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ECB Loan Level Data - Reporting Template for RMBS - October 2009

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

Applicable Fields by Jurisdiction

Original Field Number	Field number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	UK	Germany	France	Italy	Spain	Holland	Other Countries	Comments / Field Changes
1	1	Mandatory	dynamic	Pool Cut-off Date	Date	Pool or Portfolio cut-off date. All dates take DD-MM-YYYY format								
2	2	Mandatory	static	Pool ID	Text/Numeric	Pool or Portfolio identifier / name of transaction								
3	3	Mandatory	static	Loan ID	Text/Numeric	Unique identifier for each loan. The loan ID should not change through the life of the transaction. If the original loan ID canot be maintained in this field enter the original ID followed by the new ID, comma delimited								
4	4	Optional	static	Regulated Loan	Y / N	Indication if the loan is regulated (Y) or not. This is to indicate a loan regulated by the consumer credit act in the UK or equivalent in continental Europe		N/A	N/A	N/A	N/A	N/A	N/A	
5	5	Mandatory	static	Originator	Text	Lender that advanced the original loan								
6	6	Mandatory	static	Servicer ID	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan								
7	7	Mandatory	static	Borrower ID	Text/Numeric	Unique identifier per borrower (not showing the real name) - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries). Should not change over the life of the transaction. If more than one borrower list the Borrower ID's comma delimited								
8	8	Mandatory	static	Property ID	Text/Numeric	Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries)								
	Borrower Information													
13	9	Optional	static	Borrower Credit Quality	List	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, See 'List' page for relevant choices								
15	10	Optional	static	Borrower Year of Birth	Date	Borrower year of birth. YYYY format.								
126	11	Optional	static	Number of Debtors	Numeric	Number of borrowers to the loan								
	12	Optional	static	Second Applicant Date of Birth	Date	Date of birth or the second applicant or the guanator.								
25	13	Mandatory	static	Borrower's Employment Status	List	Employment status of the primary applicant. Employed or full loan is guaranteed (1) Employed with partial support (company subsidy) (2) Protected life-time employment (Civil/government servant) (3) Unemployed (4) Self-employed (5) No employment, borrower is legal entity (6) Student (7) Pensioner (8) Other (to provide details, if applicable) (9) No data (ND)								
26	14	Optional	static	First-time Buyer	Y / N	First time buyer flag		N/A	N/A	N/A	N/A	N/A	N/A	
27	15	Optional	static	Right to Buy	Y / N	Right to Buy (RTB) flag		N/A	N/A	N/A	N/A	N/A	N/A	
28	16	Optional	static	Right to Buy Price	Numeric	Purchase price of RTB property		N/A	N/A	N/A	N/A	N/A	N/A	
32	17	Optional	static	Class of Borrower	Text	Class of borrower based on credit scoring or other classification								
33	18	Mandatory	static	Primary Income	Numeric	Primary borrower underwritten gross income (not rent)								
34	19	Mandatory	static	Income Verification for Primary Income	List	Self-certified no checks (1) Self-certified with affordability confirmation (2) Verified (3) Non-Verified Income (4) Other (5)								
35	20	Optional	static	Secondary Income	Numeric	Secondary borrower underwritten gross income (not rent – if single borrower then 0). When there are more than two borrowers indicate total combined income								
36	21	Optional	static	Income Verification for Secondary Income	List	Self-certified no checks (1) Self-certified with affordability confirmation (2) Verified (3) Non-Verified Income (4) Other (5)								
125	22	Optional	dynamic	Resident	List	Whether borrower is resident of the country. Resident less than 3 years (1) Resident >= 3 years (2) Not Resident (3) No data (ND) Note: If time unknown enter (1)								
17	23	Optional	static	Number of CCJs or equivalent - Satisfied	Numeric	Number of County Court Judgements (CCJs) or equivalent in particular jurisdiction (typically a default or court proceedings flag in continental Europe) - recorded against the primary borrower that were satisfied (the balance cleared) at time of underwriting		N/A	N/A	N/A	N/A	N/A	N/A	
18	24	Optional	static	Value of CCJs or equivalent Satisfied	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were satisfied at time of underwriting		N/A	N/A	N/A	N/A	N/A	N/A	
19	25	Optional	static	Number of CCJs or equivalent - Unsatisfied	Numeric	Number of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting		N/A	N/A	N/A	N/A	N/A	N/A	
20	26	Optional	static	Value of CCJs or equivalent Unsatisfied	Numeric	Total value of CCJs or equivalent recorded against the primary borrower that were unsatisfied at time of underwriting		N/A	N/A	N/A	N/A	N/A	N/A	
21	27	Optional	static	Last CCJ or equivalent – Date	Date	Date last CCJ or equivalent was registered against the primary borrower regardless of satisfied or not		N/A	N/A	N/A	N/A	N/A	N/A	
22	28	Optional	dynamic	Bankruptcy or IVA Flag	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) equivalent.				N/A	N/A			
129	29	Optional	static	BKR 1 to 10 - Credit Type	Text	Credit type according to the coding of Bureau Krediet Registratie (Holland only)	N/A	N/A	N/A	N/A	N/A		N/A	
130	30	Optional	static	BKR 1 to 10 - Arrears Code	Text	Arrears code according to the coding of Bureau Krediet Registratie (Holland only)	N/A	N/A	N/A	N/A	N/A		N/A	
131	31	Optional	static	BKR 1 to 10 - Credit Amount	Numeric	Amount of the credit (Holland only)	N/A	N/A	N/A	N/A	N/A		N/A	
132	32	Optional	static	BKR 1 to 10 - Is Coding Cured?	Y / N	Is the coding with BKR cured? (Holland only)	N/A	N/A	N/A	N/A	N/A		N/A	
133	33	Optional	static	BKR 1 to 10 - Number of Months Since Cured	Numeric	If the coding is cured, number of months since it is cured (Holland only)	N/A	N/A	N/A	N/A	N/A		N/A	
60	34	Optional	dynamic	Bureau Score Provider	List	Who has provided the score. For continental Europe give name of provider. Callcredit (1) Experian (2) Equifax (3) Schufa (4) BKR (5) Internal Score (6) Other (7) No data (ND)								

