

Bank of England PRA

Annex VI

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

UNDERLYING EXPOSURES INFORMATION — CONSUMER				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
CMRL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	NO	NO
CMRL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier.	NO	NO
CMRL3	New Underlying Exposure Identifier	If the original identifier in field CMRL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CMRL2. The reporting entity must not amend this unique identifier.	NO	NO
CMRL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier.	NO	NO
CMRL5	New Obligor Identifier	If the original identifier in field CMRL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CMRL4. The reporting entity must not amend this unique identifier.	NO	NO
CMRL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
CMRL7	Pool Addition Date	The date on which the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available	NO	YES

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		then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.		
CMRL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CMRL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date on which the recovery process was completed.	NO	YES
CMRL10	Geographic Region – Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification was produced by Eurostat prior to IP completion day (e.g. a jurisdiction not in the EU or UK), enter the two-digit country code in {COUNTRYCODE_2} format followed by ‘ZZZ’. In relation to exposures acquired prior to IP completion day, please note the obligation in CMRL11 to provide the year of the NUTS3 classification used. NUTS3 2016, as it applied in the UK immediately before IP completion day, should be used for new exposures acquired after IP completion day.	YES	NO
CMRL11	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. 2016 should be entered for new exposures acquired after IP completion day. All geographic region fields must use the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.	YES	NO
CMRL12	Employment Status	Employment status of the primary obligor: Employed – Private Sector (EMRS)	YES	NO

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		<p>Employed – Public Sector (EMBL)</p> <p>Employed – Sector Unknown (EMUK)</p> <p>Unemployed (UNEM)</p> <p>Self-employed (SFEM)</p> <p>No Employment, Obligor is Legal Entity (NOEM)</p> <p>Student (STNT)</p> <p>Pensioner (PNNR)</p> <p>Other (OTHR)</p>		
CMRL13	Credit Impaired Obligor	<p>Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article 178(1) of Regulation (EU) No 575/2013 nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge:</p> <p>(a) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt restructuring process with regard to his non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the SSPE, except if:</p> <p>(i) a restructured underlying exposure has not presented new arrears since the date of the restructuring, which must have taken place at least one year prior to the date of transfer or assignment of the underlying exposures to the SSPE; and</p> <p>(ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and e(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying</p>	NO	YES

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		<p>exposures, the time and details of the restructuring as well as their performance since the date of the restructuring;</p> <p>(b) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public credit registry, another credit registry that is available to the originator or original lender; or</p> <p>(c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the originator which are not securitised.</p> <p>Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally-accepted measures of restructuring due to forbearance.</p>		
CMRL14	Customer Type	<p>Customer type at origination:</p> <p>New customer and not an employee/affiliated with the originator's group (CNEO)</p> <p>New customer and an employee/affiliated with the originator's group (CEMO)</p> <p>New customer and employee/affiliation not recorded (CNRO)</p> <p>Existing customer and not an employee/affiliated with the originator's group (Eneo)</p> <p>Existing customer and an employee/affiliated with the originator's group (EEMO)</p> <p>Existing customer and employee/affiliation not recorded (ENRO)</p> <p>Other (OTHR)</p>	YES	NO
CMRL15	Primary Income	<p>Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a</p>	YES	NO

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		<p>legal person/entity, enter that obligor's annual revenue.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
CMRL16	Primary Income Type	<p>Indicate what income in CMRL15 is displayed:</p> <p>Gross annual income (GRAN)</p> <p>Net annual income (net of tax and social security) (NITS)</p> <p>Net annual income (net of tax only) (NITX)</p> <p>Net annual income (net of social security only) (NTIN)</p> <p>Estimated net annual income (net of tax and social security) (ENIS)</p> <p>Estimated net annual income (net of tax only) (EITX)</p> <p>Estimated net annual income (net of social security only) (EISS)</p> <p>Disposable Income (DSPL)</p> <p>Borrower is legal entity (CORP)</p> <p>Other (OTHR)</p>	YES	NO
CMRL17	Primary Income Currency	Currency in which the primary obligor's income or revenue is paid.	YES	NO
CMRL18	Primary Income Verification	<p>Primary Income Verification:</p> <p>Self-certified no Checks (SCRT)</p> <p>Self-certified with Affordability Confirmation (SCNF)</p> <p>Verified (VRFD)</p> <p>Non-Verified Income or Fast Track (NVERF)</p> <p>Credit Bureau Information or Scoring (SCRG)</p> <p>Other (OTHR)</p>	YES	NO
CMRL19	Secured By Salary/Pension Assignment	Does the personal underlying exposure fall under the category of pension-backed underlying exposures/salary-backed underlying exposures (i.e. cessione del quinto)?	YES	NO

