HM TREASURY

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Annex E

This document is an Annex to the Review of the UK's Regulatory Framework for Covered Bonds. It contains a summary of the required fields for the FSA Notification Forms proposed in the review. These forms will be published in their formal format, along with the final changes to the FSA Sourcebook, in the Government and FSA response following the end of the consultation period.

Form 1D

RCB2 Annex 1D (Application form)

To be submitted by prospective issuers as part of their application for admittance to the Regulated Covered Bond Register

Questions	Responses
Issuer: Name, address, contact name, email and telephone number	
FSA reference number of the issuer	
Owner: Name, address, contact name, email and telephone number	
Credit rating(s) of issuer and name of the relevant credit rating agency	
Accountant: Name, address, contact name, email and telephone number	
Lawyer: Name, address, contact name, email and telephone number	
Bondholder representative: Name, address, contact name, email and telephone number	
Bondholder representative: Name, address, contact name, email and telephone number	
Bondholder representative: Name, address, contact name, email and telephone number	
Credit ratings of hedge providers (indicating nature of transaction e.g. currency swap provider, interest rate swap provider) and name of the relevant credit rating agency	
Cash manager (if different from issuer): Name, address, contact name, email and telephone number	
Credit rating(s) of cash manager (if different from issuer) and name of relevant credit rating agency	
Account bank (if different from issuer): Name, address, contact name, email and telephone number	
Credit ratings of account bank (if different from issuer) and name of relevant credit rating agency	
Role, name, address, contact name, email and telephone number of any other relevant third parties	
Does the issuer hold permission under Part 4 of the Financial Services and Markets Act 2000 to carry on the regulated activity of 'accepting deposits' and have its registered office (or, if the issuer is a building society, its principal office) in the UK?	Yes/No
Does the owner have its registered office in the UK and its centre of main interest in the UK?	Yes/No
Does the owner comply with the requirements set out in RCB Regulation 4?	Yes/No

If the covered bond or programme has arrangements in place that include the use of a 'connected person', provide details of who the person is and their relationship with the issuer.	
If the covered bond or programme has arrangements in place that includes the use of a 'connected person', does the connected person comply with the requirements set out in RCB Regulation 5?	Yes/No/NA
Name of covered bond or programme	
Please indicate whether you wish to apply for a single asset or mixed asset designation, as set out in the RCB Regulation 2 and the type or variety of eligible assets as defined under Regulation 2 in the cover pool.	
Asset percentage i) specified in the terms and conditions of the covered bonds or programme ii) specified by Rating Agencies iii) the asset percentage the issuer proposes to run the programmes with	
Provide an outline of the structure of the covered bond or programme (including, if appropriate, a structural diagram).	
Provide an outline of the contractual obligations of the issuer, owner, hedging counterparties and other third parties (e.g. servicers, cash managers and paying agents) to the covered bond arrangements.	
Provide details of the circumstances that would require the replacement of hedging counterparties and third parties (e.g. servicers, cash managers or paying agents) and outline the contractual provisions that provide for the appointment of replacement parties. Please include details of the effect on the covered bonds or programme if no replacement party is found. Indicate the relevant sign off and committee structure and time frame needed to implement these processes, and any preparation that has been done to test these arrangements. Please make particular reference to swaps and servicing arrangements.	
Provide an outline of the contractual arrangements of the owner, hedging counterparties and other third parties (e.g. servicers, cash managers and paying agents) if the issuer defaults. Please indicate how the cash flows will operate immediately following the default of an issuer.	
Please outline why you are applying for RCB status, and indicate how RCB issuance fits in the context of your overall funding strategy.	

Please provide six scenarios for proposed issuance: size, currency, tenor, fixed vs floating, price (if floating bps over what reference index eg 3M libor), whether the bonds would be pass-through, soft or hard bullet, fx swap rate (if non sterling i.e. 1.12 Euros to the pound), covered bond swap margin, covered bond swap payment frequency, interest rate swap payment frequency (payer and receiver leg), interest rate swap margin, interest rate receiver index.	
Do the assets in the pool comply with RCB Regulations 2 and 3?	Yes/No
Reference the section in the offering circular that describes the eligibility criteria and representation and warranties (if there is no offering circular for the programme, provide a description of the eligibility criteria and representation and warranties in this section).	
Set out in plain English which criteria you are currently using and are intending to use going forward for including loans in the cover pool. This is likely to reflect the arrangements you have in place with the credit rating agencies. For example with respect to residential mortgages, this should include but not be restricted to: the type of property, location of property, valuation type, seasoning, maximum loan size, loan term, income verification, owner occupancy, loan to value, level of arrears.	
For covered bonds collateralised by real estate, provide information on how you have had regard to the requirements of BIPRU 3.4.64R (legal certainty), BIPRU 3.4.66R (monitoring of property values) and BIPRU 3.4.77R to BIPRU 3.4.80R (valuation).	
Provide evidence that there is appropriate governance and oversight of the Programme. This should include information on senior management oversight including Board involvement and escalation procedures. Please detail the role of ALCO/key strategic and working level covered bond oversight committee. Please provide their terms of reference, membership lists; along with MI packs and minutes from the most recent 2 meetings on date of application. In addition, please provide the two most recent copies of any internal reports regarding the covered bond programme or supporting systems	
How do you monitor performance of the asset pool (e.g. arrears, indexed LTVs)? Please provide examples of this MI, and indicate how it is validated and where it is considered.	
What is the decision making process with regard to transferring assets into/from the pool? Please indicate triggers (e.g. arrears level), committees where these are considered and associated management actions. Your response should also include the frequency and volume with which you anticipate transferring assets in/out of the pool.	

What is the operational process for transferring assets into/from the pool?	
How are your records updated to reflect changes to composition of the asset pool and who is informed of these changes?	
Explain the internal arrangements in place to ensure the points below. Your response should indicate how this information is validated, where it is reviewed and sign-off/controls. • Accurate record of the assets is kept on your information systems • Attributes of the loans correspond to the supporting documentation • Accuracy of data being provided to the FSA in RCB 3 Annex 2 D	
What role does your compliance function (or equivalent) have over the programme?	
Explain how you ensure that the assets in the pool are of high quality. This could include a summary of your lending and underwriting criteria.	
Under the RCB Regulations, the issuer is obliged to ensure there are arrangements in place to ensure that the assets are capable of covering all claims attached to the covered bonds during the whole life of the bond. Capability includes paying the amounts due under the bonds and sums required for the maintenance, administration and winding up of the cover pool. Demonstrate how you determine that the cash-flows generated by the assets are sufficient to meet the payments due in a timely manner under conditions of economic stress in the event of the failure of the issuer. You should consider at a minimum the guidance set out in RCB 2.3.6G to 2.3.12G when designing your stress testing. In addition we would like an indication on: • Why the stresses being applied are appropriate; • Who reviews this information; • How the results are being used to determine compliance with the capability requirement. In particular specify whether, based on the results of the stress testing, you determine a level of over-collateralisation that you consider adequate to meet the capability requirement.	

