

**Bank of England Loan Level Data: Reporting Template for SME Loan Portfolios**  
(Version 1, December 2011)

The five tables in this template should be populated with details relating to all loans assigned to the transaction

**Guidance Notes:**

- Where lists are used, issuers should try where possible to adhere to the designations provided but may add terms to the list provided they are defined in the reporting glossary
- Data should be published on 'optional' fields to the extent the Originator holds and/or uses such information and its provision would not breach any Data Protection legislation
- 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. However, to the extent updated information for these fields is available, such data should be recorded in the template
- Characterisation of fields as static or dynamic should be considered as a guide only. If updated information is available on the static fields these fields should be updated
- Data on redeemed and repurchased loans should be included for one reporting period following redemption. Data on defaulted assets should continually be provided
- Comply or explain principles apply in relation to definitions. Issuers should seek to adhere with the definitions published in the spreadsheet or those considered to be standard market practice. A glossary of definitions should be provided by the Issuer.
- Where data for fields has not been collected, the related field should be left blank
- There are a number of references to ECB definitions which are yet to be published. In the event the ECB's definitions are not available by the time of publication of data, issuers should clearly outline the definitions they have utilised.

**New Assets**

Template for Newly Added Assets - Initial Rating Point, Substituted Assets, Product Changes etc.

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS1	Mandatory	dynamic	Pool Cut-off Date	Core	Date	Current pool or Portfolio cut-off date.	DD-MM-YYYY	10	All
AS2	Mandatory	static	Pool Identifier	Core	Text/Numeric	The unique transaction or pool identification string / transaction name	Text/Numeric	50	All
AS3	Mandatory	static	Loan Identifier	Core	Text/Numeric	Unique identifier for each loan	Text/Numeric	50	All
AS4	Mandatory	static	Originator	Core	Text	Lender that advanced the original loan	Text	50	All
AS5	Mandatory	static	Service Identifier	Core	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan	Text/Numeric	50	All
AS6	Mandatory	dynamic	Servicer Name	Core	Text	Servicer name	Text	50	All
AS7	Mandatory	static	Borrower Identifier	Core	Text/Numeric	Unique identifier per borrower - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / other loans shown as separate entries)	Text/Numeric	50	All
AS8	Optional	dynamic	Group Company Identifier	Core	Text	Unique group company identifier	Text	50	All
AS9			Blank						
AS10			Blank						
AS11			Blank						
AS12			Blank						
AS13			Blank						
AS14	Mandatory	static	Country	Obligor Information	List	Country of permanent establishment.	Text/Numeric	50	All
AS15	Mandatory	static	Postcode	Obligor Information	Text	First 2 - 4 characters must be provided at a minimum.	Text	50	All
AS16	Mandatory	static	Geographic Region	Obligor Information	List	The region description of where the obligor is located based on the Nomenclature of Territorial Units for Statistics (NUTS) using regional coding format (NUTS2)	List	4	All
AS17	Mandatory	static	Obligor Legal Form / Business Type	Obligor Information	List	Public Company (1) Limited Company (2) Partnership (3) Individual (4) Other (5) No Data (0)	List	2	All
AS18	Optional	static	Obligor Incorporation Date	Obligor Information	Date	Date of obligor incorporation.	DD-MM-YYYY	10	All
AS19	Optional	static	Obligor is a Customer since?	Obligor Information	Date	Date since obligor as a customer.	DD-MM-YYYY	10	All
AS20	Optional	static	Customer segment	Obligor Information	List	Indicate the borrower segment under the EC definition (Recommendation 2003/361/EC) Medium (1) Small (2) Micro (3) Other (4) No Data (0)	List	2	All
AS21	Mandatory	static	Borrower Basel III Segment	Obligor Information	List	Corporate (1) SME treated as Corporate (2) Retail (3) Other (4) No Data (0)	List	2	All
AS22	Mandatory	static	Originator Affiliate?	Obligor Information	Y / N / ND	Is the borrower an affiliate of the originator?	Y / N / ND	2	All
AS23	Optional	static	Obligor Tax Code	Obligor Information	Text/Numeric	Obligor tax code for unique identification.	Text/Numeric	50	All
AS24	Mandatory	static	Asset Type	Obligor Information	List	Loan (1) Guarantee (2) Promissory Notes (3) Participation Rights (4) Overdraft (5) Letter of Credit (6) Working Capital Facility (7) Other (8) No Data (10)	List	2	All
