

## Bank of England PRA

### Annex III: Underlying exposures template – Commercial real estate

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

Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
<b>Underlying exposures information section</b>		
<b>CREL1</b>	Unique Identifier	{ALPHANUM-28}
<b>CREL2</b>	Original Obligor Identifier	{ALPHANUM-1000}
<b>CREL3</b>	New Obligor Identifier	{ALPHANUM-1000}
<b>CREL4</b>	Original Underlying Exposure Identifier	{ALPHANUM-1000}
<b>CREL5</b>	New Underlying Exposure Identifier	{ALPHANUM-1000}
<b>CREL6</b>	Data Cut-Off Date	{DATEFORMAT}
<b>CREL7</b>	Pool Addition Date	{DATEFORMAT}
<b>CREL8</b>	Date Of Restructuring	{DATEFORMAT}
<b>CREL9</b>	Date Of Repurchase	{DATEFORMAT}
<b>CREL10</b>	Date Of Substitution	{DATEFORMAT}
<b>CREL11</b>	Redemption Date	{DATEFORMAT}
<b>CREL12</b>	Geographic Region —Obligor	{NUTS}
<b>CREL13</b>	Geographic Region Classification	{YEAR}
<b>CREL14</b>	Special Scheme	{ALPHANUM-10000}
<b>CREL15</b>	Origination Date	{DATEFORMAT}
<b>CREL16</b>	Start Date Of Amortisation	{DATEFORMAT}
<b>CREL17</b>	Maturity Date At Securitisation Date	{DATEFORMAT}
<b>CREL18</b>	Maturity Date	{DATEFORMAT}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREL19	Original Term	{INTEGER-9999}
CREL20	Duration Of Extension Option	{INTEGER-9999}
CREL21	Nature Of Extension Option	{LIST}
CREL22	Currency Denomination	{CURRENCYCODE_3}
CREL23	Current Principal Balance	{MONETARY}
CREL24	Original Principal Balance	{MONETARY}
CREL25	Original Principal Balance At Securitisation Date	{MONETARY}
CREL26	Committed Undrawn Facility Underlying Exposure Balance	{MONETARY}
CREL27	Total Other Amounts Outstanding	{MONETARY}
CREL28	Purchase Price	{PERCENTAGE}
CREL29	Latest Utilisation Date	{DATEFORMAT}
CREL30	Purpose	{LIST}
CREL31	Structure	{LIST}
CREL32	Waterfall A-B Pre Enforcement Scheduled Interest Payments	{LIST}
CREL33	Waterfall A-B Pre Enforcement Scheduled Principal Payments	{LIST}
CREL34	Principal Payment Allocation To Senior Loan	{PERCENTAGE}
CREL35	Waterfall Type	{LIST}
CREL36	Defaulted Underlying Exposure Purchase Price	{PERCENTAGE}
CREL37	Cure Payments Possible?	{LIST}
CREL38	Restrictions On Sale Of Subordinated Loan?	{Y/N}
CREL39	Subordinated Loan Holder Affiliated To Obligor?	{Y/N}
CREL40	Subordinated Loan Holder Control Of Workout	{Y/N}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
	Process	
<b>CREL41</b>	Do Non-Payments On Prior Ranking Claims Constitute A Default Of The Underlying Exposure?	{Y/N}
<b>CREL42</b>	Do Non-Payments On Equal Ranking Underlying Exposures Constitute Default Of Property?	{Y/N}
<b>CREL43</b>	Noteholder Consent	{Y/N}
<b>CREL44</b>	Noteholder Meeting Scheduled	{DATEFORMAT}
<b>CREL45</b>	Syndicated	{Y/N}
<b>CREL46</b>	Participation Of SSPE	{LIST}
<b>CREL47</b>	Consequence For Breach Of Financial Covenant	{LIST}
<b>CREL48</b>	Financial Information Non-Submission Penalties	{Y/N}
<b>CREL49</b>	Recourse	{Y/N}
<b>CREL50</b>	Recourse - 3rd Party	{Y/N}
<b>CREL51</b>	Servicing Standard	{Y/N}
<b>CREL52</b>	Amounts Held In Escrow	{MONETARY}
<b>CREL53</b>	Collection Of Escrows	{Y/N}
<b>CREL54</b>	Collection Of Other Reserves	{Y/N}
<b>CREL55</b>	Trigger For Escrow To Be Held	{LIST}
<b>CREL56</b>	Target Escrow Amounts/Reserves	{MONETARY}
<b>CREL57</b>	Escrow Account Release Conditions	{ALPHANUM-1000}
<b>CREL58</b>	Conditions Of Drawing Cash Reserve	{LIST}
<b>CREL59</b>	Escrow Account Currency	{CURRENCYCODE_3}
<b>CREL60</b>	Escrow Payments Currency	{CURRENCYCODE_3}
<b>CREL61</b>	Total Reserve Balance	{MONETARY}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREL62	Reserve Balance Currency	{CURRENCYCODE_3}
CREL63	Escrow Trigger Event Occurred	{Y/N}
CREL64	Amounts Added To Escrows In Current Period	{MONETARY}
CREL65	Revenue	{MONETARY}
CREL66	Operating Expenses At Securitisation Date	{MONETARY}
CREL67	Capital Expenditures At Securitisation Date	{MONETARY}
CREL68	Financial Statement Currency	{CURRENCYCODE_3}
CREL69	Obligor Reporting Breach	{Y/N}
CREL70	Debt Service Coverage Ratio Method	{LIST}
