

## Bank of England PRA

### Annex II: Underlying Exposures Information – Residential Real Estate (RRE)

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 Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
<b>Underlying exposures information section</b>				
RREL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Commission Delegated Regulation (EU) 2020/1224.	NO	NO
RREL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier.	NO	NO
RREL3	New Underlying Exposure Identifier	If the original identifier in field RREL2 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 RREL2. The reporting entity must not amend this unique identifier.	NO	NO
RREL4	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
RREL5	New Obligor Identifier	If the original identifier in field RREL4 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	NO	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		in RREL4. The reporting entity must not amend this unique identifier.		
RREL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
RREL7	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, enter the later of:  (i) the closing date of the securitisation, and  (ii) the origination date of the underlying exposure.	NO	YES
RREL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
RREL9	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date on which the recovery process was completed.	NO	YES
RREL10	Resident	Is the primary obligor a resident of the country in which the collateral and underlying exposure reside?	YES	NO
RREL11	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 RREL12 to provide the year of the NUTS3 classification used.	YES	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		NUTS3 2016, as it applied in the UK immediately before IP completion day, should be used for new exposures acquired after IP completion day.		
RREL12	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
RREL13	Employment Status	Employment status of the primary obligor: <ul style="list-style-type: none"> <li>• Employed — Private Sector (EMRS)</li> <li>• Employed — Public Sector (EMBL)</li> <li>• Employed — Sector Unknown (EMUK)</li> <li>• Unemployed (UNEM)</li> <li>• Self-employed (SFEM)</li> <li>• No Employment, Obligor is Legal Entity (NOEM)</li> </ul>	YES	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Student (STNT)</li> <li>• Pensioner (PNNR)</li> </ul>		
RREL14	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> <ul style="list-style-type: none"> <li>(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 its non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the SSPE, except if: <ul style="list-style-type: none"> <li>(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</li> <li>(ii) the information provided by the originator, sponsor</li> </ul> </li> </ul>	NO	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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 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>		
RREL15	Customer Type	<p>Customer type at origination:</p> <ul style="list-style-type: none"> <li>New customer and not an employee/affiliated with the originator’s group (CNEO)</li> </ul>	YES	NO

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• New customer and an employee/affiliated with the originator’s group (CEMO)</li> <li>• New customer and employee/affiliation not recorded (CNRO)</li> <li>• Existing customer and not an employee/affiliated with the originator’s group (ENEO)</li> <li>• Existing customer and an employee/affiliated with the originator’s group (EEMO)</li> <li>• Existing customer and employee/affiliation not recorded (ENRO)</li> <li>• Other (OTHR)</li> </ul>		
RREL16	Primary Income	<p>Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a 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>	YES	NO
RREL17	Primary Income Type	<p>Indicate what income in RREL16 is displayed:</p> <ul style="list-style-type: none"> <li>• Gross annual income (GRAN)</li> <li>• Net annual income (net of tax and social security) (NITS)</li> <li>• Net annual income (net of tax only) (NITX)</li> <li>• Net annual income (net of social security only) (NTIN)</li> </ul>	YES	NO

