

# Bank of England PRA

## Annex III

| Underlying exposures template — Commercial real estate (CRE) |   |                  |
|--|---|------------------|
| FIELD CODE   | FIELD NAME                              | FORMAT           |
| <b>Underlying exposures information section</b>              |   |                  |
| CREL1  | Unique Identifier                       | {ALPHANUM-28}    |
| CREL2  | Original Obligor Identifier             | {ALPHANUM-1000}  |
| CREL3  | New Obligor Identifier                  | {ALPHANUM-1000}  |
| CREL4  | Original Underlying Exposure Identifier | {ALPHANUM-1000}  |
| CREL5  | New Underlying Exposure Identifier      | {ALPHANUM-1000}  |
| CREL6  | Data Cut-Off Date                       | {DATEFORMAT}     |
| CREL7  | Pool Addition Date                      | {DATEFORMAT}     |
| CREL8  | Date Of Restructuring                   | {DATEFORMAT}     |
| CREL9  | Date Of Repurchase                      | {DATEFORMAT}     |
| CREL10   | Date Of Substitution                    | {DATEFORMAT}     |
| CREL11   | Redemption Date                         | {DATEFORMAT}     |
| CREL12   | Geographic Region — Obligor             | {NUTS}           |
| CREL13   | Geographic Region Classification        | {YEAR}           |
| CREL14   | Special Scheme                          | {ALPHANUM-10000} |
| CREL15   | Origination Date                        | {DATEFORMAT}     |
| CREL16   | Start Date Of Amortisation              | {DATEFORMAT}     |
| CREL17   | Maturity Date At Securitisation Date    | {DATEFORMAT}     |
| CREL18   | Maturity Date                           | {DATEFORMAT}     |
| CREL19   | Original Term                           | {INTEGER-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}       |

## Bank of England PRA

|               |  |              |
|---------------|--|--------------|
| <b>CREL25</b> | Original Principal Balance At Securitisation Date  | {MONETARY}   |
| <b>CREL26</b> | Committed Undrawn Facility Underlying Exposure Balance                                   | {MONETARY}   |
| <b>CREL27</b> | Total Other Amounts Outstanding  | {MONETARY}   |
| <b>CREL28</b> | Purchase Price   | {PERCENTAGE} |
| <b>CREL29</b> | Latest Utilisation Date  | {DATEFORMAT} |
| <b>CREL30</b> | Purpose  | {LIST}       |
| <b>CREL31</b> | Structure  | {LIST}       |
| <b>CREL32</b> | Waterfall A-B Pre Enforcement Scheduled Interest Payments                                | {LIST}       |
| <b>CREL33</b> | Waterfall A-B Pre Enforcement Scheduled Principal Payments                               | {LIST}       |
| <b>CREL34</b> | Principal Payment Allocation To Senior Loan  | {PERCENTAGE} |
| <b>CREL35</b> | Waterfall Type   | {LIST}       |
| <b>CREL36</b> | Defaulted Underlying Exposure Purchase Price   | {PERCENTAGE} |
| <b>CREL37</b> | Cure Payments Possible?  | {LIST}       |
| <b>CREL38</b> | Restrictions On Sale Of Subordinated Loan?   | {Y/N}        |
| <b>CREL39</b> | Subordinated Loan Holder Affiliated To Obligor?  | {Y/N}        |
| <b>CREL40</b> | Subordinated Loan Holder Control Of Workout Process                                      | {Y/N}        |
| <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}       |

## Bank of England PRA

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|--------|--|------------------|
| CREL47 | Consequence For Breach Of Financial Covenant                 | {LIST}           |
| CREL48 | Financial Information Non-Submission Penalties               | {Y/N}            |
| CREL49 | Recourse   | {Y/N}            |
| CREL50 | Recourse - 3rd Party   | {Y/N}            |
| CREL51 | Servicing Standard   | {Y/N}            |
| CREL52 | Amounts Held In Escrow                                       | {MONETARY}       |
| CREL53 | Collection Of Escrows  | {Y/N}            |
| CREL54 | Collection Of Other Reserves                                 | {Y/N}            |
| CREL55 | Trigger For Escrow To Be Held                                | {LIST}           |
| CREL56 | Target Escrow Amounts/Reserves                               | {MONETARY}       |
| CREL57 | Escrow Account Release Conditions                            | {ALPHANUM-1000}  |
| CREL58 | Conditions Of Drawing Cash Reserve                           | {LIST}           |
| CREL59 | Escrow Account Currency                                      | {CURRENCYCODE_3} |
| CREL60 | Escrow Payments Currency                                     | {CURRENCYCODE_3} |
| CREL61 | Total Reserve Balance  | {MONETARY}       |
| CREL62 | Reserve Balance Currency                                     | {CURRENCYCODE_3} |
| CREL63 | Escrow Trigger Event Occurred                                | {Y/N}            |
| CREL64 | Amounts Added To Escrows In Current Period                   | {MONETARY}       |
| CREL65 | Revenue  | {MONETARY}       |
| CREL66 | Operating Expenses At Securitisation Date                    | {MONETARY}       |
| CREL67 | Capital Expenditures At Securitisation Date                  | {MONETARY}       |
| CREL68 | Financial Statement Currency                                 | {CURRENCYCODE_3} |
| CREL69 | Obligor Reporting Breach                                     | {Y/N}            |
| CREL70 | Debt Service Coverage Ratio Method                           | {LIST}           |
| CREL71 | Debt Service Coverage Ratio Indicator At Securitisation Date | {LIST}           |
| CREL72 | Most Recent Debt Service Coverage Ratio Indicator            | {LIST}           |
| CREL73 | Debt Service Coverage Ratio At The Securitisation Date       | {PERCENTAGE}     |