61	35	Optional	dynamic	Bureau Score Type	List	Type of scorecard provided. Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (provide details) (8) No data (ND)						
62	36	Optional	dynamic	Bureau Score Date	Date	The date of the bureau score for this borrower						
116	37	Optional	dynamic	Bureau Score Value	Text/Numeric	Borrower's Score. >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking						
16	38	Optional	static	Prior Repossessions	Y / N	Indicator of prior repossessions resulting from a borrower defaulting on a previous mortgage loan						
23	39	Optional	static	Previous Mortgage Arrears 0-6 Months	Numeric	Number of payments missed on previous mortgage in the prior 0-6 months (information as at underwriting)						
24	40	Optional	static	Previous Mortgage Arrears 6+ Months	Numeric	Number of payments missed on previous mortgage in the prior months, greater or equal than 6 months (information as at underwriting)						
	Loan Characteristics											
9	41	Mandatory	static	Loan Origination Date	Date	Date of original loan advance						
63	42	Mandatory	dynamic	Date of Loan Maturity	Date	The date of loan maturity						
121	43	Optional	dynamic	Account Status Date	Date	Date which account came into securitised portfolio (important for replenishable pools)						
140	44	Optional	static	Origination Channel / Arranging Bank or Division	Text	Office / branch network (1) Central / Direct (2) Broker (3) Internet (4) Packager (5) Other (6) No data (ND)						
12	45	Mandatory	static	Purpose	List	Loan purpose. Permissible answers: Purchase (1) Re-mortgage (2) Renovation (3) Equity release (4) Construction (5) Debt consolidation (6) Other (to provide details, if applicable) (7) Re-mortgage with Equity Release (8) Re-mortgage on Different Terms (9) Combination Mortgage (10) Investment Mortgage (11) Right to Buy (12) Government Sponsored Loan (13) No data (ND)						
29	46	Optional	static	Shared Ownership	List	Shared Ownership flag. Not Shared Ownership (1) Central Government Scheme (2) Local Government Scheme (3) Housing Associations (4) Building Developers (5) Other (5)				N/A		
10	47	Mandatory	static	Loan Term	Numeric	Original contractual term (number of months)						
114	48	Mandatory	static	Loan Denomination Currency	Text/Numeric	Loan denomination. EUR (1) GBP (2) USD (3) CHF (4) OTHER (specify currency) (5)						
11	49	Optional	static	Original Balance	Numeric	Original loan balance (inclusive of fees)						
69	50	Mandatory	dynamic	Current Balance	Numeric	Amount of loan outstanding as of pool cut off date, This should include any amounts that are secured by the mortgage and will be classed as principal in the transaction. For example if fees have been added to the loan balance and are part of the principal in the transaction these should be added. Excluding any interest arrears or penalty amounts.						
73	51	Mandatory	static	Repayment Method	List	Type of principal repayment. Interest Only (1) Repayment (2) Endowment (3) Pension (4) ISA/PEP (5) Index-Linked (6) Part & Part (7) Savings Mortgage (8) Other (9)						
74	52	Mandatory	static	Payment Frequency	List	Frequency of payments due, i.e. number of months between payments. Monthly (1) Quarterly (2) Semi annually (3) Annual (4) Bullet (5) Other (to provide details, if applicable) (6) No data (ND)						
75	53	Mandatory	dynamic	Payment Due	Numeric	Periodic contractual payment due (the payment due if there are no other payment arrangements in force)						

