

Bank of England PRA

Annex X

| UNDERLYING EXPOSURES INFORMATION – ADD-ON FOR NON-PERFORMING EXPOSURES | | | | |
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| Field code | Field name | Content to report | ND1-ND4 allowed? | ND5 allowed? |
| Underlying exposures information section | | | | |
| NPEL1 | Unique Identifier | The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. This entry must match the unique identifier field in the accompanying underlying exposures template being completed for this specific underlying exposure. | NO | NO |
| NPEL2 | 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. This entry must match the original underlying exposure identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure. | NO | NO |
| NPEL3 | New Underlying Exposure Identifier | If the original identifier in field NPEL2 cannot be maintained in this field, enter the new identifier here (and this new identifier must match the new underlying exposure identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure). If there has been no change in the identifier, enter the same identifier as in NPEL2. The reporting entity must not amend this unique identifier. | NO | NO |
| NPEL4 | Original Obligor Identifier | Original unique obligor identifier. The identifier must be different from any external | NO | NO |

Bank of England PRA

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| | | identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier. This entry must match the original obligor identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure. | | |
| NPEL5 | New Obligor Identifier | If the original identifier in field NPEL4 cannot be maintained in this field, enter the new identifier here (and this new identifier must match the new obligor identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure). If there has been no change in the identifier, enter the same identifier as in NPEL4. The reporting entity must not amend this unique identifier. | NO | NO |
| NPEL6 | Data Cut-Off Date | The data cut-off date for this data submission. | NO | NO |
| NPEL7 | In Receivership | Indicator as to whether the obligor is in Receivership | YES | YES |
| NPEL8 | Date of Last Contact | Date of last direct contact with the obligor | YES | YES |
| NPEL9 | Deceased | Indicator as to whether the obligor has passed away | YES | YES |
| NPEL10 | Legal status | The type of legal status of the obligor. Listed Corporate is a Corporate entity whose shares are quoted and traded on a Stock Exchange (LCRP) Unlisted Corporate is a Corporate entity whose shares are not quoted and traded on a stock exchange, however an unlisted corporate may have an unlimited number of shareholders to raise capital for any commercial venture (UCRP) Listed Fund is a fund whose shares are quoted and traded on a Stock exchange (LFND) | YES | YES |

Bank of England PRA

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| | | <p>Unlisted Fund is a fund whose shares are not quoted and traded on a Stock exchange (UFND)</p> <p>Partnership is where the Sponsor constitutes a group of individuals who form a legal partnership, where profits and liabilities are shared (PSHP)</p> <p>Private Individual (INDV)</p> | | |
| NPEL11 | Legal Procedure Type | <p>Type of the insolvency process the obligor is currently in:</p> <p>Corporate Restructuring Procedure, which also includes funds (CPRR)</p> <p>Corporate Insolvency Procedure, which also includes funds (CPRI)</p> <p>Private Individual Obligor Debt Compromise Procedure (PRCM)</p> <p>Private Individual Obligor Insolvency Procedure (PRIP)</p> <p>Partnership Restructuring Procedure (PRTR)</p> <p>Partnership Insolvency Procedure (PRIS)</p> <p>Other (OTHR)</p> | YES | YES |
| NPEL12 | Legal Procedure Name | Name of the legal procedure which provides an indication of how advanced the relevant procedure has become, depending on the country where the obligor is located. | YES | YES |
| NPEL13 | Legal Procedures Completed | Description of the legal procedures completed for the obligor. | YES | YES |
| NPEL14 | Date of Entering Into Current Legal Procedure | Date on which the obligor entered into their current legal procedure. | YES | YES |
| NPEL15 | Date of Insolvency Practitioner Appointment | Date on which the insolvency practitioner was appointed. | YES | YES |
| NPEL16 | Number of Current Judgements | Number of outstanding Court Enforcement Orders against the obligor. | YES | YES |
| NPEL17 | Number of Discharged Judgements | Number of discharged Court Enforcement Orders against the obligor | YES | YES |