## Bank of England PRA

|         |  |                  |
|---------|--|------------------|
| 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}       |
| 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}       |

## Bank of England PRA

|         |  |                |
|---------|--|----------------|
| CREL102 | Payment Date   | {DATEFORMAT}   |
| CREL103 | Next Payment Adjustment Date                         | {DATEFORMAT}   |
| CREL104 | Next Payment Date                                    | {DATEFORMAT}   |
| CREL105 | Payment Due  | {MONETARY}     |
| CREL106 | Original Interest Rate                               | {PERCENTAGE}   |
| CREL107 | Interest Rate At The Securitisation Date             | {PERCENTAGE}   |
| CREL108 | First Payment Adjustment Date                        | {DATEFORMAT}   |
| CREL109 | Interest Rate Type                                   | {LIST}         |
| CREL110 | Current Interest Rate                                | {PERCENTAGE}   |
| CREL111 | Current Interest Rate Index                          | {LIST}         |
| CREL112 | Current Interest Rate Index Tenor                    | {LIST}         |
| CREL113 | Current Interest Rate Margin                         | {PERCENTAGE}   |
| CREL114 | Interest Rate Reset Interval                         | {INTEGER-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}     |
| CREL130 | Number Of Days In Arrears                            | {INTEGER-9999} |
| CREL131 | Reason for Default or Foreclosure                    | {LIST}         |

## Bank of England PRA

|         |   |                 |
|---------|---|-----------------|
| 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}     |
| 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}    |

## Bank of England PRA

|   |  |                 |
|---|--|-----------------|
| 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}           |
| CREL175                                     | Servicer Name  | {ALPHANUM-100}  |
| CREL176                                     | Originator Name  | {ALPHANUM-100}  |
| CREL177                                     | Originator Legal Entity Identifier                           | {LEI}           |
| CREL178                                     | Originator Establishment Country                             | {COUNTRYCODE_2} |
| CREL179                                     | Original Lender Name   | {ALPHANUM-100}  |
| CREL180                                     | Original Lender Legal Entity Identifier                      | {LEI}           |
| CREL181                                     | Original Lender Establishment Country                        | {COUNTRYCODE_2} |
| <b>Collateral-level information section</b> |  |                 |
| CREC1                                       | Unique Identifier  | {ALPHANUM-28}   |
| CREC2                                       | Underlying Exposure Identifier                               | {ALPHANUM-1000} |
| CREC3                                       | Original Collateral Identifier                               | {ALPHANUM-1000} |
| CREC4                                       | New Collateral Identifier                                    | {ALPHANUM-1000} |
| CREC5                                       | Collateral Type  | {LIST}          |

## Bank of England PRA

|        |   |                     |
|--------|---|---------------------|
| CREC6  | Property Name   | {ALPHANUM-100}      |
| CREC7  | Property Address  | {ALPHANUM-1000}     |
| CREC8  | Geographic Region — Collateral  | {NUTS}              |
| CREC9  | Property Post Code  | {ALPHANUM-100}      |
| CREC10 | Lien  | {INTEGER-9999}      |
| CREC11 | Property Status   | {LIST}              |
| CREC12 | Property Type   | {LIST}              |
| CREC13 | Property Form Of Title  | {LIST}              |
| CREC14 | Current Valuation Date  | {DATEFORMAT}        |
| CREC15 | Current Valuation Amount  | {MONETARY}          |
| 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<br>At Securitisation Date | {PERCENTAGE}        |
| CREC21 | Current Allocated Underlying Exposure<br>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}        |



## Bank of England PRA

|   |  |                  |
|---|--|------------------|
| 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}     |
| 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}     |
| <b>Tenant-level information section</b> |  |                  |
| 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} |