AS25	Mandatory	dynamic	Seniority	Obligor Information	List	Senior Secured (1) Senior Unsecured (2) Junior (3) Junior Unsecured (4) Other (5) No Data (0)	List	2	All
AS26	Optional	dynamic	Total credit limit granted to the loan	Obligor Information	Numeric	Total credit limit granted to the loan (typically for synthetic transaction with pro-rata allocation of collateral and not all loans securitised)	9(11)99	14	All
AS27	Optional	dynamic	Total Credit Limit Used	Obligor Information	Numeric	Total credit limit less the total credit limit granted	9(11)99	14	All
AS28	Optional	static	Syndicated	Obligor Information	Y / N / ND	Is the loan syndicated?	Y / N / ND	2	All
AS29	Mandatory	dynamic	Bank Internal Rating	Obligor Information	Numeric	Bank internal 1 Year PD.	9(11)99(2)	16	All
AS30	Mandatory	dynamic	Last Internal Obligor Rating Review	Obligor Information	Date	Date of last internal review of obligor.	DD-MM-YYYY	10	All
AS31	Optional	dynamic	S&P Public Rating (equivalent)	Obligor Information	Text/Numeric	S&P public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS32	Optional	dynamic	Moody's Public Rating (equivalent)	Obligor Information	Text/Numeric	Moody's public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS33	Optional	dynamic	Fitch Public Rating (equivalent)	Obligor Information	Text/Numeric	Fitch public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS34	Optional	dynamic	Dominion Score Rating Service (DBRS) Public Rating (equivalent)	Obligor Information	Text/Numeric	DBRS public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS35	Optional	dynamic	Other Public Rating	Obligor Information	Text/Numeric	Other public external rating.	Text/Numeric	50	All
AS36	Mandatory	dynamic	Bank Internal Loss Given Default (LGD) Estimate	Obligor Information	Numeric	Loss Given Default in normal economic conditions.	9(11)99	14	All
AS37	Optional	dynamic	Bank Internal Loss Given Default (LGD) Estimate (Down-Turn)	Obligor Information	Numeric	Loss Given Default in a down-turn scenario.	9(11)99	14	All
AS38	Optional	static	S&P Industry Code	Obligor Information	Text/Numeric	Borrower S&P Industry Code.	Text/Numeric	50	All
AS39	Optional	static	Moody's Industry Code	Obligor Information	Text/Numeric	Borrower Moody's Industry Code.	Text/Numeric	50	All
AS40	Optional	static	Fitch Industry Code	Obligor Information	Text/Numeric	Borrower Fitch Industry Code.	Text/Numeric	50	All
AS41	Mandatory	static	NACE Industry Code	Obligor Information	Text/Numeric	Borrower industry NACE Code.	Text/Numeric	50	All
AS42	Optional	static	Other Industry Code	Obligor Information	Text/Numeric	Other Borrower industry code.	Text/Numeric	50	All
AS43	Optional	dynamic	Borrower deposit amount	Obligor Information	Numeric	For jurisdictions where set-off risk is a problem. Deposit amount within the entity.	9(11)99	14	All
AS44			Blank						
AS45			Blank						
AS46			Blank						
AS47			Blank						
AS48			Blank						
AS49	Mandatory	static	Loan Origination Date	Loan Characteristics	Date	Date of original loan advance.	DD-MM-YYYY	10	All
AS50	Mandatory	static	Final Maturity Date	Loan Characteristics	Date	Final maturity date of the loan	DD-MM-YYYY	10	All
AS51	Mandatory	static	Loan Denomination	Loan Characteristics	List	Loan denomination.	Text/Numeric	50	All
AS52	Mandatory	dynamic	Loan Hedged	Loan Characteristics	Y / N / ND	Has the specific loan been hedged for currency risk?	Y / N / ND	2	All
AS53	Mandatory	static	Original Loan Balance	Loan Characteristics	Numeric	Original loan balance.	9(11)99	14	All
AS54	Mandatory	dynamic	Current Balance	Loan Characteristics	Numeric	Amount of loan outstanding as of pool cut off date. This should include any amounts that are 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.	9(11)99	14	All
AS55	Mandatory	static	Securitized Loan Amount	Loan Characteristics	Numeric	As of the cut-off date	9(11)99	14	All
AS56	Optional	static	Purpose	Loan Characteristics	List	Loan purpose, permissible answers: Purchase (1) Re-mortgage (2) Renovation (3) Equity release (4) Construction Real Estate (5) Construction Other (6) Debt consolidation (7) Re-mortgage with Equity Release (8) Re-mortgage on Different Terms (9) Combination Mortgage (10) Investment Mortgage (11) Working Capital (12) Other (13) No data (0)	List	2	All
AS57	Mandatory	static	Principal Payment Frequency	Loan Characteristics	List	Frequency of principal payments due, i.e. number of months between payments. Monthly (1) Quarterly (2) Semi annually (3) Annual (4) Bullet (5) Other (6) No data (0)	List	2	All
AS58	Mandatory	static	Interest Payment Frequency	Loan Characteristics	List	Frequency of interest payments due, i.e. number of months between payments. Monthly (1) Quarterly (2) Semi annually (3) Annual (4) Bullet (5) Other (6) No data (0)	List	2	All