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>Estimated net annual income (net of tax and social security) (ENIS)</li> <li>Estimated net annual income (net of tax only) (EITX)</li> <li>Estimated net annual income (net of social security only) (EISS)</li> <li>Disposable Income (DSPL)</li> <li>Borrower is legal entity (CORP)</li> <li>Other (OTHR)</li> </ul>		
RREL18	Primary Income Currency	Currency in which the primary obligor’s income or revenue is paid.	YES	NO
RREL19	Primary Income Verification	Primary Income Verification: <ul style="list-style-type: none"> <li>Self-certified no Checks (SCRT)</li> <li>Self-certified with Affordability Confirmation (SCNF)</li> <li>Verified (VRFD)</li> <li>Non-Verified Income or Fast Track (NVERF)</li> <li>Credit Bureau Information or Scoring (SCRG)</li> <li>Other (OTHR)</li> </ul>	YES	NO
RREL20	Secondary Income	Secondary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the secondary obligor is a legal person/entity, enter that obligor’s annual revenue. When there are more than two obligors in this underlying exposure, indicate total annual	YES	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		combined income across all obligors in this field.  Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.		
RREL21	Secondary Income Verification	Income Verification for secondary income: <ul style="list-style-type: none"> <li>• Self-certified no Checks (SCRT)</li> <li>• Self-certified with Affordability Confirmation (SCNF)</li> <li>• Verified (VRFD)</li> <li>• Non-Verified Income or Fast Track (NVERF)</li> <li>• Credit Bureau Information or Scoring (SCRG)</li> <li>• Other (OTHR)</li> </ul>	YES	NO
RREL22	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
RREL23	Origination Date	Date of original underlying exposure advance.	YES	NO
RREL24	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	YES
RREL25	Original Term	Original contractual term (number of months) at the origination date.	YES	YES
RREL26	Origination Channel	Origination channel of the underlying exposure: <ul style="list-style-type: none"> <li>• Office or Branch Network (BRAN)</li> <li>• Central or Direct (DRCT)</li> </ul>	YES	YES



## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Broker (BROK)</li> <li>• Internet (WEBI)</li> <li>• Package (TPAC)</li> <li>• Third Party Channel but Underwriting Performed Entirely by the Originator (TPTC)</li> <li>• Other (OTHR)</li> </ul>		
RREL27	Purpose	<p>The reason for the obligor taking out the loan:</p> <ul style="list-style-type: none"> <li>• Purchase (PURC)</li> <li>• Remortgage (RMRT)</li> <li>• Renovation (RENV)</li> <li>• Equity Release (EQRE)</li> <li>• Construction (CNST)</li> <li>• Debt Consolidation (DCON)</li> <li>• Remortgage with Equity Release (RMEQ)</li> <li>• Business Funding (BSFN)</li> <li>• Combination Mortgage (CMRT)</li> <li>• Investment Mortgage (IMRT)</li> <li>• Right to Buy (RGBY)</li> <li>• Government Sponsored Loan (GSPL)</li> <li>• Other (OTHR)</li> </ul>	YES	NO
RREL28	Currency Denomination	The underlying exposure currency denomination.	NO	NO
RREL29	Original Principal Balance	<p>Original underlying exposure balance (inclusive of fees).</p> <p>This is referring to the balance of the underlying exposure at the underlying</p>	YES	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>exposure origination date, not the date of the underlying exposure’s sale to the SSPE or the closing date of the securitisation.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
RREL30	Current Principal Balance	<p>Amount of underlying exposure outstanding as of the data cut-off date.</p> <p>This includes any amounts that are secured by the mortgage and will be 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 are to be added. It excludes any interest arrears or penalty amounts.</p> <p>Current balance includes the principal arrears. However, savings amount is to be deducted if a sub-participation exists. (i.e. underlying exposure balance = underlying exposure +/- sub-participation; +/- 0 if no sub-participation).</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
RREL31	Prior Principal Balances	<p>Total balances ranking prior to this underlying exposure (including those held with other lenders). If there are no prior balances, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
RREL32	Pari Passu Underlying Exposures	<p>Total value of underlying exposures to this obligor ranking pari passu with this underlying exposure (regardless of whether or not they are included in</p>	YES	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>this pool). If there are no balances ranking pari passu, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
RREL33	Total Credit Limit	<p>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.</p> <p>This is only to be populated for underlying exposures that have flexible or further drawing characteristics.</p> <p>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.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
RREL34	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
RREL35	Amortisation Type	<p>Type of amortisation of the underlying exposure including principal and interest.</p> <ul style="list-style-type: none"> <li>French — i.e. Amortisation in which the total amount – principal plus interest – repaid</li> </ul>	YES	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>in each instalment is the same. (FRXX)</p> <ul style="list-style-type: none"> <li>• German — i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX)</li> <li>• Fixed amortisation schedule — i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)</li> <li>• Bullet — i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT)</li> <li>• Other (OTHR)</li> </ul>		
RREL36	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
RREL37	Scheduled Principal Payment Frequency	<p>Frequency of principal payments due, i.e. period between payments:</p> <ul style="list-style-type: none"> <li>• Monthly (MNTH)</li> <li>• Quarterly (QUTR)</li> <li>• Semi Annual (SEMI)</li> <li>• Annual (YEAR)</li> <li>• Other (OTHR)</li> </ul>	NO	YES
RREL38	Scheduled Interest Payment Frequency	<p>Frequency of interest payments due, i.e. period between payments:</p> <ul style="list-style-type: none"> <li>• Monthly (MNTH)</li> <li>• Quarterly (QUTR)</li> <li>• Semi Annual (SEMI)</li> <li>• Annual (YEAR)</li> </ul>	NO	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>Other (OTHR)</li> </ul>		
RREL39	Payment Due	<p>This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
RREL40	Debt To Income Ratio	<p>Debt defined as the amount of underlying exposure outstanding as of data cut-off date. This includes any amounts that are secured by the mortgage and will be 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 are to be added. Excluding any interest arrears or penalty amounts.</p> <p>Income defined as combined income, sum of primary and secondary income fields (field numbers RREL16 and RREL20) and any other income.</p>	YES	YES
RREL41	Balloon Amount	<p>Total amount of (securitised) principal repayment to be paid at the maturity date of the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES
RREL42	Interest Rate Type	<p>Interest rate type:</p> <ul style="list-style-type: none"> <li>Floating rate underlying exposure (for life) (FLIF)</li> <li>Floating rate underlying exposure linked to one index that will revert to another index in the future (FINX)</li> </ul>	NO	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Fixed rate underlying exposure (for life) (FXRL)</li> <li>• Fixed with future periodic resets (FXPR)</li> <li>• Fixed rate underlying exposure with compulsory future switch to floating (FLCF)</li> <li>• Floating rate underlying exposure with floor (FLFL)</li> <li>• Floating rate underlying exposure with cap (CAPP)</li> <li>• Floating rate underlying exposure with both floor and cap (FLCA)</li> <li>• Discount (DISC)</li> <li>• Switch Optionality (SWIC)</li> <li>• Obligor Swapped (OBLS)</li> <li>• Modular (MODE)</li> <li>• Other (OTHR)</li> </ul>		
RREL43	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
RREL44	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate off which the interest rate is set): <ul style="list-style-type: none"> <li>• MuniAAA (MAAA)</li> <li>• FutureSWAP (FUSW)</li> <li>• LIBID (LIBI)</li> <li>• LIBOR (LIBO)</li> <li>• SWAP (SWAP)</li> <li>• Treasury (TREA)</li> </ul>	NO	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Euribor (EURI)</li> <li>• Pfandbriefe (PFAN)</li> <li>• EONIA (EONA)</li> <li>• EONIASwaps (EONS)</li> <li>• EURODOLLAR (EUUS)</li> <li>• EuroSwiss (EUCH)</li> <li>• TIBOR (TIBO)</li> <li>• ISDAFIX (ISDA)</li> <li>• GCFRepo (GCFR)</li> <li>• STIBOR (STBO)</li> <li>• BBSW (BBSW)</li> <li>• JIBAR (JIBA)</li> <li>• BUBOR (BUBO)</li> <li>• CDOR (CDOR)</li> <li>• CIBOR (CIBO)</li> <li>• MOSPRIM (MOSP)</li> <li>• NIBOR (NIBO)</li> <li>• PRIBOR (PRBO)</li> <li>• TELBOR (TLBO)</li> <li>• WIBOR (WIBO)</li> <li>• Bank of England Base Rate (BOER)</li> <li>• European Central Bank Base Rate (ECBR)</li> <li>• Lender’s Own Rate (LDOR)</li> <li>• Other (OTHR)</li> </ul>		
RREL45	Current Interest Rate Index Tenor	Tenor of the current interest rate index: <ul style="list-style-type: none"> <li>• Overnight (OVNG)</li> <li>• IntraDay (INDA)</li> </ul>	NO	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• 1 day (DAIL)</li> <li>• 1 week (WEEK)</li> <li>• 2 week (TOWK)</li> <li>• 1 month (MNTH)</li> <li>• 2 month (TOMN)</li> <li>• 3 month (QUTR)</li> <li>• 4 month (FOMN)</li> <li>• 6 month (SEMI)</li> <li>• 12 month (YEAR)</li> <li>• On Demand (ONDE)</li> <li>• Other (OTHR)</li> </ul>		
RREL46	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
RREL47	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES
RREL48	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES
RREL49	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
RREL50	Revision Margin 1	The margin for the underlying exposure at the 1st revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date on	YES	YES