Describe the tests (e.g. Asset Coverage Test, Interest Rate Shortfall Test), if any, that are performed on the asset pool under the contractual terms of the covered bonds or programme. In addition, explain • Who performs these tests; • Who reviews the results; • How is this information used; • How would a breach of any of these tests be escalated; • What are the contractual implications of a breach of any of these tests; • What are the contractual implications of a breach not being addressed in a timely manner	
Describe the tests that would be performed on the asset pool under the contractual terms of the covered bonds or programme in the event of issuer default (e.g. amortisation test, yield shortfall test).	
Provide a summary of the ratings trigger events and their effect under the programme and outline your contingency plan for dealing with each of these events.	
Indicate the value of assets (in GBP) available for transfer into the cover pool at the time of completing this form: • Under the eligibility criteria and representations and warranties set out above	
With reference to your business plan, describe how you will ensure there will be sufficient assets available on the balance sheet for maintaining the cover pool going forward.	
In the event of the default of an issuer, what are the arrangements for the security trustee to maintain and administer the asset pool and to give the FSA information on the composition of the asset pool and any other notifications and confirmation required under the RCB Regulations and Chapter 3 of the RCB sourcebook. Please indicate the relevant sign off and committee structure and time frame needed to implement these processes, and any preparation that has been done to test these arrangements.	
Explain what arrangements are in place as to priority of payment on the winding up of the owner (see RCB regulation 27). Please indicate the relevant sign off and committee structure and time frame needed to implement these processes, and any preparation that has been done to test these arrangements.	
Confirm that in accordance with RCB 2.3.16D you have obtained written legal advice and accountancy reports on compliance with the RCB Regulations and RCB sourcebook. We expect this to adequately deal with at least the issues set out in RCB 2.3.17G and RCB 2.3.18G.	Yes/No

If an asset pool is in place, confirm that you have submitted the asset pool notification form RCB 3 Annex 2 D with this application.	Yes/No
If you have already issued bonds under the programme for which you are seeking registration, confirm that you have submitted the relevant series issuance notification forms RCB 3 Annex 3D to give us information about the covered bonds with this application	Yes/No
Where appropriate, confirm that you have submitted with this application: a. The offering circular and any other relevant supporting documentary evidence b. Any relevant credit rating reports in relation to the covered bond or programme c. Copy of any internal reports regarding the covered bond reports (the two most recent reports) d. Copy of the most recent Internal Audit report covering any aspects of the covered bond programme and details on the frequency of such reviews and the date of the next scheduled review. e. An organisational chart including the individuals that are involved in the management of the programme and a description of their role and responsibilities f. Copy of the stress testing undertaken to demonstrate that cash-flows generated by the assets are sufficient to meet the payments due in a timely manner under conditions of economic stress in the event of the failure of the issuer.	

Please provide copies of the following in support of your application • RCB 3 Annex 2D – if applicable • RCB2 Annex 3D – if applicable • Latest investor report • Latest Fitch data tape • Final terms all bonds in issue – if applicable • Interest rate swap confirmations – if applicable • Covered bond swap confirmations – if applicable • Board papers authorising the establishment of a covered bond programme, including details of authority delegated to management • Relevant Internal Audit and Compliance reports (provide most 2 most recent reports) • Credit rating reports from rating agencies • Latest retail mortgage credit performance MI (provide 2 most recent packs) • Organisation chart indicating key teams • Organisation chart indication key committees (up to Board level), flow of MI, delegated authority and controls • Prospectus • Trust Deed • Mortgage Sale Agreement • Intercompany Loan Agreement • Asset Monitor Agreement • Legal Opinions. A separate English Opinion and Scottish Opinion will be required if Scottish properties are to be included in the pool • Accounting Opinion • Servicing Agreement • Agency Agreement • Bank Account Agreement • LLP Deed • Cash Management Agreement • Interest Rate Swap Confirmation • Covered Bond Swap Confirmation • ISDA Master Agreement Schedules	
Give details of the payment method used for the application fee (cheque, banker's draft or credit transfer) and the date the payment was made.	

Provide any additional information that is relevant to your application	
Provide the date selected for the first confirmation of compliance with RCB Regulation 16 and 17 if you want this to be earlier than 12 months following the date of the decision to admit the covered bond or programme to the register (see RCB 3.2.5D).	

Senior management confirmation

I confirm that the information supplied in this form is complete and correct to the best of my knowledge at the time of application.

I undertake to tell the FSA immediately of any material changes to the information provided before receiving the FSA's decision on the application.

I confirm I am satisfied that the arrangements relating to the covered bond or programme will comply with the requirements of the RCB Regulations and the RCB sourcebook.

I confirm that in accordance with the RCB 2.3.16D the issuer has obtained written advice and reports regarding the compliance of the issuer and the relevant covered bond or programme with the RCB Regulations and the RCB sourcebook from suitable independent third party advisers.

I consent to this confirmation (section 11.2) being published on the regulated covered bonds register on the FSA's public website.

Issuer name

Name of covered bond or programme

Signature (if the form is electronically submitted, the signature must be scanned)

Name of signatory

Title of signatory (signatory must be a Board Member)

Date

Form 2D

RCB 3 Annex 2D: Asset Pool Notification Form

Please complete fields in blue.

Administration

Name of issuer	
Name of RCB programme	
Name, job title and contact details of person validating this form	
Date of form submission	
Date of data extraction	

Counterparties, Ratings

	Counterparty	Fitch	Moody's	S&P
Covered bonds				
Issuer				
Seller(s)				
Cash manager				
Account bank				
Servicer				
Swap provider on cover pool				
Swap provider(s) on covered bonds				

Asset Coverage Test

	Value	Description (please edit if different)	
A		Adjusted current balance	
B		Principal collections not yet applied	
C		Qualifying additional collateral	
D		Substitute assets	
E		Proceeds of sold mortgage loans	
V		Set-off offset loans	
W		Personal secured loans	
X		Flexible draw capacity	
Y		Set-off	
Z		Negative carry	
Total	£ -		
Method used for calculating component 'A'			
Asset percentage (%)			
Maximum asset percentage from Fitch (%)			
Maximum asset percentage from Moody's (%)			
Maximum asset percentage from S&P (%)			
Credit support as derived from ACT (GBP)			
Credit support as derived from ACT (%)			

Programme-Level Characteristics

Programme currency	
Programme size	
Covered bonds principal amount outstanding (GBP, non-GBP series converted at swap FX rate)	
Covered bonds principal amount outstanding (GBP, non-GBP series converted at current spot rate)	
Cover pool balance (GBP)	
GIC account balance (GBP)	
Aggregate balance of off-set mortgages	
Aggregate deposits attaching to the cover pool	
Aggregate deposits attaching specifically to the off-set mortgages	
Nominal level of overcollateralisation (GBP)	
Nominal level of overcollateralisation (%)	
Number of loans in cover pool	
Average loan balance (GBP)	
Weighted average non-indexed LTV (%)	
Weighted average indexed LTV (%)	
Weighted average seasoning (months)	
Weighted average interest rate (%)	
Standard Variable Rate (%)	
Constant Pre-Payment Rate (%)	
Fitch Discontinuity Factor (%)	
Moody's Timely Payment Indicator	
Moody's Collateral Score (%)	

Loan Redemptions & Replenishments Since Previous Reporting Date

	Number	% of total number	Amount (GBP)	% of total amount
Loan redemptions since previous reporting date				
Loans bought back by seller(s)				
of which are non-performing loans				
of which have breached R&Ws				
Loans sold into the cover pool				

Product Rate Type and Reversionary Profiles

	Number	% of total number	Amount (GBP)	% of total amount	Weighted average				
					Current rate	Remaining teaser period (months)	Current margin	Reversionary margin	Initial rate
Fixed at origination, reverting to SVR									
Fixed at origination, reverting to Libor									
Fixed at origination, reverting to tracker									
Fixed for life									
Tracker at origination, reverting to SVR									
Tracker at origination, reverting to Libor									
Tracker for life									
SVR, including discount to SVR									
Libor									
Total	0		£ -		0.00%		0		0.00%

Stratifications

Arrears breakdown	Number	% of total number	Amount (GBP)	% of total amount
Current				
0-1 month in arrears				
1-2 months in arrears				
2-3 months in arrears				
3-6 months in arrears				
6-12 months in arrears				
12+ months in arrears				
Total	0		£ -	

Current non-indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%				
50-55%				
55-60%				
60-65%				
65-70%				
70-75%				
75-80%				
80-85%				
85-90%				
90-95%				
95-100%				
100-105%				
105-110%				
110-125%				
125%+				
Total	0		£ -	