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS59	Mandatory	dynamic	Maximum Balance	Loan Characteristics	Numeric	For loans with flexible re-draw facilities or where the maximum loan amount hasn't been withdrawn in full – the maximum loan amount that could potentially be outstanding	9(11)99	14	All
AS60	Optional	static	Weighted Average Life	Loan Characteristics	Numeric	Weighted Average Life (taking into account the amortization type and maturity date) at cut-off date.	9(11)99	14	All
AS61	Mandatory	dynamic	Amortization Type	Loan Characteristics	List	Annuity Linear (1) French (2) Fix Amortisation Schedule (3) Bullet (4) Partial Bullet (5) Revolving (6) Other (7) No Data (0)	List	2	All
AS62	Optional	dynamic	Regular Principal Instalment	Loan Characteristics	Numeric	Amount of Regular Principal due	9(11)99	14	All
AS63	Optional	dynamic	Regular Interest Instalment	Loan Characteristics	Numeric	Amount of Regular Interest due	9(11)99	14	All
AS64	Mandatory	static	Type of Loan	Loan Characteristics	List	Term (1) Revolving Credit Line (2) Other (3) No Data (0)	List	2	All
AS65	Mandatory	dynamic	Balloon Amount	Loan Characteristics	Numeric	The balloon payment amount	9(11)99	14	All
AS66	Optional	dynamic	Next Payment Date	Loan Characteristics	Date	Date of next payment.	DD-MM-YYYY	10	All
AS67	Mandatory	dynamic	Payment Type	Loan Characteristics	List	Direct Debit (1) Standing Order (2) Cheque (3) Cash (4) Other (5) No Data (0)	List	2	All
AS68	Mandatory	Static	Prepayment Penalty	Loan Characteristics	Numeric	Amount of prepayment penalty in percentage (%) terms	9(2)99	5	All
AS69	Optional	static	Principal Grace Period End Date	Loan Characteristics	Date	If applicable, indicate the current principal grace period end date.	DD-MM-YYYY	10	All
AS70	Optional	static	Interest Grace Period End Date	Loan Characteristics	Date	If applicable, indicate the current interest grace period end date.	DD-MM-YYYY	10	All
AS71			Blank						
AS72			Blank						
AS73			Blank						
AS74			Blank						
AS75			Blank						
AS76	Mandatory	dynamic	Current Interest Rate	Interest Rate	Numeric	Current interest rate (%)	9(4)9(8)	13	All
AS77	Mandatory	dynamic	Interest Cap Rate	Interest Rate	Numeric	Interest rate cap (%)	9(4)9(8)	13	All
AS78	Mandatory	static	Interest Floor Rate	Interest Rate	Numeric	Interest rate floor (%)	9(4)9(8)	13	All
AS79	Mandatory	dynamic	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 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) Switch Optionality (8) Borrower Swapped (9) Other (10) No Data (0)	List	2	All
AS80	Mandatory	dynamic	Current Interest Rate Index	Interest Rate	List	Current interest rate index (the reference rate off which the interest rate is set): 1 month LIBOR (1) 1 month EURBOR (2) 3 month LIBOR (3) 3 month EURBOR (4) 6 month LIBOR (5) 6 month EURBOR (6) 12 month LIBOR (7) 12 month EURBOR (8) BoE Base Rate (9) ECB Base Rate (10) Standard Variable Rate (11) Other (12) No Data (0)	List	2	All
AS81	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	All
AS82	Mandatory	dynamic	Revision Margin 1	Interest Rate	Numeric	The margin for the loan at the 1st revision date.	9(4)9(8)	13	All
AS83	Mandatory	dynamic	Interest Revision Date 1	Interest Rate	Date	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	10	All
AS84	Mandatory	dynamic	Revision Margin 2	Interest Rate	Numeric	The margin for the loan at the 2nd revision date.	9(4)9(8)	13	All
AS85	Mandatory	dynamic	Interest Revision Date 2	Interest Rate	Date / Numeric	Date of 2nd interest rate change.	DD-MM-YYYY	10	All
AS86	Mandatory	dynamic	Revision Margin 3	Interest Rate	Numeric	The margin for the loan at the 3rd revision date.	9(4)9(8)	13	All
AS87	Mandatory	dynamic	Interest Revision Date 3	Interest Rate	Date	Date of 3rd interest rate change.	DD-MM-YYYY	10	All
AS88	Mandatory	dynamic	Revised Interest Rate Index	Interest Rate	List	Next interest rate index. Using codes as per field AS80	List	2	All
AS89	Mandatory	static	Final Margin	Interest Rate	Numeric	The margin for the loan at the final step date.	9(4)9(8)	13	All
AS90	Mandatory	static	Interest Reset Period	Interest Rate	List	Annual (1) Semi-annual (2) Quarterly (3) Monthly (4) Not apply (5) Other (6) No Data (0)	List	2	All
AS91			Blank						
AS92			Blank						
AS93			Blank						
AS94			Blank						
AS95			Blank						
AS128	Optional	dynamic	Turnover of Obligor	Financials	Numeric	Annual turnover of the borrower	9(11)99	14	All
AS129	Optional	dynamic	Equity	Financials	Numeric	Amount of equity	9(11)99	14	All
AS130	Optional	dynamic	Total Liabilities (excluding Equity)	Financials	Numeric	Total amount of liabilities excluding equity	9(11)99	14	All
AS131	Optional	dynamic	Short Term Financial Debt	Financials	Numeric	Current Liabilities excluding Commercial Liabilities	9(11)99	14	All
AS132	Optional	dynamic	Commercial Liabilities	Financials	Numeric	Current Liabilities excluding Short Term Financial Debt	9(11)99	14	All
AS133	Optional	dynamic	Long Term Debt	Financials	Numeric	Long term debt amount	9(11)99	14	All
AS134	Optional	dynamic	Financial Expenses	Financials	Numeric	Financial Expenses	9(11)99	14	All
AS135	Optional	dynamic	Earnings Before Interest, Taxes, Depreciation and Amortisation (EBITDA)	Financials	Numeric	Earnings Before Interest, Taxes, Depreciation and Amortisation	9(11)99	14	All
AS136	Optional	dynamic	Earnings Before Interest, Taxes (EBIT)	Financials	Numeric	Earnings Before Interest, Taxes	9(11)99	14	All
AS137	Optional	dynamic	Net Profit	Financials	Numeric	Net Profit	9(11)99	14	All
AS138	Optional	dynamic	Number of Employees	Financials	Numeric	Number of Employees	9(11)99	14	All
AS139			Blank						
AS140			Blank						
AS141			Blank						
AS142			Blank						
AS143			Blank						
AS144	Mandatory	dynamic	Interest Arrears Amount	Performance Information	Numeric	Current balance of interest arrears. Arrears defined as: Total interest payments due to date LESS Total interest payments received to date. This should not include any fees applied to the account	9(11)99	14	All
AS145	Mandatory	dynamic	Number of Days in Interest Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS146	Mandatory	dynamic	Principal Arrears Amount	Performance Information	Numeric	Current balance of principal arrears. Arrears defined as: Total principal payments due to date LESS Total principal payments received to date LESS any amounts capitalised. This should not include any fees applied to the account	9(11)99	14	All
AS147	Mandatory	dynamic	Number of Days in Principal Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS148	Optional	dynamic	Loan Entered Arrears	Performance Information	Numeric	Number of times the loan has entered arrears, if it has entered arrears previously	9(4)	5	All
AS149	Optional	dynamic	Days in Arrears Prior	Performance Information	Numeric	Number of days in arrears at month end prior to redemption	9(4)	5	All
AS150	Mandatory	dynamic	Default or Foreclosure on the loan per the transaction definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per the transaction definition.	Y / N / ND	2	All
AS150a	Mandatory	dynamic	Default or Foreclosure on the loan per Basel III definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per Basel III definition.	Y / N / ND	2	All
AS151	Mandatory	dynamic	Reason for Default (Basel II definition)	Performance Information	List	Using Basel III Definition Reason for default: Bankruptcy / Insolvency (1) Failure to Pay (2) Breach of Terms (3) Other (4) No data (0)	List	2	All
AS152	Mandatory	dynamic	Default Date	Performance Information	Date	Date the loan defaulted per the transaction default definition .	DD-MM-YYYY	10	All
AS153	Mandatory	dynamic	Default Amount	Performance Information	Numeric	Total default amount (per the transaction default definition) before the application of sale proceeds and recoveries.	9(11)99	14	All
AS154	Optional	dynamic	Bank Internal Rating Prior to Default	Performance Information	Numeric	Bank internal 1 Year PD prior to default	9(11)99	14	All
AS155	Optional	dynamic	Legal Proceedings Start Date	Performance Information	Date	Start date of any legal proceedings.	DD-MM-YYYY	10	All
AS156	Mandatory	dynamic	Cumulative Recoveries	Performance Information	Numeric	Total recoveries including all sale proceeds. Only relevant for loans that have defaulted/foreclosed	9(11)99	14	All