## Bank of England PRA

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<b>Field code</b>	<b>Field name</b>	<b>Content to report</b>	<b>ND1-ND4 allowed?</b>	<b>ND5 allowed?</b>
		<p>which the index is reset periodically (e.g. resetting 1M EURIBOR each month).</p> <p>The full revised margin must be entered in this field, not the change in the margin.</p>		
RREL51	Interest Revision Date 1	Date interest rate next changes (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	YES	YES
RREL52	Revision Margin 2	<p>The margin for the underlying exposure at the 2nd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date on which the index is reset periodically (e.g. resetting 1M EURIBOR each month).</p> <p>The full revised margin must be entered in this field, not the change in the margin.</p>	YES	YES
RREL53	Interest Revision Date 2	Date of 2nd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. This is not the next LIBOR/EURIBOR/index reset date).	YES	YES
RREL54	Revision Margin 3	The margin for the underlying exposure at the 3rd revision date. This refers only to contractual changes in the margin (e.g. from +50bps to +100bps) or the underlying index (e.g. from 3M EUIBOR to 1M EURIBOR) used for the interest calculation. This field does not refer to the date on which the index is reset periodically	YES	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		(e.g. resetting 1M EURIBOR each month).  The full revised margin must be entered in this field, not the change in the margin.		
RREL55	Interest Revision Date 3	Date of 3rd interest rate change (e.g. discount margin changes, fixed period ends, underlying exposure re-fixed etc. this is not the next LIBOR/EURIBOR/index reset date).	YES	YES
RREL56	Revised Interest Rate Index	Next interest rate index <ul style="list-style-type: none"> <li>• MuniAAA (MAAA)</li> <li>• FutureSWAP (FUSW)</li> <li>• LIBID (LIBI)</li> <li>• LIBOR (LIBO)</li> <li>• SWAP (SWAP)</li> <li>• Treasury (TREA)</li> <li>• Euribor (EURI)</li> <li>• Pfandbriefe (PFAN)</li> <li>• EONIA (EONA)</li> <li>• EONIASwaps (EONS)</li> <li>• EURODOLLAR (EUUS)</li> <li>• EuroSwiss (EUCH)</li> <li>• TIBOR (TIBO)</li> <li>• ISDAFIX (ISDA)</li> <li>• GCFRepo (GCFR)</li> <li>• STIBOR (STBO)</li> <li>• BBSW (BBSW)</li> <li>• JIBAR (JIBA)</li> <li>• BUBOR (BUBO)</li> <li>• CDOR (CDOR)</li> </ul>	YES	YES

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• CIBOR (CIBO)</li> <li>• MOSPRIM (MOSP)</li> <li>• NIBOR (NIBO)</li> <li>• PRIBOR (PRBO)</li> <li>• TELBOR (TLBO)</li> <li>• WIBOR (WIBO)</li> <li>• Bank of England Base Rate (BOER)</li> <li>• European Central Bank Base Rate (ECBR)</li> <li>• Lender’s Own Rate (LDOR)</li> <li>• Other (OTHR)</li> </ul>		
RREL57	Revised Interest Rate Index Tenor	Tenor of the next interest rate index: <ul style="list-style-type: none"> <li>• Overnight (OVNG)</li> <li>• IntraDay (INDA)</li> <li>• 1 day (DAIL)</li> <li>• 1 week (WEEK)</li> <li>• 2 week (TOWK)</li> <li>• 1 month (MNTH)</li> <li>• 2 month (TOMN)</li> <li>• 3 month (QUTR)4 month (FOMN)</li> <li>• 6 month (SEMI)</li> <li>• 12 month (YEAR)</li> <li>• On Demand (ONDE)</li> <li>• Other (OTHR)</li> </ul>	YES	YES
RREL58	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO

## Bank of England PRA

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
RREL59	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
RREL60	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	YES	YES
RREL61	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. This includes amounts collected that have not been securitised.  Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREL62	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
RREL63	Prepayment Date	The latest date on which an unscheduled principal payment was received.	YES	YES
RREL64	Cumulative Prepayments	Total prepayments collected as at the data cut-off date (prepayments is 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

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
RREL65	Date Of Restructuring	<p>Enter the date at which the underlying exposure has been restructured. 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> <p>In the event of multiple dates, all dates must be provided in accordance with the XML schema.</p>	YES	YES
RREL66	Date Last In Arrears	Date the underlying exposure was last in arrears.	YES	YES
RREL67	Arrears Balance	<p>Current balance of arrears, which is defined as:</p> <ul style="list-style-type: none"> <li>• Total payments due to date</li> <li>• PLUS any amounts capitalised</li> <li>• PLUS any fees applied to the account</li> <li>• LESS total payments received to date.</li> </ul> <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
RREL68	Number Of Days In Arrears	Number of <i>days</i> 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
RREL69	Account Status	<p>Current status of the underlying exposure that has been securitised:</p> <ul style="list-style-type: none"> <li>• Performing (PERF)</li> </ul>	NO	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Restructured - No Arrears (RNAR)</li> <li>• Restructured - Arrears (RARR)</li> <li>• Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT)</li> <li>• 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)</li> <li>• Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR)</li> <li>• Defaulted only under another definition of default (DADB)</li> <li>• Arrears (ARRE)</li> <li>• Repurchased by Seller - Breach of Representations and Warranties (REBR)</li> <li>• Repurchased by Seller - Defaulted (REDF)</li> <li>• Repurchased by Seller - Restructured (RERE)</li> <li>• Repurchased by Seller - Special Servicing (RESS)</li> <li>• Repurchased by Seller - Other Reason (REOT)</li> <li>• Redeemed (RDMD)</li> <li>• Other (OTHR)</li> </ul> <p>Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment</p>		

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity, and/or other generally-accepted measures of restructuring due to forbearance.		
RREL70	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> <ul style="list-style-type: none"> <li>• In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX)</li> <li>• In default because any debt is more than 90/180 <i>days</i> past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX)</li> <li>• In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 <i>days</i> past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)</li> </ul>	YES	YES
RREL71	Default Amount	<p>Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES
RREL72	Default Date	The date of default.	NO	YES
RREL73	Allocated Losses	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	NO	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>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>		
RREL74	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
RREL75	Litigation	<p>Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this is to be re-set to N).</p>	NO	YES
RREL76	Recourse	<p>Is there recourse (full or limited) to the obligor’s assets beyond the proceeds of any collateral for this underlying exposure?</p>	YES	YES
RREL77	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>	NO	YES



## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<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 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>		
RREL78	Insurance Or Investment Provider	Name of the insurance or investment provider (i.e. for life insurance or investment underlying exposures).	YES	YES
RREL79	Original Lender Name	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.	YES	YES