#	Field	Req	Type	Name	Format	Description	C1	C2	C3	C4	C5	C6	C7
76	54	Mandatory	static	Payment Type	List	Principal payment type. Annuity (1) Linear (2) Increasing instalments (3) Fixed instalments (changing maturity) with structural protection (4) Fixed instalments (changing maturity) without structural protection (5) Bullet (6) Bullet + Savings deposit (7) Bullet + Life insurance (8) Bullet + Investment portfolio (9) Bi-annual (10) Tri-annual (11) Offset mortgage (12) Other (12) No data (ND)							
37	55	Optional	static	Debt to Income	Numeric	Debt to Income (DTI) ratio with definition and calculation. For combined income. Debt defined as the Amount of loan outstanding as of pool cut off date, This should include any amounts that are secured by the mortgage and will be classed as principal in the transaction. For example if fees have been added to the loan balance and are part of the principal in the transaction these should be added. Excluding any interest arrears or penalty amounts. Income defined as combined income, sum of primary and secondary income fields (field numbers 34 and 35)							
38	56	Optional	static	Guarantee Provider	List	Indicate guarantee provider, if applicable No Guarantor (1) Individual - Family Relation (2) Individual - Other (3) Government (4) Bank (5) Insurance Product (6) NHG Guarantee Scheme (7) FGAS (Fonds de Garantie de l'Accession Sociale) (8) Caution (France) (9) Other (10) No Data (ND)							
	57	Optional	static	Guarantee Provider	Text	Name of guarantee provider							
39	58	Optional	static	Income Guarantor	Numeric	Income of guarantor of borrower (e.g. income of parents if co-signed)							
40	59	Optional	dynamic	Subsidy Received	Numeric	Amount of subsidy received from government by borrower							
55	60	Optional	static	MIG Provider	Text	Name of Mortgage Indemnity Guarantee (MIG) provider if applicable					N/A	N/A	
56	61	Optional	static	MIG Attachment Point	Numeric	MIG attachment point - LTV percentage above which losses are insured					N/A		
64	62	Optional	dynamic	Prior Balances	Numeric	Total balances ranking prior to this loan (including those held with other lenders)							
65	63	Optional	dynamic	Other Prior Balances	Numeric	Total balance ranking prior to this loan held with other lenders (sub-set of Prior Balances)							
66	64	Optional	dynamic	Pari Passu Loans	Numeric	Total value of loans ranking pari passu with loan (not included in this pool)							
67	65	Optional	dynamic	Subordinated Claims	Numeric	Total value of loans with claims subordinated to this loan (not in this pool)							
68	66	Optional	static	Lien	List	Seniority on liquidation of property. 1st Lien (1) 2nd Lien (2) 3rd Lien (3) Other (4) No Data (ND)							
58	67	Optional	dynamic	Retained Amount	Numeric	Amount the Issuer will be obliged to fund to the borrower at a later date, for example construction deposit			N/A				
59	68	Optional	dynamic	Retained Amount Date	Date	Date when the retained amount is to be drawn by. If available until teh maturity date, enter the maturity date here.			N/A				
70	69	Optional	dynamic	Maximum Balance	Numeric	For loans with flexible re-draw facilities – the maximum loan amount that could potentially be outstanding			N/A				
71	70	Optional	dynamic	Further Loan Advance	Numeric	Total value of further advances made on loan. If several further advances have been made list all advances (if available), comma delimited			N/A				
72	71	Optional	dynamic	Further Loan Advance Date	Date	Date last further advance was made. If several further advances have been made list all advance dates (if available), comma delimited			N/A				
110	72	Optional	static	Flexible Loan Amount	Numeric	Current obligated amount (scheduled/unscheduled repayments) which can be drawn under the flexible loan by the borrower. Please provide details on the definition of the flexible loan amount. If loan is not flexible enter 0.			N/A				
111	73	Optional	static	Further Advances	Y / N	Possibility to have further advances i.e. advances above the original loan balance			N/A				
113	74	Optional	static	Length of Payment Holiday	Text/Numeric	The length of any payment holidays allowed, in months. If payment holidays not allowed enter 0							
124	75	Optional	dynamic	Subsidy Period	Numeric	Number of months until end of subsidy period							
127	76	Optional	static	Mortgage Inscription	Numeric	Actual amount of mortgage inscription for the loan							
128	77	Optional	static	Mortgage Mandate	Numeric	Amount of mortgage mandate that can be converted into a proper mortgage at a later stage	N/A						
108	78	Optional	dynamic	Deed of Postponement?	Y / N	If the loan is Right-to-Buy, whether a Deed of Postponement has been issued		N/A	N/A	N/A	N/A	N/A	N/A
	79	Optional	dynamic	Pre-payment Amount	Numeric	Last pre-payment amount							
	80	Optional	dynamic	Pre-payment Date	Date	Last pre-payment date							
	81	Optional	dynamic	Pre-payment Penalties	Date	Cumulative amount of pre-payment penalties paid to date			N/A				
	82	Optional	dynamic	Cumulative Pre-payments	Date	Cumulative amount of pre-payments to date							
	83	Optional	dynamic	Amount of pre-payments allowed per year	Numeric	Percentage amount of pre-payments allowed under the product per year. This is for mortgages that allow a certain threshold of pre-payments (ie 10%) before charges are incurred			N/A	N/A			
	Interest Rate												
88	84	Mandatory	static	Interest Rate Type	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) Other (to provide details, if applicable) (8) No data (ND)							