CREL71	Debt Service Coverage Ratio Indicator At Securitisation Date	{LIST}
CREL72	Most Recent Debt Service Coverage Ratio Indicator	{LIST}
CREL73	Debt Service Coverage Ratio At The Securitisation Date	{PERCENTAGE}
CREL74	Current Debt Service Coverage Ratio	{PERCENTAGE}
CREL75	Original Loan-To-Value	{PERCENTAGE}
CREL76	Current Loan-To-Value	{PERCENTAGE}
CREL77	Interest Coverage Ratio At The Securitisation Date	{PERCENTAGE}
CREL78	Current Interest Coverage Ratio	{PERCENTAGE}
CREL79	Interest Coverage Ratio Method	{LIST}
CREL80	Number Of Properties At Securitisation Date	{INTEGER-9999}
CREL81	Number Of Properties At Data Cut-Off Date	{INTEGER-9999}
CREL82	Properties Collateralised To The Underlying Exposure	{ALPHANUM-1000}
CREL83	Property Portfolio Value At Securitisation Date	{MONETARY}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREL84	Property Portfolio Valuation Currency At Securitisation Date	{CURRENCYCODE_3}
CREL85	Status Of Properties	{LIST}
CREL86	Valuation Date At Securitisation Date	{DATEFORMAT}
CREL87	Amortisation Type	{LIST}
CREL88	Principal Grace Period End Date	{DATEFORMAT}
CREL89	Grace Days Allowed	{INTEGER-9999}
CREL90	Scheduled Principal Payment Frequency	{LIST}
CREL91	Scheduled Interest Payment Frequency	{LIST}
CREL92	Number Of Payments Before Securitisation	{INTEGER-9999}
CREL93	Prepayment Terms Description	{ALPHANUM-100}
CREL94	Prepayment Lock-Out End Date	{DATEFORMAT}
CREL95	Yield Maintenance End Date	{DATEFORMAT}
CREL96	Prepayment Fee	{MONETARY}
CREL97	Prepayment Fee End Date	{DATEFORMAT}
CREL98	Unscheduled Principal Collections	{MONETARY}
CREL99	Liquidation/Prepayment Date	{DATEFORMAT}
CREL100	Liquidation/Prepayment Code	{LIST}
CREL101	Prepayment Interest Excess/Shortfall	{MONETARY}
CREL102	Payment Date	{DATEFORMAT}
CREL103	Next Payment Adjustment Date	{DATEFORMAT}
CREL104	Next Payment Date	{DATEFORMAT}
CREL105	Payment Due	{MONETARY}
CREL106	Original Interest Rate	{PERCENTAGE}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREL107	Interest Rate At The Securitisation Date	{PERCENTAGE}
CREL108	First Payment Adjustment Date	{DATEFORMAT}
CREL109	Interest Rate Type	{LIST}
CREL110	Current Interest Rate	{PERCENTAGE}
CREL111	Current Interest Rate Index	{LIST}
CREL112	Current Interest Rate Index Tenor	{LIST}
CREL113	Current Interest Rate Margin	{PERCENTAGE}
CREL114	Interest Rate Reset Interval	{INTEGER-9999}
CREL115	Current Index Rate	{PERCENTAGE}
CREL116	Index Determination Date	{DATEFORMAT}
CREL117	Rounding Increment	{PERCENTAGE}
CREL118	Interest Rate Cap	{PERCENTAGE}
CREL119	Interest Rate Floor	{PERCENTAGE}
CREL120	Current Default Interest Rate	{PERCENTAGE}
CREL121	Accrual Of Interest Allowed	{Y/N}
CREL122	Day Count Convention	{LIST}
CREL123	Total Scheduled Principal & Interest Due	{MONETARY}
CREL124	Total Scheduled Principal & Interest Paid	{MONETARY}
CREL125	Negative Amortisation	{MONETARY}
CREL126	Deferred Interest	{MONETARY}
CREL127	Total Shortfalls In Principal & Interest Outstanding	{MONETARY}
CREL128	Date Last In Arrears	{DATEFORMAT}
CREL129	Arrears Balance	{MONETARY}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREL130	Number Of Days In Arrears	{INTEGER-9999}
CREL131	Reason for Default or Foreclosure	{LIST}
CREL132	Default Amount	{MONETARY}
CREL133	Default Date	{DATEFORMAT}
CREL134	Interest In Arrears	{Y/N}
CREL135	Actual Default Interest	{MONETARY}
CREL136	Account Status	{LIST}
CREL137	Allocated Losses	{MONETARY}
CREL138	Net Proceeds Received On Liquidation	{MONETARY}
CREL139	Liquidation Expense	{MONETARY}
CREL140	Expected Timing Of Recoveries	{INTEGER-9999}
CREL141	Cumulative Recoveries	{MONETARY}
CREL142	Enforcement Start Date	{DATEFORMAT}
CREL143	Workout Strategy Code	{LIST}
CREL144	Modification	{LIST}
CREL145	Special Servicing Status	{Y/N}
CREL146	Most Recent Special Servicer Transfer Date	{DATEFORMAT}
CREL147	Most Recent Primary Servicer Return Date	{DATEFORMAT}
CREL148	Non Recoverability Determined	{Y/N}
CREL149	Covenant Breach/Trigger	{LIST}
CREL150	Date Of Breach	{DATEFORMAT}
CREL151	Date Of Breach Cure	{DATEFORMAT}
CREL152	Servicer Watchlist Code	{WATCHLIST}