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS157	Optional	dynamic	Recovery Source	Performance Information	List	The source of the recoveries. Liquidation of Collateral (1) Enforcement of Guarantees (2) Additional Lending (3) Cash Recoveries (4) Mixed (5) Other (6) No Data (0)	List	2	All
AS158	Optional	dynamic	Work-out Process Started	Performance Information	Date	The date when the work-out process was started.	DD-MM-YYYY	10	All
AS159	Optional	dynamic	Work-out Process Complete	Performance Information	Y / N / ND	Is the work-out process complete?	Y / N / ND	2	All
AS160	Mandatory	dynamic	Allocated Losses	Performance Information	Numeric	The allocated losses to date.	9(11).99	14	All
AS161	Optional	dynamic	Redemption Date	Performance Information	Date	Date on which account redeemed.	DD-MM-YYYY	10	All
AS162	Mandatory	dynamic	Date Loss Allocated	Performance Information	Date	The date when the loss was allocated.	DD-MM-YYYY	10	All
AS163	Optional	dynamic	Real Estate Sale Price	Performance Information	Numeric	The sale price of any real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS164	Optional	dynamic	Total Proceeds from Other Collateral or Guarantees	Performance Information	Numeric	The total proceeds from any other collateral or guarantees apart from the real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS165	Optional	dynamic	Date of End of Work-out	Performance Information	Date	Date on which the work-out process was finished.	DD-MM-YYYY	10	All
AS166	Optional	dynamic	Foreclosure Cost	Performance Information	Numeric	The cost of the foreclosure process.	9(11).99	14	All
AS167			Blank						
AS168			Blank						
AS169			Blank						
AS170			Blank						
AS171			Blank						
AS172	Mandatory	dynamic	Specify Originator compliance with one of four retention options	Capital Requirements Directive Information	List	Vertical Slice of Notes (1) Sellers Share (2) Random Selection (3) Equity Retention (4) No Data (0)	List	2	All
AS173	Mandatory	dynamic	Retained by Originator	Capital Requirements Directive Information	Numeric	Net economic interest retained by the originator in percentage (%) terms as under Article 122a of the Capital Requirements Directive.	9(11).99	14	All
AS174			Blank						
AS175			Blank						
AS176			Blank						
AS177			Blank						
AS178			Blank						