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CMRL20	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.	YES	YES
CMRL21	Origination Date	Date of original underlying exposure advance.	YES	NO
CMRL22	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	YES
CMRL23	Original Term	Original contractual term (number of months) at the origination date.	YES	YES
CMRL24	Origination Channel	Channel of Origination: Internet (WEBI) Branch (BRCH) Telesale (TSL) Stand (STND) Post (POST) White Label (WLBL) Magazine (MGZN) Automobile Dealer (ADLR) Other (OTHR)	YES	YES
CMRL25	Purpose	Loan Purpose: Tuition (TUIT) Living Expenses (LEXP) Medical (MDCL) Home Improvement (HIMP) Appliance or Furniture (APFR) Travel (TRVL) Debt Consolidation (DCON) New Car (NCAR) Used Car (UCAR) Other Vehicle (OTHV) Equipment (EQU) Property (PROP) Other (OTHR)	YES	NO

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CMRL26	Currency Denomination	The underlying exposure currency denomination.	NO	NO
CMRL27	Original Principal Balance	Original underlying exposure principal balance (inclusive of capitalised fees) at origination. This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CMRL28	Current Principal Balance	Amount of underlying exposure outstanding as of the data cut-off date. This includes any amounts that are classed as principal in the securitisation. For example, if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these must be added. Excluding any interest arrears or penalty amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CMRL29	Total Credit Limit	For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding. This field is only to be populated for underlying exposures that have flexible or further drawing characteristics. This is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES

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CMRL30	Revolving End Date	For underlying exposures with flexible re-draw/revolving characteristics – the date when the flexible features are expected to expire i.e. when the revolving period will end.	NO	YES
CMRL31	Purchase Price	Enter the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter 100 if no discounting was applied.	NO	YES
CMRL32	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French — i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German — i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule — i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet — i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO
CMRL33	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CMRL34	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: Monthly (MNTN) Quarterly (QUTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	YES
CMRL35	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTN) Quarterly (QUTR) Semi Annual (SEMI)	NO	YES

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		Annual (YEAR) Other (OTHR)		
CMRL36	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CMRL37	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	YES
CMRL38	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate off which the interest rate is set): MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Pfandbriefe (PFAN) EONIA (EONA) EONIASwaps (EONS) EURODOLLAR (EUUS) EuroSwiss (EUCH) TIBOR (TIBO) ISDAFIX (ISDA) GCFRepo (GCFR) STIBOR (STBO) BBSW (BBSW) JIBAR (JIBA) BUBOR (BUBO)	NO	YES

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		<p>CDOR (CDOR)</p> <p>CIBOR (CIBO)</p> <p>MOSPRIM (MOSP)</p> <p>NIBOR (NIBO)</p> <p>PRIBOR (PRBO)</p> <p>TELBOR (TLBO)</p> <p>WIBOR (WIBO)</p> <p>Bank of England Base Rate (BOER)</p> <p>European Central Bank Base Rate (ECBR)</p> <p>Lender's Own Rate (LDOR)</p> <p>Other (OTHR)</p>		
CMRL39	Current Interest Rate Index Tenor	<p>Tenor of the current interest rate index:</p> <p>Overnight (OVNG)</p> <p>IntraDay (INDA)</p> <p>1 day (DAIL)</p> <p>1 week (WEEK)</p> <p>2 week (TOWK)</p> <p>1 month (MNTH)</p> <p>2 month (TOMN)</p> <p>3 month (QUTR)</p> <p>4 month (FOMN)</p> <p>6 month (SEMI)</p> <p>12 month (YEAR)</p> <p>On Demand (ONDE)</p> <p>Other (OTHR)</p>	NO	YES
CMRL40	Current Interest Rate Margin	Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.	NO	YES
CMRL41	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
CMRL42	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required	NO	YES

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		under the terms of the underlying exposure agreement.		
CMRL43	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
CMRL44	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CMRL45	Percentage Of Prepayments Allowed Per Year	Percentage amount of pre-payments allowed under the product per year. This is for underlying exposures that allow a certain threshold of pre-payments (i.e. 10 %) before charges are incurred.	YES	YES
CMRL46	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	YES	YES
CMRL47	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a 'break cost' to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CMRL48	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	YES	YES
CMRL49	Prepayment Date	The latest date on which an unscheduled principal payment was received.	YES	YES
CMRL50	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments defined as unscheduled principal payment) since the underlying exposure origination date Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
CMRL51	Date Of Restructuring	Enter the date at which the underlying exposure has been restructured. Restructuring refers to any changes made to the contractual terms of	YES	YES