Current indexed LTV	Number	% of total number	Amount (GBP)	% of total amount
0-50%				
50-55%				
55-60%				
60-65%				
65-70%				
70-75%				
75-80%				
80-85%				
85-90%				
90-95%				
95-100%				
100-105%				
105-110%				
110-125%				
125%+				
Total	0		£ -	

Regional distribution	Number	% of total number	Amount (GBP)	% of total amount
East Anglia				
East Midlands				
London				
North				
North West				
Northern Ireland				
Outer Metro				
South East				
South West				
Scotland				
Wales				
West Midlands				
Yorkshire				
Other				
Total	0		£ -	

Repayment type	Number	% of total number	Amount (GBP)	% of total amount
Capital repayment				
Part-and-part				
Interest-only				
Offset				
Total	0		£ -	

Seasoning	Number	% of total number	Amount (GBP)	% of total amount

	Number	% of total number	Amount (GBP)	% of total amount
0-12 months				
12-24 months				
24-36 months				
36-48 months				
48-60 months				
60-72 months				
72-84 months				
84-96 months				
96-108 months				
108-120 months				
120-150 months				
150-180 months				
180+ months				
Total	0		£ -	

Interest payment type	Number	% of total number	Amount (GBP)	% of total amount
Fixed				
SVR				
Tracker				
Other				
Total	0		£ -	

Loan purpose type	Number	% of total number	Amount (GBP)	% of total amount
Owner-occupied				
Buy-to-let				
Second home				
Total	0		£ -	

Income verification type	Number	% of total number	Amount (GBP)	% of total amount
Fully verified				
Fast-track				
Self-certified				
Total	0		£ -	

Remaining term of loan	Number	% of total number	Amount (GBP)	% of total amount
0-30 months				
30-60 months				
60-120 months				
120-180 months				
180-240 months				
240-300 months				
300-360 months				
360+ months				
Total	0		£ -	

Employment status	Number	% of total number	Amount (GBP)	% of total amount
Employed				
Self-employed				
Unemployed				
Retired				
Guarantor				
Other				
Total	0		£ -	

Form 3D

RCB 3 Annex 3D: Asset & Liability Profile

Please complete fields in blue. Calculate figures with no prepayments and stable Libor SVR and BoE base rate as of reporting date.

Date	Cover Pool Outstanding Balances and Interest Inflows																													Covered Bonds Balance			Interest Outflow	
	Fixed for Life			Fixed at Origination, Reverting to SVR					Fixed at Origination, Reverting to Tracker					Tracker for Life			Tracker at Origination, Reverting to SVR					SVR for Life												
	Fixed Balance	Repayment	Fixed Interest	Fixed Balance	SVR Balance	Repayment	Fixed Interest	SVR Interest	Fixed Balance	Tracker Balance	Repayment	Fixed Interest	Tracker Interest	Tracker Balance	Repayment	Tracker Interest	Tracker Balance	SVR Balance	Repayment	Tracker Interest	SVR Interest	SVR Balance	Repayment	SVR Interest						Fixed	Floating	Repayment	Fixed	Floating

Form 4D

RCB 3 Annex 4D: New Issuance Indicative Terms Form

Please complete fields in blue. Complete as much as possible. Incomplete fields may be queried by the RCB team where necessary.

Bond Details

Issuer			
Programme Name			
Series Number			
Currency			
Bond Amount			
ISIN Number			
Issuance Date			
Scheduled Maturity Date			
Final Maturity Date			
Coupon			
Listing Authority			
Rating (Fitch)			
Rating (Moody's)			
Rating (S&P)			
Rate Type			
Fixed Rate (%)			
Floating Margin (%)			
Reference Index			
Coupon Frequency (Months)			
Extendible Maturity Period (Months)			

Covered Bond Swap Details

Covered Bond Swap in Place? (Yes/No)			
Notional (GBP)			
Currency Swap Rate (FX:GBP1)			
LLP Payer Leg Interest Rate (% Margin over GBP Libor)			
LLP Payer Leg Reference Index			
LLP Payer Leg Payment Frequency (Months)			
LLP Receiver Leg Interest Rate (%)			
LLP Receiver Leg Reference Index			
LLP Receiver Leg Payment Frequency (Months)			

Interest Rate Swap Details

Changes to Interest Rate Swap? (Yes/No)			

Cover Pool Details

Aggregate Mortgages Balance at Issuance (GBP)			
GIC Account Balance at Issuance (GBP)			

Form 5D

RCB 3 Annex 5D: New Issuance Form

Please complete fields in blue.

Bond Details

Issuer			
Programme Name			
Series Number			
Currency			
Bond Amount			
ISIN Number			
Issuance Date			
Scheduled Maturity Date			
Final Maturity Date			
Coupon			
Listing Authority			
Rating (Fitch)			
Rating (Moody's)			
Rating (S&P)			
Rate Type			
Fixed Rate (%)			
Floating Margin (%)			
Reference Index			
Coupon Frequency (Months)			
Extendible Maturity Period (Months)			

Covered Bond Swap Details

Covered Bond Swap in Place? (Yes/No)			
Notional (GBP)			
Currency Swap Rate (FX:GBP1)			
LLP Payer Leg Interest Rate (% Margin over GBP Libor)			
LLP Payer Leg Reference Index			
LLP Payer Leg Payment Frequency (Months)			
LLP Receiver Leg Interest Rate (%)			
LLP Receiver Leg Reference Index			
LLP Receiver Leg Payment Frequency (Months)			

Interest Rate Swap Details

Changes to Interest Rate Swap? (Yes/No)	

Cover Pool Details

Aggregate Mortgages Balance at Issuance (GBP)			
GIC Account Balance at Issuance (GBP)			

Form 6D

RCB 3 Annex 6D: Bond Cancellation Form

Please complete fields in blue.

<u>Bond Details</u>

Issuer			
Programme Name			
Series Number			
Currency			
Bond Amount Pre-Cancellation			
Bond Amount Post-Cancellation			
ISIN Number			
Issuance Date			
Scheduled Maturity Date			
Final Maturity Date			
Coupon			
Listing Authority			
Rating (Fitch)			
Rating (Moody's)			
Rating (S&P)			
Rate Type			
Fixed Rate (%)			
Floating Margin (%)			
Reference Index			
Coupon Frequency (Months)			
Extendible Maturity Period (Months)			

<u>Covered Bond Swap Details</u>

Covered Bond Swap in Place? (Yes/No)			
Notional Pre-Cancellation (GBP)			
Notional Post-Cancellation (GBP)			
Currency Swap Rate (FX:GBP1)			
LLP Payer Leg Interest Rate (% Margin over GBP Libor)			
LLP Payer Leg Reference Index			
LLP Payer Leg Payment Frequency (Months)			
LLP Receiver Leg Interest Rate (%)			
LLP Receiver Leg Reference Index			
LLP Receiver Leg Payment Frequency (Months)			

<u>Interest Rate Swap Details</u>

Changes to Interest Rate Swap? (Yes/No)			

<u>Cover Pool Details</u>

Aggregate Mortgages Balance at Issuance (GBP)			
GIC Account Balance at Issuance (GBP)			

Form 7D

RCB 3 Annex 7D: Loan Level Data: Reporting Template for Residential Mortgage Pools

To be populated with details of all mortgages assigned to the transaction.