Bank of England PRA

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| NPEL18 | Date of External Demand Issuance | Date on which a demand notice was sent by solicitors who act on behalf of the Institution | YES | YES |
| NPEL19 | Date when Reservation of Rights Letter Was Issued | Date on which the Reservation of Rights Letter was issued by the Institution | YES | YES |
| NPEL20 | Court Jurisdiction | Location of the court where the case is being heard | YES | YES |
| NPEL21 | Date of Obtaining Order for Possession | Date on which the Order for Possession is granted by the court | YES | YES |
| NPEL22 | Comments on Other Litigation Related Process | Further comments/details if there are other litigation processes in place | YES | YES |
| NPEL23 | Governing Law | Jurisdiction governing the underlying exposure agreement. This does not necessarily correspond to the country where the underlying exposure was originated. | YES | YES |
| NPEL24 | Bespoke Repayment Description | Description of the bespoke repayment profile when 'Other' is selected in field 'Amortisation Type' | YES | YES |
| NPEL25 | Start Date of Interest Only Period | Date on which the current interest repayment only period starts. | YES | YES |
| NPEL26 | End Date of Interest Only Period | Date on which the interest repayment only period ends. | YES | YES |
| NPEL27 | Start Date of Current Fixed Interest Period | Date on which the current fixed interest period started. | YES | YES |
| NPEL28 | End Date of Current Fixed Interest Period | Date on which the current fixed interest period ends. | YES | YES |
| NPEL29 | Current Reversion Interest Rate | Current level of reversion interest rate according to the underlying exposure Agreement. | YES | YES |
| NPEL30 | Last Payment Date | Date on which the last payment was made | YES | YES |

Bank of England PRA

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| NPEL31 | Syndicated Portion | Percentage of the portion held by the Institution when 'Yes' is selected in the field named 'Syndicated' in the applicable Annex for the non-performing exposure. | YES | YES |
| NPEL32 | MARP Entry | Date on which underlying exposure entered current MARP status | YES | YES |
| NPEL33 | MARP Status | The status of the current Mortgage Arrears Resolution Process: Not in MARP (NMRP) Exited MARP (EMRP) Provision 23, 31 days in arrears (MP23) Provision 24, Financial difficulty (MP24) Provision 28, Not cooperating warning (MP28) Provision 29, Not cooperating (MP29) Provision 42, Restructure offer (MP42) Provision 45, Restructure declined by seller (MP45) Provision 47, Restructure declined by borrower (MP47) Self-Cure (MPSC) Alternative Repayment Arrangement (MPAR) Other (OTHR) | YES | YES |
| NPEL34 | External Collections Level | Indicator as to whether the external collections have been prepared on an obligor level or on an underlying exposure Level | YES | YES |
| NPEL35 | Repayment Plan | Indicator as to whether a repayment plan has been agreed with the external collection agency | YES | YES |
| NPEL36 | Forbearance Level | Indicator as to whether forbearance has been prepared on an obligor level or an underlying exposure level | YES | YES |
| NPEL37 | Date of First Forbearance | Date on which the first forbearance happened | YES | YES |

Bank of England PRA

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| NPEL38 | Number of Historical Forbearance | Number of forbearance(s) that happened in the past | YES | YES |
| NPEL39 | Principal Forgiveness | Amount of the principal that was forgiven as part of current forbearance, including principal forgiveness agreed by external collection agencies Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEL40 | Date of Principal Forgiveness | Date on which the principal forgiveness happened | YES | YES |
| NPEL41 | End Date of Forbearance | Date on which the current forbearance arrangement ends | YES | YES |
| NPEL42 | Repayment Amount Under Forbearance | Periodic repayment amount that the Institution and obligor agreed under the current forbearance terms Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| Collateral-level information section | | | | |
| NPEC1 | Unique Identifier | Report the same unique identifier here as the one entered into field NPEL1. | NO | NO |
| NPEC2 | Underlying Exposure Identifier | Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity must not amend this unique identifier. | NO | NO |
| NPEC3 | Original Collateral Identifier | The original unique identifier assigned to the collateral or guarantee. Where the underlying exposure type requires Annexes II, III, IV, or IX to be completed, this field must match the original collateral identifier field in the respective template being completed for this specific collateral item (i.e. this field must match the identifier entered into fields RREC3, CREC3, CRPC3, and ESTC3, as applicable). The reporting entity must not amend this unique identifier. | NO | NO |