**Bank of England Loan Level Data: Reporting Template for SME Loan Portfolios**  
(Version 1, December 2011)

The five tables in this template should be populated with details relating to all loans assigned to the transaction. Guidance Notes are provided on the New Assets table.

**Collateral**

This tab is to be completed for each piece of collateral relevant to a given loan

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS3	Mandatory	static	Loan Identifier	Core	Text/Numeric	Unique identifier for each loan	Text/Numeric	50	All
AS4	Mandatory	static	Security Type	Collateral	Text	Fixed or Floating	Text	50	All
AS7	Mandatory	static	Collateral Code	Collateral	Text	Unique collateral code for the originating entity	Text	50	All
AS8	Mandatory	dynamic	Collateral (value) - Real Estate	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS9	Mandatory	dynamic	Collateral (value) - Cash	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS10	Mandatory	dynamic	Collateral (value) - Machinery	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS101	Mandatory	dynamic	Collateral (value) - Other	Collateral	Numeric	Include the value of collateral that doesn't belong to any of the sub-classes above	9(11),99	14	All
AS102	Mandatory	dynamic	Collateralisation Ratio	Collateral	Numeric	The collateral percentage.	9(2),99	5	All
AS103	Optional	static	Property Identifier	Collateral	Text/Numeric	For loans where a property is used as collateral - Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. further advances / other loans are shown as separate entries).	Text/Numeric	50	All
AS104	Mandatory	static	Property / Collateral Sub Type	Collateral	List	Real Estate - Residential (1) Real Estate - Commercial (2) Real Estate - Commercial - Office (3) Real Estate - Commercial - Hotel (4) Real Estate - Commercial - Industry (5) Real Estate - Commercial - Retail (6) Real Estate - Commercial - Other (7) Real Estate - Land (8) Real Estate - Land - Urban (9) Real Estate - Land - Rural (10) Real Estate - Land - Other (11) Real Estate - Mix (12) Equipment (13) Vehicle (14) Securities (15) Post Dated cheque (16) Financial Asset (17) Third Party Guarantee (19) Unsecured Guarantee (20) Other (21) No Data (0)	List	2	All
AS105	Optional	static	Property Usage	Collateral	List	Income Producing (1) Owner Occupied (2) Mix (3) No Usage (4) Other (5) No Data (0)	List	3	All
AS106	Optional	static	Finished?	Collateral	Y / N / ND	Is the property finished?	Y / N / ND	2	All
AS107	Optional	static	Licensed?	Collateral	Y / N / ND	Does property have all the licences needed so the expected activity (residence, commercial, etc) can begin.	Y / N / ND	2	All
AS108	Optional	static	Damage/Fire Insurance	Collateral	Y / N / ND	Does property have damage/fire insurance?	Y / N / ND	2	All
AS109	Mandatory	static	Original Valuation Amount	Collateral	Numeric	Property value as of date of latest loan advance prior to a securitisation	9(11),99	14	All
AS110	Mandatory	static	Original Valuation Date	Collateral	Date	Date of latest property valuation at time of latest loan advance prior to a securitisation.	DD-MM-YYYY	10	All
AS111	Mandatory	dynamic	Updated Property Appraisal Value	Collateral	Numeric	If available, for mortgage loans, indicated the updated appraisal value of the property	9(11),99	14	All
AS112	Mandatory	static	Original Valuation Type	Collateral	List	Valuation type at origination. Full (1) Drive-by (2) AVM (flag as AVM only if this type of valuation has been used for origination purposes) (3) Indexed (4) Desktop (5) Managing Agent / Estate Agent (6) Purchase Price (7) Hair Cut (8) Other (9) No data (0)	List	2	All
AS113	Mandatory	dynamic	Ranking	Collateral	List	Ranking: 1st Lien (1) 2nd Lien (2) Other (3) No data (0)	List	2	All
AS114	Optional	dynamic	Prior Balances	Collateral	Numeric	Total balances ranking prior to this loan (including those held with other lenders)	9(11),99	14	All
AS115	Mandatory	static	Property Postcode	Collateral	Text	First 2 - 4 characters must be provided at a minimum.	Text	50	All
AS116	Optional	static	Geographic Region	Collateral	List	The region description of where the property is located based on the Nomenclature of Territorial Units for Statistics (NUTS) using regional coding format (NUTS2).	List	3	All
AS117	Optional	dynamic	Unconditional Personal Guarantee Amount	Collateral	Numeric	Unconditional Personal Guarantee Amount	9(11),99	14	All
AS118	Optional	dynamic	Unconditional Corporate / Third Party Guarantee Amount	Collateral	Numeric	Unconditional Corporate / Third Party Guarantee Amount	9(11),99	14	All
AS119	Optional	static	Corporate Guarantor Identifier	Collateral	Text/Numeric	Unique identifier for guarantor to flag which entity is guaranteeing the loan.	Text/Numeric	50	All
AS120	Optional	dynamic	Corporate Guarantor Bank Internal 1 Year Probability Default	Collateral	Numeric	Corporate Guarantor Bank Internal 1 Year Probability Default	9(11),99	14	All
AS121	Optional	dynamic	Corporate Guarantor Last Internal Rating Review	Collateral	Date	Date of Corporate Guarantor Last Internal Rating Review.	DD-MM-YYYY	10	All
AS122	Mandatory	static	Origination Channel / Arranging Bank or Division	Collateral	List	Office network (1) Broker (2) Internet (3) Other (4) No data (0)	List	2	All
AS123	Mandatory	dynamic	Date of Updated Property Appraisal Value	Collateral	Date	If available, for loans backed by property, the date of the latest property valuation	DD-MM-YYYY	10	All
AS124			Blank						
AS125			Blank						
AS126			Blank						
AS127			Blank						
AS128			Blank						