Guidance Notes:

- *Where fields are tagged as 'dynamic', related data should be as of the most recent pool cut-off date*
- *Where fields are tagged as 'static', related data is expected to be recorded as at origination. If updated information is available on the static fields these fields should be updated.*
- *Data on redeemed and repurchased mortgages should be included for one reporting period following redemption.*
- *Issuers should seek to adhere with the definitions published in the spreadsheet. Where these are not used, definitions should be provided by the Issuer.*
- *Data for fields AR217-AR234 should be provided within 3 months of the loan origination date*
- *Data should be presented on a dis-aggregated basis. To the extent this not possible details of the aggregation policy should be provided.*

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR1	Mandatory	dynamic	**Pool Cut-off Date**	Core	Date	Pool or Portfolio cut-off date. DD-MM-YYYY format.			DD-MM-YYYY	10	01/01/2010
AR2	Mandatory	static	**Pool Identifier**	Core	Text/Numeric	Pool or Portfolio identifier / name of transaction.	An identifier for each portfolio of loans sold into the transaction		Text/Numeric	50	POOLID
AR3	Mandatory	static	**Loan Identifier**	Core	Text/Numeric	Unique identifier (ID) for each loan. The loan ID should not change through the life of the transaction. If the original loan ID canot be maintained in this field enter the original ID followed by the new ID, comma delimited.	Loan identifiers should be consistent across portfolios of the same originator in the event loans are moved between portfolios		Text/Numeric	50	LOANNAMEID
AR5	Mandatory	static	**Originator**	Core	Text	Lender that advanced the original loan.			Text	50	ORIGINATORNAMEID
AR6	Mandatory	static	**Servicer Identifier**	Core	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan.	If multiple servicers are being used, clarification should be provided in the reporting glossary		Text/Numeric	50	SERVICERID
AR7	Mandatory	static	**Borrower Identifier**	Core	Text/Numeric	Unique identifier (ID) per borrower (not showing the real name) - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries). Should not change over the life of the transaction. If more than one borrower list the Borrower ID's comma delimited with primary borrower first.			Text/Numeric	50	BORROWERID
AR8	Mandatory	static	**Property Identifier**	Core	Text/Numeric	Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries).			Text/Numeric	50	PROPERTYID
AR16	Mandatory	static	**Foreign National**	Borrower Information	Y / N	Indicating whether the borrower is a national of the country in which the property and mortgage loan resides.			Y / N	1	Y
AR17	Mandatory	static	**Borrower Credit Quality**	Borrower Information	Text	Originators own definition of borrower credit quality. Free text using originator own terms	Consistent terminology (eg. prime, sub-prime, etc.) should be used by each Issuer with definitions / explanations provided in the reporting glossary		Text	25	Sub-Prime
AR18	Mandatory	static	**Borrower Year of Birth**	Borrower Information	Date	Borrower year of birth. YYYY format.	Refers to the primary borrower		YYYY	4	2010
AR20	Mandatory	static	**Second Applicant Year of Birth**	Borrower Information	Date	Second applicant year of birth. YYYY format.			YYYY	4	2010
AR21	Mandatory	static	**Borrower's Employment Status**	Borrower Information	List	Employment status of the primary applicant: Employed or full loan is guaranteed (1) Unemployed (4) Self-employed (5) Other (9)	In relation to the primary borrower		List	1	1
AR22	Mandatory	static	**First-time Buyer**	Borrower Information	Y / N	First time buyer flag	Relates to primary borrower. To the extent this designation is made on a loan, not borrower, basis, please note this in the glossary		Y / N	1	Y
AR23	Mandatory	static	**Right to Buy**	Borrower Information	Y / N	Right to Buy (RTB) flag			Y / N	1	Y
AR24	Mandatory	static	**Right to Buy Price**	Borrower Information	Numeric	Purchase price of RTB property	If the loan is classified on the lender's system as a right-to-buy		9(11).99	14	20000000.00
AR25	Mandatory	static	**Class of Borrower**	Borrower Information	Text	Class of borrower based on credit scoring or other classification	List of class definitons used to be explained in the reporting glossary		Text	50	SUBPRIME

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR26	Mandatory	static	Primary Income	Borrower Information	Numeric	Primary borrower underwritten gross annual income (not rent)	Where there is more than one borrower but only joint income is recorded, the joint income should be entered as the 'Primary Income' (AR26) and 'Secondary Income' (AR28) should be zero		9(11).99	14	20000000.00
AR27	Mandatory	static	Income Verification for Primary Income	Borrower Information	List	Income verification for primary income: Self-certified no checks (1) Self-certified with affordability confirmation (2) Verified (3) Non-Verified Income (4) Other (5)			List	2	1
AR28	Mandatory	static	Secondary Income	Borrower Information	Numeric	Secondary borrower underwritten gross annual income (not rent – if single borrower then 0). When there are more than two borrowers indicate total annual combined income	Where there is more than one borrower but only joint income is recorded, the joint income should be entered as the 'Primary Income' (AR26) and 'Secondary Income' (AR28) should be zero		9(11).99	14	20000000.00
AR29	Mandatory	static	Income Verification for Secondary Income	Borrower Information	List	Income verification for secondary income: Self-certified no checks (1) Self-certified with affordability confirmation (2) Verified (3) Non-Verified Income (4) Other (5)			List	1	1
AR31	Mandatory	static	Number of County Court Judgements or equivalent - Satisfied	Borrower Information	Numeric	Number of County Court Judgements (CCJs) or equivalent in particular jurisdiction (typically a default or court proceedings flag in continental Europe) - recorded against the primary borrower that were satisfied (the balance cleared) at time of underwriting	Relates to primary borrower only. Either field AR31 or AR32 can be provided if both are not available		Numeric	3	10
AR32	Mandatory	static	Value of County Court Judgements or equivalent - Satisfied	Borrower Information	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were satisfied at time of underwriting	Relates to primary borrower only. Either field AR31 or AR32 can be provided if both are not available		9(11).99	14	20000000.00
AR33	Mandatory	static	Number of County Court Judgements or equivalent - Unsatisfied	Borrower Information	Numeric	Number of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting	Relates to primary borrower only. Either field AR33 or AR34 can be provided if both are not available		Numeric	3	10
AR34	Mandatory	static	Value of County Court Judgements or equivalent - Unsatisfied	Borrower Information	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting	Relates to primary borrower only. Either field AR33 or AR34 can be provided if both are not available		9(11).99	14	20000000.00
AR35	Mandatory	static	Last County Court Judgements or equivalent – Date	Borrower Information	Date / ND	Date last CCJ or equivalent was registered against the primary borrower regardless of satisfied or not	Relates to primary borrower only		DD-MM-YYYY / ND	10	01-01-10
AR36	Mandatory	dynamic	Bankruptcy or Individual Voluntary Arrangement Flag	Borrower Information	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) or equivalent.	Relates to primary borrower only		Y / N	1	Y
AR43	Mandatory	dynamic	Bureau Score Provider	Borrower Information	List	Who has provided the score. For continental Europe give name of provider: Callcredit (1) Experian (2) Equifax (3) Schufa (4) Bureau Krediet Registratie (BKR) (5) Internal Score (6) Other (7)	Relates to primary borrower only		List	2	1
AR44	Mandatory	dynamic	Bureau Score Type	Borrower Information	List	Type of scorecard provided: Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (8)	Relates to primary borrower only		List	2	1
AR45	Mandatory	dynamic	Bureau Score Date	Borrower Information	Date	The date of the bureau score for this borrower	Relates to primary borrower only. Should be the date on which the most recent score was provided		DD-MM-YYYY	10	01-01-10