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		<p>the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally-accepted measures of restructuring due to forbearance.</p> <p>In the event of multiple dates, all dates must be provided in accordance with the XML schema.</p>		
CMRL52	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES
CMRL53	Arrears Balance	<p>Current balance of arrears, which is defined as:</p> <p>Total payments due to date</p> <p>PLUS any amounts capitalised</p> <p>PLUS any fees applied to the account</p> <p>LESS total payments received to date.</p> <p>If no arrears then enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	NO
CMRL54	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO
CMRL55	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <p>Performing (PERF)</p> <p>Restructured — No Arrears (RNAR)</p> <p>Restructured — Arrears (RARR)</p> <p>Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT)</p> <p>Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT)</p> <p>Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR)</p>	NO	NO

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		<p>Defaulted only under another definition of default being met (DADB)</p> <p>Arrears (ARRE)</p> <p>Repurchased by Seller – Breach of Representations and Warranties (REBR)</p> <p>Repurchased by Seller – Defaulted (REDF)</p> <p>Repurchased by Seller – Restructured (RERE)</p> <p>Repurchased by Seller – Special Servicing (RESS)</p> <p>Repurchased by Seller – Other Reason (REOT)</p> <p>Redeemed (RDMD)</p> <p>Other (OTHR)</p> <p>Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity, and/or other generally-accepted measures of restructuring due to forbearance.</p>		
CMRL56	Reason for Default or Foreclosure	<p>If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:</p> <p>In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX)</p> <p>In default because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX)</p> <p>In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 days past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</p>	YES	YES
CMRL57	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0.	NO	YES

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		Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.		
CMRL58	Default Date	The date of default.	NO	YES
CMRL59	Allocated Losses	<p>The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL60	Cumulative Recoveries	<p>Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
CMRL61	Deposit Amount	<p>The sum of all obligor amounts held by the originator or seller that are potentially off-settable against the underlying exposure balance, excluding the benefit of any national deposit compensation scheme. To prevent double-counting, this is to be capped at the lower of (1) the deposit amount, and (2) the maximum potential off-settable amount at the obligor-level (i.e. not underlying exposure-level) within the pool.</p> <p>Use the same currency denomination as that used for this underlying exposure.</p> <p>If an obligor has more than one underlying exposure outstanding in the pool, then this field is to be completed for each underlying exposure, and it is up to the discretion of the reporting entity to decide to allocate the deposit amount across each of the underlying exposure, subject to the above-mentioned cap and so long</p>	NO	YES

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		<p>as the total entries for this field across the multiple underlying exposures adds up to the accurate amount. For example, if Obligor A has deposit balance of €100, and two underlying exposures outstanding in the pool of: underlying exposure 1 €60 and underlying exposure 2 €75. This field could be completed as either underlying exposure 1 - €60 and underlying exposure 2 - €40, or underlying exposure 1 - €25 and underlying exposure 2 €75 (i.e. the relative entries for this field in each underlying exposure is capped at €60 for underlying exposure 1 and at €75 for underlying exposure 2 and the sum of the values across underlying exposure 1 and underlying exposure 2 must equal €100).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
CMRL62	Original Lender Name	<p>Give the full legal name of the original lender. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.</p>	YES	YES
CMRL63	Original Lender Legal Entity Identifier	<p>Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender.</p> <p>Where no Legal Entity Identifier is available, enter ND5.</p>	YES	YES
CMRL64	Original Lender Establishment Country	Country where the original lender is established.	YES	YES
CMRL65	Originator Name	<p>Give the full legal name of the underlying exposure originator. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.</p>	NO	NO
CMRL66	Originator Legal Entity Identifier	<p>Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.</p>	NO	NO
CMRL67	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO

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CMRL68	Energy Performance Certificate Value	The energy performance certificate value of the collateral at the time of origination: A (EPCA) B (EPCB) C (EPCC) D (EPCD) E (EPCE) F (EPCF) G (EPCG) Other (OTHR)	YES	YES
CMRL69	Energy Performance Certificate Provider Name	Enter the full legal name of the energy performance certificate provider. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	YES	YES

Draft for consultation