Mandatory	dd/mm/yyyy	Dynamic	Agree	
4,44	Collateral guarantee and enforcement	Court Auction Reserve Price for Last Auction	Applicable to all	Secured loan	Court set reserve price for last auction. This is the minimum price required by the court. Applicable when 'yes' is selected in the field 'Enforcement status'.	Non-mandatory	Mandatory	Number	Dynamic	Change	Should be mandatory for all exposures. This is highly relevant for the valuation of the collateral asset.
4,45	Collateral guarantee and enforcement	Number of Failed Auctions	Applicable to all	Secured loan	Number of failed previous auctions for the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Non-mandatory	Non-mandatory	Number	Dynamic	Agree	

5,00	Historical collection and repayment	Contract Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan agreement. Each loan agreement must have one contract identifier. This value will not change over time and cannot be used as the contract identifier for any other loan agreement. Where loan means credit agreement in accordance with Article 3, point (4) of Directive (EU) 2021/2167.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
5,01	Historical collection and repayment	Instrument Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one instrument identifier. This value will not change over time and cannot be used as the instrument identifier for any other loan under the same loan agreement. Instrument identifier may be the same as contract identifier.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
5,02	Historical collection and repayment	Type of External Collection	Applicable to all	Applicable to all	Indicator as to whether the external collections have been prepared at counterparty or loan level. The field is required only in case of external collection.	Non-mandatory	Mandatory	Choice: (a) Counterparty; (b) Loan.	Static	Change	Should be mandatory for all exposures. Transparent data is critical to ensure an accurate valuation of portfolios.
5,03	Historical collection and repayment	Institution's internal identifier for the Loan / Counterparty	Applicable to all	Applicable to all	Institution's internal identifier for either the counterparty or the loan as defined in the field "Type of External Collection". The field is required only in case of external collection.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
5,04	Historical collection and repayment	Name of External Collection Agent	Applicable to all	Applicable to all	Name of the external collection agent. The field is required only in case of external collection.	Mandatory	Mandatory	Alphanumeric	Static	Agree	
5,05	Historical collection and repayment	Registration Number	Applicable to all	Applicable to all	Company registration number of the external collection agent according to the registration with the country specific registration office. The field is required only in case of external collection.	Mandatory	Mandatory	Number	Static	Agree	
5,06	Historical collection and repayment	Total Repayment Schedule	Applicable to all	Applicable to all	Total repayment schedule over the next thirty-six months from the cut-off date. Where repayment amounts are reported monthly for the first next year after the cut-off date and annually for the other two following years in separate columns. The repayment schedule takes into account any forbearance measure granted at or prior to the cut-off date.	Mandatory	Mandatory	Number	Dynamic	Agree	
5,07	Historical collection and repayment	Cash Recoveries	Applicable to all	Applicable to all	Total cash recoveries collected by the external collection agent. The field is required only in case of external collection.	Non-mandatory	Mandatory	Number	Static	Change	Should be mandatory for all exposures. Collection by external agencies and internal collection are of equal interest so this should not be limited to external collection.
5,08	Historical collection and repayment	History of Total Repayments	Applicable to all	Applicable to all	Repayment amounts received in the last two years before the cut-off date and after the default date. If the default date occurred within the last two years from the cut-off date, the total amount collected from the default date to the cut-off date shall be provided. The repayment amounts are reported annually and they include any collection by external collection agencies. Where each annual amount is presented in a separate column.	Mandatory	Mandatory	Number	Dynamic	Change	It is insufficient for the valuation to receive only one or two lump sum amounts. 36 months payment history would provide very useful information about payment trends. The template should not limit information on historical collection to external agencies. However, as internal and external collection could imply different processes, internal and external collection should be provided in separate fields.
5,09	Historical collection and repayment	History of Repayments - From Asset Sales	Applicable to all	Secured loan	Repayment amounts received within the last two years from the cut-off date, the total amount collected from the default date to the cut-off date shall be provided. Where each annual amount is presented in a separate column.	Non-mandatory	Mandatory	Number	Dynamic	Change	Should be mandatory for all exposures. It is critical to know whether cash has been generated from asset sales as this would need to be removed from the payment history of the remaining claim to reflect the potential of the unsecured part of the claim (or the part of the claim secured by other assets).