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR46	Mandatory	dynamic	Bureau Score Value	Borrower Information	Text/Numeric	Borrower's score: >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking	Relates to primary borrower only. Should be the most recent score provided		Text/Numeric	3	999
AR47	Mandatory	static	Prior Repossessions	Borrower Information	Y / N	Indicator of prior repossessions resulting from a borrower defaulting on a previous mortgage loan	Relates to primary borrower only		Y / N	1	Y
AR48	Mandatory	static	Previous Mortgage Arrears 0-6 Months	Borrower Information	Numeric	Number of payments missed on previous mortgage in the prior 0-6 months (information as at underwriting).	Relates to primary borrower only		Numeric	2	7
AR49	Mandatory	static	Previous Mortgage Arrears 6+ Months	Borrower Information	Numeric	Number of payments missed on previous mortgage in the prior months, greater or equal than 6 months (information as at underwriting)	Relates to primary borrower only		Numeric	2	7
AR55	Mandatory	static	Loan Origination Date	Loan Characteristics	Date	Quarter of original loan advance.	Quarter of origination should be used		QQ-YYYY	7	Q1-2010
AR56	Mandatory	dynamic	Date of Loan Maturity	Loan Characteristics	Date	Quarter of loan maturity	Quarter of loan maturity should be used		QQ-YYYY	10	Q1-2010
AR57	Mandatory	static	Account Status Date	Loan Characteristics	Date	Date which account came into securitised portfolio (important for replenishable pools)	The date on which the loan was sold into the portfolio		DD-MM-YYYY	10	01-01-10
AR58	Mandatory	static	Origination Channel / Arranging Bank or Division	Loan Characteristics	Text	Origination channel, arranging bank or division for the loan: Office / branch network (1) Central / Direct (2) Broker (3) Internet (4) Packager (5)			Text	2	1
AR59	Mandatory	static	Purpose	Loan Characteristics	List	Loan purpose. Permissible answers: Purchase (1) Re-mortgage (2) Renovation (3) Equity release (4) Construction (5) Debt consolidation (6) Other (7) Re-mortgage with Equity Release (8) Re-mortgage on Different Terms (9) Combination Mortgage (10) Investment Mortgage (11) Right to Buy (12) Government Sponsored Loan (13)	If the loan purpose could be classified in more than one category (eg. an investment mortgage could be a re-mortgage or a debt consolidation) the Issuer may choose the field considered most relevant to the loan or add to the list and provide clarification in the reporting glossary		List	2	1
AR60	Mandatory	static	Shared Ownership	Loan Characteristics	Y/N	Shared ownership			List	2	1
AR61	Mandatory	static	Loan Term	Loan Characteristics	Numeric	Original contractual term (number of months)			Numeric	2	1
AR62	Mandatory	static	Principal Grace Period	Loan Characteristics	Numeric	Period, in months, from the origination date of the loan during which only interest and no principal is payable. After this period the loan switches to both interest and principal payments.			2	12	12
AR63	Mandatory	static	Amount Guaranteed	Loan Characteristics	Numeric	The amount of loan guaranteed			9(11).99	14	20000000.00
AR64	Mandatory	static	Subsidy	Loan Characteristics	Y/N	Is the loan repayment subsidised by an external party?			Y/N	1	Y
AR66	Mandatory	static	Original Balance	Loan Characteristics	Numeric	Original loan balance (inclusive of fees)	To the extent original balance does not include fees this would be considered acceptable, though the reporting glossary should make this clear		9(11).99	14	20000000.00
AR67	Mandatory	dynamic	Current Balance	Loan Characteristics	Numeric	Amount of loan outstanding as of pool cut off date, This should include any amounts that are secured by the mortgage and will be classed as principal in the transaction. For example if fees have been added to the loan balance and are part of the principal in the transaction these should be added. Excluding any interest arrears or penalty amounts.	To the extent original balance does not include fees this would be considered acceptable, though the reporting glossary should make this clear		9(11).99	14	20000000.00

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR69	Mandatory	static	Repayment Method	Loan Characteristics	List	Type of principal repayment: Interest Only (1) Repayment (2) Endowment (3) Pension (4) ISA/PEP (5) Index-Linked (6) Part & Part (7) Savings Mortgage (8) Other (9)	If the repayment method could be classified in more than one category the Issuer should choose the field considered most relevant to the loan or add to the list and provide clarification of the additional classifications in the reporting glossary		List	2	1
AR70	Mandatory	static	Payment Frequency	Loan Characteristics	List	Frequency of payments due, i.e. number of months between payments: Monthly (1) Quarterly (2) Semi annually (3) Annual (4) Bullet (5) Other (6)			List	2	1
AR71	Mandatory	dynamic	Payment Due	Loan Characteristics	Numeric	Periodic contractual payment due (the payment due if there are no other payment arrangements in force)			9(8).99	11	29038.99
AR72	Mandatory	static	Payment Type	Loan Characteristics	List	Principal payment type: Annuity (1) Linear (2) Increasing instalments (3) Fixed instalments (changing maturity) with structural protection (4) Fixed instalments (changing maturity) without structural protection (5) Bullet (6) Bullet + Savings deposit (7) Bullet + Life insurance (8) Bullet + Investment portfolio (9) Bi-annual (10) Tri-annual (11) Offset mortgage (12) Other (13)			List	2	1
AR74	Mandatory	static	Type of Guarantee Provider	Loan Characteristics	List	Indicate guarantee provider, if applicable: No Guarantor (1) Individual - Family Relation (2) Individual - Other (3) Government (4) Bank (5) Insurance Product (6) Other (10)			List	2	1
AR76	Mandatory	static	Income Guarantor	Loan Characteristics	Numeric/ND	Income of guarantor of borrower (e.g. income of parents if co-signed)	Provide Income if If (1), (2) or (3) provided as response in AR 74		9(11).99	14	20000000.00
AR77	Mandatory	dynamic	Subsidy Received	Loan Characteristics	Numeric	Amount of subsidy received from government by borrower	Any subsidy provided by a third party should be included in this field, with details of the party providing the subsidy explained		9(8).99	11	29038.99
AR78	Mandatory	static	Mortgage Indemnity Guarantee Provider	Loan Characteristics	Text	Name of Mortgage Indemnity Guarantee (MIG) provider if applicable	Mandatory where applicable (ie. if the underlying mortgage benefits from a MIG and that benefit is sold into the transaction)		Text	100	NAMEMIG
AR79	Mandatory	static	Mortgage Indemnity Guarantee Attachment Point	Loan Characteristics	Numeric	MIG attachment point - LTV percentage above which losses are insured	Mandatory where applicable (ie. if the underlying mortgage benefits from a MIG and that benefit is sold into the transaction)		Numeric	3	20
AR80	Mandatory	dynamic	Prior Balances	Loan Characteristics	Numeric	Total balances ranking prior to this loan (including those held with other lenders)			9(11).99	14	20000000.00
AR81	Mandatory	dynamic	Other Prior Balances	Loan Characteristics	Numeric	Total balance ranking prior to this loan held with other lenders (sub-set of Prior Balances)			9(11).99	14	20000000.00
AR82	Mandatory	dynamic	Pari Passu Loans	Loan Characteristics	Numeric	Total value of loans ranking pari passu with loan (not included in this pool)			9(11).99	14	20000000.00
AR83	Mandatory	dynamic	Subordinated Claims	Loan Characteristics	Numeric	Total value of loans with claims subordinated to this loan (not in this pool)			9(11).99	14	20000000.00
AR84	Mandatory	static	Lien	Loan Characteristics	List	Seniority on liquidation of property: 1st Lien (1) 2nd Lien (2) 3rd Lien (3) Other (4)			List	2	1
AR85	Mandatory	dynamic	Retained Amount	Loan Characteristics	Numeric	Amount the Issuer will be obliged to fund to the borrower at a later date, for example construction deposit			9(8).99	11	29038.99
AR86	Mandatory	dynamic	Retained Amount Date	Loan Characteristics	Date	Date when the retained amount is to be drawn by. If available until the maturity date, enter the maturity date here.			DD-MM-YYYY	10	01-01-10