**Bank of England Loan Level Data: Reporting Template for SME Loan Portfolios**  
(Version 1, December 2011)

The five tables in this template should be populated with details relating to all loans assigned to the transaction. Guidance Notes are provided on the New Assets table.

**Dynamic Fields**

**Template for Updating Dynamic Fields**

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS1	Mandatory	dynamic	Pool Cut-off Date	Core	Date	Current pool or Portfolio cut-off date.	DD-MM-YYYY	10	All
AS2	Mandatory	static	Pool Identifier	Core	Text/Numeric	The unique transaction or pool identification string / transaction name	Text/Numeric	50	All
AS3	Mandatory	static	Loan Identifier	Core	Text/Numeric	Unique identifier for each loan	Text/Numeric	50	All
AS4	Mandatory	static	Originator	Core	Text	Lender that advanced the original loan	Text	50	All
AS5	Mandatory	static	Service Identifier	Core	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan	Text/Numeric	50	All
AS6	Mandatory	dynamic	Servicer Name	Core	Text	Servicer name	Text	50	All
AS7	Mandatory	static	Borrower Identifier	Core	Text/Numeric	Unique identifier per borrower - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / other loans shown as separate entries)	Text/Numeric	50	All
AS8	Optional	dynamic	Group Company Identifier	Core	Text	Unique group company identifier	Text	50	All
AS9			Blank						
AS10			Blank						
AS11			Blank						
AS12			Blank						
AS13			Blank						
AS25	Mandatory	dynamic	Seniority	Company Information	List	Senior Secured (1) Senior Unsecured (2) Junior (3) Junior Unsecured (4) Other (5) No Data (0)	List	2	All
AS26	Optional	dynamic	Total credit limit granted to the loan	Company Information	Numeric	Total credit limit granted to the loan (typically for synthetic transaction with pro-rata allocation of collateral and not all loans securitised)	9(11),99	14	All
AS27	Optional	dynamic	Total Credit Limit Used	Company Information	Numeric	Total credit limit less the total credit limit granted	9(11),99	14	All
AS29	Mandatory	dynamic	Bank Internal Rating	Company Information	Numeric	Bank internal 1 Year PD	9(11),99	14	All
AS30	Optional	dynamic	Last Internal Obligor Rating Review	Company Information	Date	Date of last internal review of obligor.	DD-MM-YYYY	10	All
AS31	Optional	dynamic	S&P Public Rating (equivalent)	Company Information	Text/Numeric	S&P public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS32	Optional	dynamic	Moody's Public Rating (equivalent)	Company Information	Text/Numeric	Moody's public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS33	Optional	dynamic	Fitch Public Rating (equivalent)	Company Information	Text/Numeric	Fitch public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS34	Mandatory	dynamic	Dominion Bond Rating Service (DBRS) Public Rating (equivalent)	Company Information	Text/Numeric	DBRS public rating (equivalent) (if applicable).	Text/Numeric	50	All
AS35	Optional	dynamic	Other Public Rating	Company Information	Text/Numeric	Other public external rating.	Text/Numeric	50	All
AS36	Mandatory	dynamic	Bank Internal Loss Given Default (LGD) Estimate	Company Information	Numeric	Loss Given Default in normal economic conditions.	9(11),99	14	All
AS37	Optional	dynamic	Bank Internal Loss Given Default (LGD) Estimate (Down-Turn)	Company Information	Numeric	Loss Given Default in a down-turn scenario.	9(11),99	14	All
AS43	Optional	dynamic	Borrower deposit amount	Company Information	Numeric	For jurisdictions where set-off risk is a problem. Deposit amount within the entity.	9(11),99	14	All
AS44			Blank						
AS45			Blank						
AS46			Blank						
AS47			Blank						
AS48	Mandatory	dynamic	Loan Hedged	Loan Characteristics	Y / N / ND	Has the specific loan been hedged for currency risk?	Y / N / ND	2	All
AS54	Mandatory	dynamic	Current Balance	Loan Characteristics	Numeric	Amount of loan outstanding as of pool cut off date. This should include any amounts that are 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	9(11),99	14	All
AS59	Optional	dynamic	Maximum Balance	Loan Characteristics	Numeric	For loans with flexible re-draw facilities or where the maximum loan amount hasn't been withdrawn in full – the maximum loan amount that could potentially be outstanding	9(11),99	14	All
AS61	Mandatory	dynamic	Amortization Type	Loan Characteristics	List	Annually	Text/Numeric	50	All
AS62	Optional	dynamic	Regular Principal	Loan Characteristics	Numeric	Amount of Regular Principal due	9(11),99	14	All
AS63	Optional	dynamic	Regular Interest	Loan Characteristics	Numeric	Amount of Regular Interest due	9(11),99	14	All
AS65	Mandatory	dynamic	Balloon Amount	Loan Characteristics	Numeric	The balloon payment amount	9(11),99	14	All
AS66	Optional	dynamic	Next Payment Date	Loan Characteristics	Date	Date of next payment.	DD-MM-YYYY	10	All
AS67	Mandatory	dynamic	Payment type	Loan Characteristics	List	Direct Debit (1) Standing Order (2) Cheque (3) Cash (4) Other (5) No Data (0)	List	2	All
AS71			Blank						
AS72			Blank						
AS73			Blank						
AS74			Blank						
AS75			Blank						
AS76	Mandatory	dynamic	Current Interest Rate	Interest Rate	Numeric	Current interest rate (%)	9(4),9(8)	13	All
AS77	Mandatory	dynamic	Interest Cap Rate	Interest Rate	Numeric	Interest rate cap (%)	9(4),9(8)	13	All
AS79	Mandatory	dynamic	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 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) Switch Optionality (8) Borrower Swapped (9) Other (10) No Data (0)	List	2	All
AS80	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) No Data (0)	List	2	All
AS81	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	All
AS82	Optional	dynamic	Revision Margin 1	Interest Rate	Numeric	The margin for the loan at the 1st revision date.	9(4),9(8)	13	All
AS83	Optional	dynamic	Interest Revision Date 1	Interest Rate	Date	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	10	All
AS84	Optional	dynamic	Revision Margin 2	Interest Rate	Numeric	The margin for the loan at the 2nd revision date.	9(4),9(8)	13	All
AS85	Optional	dynamic	Interest Revision Date 2	Interest Rate	Date / Numeric	Date of 2nd interest rate change.	DD-MM-YYYY	10	All
AS86	Optional	dynamic	Revision Margin 3	Interest Rate	Numeric	The margin for the loan at the 3rd revision date.	9(4),9(8)	13	All
AS87	Optional	dynamic	Interest Revision Date 3	Interest Rate	Date	Date of 3rd interest rate change.	DD-MM-YYYY	10	All
AS88	Optional	dynamic	Revised Interest Rate Index	Interest Rate	List	Next interest rate index. Using codes as per field AS77	List	2	All
AS92			Blank						
AS93			Blank						
AS94			Blank						
AS95			Blank						
AS98	Optional	dynamic	Collateral (value) - Real Estate	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS99	Optional	dynamic	Collateral (value) - Cash	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS100	Optional	dynamic	Collateral (value) - Machinery	Collateral	Numeric	Include the value of collateral that specifically benefits the securitised asset	9(11),99	14	All
AS101	Optional	dynamic	Collateral (value) - Other	Collateral	Numeric	Include the value of collateral that doesn't belong to any of the sub-classes above	9(11),99	14	All
AS102	Optional	dynamic	Collateralisation Ratio	Collateral	Numeric	The collateral percentage.	9(2),99	5	All
AS111	Mandatory	dynamic	Updated Property Appraisal Value	Collateral	Numeric	If available, for mortgage loans, indicated the updated appraisal value of the property	9(11),99	14	All
AS113	Mandatory	dynamic	Ranking	Collateral	Text	Ranking. 1st Lien (1) 2nd Lien (2) Other (3) No data (0)	Text/Numeric	50	All
AS114	Optional	dynamic	Prior Balances	Collateral	Numeric	Total balances ranking prior to this loan (including those held with other lenders)	9(11),99	14	All
AS117	Optional	dynamic	Unconditional Personal Guarantee Amount	Collateral	Numeric	Unconditional Personal Guarantee Amount	9(11),99	14	All
AS118	Optional	dynamic	Unconditional Corporate / Third Party Guarantee Amount	Collateral	Numeric	Unconditional Corporate / Third Party Guarantee Amount	9(11),99	14	All
AS120	Optional	dynamic	Corporate Guarantor Bank Internal 1 Year Probability Default	Collateral	Numeric	Corporate Guarantor Bank Internal 1 Year Probability Default	9(11),99	14	All
AS121	Optional	dynamic	Corporate Guarantor Last Internal Rating Review	Collateral	Date	Date of Corporate Guarantor Last Internal Rating Review.	DD-MM-YYYY	10	All
AS123			Blank						