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FIELD CODE	FIELD NAME	FORMAT
CREL153	Servicer Watchlist Date	{DATEFORMAT}
CREL154	Interest Rate Swap Provider	{ALPHANUM-1000}
CREL155	Interest Rate Swap Provider Legal Entity Identifier	{LEI}
CREL156	Interest Rate Swap Maturity Date	{DATEFORMAT}
CREL157	Interest Rate Swap Notional	{MONETARY}
CREL158	Currency Swap Provider	{ALPHANUM-1000}
CREL159	Currency Swap Provider Legal Entity Identifier	{LEI}
CREL160	Currency Swap Maturity Date	{DATEFORMAT}
CREL161	Currency Swap Notional	{MONETARY}
CREL162	Exchange Rate For Swap	{PERCENTAGE}
CREL163	Other Swap Provider	{ALPHANUM-1000}
CREL164	Other Swap Provider Legal Entity Identifier	{LEI}
CREL165	Obligor Must Pay Breakage On Swap	{LIST}
CREL166	Full Or Partial Termination Event Of Swap For Current Period	{LIST}
CREL167	Net Periodic Payment Made By Swap Provider	{MONETARY}
CREL168	Breakage Costs Due To Underlying Exposure Swap Provider	{MONETARY}
CREL169	Shortfall In Payment Of Breakage Costs On Swap	{MONETARY}
CREL170	Breakage Costs Due From Swap Counterparty	{MONETARY}
CREL171	Next Swap Reset Date	{DATEFORMAT}
CREL172	Sponsor	{ALPHANUM-100}
CREL173	Agent Bank Of Syndication Legal Entity Identifier	{LEI}
CREL174	Servicer Legal Entity Identifier	{LEI}