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR87	Mandatory	dynamic	Maximum Balance	Loan Characteristics	Numeric	For loans with flexible re-draw facilities – the maximum loan amount that could potentially be outstanding	Use AR90		9(11).99	14	20000000.00
AR88	Mandatory	dynamic	Further Loan Advance	Loan Characteristics	Numeric	Total value of further advances made on loan. If several further advances have been made list all advances (if available), comma delimited			9(11).99	14	20000000.00
AR89	Mandatory	dynamic	Further Loan Advance Date	Loan Characteristics	Date	Date last further advance was made. If several further advances have been made list all advance dates (if available), comma delimited			DD-MM-YYYY / ND	10	01-01-10
AR90	Mandatory	static	Flexible Loan Amount	Loan Characteristics	Numeric	Current obligated amount (scheduled/unscheduled repayments) which can be drawn under the flexible loan by the borrower. Please provide details on the definition of the flexible loan amount. If loan is not flexible enter 0.	Indicate the total amount which the borrower is entitled to draw on the loan without any additional review, underwriting or credit checks (ie. the loan limit). This may be a dynamic field		9(8).99	11	29038.99
AR91	Mandatory	static	Further Advances	Loan Characteristics	Y / N	Possibility to have further advances i.e. advances above the original loan balance	This should reference the possibility to take further advances on the loan without any additional review, underwriting or credit checks		Y / N	1	Y
AR92	Mandatory	static	Length of Payment Holiday	Loan Characteristics	Text/Numeric	The length of any payment holidays allowed, in months. If payment holidays not allowed enter 0	This should be completed where the loan terms permit a payment holiday (excluding payment holidays that are funded by overpayments on flexible loans and non-payment arrears concessions) and should represent the maximum number of months such payment holidays are permitted		Text/Numeric	2	2
AR93	Mandatory	dynamic	Subsidy Period	Loan Characteristics	Numeric	Number of months until end of subsidy period			Numeric	2	12
AR94	Mandatory	static	Mortgage Inscription	Loan Characteristics	Numeric	Actual amount of mortgage inscription for the loan			9(11).99	14	20000000.00
AR95	Mandatory	static	Mortgage Mandate	Loan Characteristics	Numeric	Amount of mortgage mandate that can be converted into a proper mortgage at a later stage			9(11).99	14	20000000.00
AR96	Mandatory	dynamic	Deed of Postponement?	Loan Characteristics	Y / N	If the loan is Right-to-Buy, whether a Deed of Postponement has been issued	A 'Y' would indicate that appropriate steps have been taken to ensure the lender's priority over the total loan amount		Y / N	1	Y
AR97	Mandatory	dynamic	Pre-payment Amount	Loan Characteristics	Numeric	Last pre-payment amount	Pre-payments definitions should be provided in the reporting glossary		9(8).99	11	29038.99
AR98	Mandatory	dynamic	Pre-payment Date	Loan Characteristics	Date	Last pre-payment date			DD-MM-YYYY / ND	10	01-01-10
AR99	Mandatory	dynamic	Pre-payment Penalties	Loan Characteristics	Numeric	Cumulative amount of pre-payment penalties paid to date			9(11).99	14	20000000.00
AR100	Mandatory	dynamic	Cumulative Pre-payments	Loan Characteristics	Numeric	Cumulative amount of pre-payments to date	Pre-payments definitions should be provided in the reporting glossary		9(11).99	14	20000000.00
AR101	Mandatory	dynamic	Amount of pre-payments allowed per year	Loan Characteristics	Numeric	Percentage amount of pre-payments allowed under the product per year. This is for mortgages that allow a certain threshold of pre-payments (ie 10%) before charges are incurred			9(8).99	13	29038.99
AR107	Mandatory	static	Interest Rate Type	Interest Rate	List	Interest rate type: Floating rate loan (for life) (1) Floating rate loan linked to Libor, Euribor, BoE reverting to the Bank's standard variable rate (SVR), ECB reverting to Bank's SVR (2) Fixed rate loan (for life) (3) Fixed with future periodic resets (4) Fixed rate loan with compulsory future switch to floating (5) Capped (6) Discount (7) Other (8)	Issuers should provide the applicable current rate		List	2	1

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR108	Mandatory	dynamic	Current Interest Rate Index	Interest Rate	List	Current interest rate index (the reference rate off which the mortgage interest rate is set): 1 month LIBOR (1) 1 month EURIBOR (2) 3 month LIBOR (3) 3 month EURIBOR (4) 6 month LIBOR (5) 6 month EURIBOR (6) 12 month LIBOR (7) 12 month EURIBOR (8) BoE Base Rate (9) ECB Base Rate (10) Standard Variable Rate (11) Other (12)			List	2	6
AR109	Mandatory	dynamic	Current Interest Rate	Interest Rate	Numeric	Current interest rate (%).			9(4).9(8)	13	1.2345
AR110	Mandatory	dynamic	Current Interest Rate Margin	Interest Rate	Numeric	Current interest rate margin (for fixed rate loans this is the same as the current interest rate, for floating rate loans this is the margin over (or under if input as a negative) the index rate			9(4).9(8)	13	0.03125
AR111	Mandatory	dynamic	Interest Rate Reset Interval	Interest Rate	Numeric	The interval in months at which the interest rate is adjusted (for floating loans)			Numeric	2	24
AR112	Mandatory	static	Interest Cap Rate	Interest Rate	Numeric	Interest rate cap (%).	If the interest rate cap is linked to a floating rate (eg. BOE + 4%) then the current cap (i.e taking into account the index) should be provided		9(4).9(8)	13	0.03125
AR113	Mandatory	dynamic	Interest Revision Date 1	Interest Rate	Date / ND	Date interest rate next changes (e.g. discount margin changes, fixed period ends, loan re-fixed etc. this is not the next LIBOR reset date)			DD-MM-YYYY / ND	10	01-01-10
AR114	Mandatory	dynamic	Revision Margin 2	Interest Rate	Numeric	The margin for the loan at the 2nd revision date			9(4).9(8)	13	0.03125
AR115	Mandatory	dynamic	Interest Revision Date 2	Interest Rate	Date / ND	Date of 2nd interest rate change			DD-MM-YYYY / ND	10	01-01-10
AR116	Mandatory	dynamic	Revision Margin 3	Interest Rate	Numeric	The margin for the loan at the 3rd revision date			9(4).9(8)	13	0.03125
AR117	Mandatory	dynamic	Interest Revision Date 3	Interest Rate	Date / ND	Date of 3rd interest rate change			DD-MM-YYYY / ND	10	01-01-10
AR118	Mandatory	dynamic	Revised Interest Rate Index	Interest Rate	List	Next interest rate index. Using codes as per field AR108			List	2	1
AR119	Mandatory	dynamic	Revised Interest Rate Margin	Interest Rate	Numeric	Next interest rate margin			9(4).9(8)	13	0.03125
AR120	Mandatory	static	Final Margin	Interest Rate	Numeric	The margin for the loan at the final step date			DD-MM-YYYY / NA	10	01-01-10
AR121	Mandatory	static	Final Step Date	Interest Rate	Date	The date of the final margin adjustment			DD-MM-YYYY	10	01-01-10
AR122	Mandatory	static	Restructuring Arrangement	Interest Rate	Y / N	Has the loan been restructured?	A restructuring would include any change to the terms of the loan since it was added to the portfolio. This would include, for example, a maturity extension, a change to the required minimum monthly payments which is not the result of interest rate changes, a change to the repayment basis of the loan, arrears captialisations etc. Details of the types of restructuring should be provided		Y / N / ND	2	Y
AR128	Mandatory	static	Geographic Region	Property & Collateral	List	The region description of where the property is located.	This should be the Nomenclature of Territorial Units for Statistics (NUTS) 1 classification		List	4	DK1
AR130	Mandatory	static	Occupancy Type	Property & Collateral	List	Type of property occupancy: Owner-occupied (1) Partially owner-occupied (A property which is partly rented) (2) Non-owner-occupied/buy-to-let (3) Holiday/second home (4)			List	2	1
AR131	Mandatory	static	Property Type	Property & Collateral	List	Property type: Residential (House, detached or semi-detached) (1) Residential (Flat/Apartment) (2) Residential (Terraced House) (4) Other (11)			List	2	1
AR132	Mandatory	static	New Property	Property & Collateral	List	New property spefications: New build (1) Existing building (2)			List	2	1
AR134	Mandatory	static	Property Rating	Property & Collateral	Text / ND	Internal rating of property or credit scoring of property			Numeric	6	999