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS124			Blank						
AS125			Blank						
AS126			Blank						
AS127			Blank						
AS128	Optional	dynamic	Turnover of Obligor	Financials	Numeric	Annual turnover of the borrower	9(11).99	14	All
AS129	Optional	dynamic	Equity	Financials	Numeric	Amount of equity	9(11).99	14	All
AS130	Optional	dynamic	Total Liabilities (excluding Equity)	Financials	Numeric	Total amount of liabilities excluding equity	9(11).99	14	All
AS131	Optional	dynamic	Short Term Financial Debt	Financials	Numeric	Current Liabilities excluding Commercial Liabilities	9(11).99	14	All
AS132	Optional	dynamic	Commercial Liabilities	Financials	Numeric	Current Liabilities excluding Short Term Financial Debt	9(11).99	14	All
AS133	Optional	dynamic	Long Term Debt	Financials	Numeric	Long term debt amount	9(11).99	14	All
AS134	Optional	dynamic	Financial Expenses	Financials	Numeric	Financial Expenses	9(11).99	14	All
AS135	Optional	dynamic	Earnings Before Interest, Taxes, Depreciation and Amortisation (EBITDA)	Financials	Numeric	Earnings Before Interest, Taxes, Depreciation and Amortisation	9(11).99	14	All
AS136	Optional	dynamic	Earnings Before Interest, Taxes (EBIT)	Financials	Numeric	Earnings Before Interest, Taxes	9(11).99	14	All
AS137	Optional	dynamic	Net Profit	Financials	Numeric	Net Profit	9(11).99	14	All
AS138	Optional	dynamic	Number of Employees	Financials	Numeric	Number of Employees	9(7)	8	All
AS139			Blank						
AS140			Blank						
AS141			Blank						
AS142			Blank						
AS143			Blank						
AS144	Mandatory	dynamic	Interest Arrears Amount	Performance Information	Numeric	Current balance of interest arrears. Arrears defined as: Total interest payments due to date LESS Total interest payments received to date. This should not include any fees applied to the account	9(11).99	14	All
AS145	Mandatory	dynamic	Number of Days in Interest Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS146	Mandatory	dynamic	Principal Arrears Amount	Performance Information	Numeric	Current balance of principal arrears. Arrears defined as: Total principal payments due to date LESS Total principal payments received to date LESS any amounts capitalised. This should not include any fees applied to the account	9(11).99	14	All
AS147	Mandatory	dynamic	Number of Days in Principal Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS148	Optional	dynamic	Loan Entered Arrears	Performance Information	Numeric	Number of times the loan has entered arrears, if it has entered arrears previously	9(4)	5	All
AS149	Optional	dynamic	Days in Arrears Prior	Performance Information	Numeric	Number of days in arrears at month end prior to redemption	9(4)	5	All
AS150	Mandatory	dynamic	Default or Foreclosure on the loan per the transaction definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per the transaction definition.	Y / N / ND	2	All
AS150a	Mandatory	dynamic	Default or Foreclosure on the loan per Basel III definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per Basel III definition.	Y / N / ND	2	All
AS151	Mandatory	dynamic	Reason for Default (Basel II definition)	Performance Information	List	Using Basel III Definition Reason for default. Bankruptcy / Insolvency (1) Failure to Pay (2) Breach of Terms (3) Other (4) No data (0)	List	2	All
AS152	Mandatory	dynamic	Default Date	Performance Information	Date	Date the loan defaulted per the transaction default definition.	DD-MM-YYYY	10	All
AS153	Mandatory	dynamic	Default Amount	Performance Information	Numeric	Total default amount (per the transaction default definition) before the application of sale proceeds and recoveries.	9(11).99	14	All
AS154	Optional	dynamic	Bank Internal Rating Prior to Default	Performance Information	Numeric	Bank internal 1 Year PD prior to default	9(11).99	14	All
AS155	Optional	dynamic	Legal Proceedings Start Date	Performance Information	Date	Start date of any legal proceedings.	DD-MM-YYYY	10	All
AS156	Mandatory	dynamic	Cumulative Recoveries	Performance Information	Numeric	Total recoveries including all sale proceeds. Only relevant for loans that have defaulted/foreclosed	9(11).99	14	All
AS157	Optional	dynamic	Recovery Source	Performance Information	List	The source of the recoveries. Liquidation of Collateral (1) Enforcement of Guarantees (2) Additional Lending (3) Cash Recoveries (4) Mixed (5) Other (6) No Data (0)	List	2	All
AS158	Optional	dynamic	Work-out Process Started	Performance Information	Date	The date when the work-out process was started.	DD-MM-YYYY	10	All
AS159	Optional	dynamic	Work-out Process Complete	Performance Information	Y / N / ND	Is the work-out process complete?	Y / N / ND	2	All
AS160	Mandatory	dynamic	Allocated Losses	Performance Information	Numeric	The allocated losses to date.	9(11).99	14	All
AS161	Optional	dynamic	Redemption Date	Performance Information	Date	Date on which account redeemed.	DD-MM-YYYY	10	All
AS162	Mandatory	dynamic	Date Loss Allocated	Performance Information	Date	The date when the loss was allocated.	DD-MM-YYYY	10	All
AS163	Optional	dynamic	Real Estate Sale Price	Performance Information	Numeric	The sale price of any real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS164	Optional	dynamic	Total Proceeds from Other Collateral or Guarantees	Performance Information	Numeric	The total proceeds from any other collateral or guarantees apart from the real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS165	Optional	dynamic	Date of End of Work-out	Performance Information	Date	Date on which the work-out process was finished.	DD-MM-YYYY	10	All
AS166	Optional	dynamic	Foreclosure Cost	Performance Information	Numeric	The cost of the foreclosure process.	9(11).99	14	All
AS167			Blank						
AS168			Blank						
AS169			Blank						
AS170			Blank						
AS171			Blank						
AS172	Mandatory	dynamic	Specify Originator compliance with one of four retention options	Capital Requirements	List	Vertical Slice of Notes (1) Sellers Share (2) Random Selection (3) Equity Retention (4) No Data (0)	List	2	All
AS173	Mandatory	dynamic	Retained by Originator	Capital Requirements	Numeric	Net economic interest retained by the originator in percentage (%) terms as under Article 122a of the Capital Requirements Directive.	9(2).99	5	All
AS174			Blank						
AS175			Blank						
AS176			Blank						
AS177			Blank						
AS178			Blank						