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<b>Underlying exposures template – Commercial real estate (CRE)</b>		
<b>FIELD CODE</b>	<b>FIELD NAME</b>	<b>FORMAT</b>
<b>CREL175</b>	Servicer Name	{ALPHANUM-100}
<b>CREL176</b>	Originator Name	{ALPHANUM-100}
<b>CREL177</b>	Originator Legal Entity Identifier	{LEI}
<b>CREL178</b>	Originator Establishment Country	{COUNTRYCODE_2}
<b>CREL179</b>	Original Lender Name	{ALPHANUM-100}
<b>CREL180</b>	Original Lender Legal Entity Identifier	{LEI}
<b>CREL181</b>	Original Lender Establishment Country	{COUNTRYCODE_2}
<b>Collateral-level information section</b>		
<b>CREC1</b>	Unique Identifier	{ALPHANUM-28}
<b>CREC2</b>	Underlying Exposure Identifier	{ALPHANUM-1000}
<b>CREC3</b>	Original Collateral Identifier	{ALPHANUM-1000}
<b>CREC4</b>	New Collateral Identifier	{ALPHANUM-1000}
<b>CREC5</b>	Collateral Type	{LIST}
<b>CREC6</b>	Property Name	{ALPHANUM-100}
<b>CREC7</b>	Property Address	{ALPHANUM-1000}
<b>CREC8</b>	Geographic Region Collateral	{NUTS}
<b>CREC9</b>	Property Post Code	{ALPHANUM-100}
<b>CREC10</b>	Lien	{INTEGER-9999}
<b>CREC11</b>	Property Status	{LIST}
<b>CREC12</b>	Property Type	{LIST}
<b>CREC13</b>	Property Form Of Title	{LIST}
<b>CREC14</b>	Current Valuation Date	{DATEFORMAT}
<b>CREC15</b>	Current Valuation Amount	{MONETARY}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREC16	Current Valuation Method	{LIST}
CREC17	Current Valuation Basis	{LIST}
CREC18	Original Valuation Method	{LIST}
CREC19	Collateral Securitisation Date	{DATEFORMAT}
CREC20	Allocated Percentage Of Underlying Exposure At Securitisation Date	{PERCENTAGE}
CREC21	Current Allocated Underlying Exposure Percentage	{PERCENTAGE}
CREC22	Valuation At Securitisation	{MONETARY}
CREC23	Name Of Valuer At Securitisation	{ALPHANUM-100}
CREC24	Date Of Valuation At Securitisation	{DATEFORMAT}
CREC25	Year Built	{YEAR}
CREC26	Year Last Renovated	{YEAR}
CREC27	Number Of Units	{INTEGER-999999999}
CREC28	Net Square Metres	{INTEGER-999999999}
CREC29	Commercial Area	{INTEGER-999999999}
CREC30	Residential Area	{INTEGER-999999999}
CREC31	Net Internal Floor Area Validated	{Y/N}
CREC32	Occupancy As Of Date	{DATEFORMAT}
CREC33	Economic Occupancy At Securitisation	{PERCENTAGE}
CREC34	Physical Occupancy At Securitisation	{PERCENTAGE}
CREC35	Vacant Possession Value At Securitisation Date	{MONETARY}
CREC36	Date Of Financials At Securitisation	{DATEFORMAT}
CREC37	Net Operating Income At Securitisation	{MONETARY}
CREC38	Most Recent Financials As Of Start Date	{DATEFORMAT}

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Underlying exposures template – Commercial real estate (CRE)		
FIELD CODE	FIELD NAME	FORMAT
CREC39	Most Recent Financials As Of End Date	{DATEFORMAT}
CREC40	Most Recent Revenue	{MONETARY}
CREC41	Most Recent Operating Expenses	{MONETARY}
CREC42	Most Recent Capital Expenditure	{MONETARY}
CREC43	Ground Rent Payable	{MONETARY}
CREC44	Weighted Average Lease Terms	{INTEGER-9999}
CREC45	Property Leasehold Expiry	{DATEFORMAT}
CREC46	Contractual Annual Rental Income	{MONETARY}
CREC47	Income Expiring 1-12 Months	{PERCENTAGE}
CREC48	Income Expiring 13-24 Months	{PERCENTAGE}
CREC49	Income Expiring 25-36 Months	{PERCENTAGE}
CREC50	Income Expiring 37-48 Months	{PERCENTAGE}
CREC51	Income Expiring 49+ Months	{PERCENTAGE}
Tenant-level information section		
CRET1	Unique Identifier	{ALPHANUM-28}
CRET2	Underlying Exposure Identifier	{ALPHANUM-1000}
CRET3	Collateral Identifier	{ALPHANUM-1000}
CRET4	Tenant Identifier	{ALPHANUM-1000}
CRET5	Tenant Name	{ALPHANUM-100}
CRET6	SIC Industry Code	{SIC}
CRET7	Date Of Lease Expiration	{DATEFORMAT}
CRET8	Rent Payable	{MONETARY}
CRET9	Rent Currency	{CURRENCYCODE_3}