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR135	Mandatory	static	Original Loan to Value	Property & Collateral	Numeric	Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV.			Numeric	3	20
AR136	Mandatory	static	Valuation Amount	Property & Collateral	Numeric	Property value as of date of latest loan advance prior to a securitisation.	AR137-AR138 should relate to the valuation amount provided at AR136. Such valuation can be either as at origination or as at the most recent advance date. Details of what is being computed should be provided		9(11).99	14	20000000.00
AR137	Mandatory	static	Original Valuation Type	Property & Collateral	List	Valuation type at origination: Full, internal and external inspection (1) Full, only external inspection (2) Drive-by (3) AVM (flag as AVM only if this type of valuation has been used for origination purposes) (4) Indexed (5) Desktop (6) Managing Agent / Estate Agent (7) Tax Authority (8) Other (9)			List	2	1
AR138	Mandatory	static	Valuation Date	Property & Collateral	Date	Date of latest property valuation at time of latest loan advance prior to a securitisation.			DD-MM-YYYY	10	01-01-10
AR139	Mandatory	static	Confidence Interval for Original Automated Valuation Model Valuation	Property & Collateral	Numeric	Confidence interval for original valuation if valuation method is Automated Valuation Model (AVM)			Numeric		
AR140	Mandatory	static	Provider of Original Automated Valuation Model Valuation	Property & Collateral	Text / ND	Name of Automated Valuation Model (AVM) provider if original valuation method is AVM			Text	100	NAMEVALUER
AR141	Mandatory	dynamic	Current Loan to Value	Property & Collateral	Numeric	Originator's current Loan to Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV			9(3).99	6	70.00
AR143	Mandatory	dynamic	Current Valuation Amount	Property & Collateral	Numeric	Most recent valuation amount (if e.g. at repossession there were multiple valuations, this should reflect the lowest). If no update, specify as No Data (ND).			9(11).99	14	20000000.00
AR144	Mandatory	dynamic	Current Valuation Type	Property & Collateral	List	Valuation type at origination: Full, internal and external inspection (1) Full, only external inspection (2) Drive-by (3) AVM (flag as AVM only if this type of valuation has been used for origination purposes) (4) Indexed (5) Desktop (6) Managing Agent / Estate Agent (7) Tax Authority (8) Other (9)	The latest valuation type applicable to the valuation provided in field AR143 should be provided		List	2	3
AR145	Mandatory	dynamic	Current Valuation Date	Property & Collateral	Date	The date of most recent valuation			DD-MM-YYYY	10	01-01-10
AR146	Mandatory	dynamic	Confidence Interval for Current Automated Valuation Model Valuation	Property & Collateral	Numeric	List the Automated Valuation Model (AVM) supplier's confidence value for the most recent valuation			Numeric		
AR147	Mandatory	dynamic	Provider of Current Automated Valuation Model Valuation	Property & Collateral	Text	Name of Automated Valuation Model (AVM) provider if current valuation method is AVM			Text	50	VALUATIONNAME
AR148	Mandatory	dynamic	Property Value at Time of Latest Loan Advance	Property & Collateral	Numeric	Property value at the time of the last advance.			9(11).99	14	20000000.00
AR151	Mandatory	static	Date of Sale	Property & Collateral	Date	The date of sale of the foreclosed property			DD-MM-YYYY	10	01-01-10
AR152	Mandatory	static	Additional Collateral	Property & Collateral	List	Type of additional collateral: Savings Balance (1) Life Insurances (2) Investments (3) Pledged Properties (4) Other (5) No Data (ND)			List	2	1
AR153	Mandatory	static	Additional Collateral Provider	Property & Collateral	Text	Provider of additional collateral (i.e. bank or insurance company)			Text	100	NAMEPROVIDER
AR154	Mandatory	static	Gross Annual Rental Income	Property & Collateral	Numeric	Gross Annual Rental income for Buy To Let (BTL) properties	Only mandatory for Buy-to-let mortages		9(11).99	14	20000000.00
AR155	Mandatory	static	Number of Buy to Let Properties	Property & Collateral	Numeric	Total number of properties in portfolio, including those mortgaged with other lenders (BTL loans only)	Only mandatory for Buy-to-let mortages, to the extent captured		Numeric	3	2

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR156	Mandatory	static	Debt Service Coverage Ratio	Property & Collateral	Text/Numeric	For Buy to Lets the Debt Service Coverage Ratio (DSCR) - Monthly Gross Rental Income divided by the Mortgage Payment For borrowers the DSCR is the Monthly Income divided by the Mortgage Payment.	Only mandatory for Buy-to-let mortages		9(11).99	14	20000000.00
AR157	Mandatory	dynamic	Additional Collateral Value	Property & Collateral	Numeric	Value of additional collateral			9(11).99	14	20000000.00
AR158	Mandatory	dynamic	Real Estate Owned	Property & Collateral	Y / N	Is the property owned by the Structure / Fund			Y / N	1	Y
AR166	Mandatory	dynamic	Account Status	Performance	List	Current status of account: Performing (1) Arrears (2) Default or Foreclosure (3) Redeemed (4) Repurchased by Seller (5) Other (6)			Numeric	2	2
AR167	Mandatory	dynamic	Date Last Current	Performance	Date	If the borrower is in arrears, the date they were last current			DD-MM-YYYY	10	01-01-10
AR168	Mandatory	dynamic	Date Last in Arrears	Performance	Date / ND	Date the borrower was last in arrears. If the borrower is current the date they were last in arrears. If no data available specify No Data (ND)			DD-MM-YYYY	10	01-01-10
AR169	Mandatory	dynamic	Arrears Balance	Performance	Numeric	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This should not include any fees applied to the account	Issuers should provide the definition of 'arrears'		9(8).99	11	29038.99
AR170	Mandatory	dynamic	Number Months in Arrears	Performance	Numeric	Number of months this loan is in arrears (at pool cut off date) according to the definition of the issuer			Numeric	3	20
AR171	Mandatory	dynamic	Arrears 1 Month Ago	Performance	Numeric	Arrears balance (defined as per 'arrears balance') for the previous month			9(8).99	11	29038.99
AR172	Mandatory	dynamic	Arrears 2 Months Ago	Performance	Numeric	Arrears balance (defined as per 'arrears balance') two months ago			9(8).99	11	29038.99
AR173	Mandatory	dynamic	Performance Arrangement	Performance	Date	The date when the borrower had an arrangement put in place to reduce the balance of any arrears whilst maintaining their current payment. If no no data available specify No Data (ND).	A performance arrangement would be considered as any change to the terms of the loan as detailed in AR122		DD-MM-YYYY	10	01-01-10
AR174	Mandatory	dynamic	Litigation	Performance	Y / N	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this should be re-set to N)			Y / N	1	Y
AR175	Mandatory	dynamic	Redemption Date	Performance	Date	Date on which account redeemed	Information on redeemed mortgages should continue to be reported for one reporting period. If accounts are removed from the assigned portfolio on redemption, issuers may wish to remove them from reporting after this period		DD-MM-YYYY	10	01-01-10
AR176	Mandatory	dynamic	Months in Arrears Prior	Performance	Numeric	Number of months in arrears at month end prior to redemption. This is to capture the arrears amount prior to the mortgage redeeming			Numeric	3	20
AR177	Mandatory	dynamic	Default or Foreclosure	Performance	Numeric	Total default amount before the application of sale proceeds and recoveries.			9(8).99	11	29038.99
AR178	Mandatory	dynamic	Date of Default	Performance	Numeric	The date of default or foreclosure.			DD-MM-YYYY	10	01-01-10
AR179	Mandatory	dynamic	Sale Price	Performance	Numeric	Price achieved on sale of property in case of foreclosure			9(11).99	14	20000000.00
AR180	Mandatory	dynamic	Loss on Sale	Performance	Numeric	Total loss 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	Gain on sale only applicable to the extent transaction benefits from such gain.		9(11).99	14	20000000.00
AR181	Mandatory	dynamic	Cumulative Recoveries	Performance	Numeric	Cumulative recoveries – only relevant for cases with losses	Recoveries payable to Issuer should be reported here		9(11).99	14	20000000.00
AR182	Mandatory	dynamic	Professional Negligence Recoveries	Performance	Numeric	Any amounts received in settlement or as a result of professional negligence claims against surveyors, solicitors etc. net of any fees / costs			9(8).99	11	29038.99
AR189	Mandatory	static	Second Borrower's Employment Status	Borrower Information	List	Employment status of the primary applicant: Employed or full loan is guaranteed (1) Unemployed (4) Self-employed (5)	In relation to the secondary borrower and latest available information		List	1	1