**Bank of England Loan Level Data: Reporting Template for SME Loan Portfolios**  
(Version 1, December 2011)

The five tables in this template should be populated with details relating to all loans assigned to the transaction  
Guidance Notes are provided on the New Assets table.

**Default Loans**

Template for Defaulted Loans - Only to be completed for defaulted loans.

Field Number	Priority	TAG	Field Name	Category	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS1	Mandatory	dynamic	Pool Cut-off Date	Core	Date	Current pool or Portfolio cut-off date.	DD-MM-YYYY	10	All
AS2	Mandatory	static	Pool Identifier	Core	Text/Numeric	The unique transaction or pool identification string / transaction name	Text/Numeric	50	All
AS3	Mandatory	static	Loan Identifier	Core	Text/Numeric	Unique identifier for each loan	Text/Numeric	50	All
AS4	Mandatory	static	Originator	Core	Text	Lender that advanced the original loan	Text	50	All
AS5	Mandatory	static	Servicer Identifier	Core	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan	Text/Numeric	50	All
AS6	Mandatory	dynamic	Servicer Name	Core	Text	Servicer name	Text	50	All
AS7	Mandatory	static	Borrower Identifier	Core	Text/Numeric	Unique identifier per borrower - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / other loans shown as separate entries)	Text/Numeric	50	All
AS8	Optional	dynamic	Group Company Identifier	Core	Text	Unique group company identifier	Text	50	All
AS9			Blank						
AS10			Blank						
AS11			Blank						
AS12			Blank						
AS13			Blank						
AS144	Mandatory	dynamic	Interest Arrears Amount	Performance Information	Numeric	Current balance of interest arrears. Arrears defined as: Total interest payments due to date LESS Total interest payments received to date. This should not include any fees applied to the account	9(11).99	14	All
AS145	Mandatory	dynamic	Number of Days in Interest Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS146	Mandatory	dynamic	Principal Arrears Amount	Performance Information	Numeric	Current balance of principal arrears. Arrears defined as: Total principal payments due to date LESS Total principal payments received to date LESS any amounts capitalised. This should not include any fees applied to the account	9(11).99	14	All
AS147	Mandatory	dynamic	Number of Days in Principal Arrears	Performance Information	Numeric	Number of days this loan is in arrears (at pool cut off date) according to the definition of the issuer	9(4)	5	All
AS148	Optional	dynamic	Loan Entered Arrears	Performance Information	Numeric	Number of times the loan has entered arrears, if it has entered arrears previously	9(4)	5	All
AS149	Optional	dynamic	Days in Arrears Prior	Performance Information	Numeric	Number of days in arrears at month end prior to redemption	9(4)	5	All
AS150	Mandatory	dynamic	Default or Foreclosure on the loan per the transaction definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per the transaction definition.	Y / N / ND	2	All
AS150a	Mandatory	dynamic	Default or Foreclosure on the loan per Basel III definition	Performance Information	Y / N / ND	Whether there has been a default or foreclosure on the loan per Basel III definition.	Y / N / ND	2	All
AS151	Mandatory	dynamic	Reason for Default (Basel II definition)	Performance Information	List	Using Basel III Definition Reason for default. Bankruptcy / Insolvency (1) Failure to Pay (2) Breach of Terms (3) Other (4) No data (0)	List	2	All
AS152	Mandatory	dynamic	Default Date	Performance Information	Date	Date the loan defaulted per the transaction default definition.	DD-MM-YYYY	10	All
AS153	Mandatory	dynamic	Default Amount	Performance Information	Numeric	Total default amount (per the transaction default definition) before the application of sale proceeds and recoveries.	9(11).99	14	All
AS154	Optional	dynamic	Bank Internal Rating Prior to Default	Performance Information	Numeric	Bank internal 1 Year PD prior to default	9(11).99(2)	16	All
AS155	Optional	dynamic	Legal Proceedings Start Date	Performance Information	Date	Start date of any legal proceedings.	DD-MM-YYYY	10	All
AS156	Mandatory	dynamic	Cumulative Recoveries	Performance Information	Numeric	Total recoveries including all sale proceeds. Only relevant for loans that have defaulted/foreclosed	9(11).99	14	All
AS157	Optional	dynamic	Recovery Source	Performance Information	List	The source of the recoveries. Liquidation of Collateral (1) Enforcement of Guarantees (2) Additional Lending (3) Cash Recoveries (4) Mixed (5) Other (6) No Data (0)	List	2	All
AS158	Optional	dynamic	Work-out Process Started	Performance Information	Date	The date when the work-out process was started.	DD-MM-YYYY	10	All
AS159	Optional	dynamic	Work-out Process Complete	Performance Information	Y / N / ND	Is the work-out process complete?	Y / N / ND	2	All
AS160	Mandatory	dynamic	Allocated Losses	Performance Information	Numeric	The allocated losses to date.	9(11).99	14	All
AS161	Optional	dynamic	Redemption Date	Performance Information	Date	Date on which account redeemed.	DD-MM-YYYY	10	All
AS162	Mandatory	dynamic	Date Loss Allocated	Performance Information	Date	The date when the loss was allocated.	DD-MM-YYYY	10	All
AS163	Optional	dynamic	Real Estate Sale Price	Performance Information	Numeric	The sale price of any real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS164	Optional	dynamic	Total Proceeds from Other Collateral or Guarantees	Performance Information	Numeric	The total proceeds from any other collateral or guarantees apart from the real estate. In the same currency as that stated for the loan.	9(11).99	14	All
AS165	Optional	dynamic	Date of End of Work-out	Performance Information	Date	Date on which the work-out process was finished.	DD-MM-YYYY	10	All
AS166	Optional	dynamic	Foreclosure Cost	Performance Information	Numeric	The cost of the foreclosure process.	9(11).99	14	All
AS167			Blank						
AS168			Blank						
AS169			Blank						
AS170			Blank						
AS171			Blank						

**Bank of England Loan Level Data: Reporting Template for SME Loan Portfolios**  
 (Version 1, December 2011)

The five tables in this template should be populated with details relating to all loans assigned to the transaction  
 Guidance Notes are provided on the New Assets table.

**Amortisation Profile**

New Field number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	Data Type / Format	Maximum Length	Jurisdiction
AS183	Mandatory	dynamic	Outstanding Balance Quarter 1	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS184	Mandatory	dynamic	Outstanding Balance Quarter 2	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS185	Mandatory	dynamic	Outstanding Balance Quarter 3	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS186	Mandatory	dynamic	Outstanding Balance Quarter 4	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS187	Mandatory	dynamic	Outstanding Balance Quarter 5	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS188	Mandatory	dynamic	Outstanding Balance Quarter 6	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS189	Mandatory	dynamic	Outstanding Balance Quarter 7	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS190	Mandatory	dynamic	Outstanding Balance Quarter 8	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS191	Mandatory	dynamic	Outstanding Balance Quarter 9	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS192	Mandatory	dynamic	Outstanding Balance Quarter 10	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS193	Mandatory	dynamic	Outstanding Balance Quarter 11	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS194	Mandatory	dynamic	Outstanding Balance Quarter 12	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS195	Mandatory	dynamic	Outstanding Balance Quarter 13	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS196	Mandatory	dynamic	Outstanding Balance Quarter 14	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS197	Mandatory	dynamic	Outstanding Balance Quarter 15	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS198	Mandatory	dynamic	Outstanding Balance Quarter 16	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS199	Mandatory	dynamic	Outstanding Balance Quarter 17	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS200	Mandatory	dynamic	Outstanding Balance Quarter 18	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS201	Mandatory	dynamic	Outstanding Balance Quarter 19	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS202	Mandatory	dynamic	Outstanding Balance Quarter 20	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS203	Mandatory	dynamic	Outstanding Balance Quarter 21	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS204	Mandatory	dynamic	Outstanding Balance Quarter 22	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS205	Mandatory	dynamic	Outstanding Balance Quarter 23	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS206	Mandatory	dynamic	Outstanding Balance Quarter 24	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS207	Mandatory	dynamic	Outstanding Balance Quarter 25	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS208	Mandatory	dynamic	Outstanding Balance Quarter 26	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS209	Mandatory	dynamic	Outstanding Balance Quarter 27	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS210	Mandatory	dynamic	Outstanding Balance Quarter 28	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS211	Mandatory	dynamic	Outstanding Balance Quarter 29	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS212	Mandatory	dynamic	Outstanding Balance Quarter 30	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS213	Mandatory	dynamic	Outstanding Balance Quarter 31	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS214	Mandatory	dynamic	Outstanding Balance Quarter 32	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS215	Mandatory	dynamic	Outstanding Balance Quarter 33	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS216	Mandatory	dynamic	Outstanding Balance Quarter 34	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS217	Mandatory	dynamic	Outstanding Balance Quarter 35	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS218	Mandatory	dynamic	Outstanding Balance Quarter 36	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS219	Mandatory	dynamic	Outstanding Balance Quarter 37	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS220	Mandatory	dynamic	Outstanding Balance Quarter 38	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS221	Mandatory	dynamic	Outstanding Balance Quarter 39	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS222	Mandatory	dynamic	Outstanding Balance Quarter 40	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All
AS223	Mandatory	dynamic	Continue with Additional Quarters.	Numeric	Amortisation Profile with 0% prepayments	9(11).99	14	All