## Bank of England PRA

<b>Underlying Exposures Information – Residential Real Estate (RRE)</b>				
<b>Field code</b>	<b>Field name</b>	<b>Content to report</b>	<b>ND1-ND4 allowed?</b>	<b>ND5 allowed?</b>
RREL80	Original Lender Legal Entity Identifier	Provide the L (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender.  Where no Legal Entity Identifier is available, enter ND5.	YES	YES
RREL81	Original Lender Establishment Country	Country where the original lender is established.	YES	YES
RREL82	Originator Name	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.	NO	NO
RREL83	Originator Legal Entity Identifier	Provide the L (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
RREL84	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO
<b>Collateral-level information section</b>				
RREC1	Unique Identifier	Report the same unique identifier here as the one entered into field RREL1.	NO	NO
RREC2	Underlying Exposure Identifier	Unique identifier for each underlying exposure. This must match field RREL3.	NO	NO
RREC3	Original Collateral Identifier	The original unique identifier assigned to the collateral. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The	NO	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		reporting entity must not amend this unique identifier.		
RREC4	New Collateral Identifier	If the original identifier in field RREC2 cannot be maintained in this field enter the new identifier here. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. If there has been no change in the identifier, enter the same identifier as in RREC2. The reporting entity must not amend this unique identifier.	NO	NO
RREC5	Collateral Type	<p>The primary (in terms of value) type of asset securing the debt. Where there is a guarantee backed by physical or financial collateral, look through the guarantee to any collateral that may be supporting that guarantee.</p> <ul style="list-style-type: none"> <li>• Automobile (CARX)</li> <li>• Industrial Vehicle (INDV)</li> <li>• Commercial Truck (CMTR)</li> <li>• Rail Vehicle (RALV)</li> <li>• Nautical Commercial Vehicle (NACM)</li> <li>• Nautical Leisure Vehicle (NALV)</li> <li>• Aeroplane (AERO)</li> <li>• Machine Tool (MCHT)</li> <li>• Industrial Equipment (INDE)</li> <li>• Office Equipment (OFEQ)</li> <li>• IT Equipment (ITEQ)</li> <li>• Medical Equipment (MDEQ)</li> <li>• Energy Related Equipment (ENEQ)</li> <li>• Commercial Building (CBLD)</li> </ul>	NO	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Residential Building (RBLD)</li> <li>• Industrial Building (IBLD)</li> <li>• Other Vehicle (OTHV)</li> <li>• Other Equipment (OTHE)</li> <li>• Other Real Estate (OTRE)</li> <li>• Other goods or inventory (OTGI)</li> <li>• Securities (SECU)</li> <li>• Guarantee (GUAR)</li> <li>• Other Financial Asset (OTFA)</li> <li>• Mixed Categories Due to Security Over All Assets of the Obligor (MIXD)</li> <li>• Other (OTHR)</li> </ul>		
RREC6	Geographic Region – Collateral	The geographic region (NUTS3 classification) where the physical collateral 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’. 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	YES
RREC7	Occupancy Type	Type of property occupancy: <ul style="list-style-type: none"> <li>• Owner Occupied i.e. owned by a private household with the purpose of providing shelter to its owner (FOWN)</li> <li>• Partially Owner Occupied (A property which is partly rented) (POWN)</li> </ul>	YES	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<ul style="list-style-type: none"> <li>• Non-Owner Occupied or Buy-To-Let (TLET)</li> <li>• Holiday or Second Home (HOLD)</li> <li>• Other (OTHR)</li> </ul> <p>If the collateral being reported is not property collateral, enter ND5.</p>		
RREC8	Lien	<p>Highest lien position held by the originator in relation to the collateral.</p> <p>If the collateral being reported is not property collateral, enter ND5.</p>	YES	YES
RREC9	Property Type	<p>Property type:</p> <ul style="list-style-type: none"> <li>• Residential (House, detached or semi-detached) (RHOS)</li> <li>• Residential (Flat or Apartment) (RFLT)</li> <li>• Residential (Bungalow) (RBGL)</li> <li>• Residential (Terraced House) (RTHS)</li> <li>• Multifamily House (properties with more than four units securing one underlying exposure) (MULF)</li> <li>• Partial Commercial use (property is used as a residence as well as for commercial use where less than 50 % of its value derived from commercial use, e.g. doctor's surgery and house) (PCMM)</li> <li>• Commercial or Business Use (BIZZ)</li> <li>• Land Only (LAND)</li> <li>• Other (OTHR)</li> </ul>	NO	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		If the collateral being reported is not property collateral, enter ND5.		
RREC10	Energy Performance Certificate Value	<p>The energy performance certificate value of the collateral at the time of origination:</p> <ul style="list-style-type: none"> <li>• A (EPCA)</li> <li>• B (EPCB)</li> <li>• C (EPCC)</li> <li>• D (EPCD)</li> <li>• E (EPCE)</li> <li>• F (EPCF)</li> <li>• G (EPCG)</li> <li>• Other (OTHR)</li> </ul>	YES	YES
RREC11	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
RREC12	Current Loan-To-Value	<p>Current loan to Value ratio (LTV). For non-first lien loans this is the combined or total LTV. Where the current loan balance is negative, enter 0.</p> <p>If the collateral being reported is not property collateral, enter ND5.</p>	YES	YES
RREC13	Current Valuation Amount	The most recent valuation of the collateral as assessed by an independent external or internal appraiser. If such assessment is not available, the current value of the collateral can be estimated using a real estate value index sufficiently granular with respect to geographical location and type of collateral; if such real estate value index is also not	YES	YES

