

Bank of England PRA

Annex VII: Underlying exposures template – Credit card

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 – Credit card		
FIELD CODE	FIELD NAME	FORMAT
Underlying exposures information section		
CCDL1	Unique Identifier	{ALPHANUM-28}
CCDL2	Original Underlying Exposure Identifier	{ALPHANUM-1000}
CCDL3	New Underlying Exposure Identifier	{ALPHANUM-1000}
CCDL4	Original Obligor Identifier	{ALPHANUM-1000}
CCDL5	New Obligor Identifier	{ALPHANUM-1000}
CCDL6	Data Cut-Off Date	{DATEFORMAT}
CCDL7	Pool Addition Date	{DATEFORMAT}
CCDL8	Date Of Repurchase	{DATEFORMAT}
CCDL9	Geographic Region — Obligor	{NUTS}
CCDL10	Geographic Region Classification	{YEAR}
CCDL11	Employment Status	{LIST}
CCDL12	Credit Impaired Obligor	{Y/N}
CCDL13	Customer Type	{LIST}
CCDL14	Primary Income	{MONETARY}
CCDL15	Primary Income Type	{LIST}
CCDL16	Primary Income Currency	{CURRENCYCODE_3}
CCDL17	Primary Income Verification	{LIST}
CCDL18	Special Scheme	{ALPHANUM-10000}
CCDL19	Origination Date	{DATEFORMAT}

Bank of England PRA

Underlying exposures template – Credit card		
FIELD CODE	FIELD NAME	FORMAT
CCDL20	Origination Channel	{LIST}
CCDL21	Currency Denomination	{CURRENCYCODE_3}
CCDL22	Current Principal Balance	{MONETARY}
CCDL23	Total Credit Limit	{MONETARY}
CCDL24	Purchase Price	{PERCENTAGE}
CCDL25	Principal Grace Period End Date	{DATEFORMAT}
CCDL26	Scheduled Principal Payment Frequency	{LIST}
CCDL27	Scheduled Interest Payment Frequency	{LIST}
CCDL28	Payment Due	{MONETARY}
CCDL29	Current Interest Rate	{PERCENTAGE}
CCDL30	Current Interest Rate Index	{LIST}
CCDL31	Current Interest Rate Index Tenor	{LIST}
CCDL32	Number Of Payments Before Securitisation	{INTEGER-9999}
CCDL33	Date Of Restructuring	{DATEFORMAT}
CCDL34	Date Last In Arrears	{DATEFORMAT}
CCDL35	Number Of Days In Arrears	{INTEGER-9999}
CCDL36	Arrears Balance	{MONETARY}
CCDL37	Account Status	{LIST}
CCDL38	Reason for Default or Foreclosure	{LIST}
CCDL39	Default Amount	{MONETARY}
CCDL40	Default Date	{DATEFORMAT}
CCDL41	Cumulative Recoveries	{MONETARY}
CCDL42	Original Lender Name	{ALPHANUM-100}
CCDL43	Original Lender Legal Entity Identifier	{LEI}

Bank of England PRA

Underlying exposures template – Credit card		
FIELD CODE	FIELD NAME	FORMAT
CCDL44	Original Lender Establishment Country	{ COUNTRYCODE_2 }
CCDL45	Originator Name	{ ALPHANUM-100 }
CCDL46	Originator Legal Entity Identifier	{ LEI }
CCDL47	Originator Establishment Country	{ COUNTRYCODE_2 }

Effective from 1 November 2024