89	85	Mandatory	dynamic	Current Interest Rate Index	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) Other (to provide details, if applicable) (11) No data (ND)						
83	86	Mandatory	dynamic	Current Interest Rate	Numeric	Current interest rate (%)						
91	87	Mandatory	dynamic	Current Interest Rate Margin	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						
106	88	Mandatory	dynamic	Interest Rate Reset Interval	Numeric	The interval in months at which the interest rate is adjusted (for floating loans)						
84	89	Optional	static	Interest Cap Rate	Numeric	Interest rate cap (%)						
85	90	Optional	static	Interest Revision Date 1	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)						
86	91	Optional	static	Interest Revision Date 2	Date	Date of 2nd interest rate change						
87	92	Optional	static	Interest Revision Date 3	Date	Date of 3rd interest rate change						
90	93	Optional	static	Revised Interest Rate Index	List	Next interest rate index. Using codes as per field 87						
92	94	Optional	static	Revised Interest Rate Margin	Numeric	Next interest rate margin						
119	95	Optional	static	Final Margin	Numeric	The margin for the loan at the final step date						
120	96	Optional	static	Final Step Date	Date	The date of the final margin adjustment						
Property and Additional Collateral												
43	97	Mandatory	static	Geographic Region	List	The region description of where the property is located. See 'List' page for relevant choices						
44	98	Optional	static	Property Postcode	Text	First 2 or 3 characters must be provided at a minimum. Do not supply the full postcode.						
45	99	Optional	static	Occupancy Type	List	Type of property occupancy. Owner-occupied (1) Partially owner-occupied (A property which is partly rented) (2) Non-owner-occupied/buy-to-let (3) Holiday/second home (4) No data (ND)						
46	100	Mandatory	static	Property Type	List	Property type. Residential (House, detached or semi-detached) (1) Residential (Flat/Apartment) (2) Residential (Bungalow) (3) Residential (Terraced House) (4) Multifamily house (properties with more than four units securing one loan) with recourse to the borrower (5) Multifamily house without recourse to the borrower (6) Partially 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) (7) Commercial/business use with recourse to the borrower (8) Commercial/business use without recourse to the borrower (9) Land Only (10) Other (to provide details, if applicable) (11) No data (ND)						
47	101	Optional	static	New Property	List	New build (1) Existing building (2) Other(3) No Data (ND)						
57	102	Optional	static	Construction Year	Numeric	Indicate the year when the property was originally built (YYYY format). In the case of a conversion of a building into flats, the date of conversion should be supplied						
48	103	Optional	static	Property Rating	Text	Internal rating of property or credit scoring of property (to provide details, if applicable)						
49	104	Mandatory	static	Original LTV	Numeric	Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV.						
50	105	Mandatory	static	Original Valuation Amount	Numeric	Property value as of date of latest loan advance prior to a securitisation. Valuation amounts should be in the same currency as the loan (field 114)						
51	106	Optional	static	Original Valuation Type	List	Valuation type at origination. Full, internal and external inspection (1) Full, only external inspection (2) Drive-by (3) AVM (flag as AVM only if this type of valuation has been used for origination purposes) (4) Indexed (5) Desktop (6) Managing Agent / Estate Agent (7) Tax Authority (8) Other (9) No data (ND)						
52	107	Optional	static	Original Valuation Date	Date	Date of latest property valuation at time of latest loan advance prior to a securitisation						
53	108	Optional	static	Confidence Interval for Original AVM Valuation	Numeric	Confidence interval for original valuation if valuation method is AVM						
54	109	Optional	static	Provider of Original AVM Valuation	Text	Name of AVM provider if original valuation method is AVM						
105	110	Mandatory	dynamic	Current LTV	Numeric	Originator's current Loan to Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV						
93	111	Mandatory	dynamic	Current Valuation Amount	Numeric	Most recent valuation amount (if e.g. at repossession there were multiple valuations, this should reflect the lowest). If no update, leave blank. Valuation amounts should be in the same currency as the loan (field 114)						
94	112	Optional	dynamic	Current Valuation Type	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) Other (7) No data (ND)						
95	113	Optional	dynamic	Current Valuation Date	Date	The date of most recent valuation						