Bank of England PRA

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| NPEC4 | New Collateral Identifier | <p>If the original identifier in field NPEC3 cannot be maintained in this field enter the new identifier here. Where the underlying exposure type requires Annexes II, III, IV, or IX to be completed, this new identifier must match the new collateral identifier field in the respective template being completed for this specific collateral item (i.e. this field must match the identifier entered into fields RREC4, CREC4, CRPC4, and ESTC4, as applicable).</p> <p>If there has been no change in the identifier, enter the same identifier as in NPEC3. The reporting entity must not amend this unique identifier.</p> | NO | NO |
| NPEC5 | VAT Payable | Amount of VAT payable on the disposal of the Unit | YES | YES |
| NPEC6 | Percentage Complete | The percentage of development completed since construction started. | YES | YES |
| NPEC7 | Enforcement Status | Status of the enforcement process that the Collateral is currently in as at cut-off date, e.g. if it is in receivership | YES | YES |
| NPEC8 | Enforcement Status Third Parties | Have any other secured creditors have taken steps to enforce security over the asset? | YES | YES |
| NPEC9 | Mortgage Amount Assigned | <p>Total amount of the mortgage assigned to the property collateral.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p> | YES | YES |
| NPEC10 | Higher Ranking Underlying Exposure | <p>Amount of higher ranking/lien underlying exposures secured against the collateral that is not held by the Institution and does not form a part of the Portfolio.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p> | YES | YES |
| NPEC11 | Enforcement Description | Comments or description of the stage of enforcement | YES | YES |

Bank of England PRA

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| NPEC12 | Court Appraisal Amount | Court appraisal amount of the Property/Collateral Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC13 | Date of Court Appraisal | Date on which the court appraisal happened | YES | YES |
| NPEC14 | On Market Price | Price of the Property/Collateral for which it is on the market Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC15 | Offer Price | The highest price offered by potential buyers Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC16 | Prepare Property for Sale Date | Prepare property/collateral for sale date | YES | YES |
| NPEC17 | Property on Market Date | Collateral on market date, i.e. the date when the collateral is advertised and marketed for sale. | YES | YES |
| NPEC18 | On Market Offer Date | On market offer date | YES | YES |
| NPEC19 | Sale Agreed Date | Sale agreed date | YES | YES |
| NPEC20 | Contracted Date | Contracted date | YES | YES |
| NPEC21 | First Auction Date | Date on which the first auction has been performed in order to sell the Property/Collateral | YES | YES |
| NPEC22 | Court Auction Reserve Price for First Auction | Court set reserve price for first auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC23 | Next Auction Date | Date on which the next intended auction has been performed in order to sell the Property/Collateral | YES | YES |

Bank of England PRA

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| NPEC24 | Court Auction Reserve Price for Next Auction | Court set reserve price for next auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC25 | Last Auction Date | Date on which the last auction was performed in order to sell the Property/Collateral | YES | YES |
| NPEC26 | Court Auction Reserve Price for Last Auction | Court set reserve price for last auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEC27 | Number of Failed Auctions | Number of failed previous auctions for the Property/Collateral | YES | YES |
| Historical collections information section | | | | |
| NPEH1 | Unique Identifier | Report the same unique identifier here as the one entered into field NPEL1. | NO | NO |
| NPEH2 | Underlying Exposure Identifier | Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity must not amend this unique identifier. | NO | NO |
| NPEH[3-38] | Legal Unpaid Balance at month n | History of total legal unpaid balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH3 and end with the oldest month in NPEH38. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEH[39-74] | History of Past-Due Balances at month n | History of total past-due balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH39 and end with the oldest month in NPEH74. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |

Bank of England PRA

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| NPEH[75-110] | History of Repayments — Not from collateral sales at month n | Repayment made by the obligor in the thirty-six months previous to the data cut-off date, excluding collateral sales, including collections by external collection agencies, each monthly amount reported in a separate field. Start with the most recent month in field NPEH75 and end with the oldest month in NPEH110. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |
| NPEH[111-146] | History of Repayments — From collateral sales at month n | Repayment made by the collateral disposal in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH111 and end with the oldest month in NPEH146. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. | YES | YES |

Draft for consultation