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>available, a real estate price index sufficiently granular with respect to geographical location and type of collateral can be used after application of a suitably chosen mark-down to account for the depreciation of the collateral.</p> <p>If the collateral being reported is not property collateral, enter the most recent valuation of the collateral as assessed by an independent external or internal appraiser or, if not available, by the originator.</p> <p>If the collateral being reported is a guarantee, enter the amount of underlying exposure guaranteed by this collateral item to the benefit of the originator.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
RREC14	Current Valuation Method	<p>The method of calculating the most recent value of the collateral, as provided in RREC13:</p> <ul style="list-style-type: none"> <li>• Full, internal and external inspection (FIEI)</li> <li>• Full, only external inspection (FOEI)</li> <li>• Drive-by (DRVB)</li> <li>• Automated Value Model (AUVM)</li> <li>• Indexed (IDX)</li> <li>• Desktop (DKTP)</li> <li>• Managing Agent or Estate Agent (MAEA)</li> <li>• Tax Authority (TXAT)</li> <li>• Other (OTHR)</li> </ul>	YES	NO

## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
RREC15	Current Valuation Date	The date of the most recent valuation, as provided in RREC13.	YES	YES
RREC16	Original Loan-To-Value	Originator’s original underwritten loan To Value ratio (LTV). For non-first lien loans, this is the combined or total LTV.  If the collateral being reported is not property collateral, enter ND5.	YES	YES
RREC17	Original Valuation Amount	The original valuation of the collateral used when the underlying exposure was originated (i.e. before securitisation).  Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
RREC18	Original Valuation Method	The method of calculating the value of the collateral at the time of underlying exposure origination, as provided in RREC17: <ul style="list-style-type: none"> <li>• Full, internal and external inspection (FIEI)</li> <li>• Full, only external inspection (FOEI)</li> <li>• Drive-by (DRVB)</li> <li>• Automated Value Model (AUVM)</li> <li>• Indexed (IDXN)</li> <li>• Desktop (DKTP)</li> <li>• Managing Agent or Estate Agent (MAEA)</li> <li>• Tax Authority (TXAT)</li> <li>• Other (OTHR)</li> </ul>	YES	NO



## Bank of England PRA

Underlying Exposures Information – Residential Real Estate (RRE)				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
RREC19	Original Valuation Date	The date of original valuation of the collateral, as provided in RREC17.	YES	NO
RREC20	Date Of Sale	The date of sale of the foreclosed collateral.	YES	YES
RREC21	Sale Price	Price achieved on sale of collateral in case of foreclosure.  Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
RREC22	Collateral Currency	This is the currency in which the valuation amount provided in RREC13 is denominated.	NO	YES
RREC23	Guarantor Type	<p>Guarantor Type:</p> <ul style="list-style-type: none"> <li>• No Guarantor (NGUA)</li> <li>• Individual – Family Relation (FAML)</li> <li>• Individual – Other (IOTH)</li> <li>• Government (GOVE)</li> <li>• Bank (BANK)</li> <li>• Insurance Product (INSU)</li> <li>• Nationale Hypotheek Garantie Guarantee Scheme (NHGX)</li> <li>• Fonds de Garantie de l’Accession Sociale (FGAS)</li> <li>• Caution (CATN)</li> <li>• Other (OTHR)</li> </ul>	YES	NO