96	114	Optional	dynamic	Confidence Interval for Current AVM Valuation	Numeric	List the AVM supplier's confidence value for the most recent valuation								
97	115	Optional	dynamic	Provider of Current AVM Valuation	Text	Name of AVM provider if current valuation method is AVM								
112	116	Optional	dynamic	Property Value at Time of Latest Loan Advance	Numeric	Property value at the time of the last advance. Valuation amounts should be in the same currency as the loan (field 114)			N/A					
30	117	Optional	static	Additional Collateral	List	Type of additional collateral. Savings Balance (1) Life Insurances (2) Investments (3) Pledged Properties (4) Other (5) No Data (6)								
31	118	Optional	static	Additional Collateral Provider	Text	Provider of additional collateral (i.e. bank or insurance company)								
41	119	Optional	static	Rental Income	Numeric	Gross Rental income for Buy To Let (BTL) properties								
42	120	Optional	static	Number of BTL Properties	Numeric	Total number of properties in portfolio, including those mortgaged with other lenders (BTL loans only)								
107	121	Optional	static	DSCR	Text/Numeric	For Buy to Lets the Debt Service Coverage Ratio - Monthly Gross Rental Income divided by the Mortgage Payment For borrowers the DSCR is the Monthly Income divided by the Mortgage Payment.								
115	122	Optional	dynamic	Additional Collateral Value	Numeric	Value of additional collateral								
117	123	Optional	dynamic	Real Estate Owned	Y / N	Is the property owned by the Structure / Fund	N/A	N/A	N/A	N/A		N/A	N/A	
122	124	Optional	static	Is Property Transferability Limited	Y / N	For Spanish VPO loans, whether the property transferability is limited	N/A	N/A	N/A	N/A		N/A	N/A	
123	125	Optional	dynamic	Time Until Declassification	Numeric	For Spanish VPO loans, time (in months) until property will be declassified as VPO property	N/A	N/A	N/A	N/A		N/A	N/A	
	Performance Information													
98	126	Mandatory	dynamic	Account Status	List	Current status of account: Performing (1) Arrears (2) Default or Foreclosure (3) Redeemed (4) Repurchased by Seller (5) Other (6) No Data (ND)								
109	127	Optional	dynamic	Date Last Current	Date	If the borrower is in arrears, the date they were last current								
77	128	Mandatory	dynamic	Arrears Balance	Numeric	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This should not include any fees applied to the account								
78	129	Mandatory	dynamic	Number Months in Arrears	Numeric	Number of months this loan is in arrears (at pool cut off date) according to the definition of the issuer								
79	130	Mandatory	dynamic	Arrears 1 Month Ago	Numeric	Arrears balance (defined as per 'arrears balance') for the previous month								
80	131	Mandatory	dynamic	Arrears 2 Months Ago	Numeric	Arrears balance (defined as per 'arrears balance') two months ago								
81	132	Optional	dynamic	Performance Arrangement	Date	The date when the borrower had an arrangement put in place to reduce the balance of any arrears whilst maintaining their current payment. If no such arrangement, leave blank								
82	133	Optional	dynamic	Litigation	Y / N	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this should be re-set to N)						N/A		
99	134	Mandatory	dynamic	Redemption Date	Date	Date on which account redeemed								
100	135	Optional	dynamic	Months in Arrears Prior	Numeric	Number of months in arrears at month end prior to redemption. This is to capture the arrears amount prior to the mortgage redeeming								
118	136	Mandatory	dynamic	Default or Foreclosure	Numeric	Total default amount before the application of sale proceeds and recoveries.								
134	137	Mandatory	dynamic	Date of Default	Numeric	The date of default or foreclosure.								
101	138	Mandatory	dynamic	Sale Price	Numeric	Price achieved on sale of property								
102	139	Mandatory	dynamic	Loss on Sale	Numeric	Total loss net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number								
103	140	Mandatory	dynamic	Cumulative Recoveries	Numeric	Cumulative recoveries – only relevant for cases with losses								
104	141	Optional	dynamic	Professional Negligence Recoveries	Numeric	Any amounts received in settlement or as a result of professional negligence claims against surveyors, solicitors etc. net of any fees / costs								
	142	Optional	dynamic	Loan flagged as Contencioso	Y / N	Flag to identify if borrower has entered 'Contencioso' status. Applicable only in Spain	N/A	N/A	N/A	N/A		N/A	N/A	