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR190	Mandatory	static	Class of Second Borrower	Borrower Information	Text	Class of borrower based on credit scoring or other classification	Relevant to secondary borrower only. List of class definitons used to be explained in the reporting glossary		Text	50	SUBPRIME
AR191	Mandatory	static	Resident (Second Borrower)	Borrower Information	List	Whether borrower is resident of the country: Resident less than 3 years (1) Resident >= 3 years (2) Not Resident (3)	Relevant to secondary borrower only		List	2	1
AR192	Mandatory	static	Number of County Court Judgements or equivalent - Satisfied (Second Borrower)	Borrower Information	Numeric	Number of County Court Judgements (CCJs) or equivalent in particular jurisdiction (typically a default or court proceedings flag in continental Europe) - recorded against the primary borrower that were satisfied (the balance cleared) at time of underwriting	Relevant to secondary borrower only. Either field AR192 or AR193 can be provided if both are not available		Numeric	3	10
AR193	Mandatory	static	Value of County Court Judgements or equivalent - Satisfied (Second Borrower)	Borrower Information	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were satisfied at time of underwriting	Relevant to secondary borrower only. Either field AR192 or AR193 can be provided if both are not available		9(11).99	14	20000000.00
AR194	Mandatory	static	Number of County Court Judgements or equivalent - Unsatisfied (Second Borrower)	Borrower Information	Numeric	Number of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting	Relevant to secondary borrower only. Either field AR194 or AR195 can be provided if both are not available		Numeric	3	10
AR195	Mandatory	static	Value of County Court Judgements or equivalent - Unsatisfied (Second Borrower)	Borrower Information	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting	Relevant to secondary borrower only. Either field AR194 or AR195 can be provided if both are not available		9(11).99	14	20000000.00
AR196	Mandatory	static	Last County Court Judgements or equivalent – Date (Second Borrower)	Borrower Information	Date / ND	Date last CCJ or equivalent was registered against the primary borrower regardless of satisfied or not	Relevant to secondary borrower only		DD-MM-YYYY / ND	10	01-01-10
AR197	Mandatory	dynamic	Bankruptcy or Individual Voluntary Arrangement Flag (Second Borrower)	Borrower Information	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) or equivalent.	Relevant to secondary borrower only		Y / N	1	Y
AR204	Mandatory	dynamic	Bureau Score Provider (Second Borrower)	Borrower Information	List	Who has provided the score. For continental Europe give name of provider: Callcredit (1) Experian (2) Equifax (3) Schufa (4) Bureau Krediet Registratie (BKR) (5) Internal Score (6) Other (7)	Relevant to secondary borrower only		List	1	1
AR205	Mandatory	dynamic	Bureau Score Type (Second Borrower)	Borrower Information	List	Type of scorecard provided: Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (8)	Relevant to secondary borrower only		List	2	1
AR206	Mandatory	dynamic	Bureau Score Date (Second Borrower)	Borrower Information	Date	The date of the bureau score for this borrower	Relevant to secondary borrower only		DD-MM-YYYY	10	01-01-10
AR207	Mandatory	dynamic	Bureau Score Value (Second Borrower)	Borrower Information	Text/Numeric	Borrower's score: >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking	Relevant to secondary borrower only		Text/Numeric	3	999
AR208	Mandatory	static	Prior Repossessions (Second Borrower)	Borrower Information	Y / N / ND	Indicator of prior repossessions resulting from a borrower defaulting on a previous mortgage loan	Applicable to secondary borrower only		Y / N	1	Y
AR209	Mandatory	static	Previous Mortgage Arrears 0-6 Months (Second Borrower)	Borrower Information	Numeric / ND	Number of payments missed on previous mortgage in the prior 0-6 months (information as at underwriting)	Applicable to secondary borrower only		Numeric	2	7
AR210	Mandatory	static	Previous Mortgage Arrears 6+ Months (Second Borrower)	Borrower Information	Numeric / ND	Number of payments missed on previous mortgage in the prior months, greater or equal than 6 months (information as at underwriting)	Applicable to secondary borrower only		Numeric	2	7

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Additional Guidance	Definition Used	Data Type / Format	Maximum Length	Sample
AR217	Mandatory	static	Bureau Score Provider (Primary Borrower - At Origination)	Borrower Information (At Origination)	List	Who has provided the score. For continental Europe give name of provider: Callcredit (1) Experian (2) Equifax (3) Schufa (4) Bureau Krediet Registratie (BKR) (5) Internal Score (6) Other (7)	Applicable to secondary borrower only		List	2	1
AR218	Mandatory	static	Bureau Score Type (Primary Borrower - At Origination)	Borrower Information (At Origination)	List	Type of scorecard provided: Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (8)	Applicable to secondary borrower only		List	2	1
AR220	Mandatory	static	Bureau Score Value (Primary Borrower - At Origination)	Borrower Information (At Origination)	Text/Numeric	Borrower's score: >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking	Applicable to secondary borrower only		Text/Numeric	3	999
AR227	Mandatory	static	Bureau Score Provider (Secondary Borrower - At Origination)	Borrower Information (At Origination)	List	Who has provided the score. For continental Europe give name of provider: Callcredit (1) Experian (2) Equifax (3) Schufa (4) Bureau Krediet Registratie (BKR) (5) Internal Score (6) Other (7)	Applicable to Secondary borrower only		List	2	1
AR228	Mandatory	static	Bureau Score Type (Secondary Borrower - At Origination)	Borrower Information (At Origination)	List	Type of scorecard provided: Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (8)	Applicable to Secondary borrower only		List	1	1
AR230	Mandatory	static	Bureau Score Value (Secondary Borrower - At Origination)	Borrower Information (At Origination)	List	Borrower's score: >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking	The score provided should be within 3 months of origination		List	3	999
AR232	Mandatory	static	Foreign National (Secondary Borrower)	Borrower Information	Y / N	Indicating whether the borrower is a national of the country in which the property and mortgage loan resides.	Relevant to secondary borrower		Y / N	1	Y
AR233	Mandatory	static	Borrower Credit Quality (Secondary Borrower)	Borrower Information	Text	Originators own definition of borrower credit quality Free text using originator own terms	Consistent terminology (eg. prime, sub-prime, etc.) should be used by each Issuer with definitions / explanations provided in the reporting glossary		Text	25	Sub-Prime
AR234	Mandatory	static	First-time Buyer (Secondary Borrower)	Borrower Information	Y / N	First time buyer flag	Relevant to secondary borrower		Y / N	1	Y
AR235	Mandatory	static	Bankruptcy or Individual Voluntary Arrangement Flag	Borrower Information	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) or equivalent.	Relates to primary borrower only		Y / N	1	Y
AR236	Mandatory	static	Bankruptcy or Individual Voluntary Arrangement Flag (Second Borrower)	Borrower Information	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) or equivalent.	Relates to secondary borrower		Y / N	1	Y