N/A   Not Applicable

ECB Loan Level Data - Reporting Template for RMBS - October 2009

Template for Updating Dynamic Fields

Field number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	UK	Germany	France	Italy	Spain	Holland	Other Countries
1	Mandatory	dynamic	Pool Cut-off Date	Date	Pool or Portfolio cut-off date. All dates take DD-MM-YYYY format							
2	Mandatory	static	Pool ID	Text/Numeric	Pool or Portfolio identifier / name of transaction							
3	Mandatory	static	Loan ID	Text/Numeric	Unique identifier for each loan. The loan ID should not change through the life of the transaction. If the original loan ID canot be maintained in this field enter the original ID followed by the new ID, comma delimited							
4	Optional	static	Regulated Loan	Y / N	Indication if the loan is regulated (Y) or not. This is to indicate a loan regulated by the consumser credit act in the UK or equivalent in continental Europe		N/A	N/A	N/A	N/A	N/A	N/A
5	Mandatory	static	Originator	Text	Lender that advanced the original loan							
6	Mandatory	static	Servicer ID	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan							
7	Mandatory	static	Borrower ID	Text/Numeric	Unique identifier per borrower (not showing the real name) - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries). Should not change over the life of the transaction. If more than one borrower list the Borrower ID's comma delimited							
8	Mandatory	static	Property ID	Text/Numeric	Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries)							
Borrower Information												
9	Optional	dynamic	Resident	List	Whether borrower is resident of the country. Resident less than 3 years (1) Resident >= 3 years (2) Not Resident (3) No data (ND) Note: If time unknown enter (1)							
10	Optional	dynamic	Bankruptcy or IVA Flag	Y / N	Flag to identify if borrower has been bankrupt or had an Individual Voluntary Arrangement (IVA) or equivalent.				N/A	N/A		
11	Optional	dynamic	Bureau Score Provider	List	Who has provided the score. For continental Europe give name of provider. Callcredit (1) Experian (2) Equifax (3) Schufa (4) BKR (5) Internal Score (6) Other (7) No data (ND)							
12	Optional	dynamic	Bureau Score Type	List	Type of scorecard provided. Generation 8 B&F AAM - DCM (Experian) (1) Generation 8 B&F CRS - DCM (Experian) (2) Generation 7 Mortgage PD Score - DCM (Experian) (3) FSC109 - Risk Navigator (Equifax) (4) RNILF02 - Risk Navigator (Equifax) (5) RNISF02 - Risk Navigator (Equifax) (6) Internal Scorecard (7) Other (provide details) (8) No data (ND)							
13	Optional	dynamic	Bureau Score Date	Date	The date of the bureau score for this borrower							
14	Optional	dynamic	Bureau Score Value	Text/Numeric	Borrower's Score. >0 Regular Score -999 CAIS for mortgage not available -998 Notice of Correction or Notice of Dispute 0 Bankruptcy Restriction Order or Bankruptcy Restriction Undertaking							
Loan Characteristics												
15	Mandatory	dynamic	Date of Loan Maturity	Date	The date of loan maturity							
16	Optional	dynamic	Account Status Date	Date	Date which account came into securitised portfolio (important for replenishable pools)							

#	M/O	Freq	Field Name	Type	Description						
17	Mandatory	dynamic	Current Balance	Numeric	Amount of loan outstanding as of pool cut off date, This should include any amounts that are secured by the mortgage and will be classed as principal in the transaction. For example if fees have been added to the loan balance and are part of the principal in the transaction these should be added. Excluding any interest arrears or penalty amounts.						
18	Mandatory	dynamic	Payment Due	Numeric	Periodic contractual payment due (the payment due if there are no other payment arrangements in force)						
19	Optional	dynamic	Subsidy Received	Numeric	Amount of subsidy received from government by borrower						
20	Optional	dynamic	Prior Balances	Numeric	Total balances ranking prior to this loan (including those held with other lenders)						
21	Optional	dynamic	Other Prior Balances	Numeric	Total balance ranking prior to this loan held with other lenders (sub-set of Prior Balances)						
22	Optional	dynamic	Pari Passu Loans	Numeric	Total value of loans ranking pari passu with loan (not included in this pool)						
23	Optional	dynamic	Subordinated Claims	Numeric	Total value of loans with claims subordinated to this loan (not in this pool)						
24	Optional	dynamic	Retained Amount	Numeric	Amount the Issuer will be obliged to fund to the borrower at a later date, for example construction deposit			N/A			
25	Optional	dynamic	Retained Amount Date	Date	Date when the retained amount is to be drawn by. If available until teh maturity date, enter the maturity date here.			N/A			
26	Optional	dynamic	Maximum Balance	Numeric	For loans with flexible re-draw facilities – the maximum loan amount that could potentially be outstanding			N/A			
27	Optional	dynamic	Further Loan Advance	Numeric	Total value of further advances made on loan. If several further advances have been made list all advances (if available), comma delimited			N/A			
28	Optional	dynamic	Further Loan Advance Date	Date	Date last further advance was made. If several further advances have been made list all advance dates (if available), comma delimited			N/A			
29	Optional	dynamic	Subsidy Period	Numeric	Number of months until end of subsidy period						
30	Optional	dynamic	Deed of Postponement?	Y / N	If the loan is Right-to-Buy, whether a Deed of Postponement has been issued	N/A	N/A	N/A	N/A	N/A	N/A
31	Optional	dynamic	Pre-payment Amount	Numeric	Last pre-payment amount						
32	Optional	dynamic	Pre-payment Date	Date	Last pre-payment date						
33	Optional	dynamic	Pre-payment Penalties	Date	Cumulative amount of pre-payment penalties paid to date			N/A			
34	Optional	dynamic	Cumulative Pre-payments	Date	Cumulative amount of pre-payments to date						
35	Optional	dynamic	Amount of pre-payments allowed per year	Numeric	Percentage amount of pre-payments allowed under the product per year. This is for mortgages that allow a certain threshold of pre-payments (ie 10%) before charges are incurred		N/A	N/A			
Interest Rate											
36	Mandatory	dynamic	Current Interest Rate Index	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) Other (to provide details, if applicable) (11) No data (ND)						
37	Mandatory	dynamic	Current Interest Rate	Numeric	Current interest rate (%)						
38	Mandatory	dynamic	Current Interest Rate Margin	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						
39	Mandatory	dynamic	Interest Rate Reset Interval	Numeric	The interval in months at which the interest rate is adjusted (for floating loans)						
Property and Additional Collateral											
40	Mandatory	dynamic	Current LTV	Numeric	Originator's current Loan to Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV						
41	Mandatory	dynamic	Current Valuation Amount	Numeric	Most recent valuation amount (if e.g. at repossession there were multiple valuations, this should reflect the lowest). If no update, leave blank. Valuation amounts should be in the same currency as the loan (field 114)						

No	Req	Type	Field Name	Format	Description							
42	Optional	dynamic	Current Valuation Type	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) Other (7) No data (ND)							
43	Optional	dynamic	Current Valuation Date	Date	The date of most recent valuation							
44	Optional	dynamic	Confidence Interval for Current AVM Valuation	Numeric	List the AVM supplier's confidence value for the most recent valuation							
45	Optional	dynamic	Provider of Current AVM Valuation	Text	Name of AVM provider if current valuation method is AVM							
46	Optional	dynamic	Property Value at Time of Latest Loan Advance	Numeric	Property value at the time of the last advance. Valuation amounts should be in the same currency as the loan (field 114)			N/A				
47	Optional	dynamic	Additional Collateral Value	Numeric	Value of additional collateral							
48	Optional	dynamic	Real Estate Owned	Y / N	Is the property owned by the Structure / Fund	N/A	N/A	N/A	N/A		N/A	N/A
49	Optional	dynamic	Time Until Declassification	Numeric	For Spanish VPO loans, time (in months) until property will be declassified as VPO property	N/A	N/A	N/A	N/A		N/A	N/A
Performance Information												
50	Mandatory	dynamic	Account Status	List	Current status of account: Performing (1) Arrears (2) Default or Foreclosure (3) Redeemed (4) Repurchased by Seller (5) Other (6) No Data (ND)							
51	Optional	dynamic	Date Last Current	Date	If the borrower is in arrears, the date they were last current							
52	Mandatory	dynamic	Arrears Balance	Numeric	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This should not include any fees applied to the account							
53	Mandatory	dynamic	Number Months in Arrears	Numeric	Number of months this loan is in arrears (at pool cut off date) according to the definition of the issuer							
54	Mandatory	dynamic	Arrears 1 Month Ago	Numeric	Arrears balance (defined as per 'arrears balance') for the previous month							
55	Mandatory	dynamic	Arrears 2 Months Ago	Numeric	Arrears balance (defined as per 'arrears balance') two months ago							
56	Optional	dynamic	Performance Arrangement	Date	The date when the borrower had an arrangement put in place to reduce the balance of any arrears whilst maintaining their current payment. If no such arrangement, leave blank							
57	Optional	dynamic	Litigation	Y / N	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this should be re-set to N)						N/A	
58	Mandatory	dynamic	Redemption Date	Date	Date on which account redeemed							
59	Optional	dynamic	Months in Arrears Prior	Numeric	Number of months in arrears at month end prior to redemption. This is to capture the arrears amount prior to the mortgage redeeming							
60	Mandatory	dynamic	Default or Foreclosure	Numeric	Total default amount before the application of sale proceeds and recoveries.							
61	Mandatory	dynamic	Date of Default	Numeric	The date of default or foreclosure.							
62	Mandatory	dynamic	Sale Price	Numeric	Price achieved on sale of property							
63	Mandatory	dynamic	Loss on Sale	Numeric	Total loss net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number							
64	Mandatory	dynamic	Cumulative Recoveries	Numeric	Cumulative recoveries – only relevant for cases with losses							
65	Optional	dynamic	Professional Negligence Recoveries	Numeric	Any amounts received in settlement or as a result of professional negligence claims against surveyors, solicitors etc. net of any fees / costs							
66	Optional	dynamic	Loan flagged as Contencioso	Y / N	Flag to identify if borrower has entered 'Contencioso' status. Applicable only in Spain	N/A	N/A	N/A	N/A		N/A	N/A

Applicable Fields by Jurisdiction

ECB Loan Level Data - Reporting Template for RMBS - October 2009

Template for Defaulted Mortgages - Only to be completed for defaulted mortages.

Field number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	UK	Germany	France	Italy	Spain	Holland	Other Countries
1	Mandatory	dynamic	Pool Cut-off Date	Date	Pool or Portfolio cut-off date. All dates take DD-MM-YYYY format							
2	Mandatory	static	Pool ID	Text/Numeric	Pool or Portfolio identifier / name of transaction							
3	Mandatory	static	Loan ID	Text/Numeric	Unique identifier for each loan. The loan ID should not change through the life of the transaction. If the original loan ID canot be maintained in this field enter the original ID followed by the new ID, comma delimited							
4	Optional	static	Regulated Loan	Y / N	Indication if the loan is regulated (Y) or not. This is to indicate a loan regulated by the consumser credit act in the UK or equivalent in continental Europe	N/A	N/A	N/A	N/A	N/A		N/A
5	Mandatory	static	Originator	Text	Lender that advanced the original loan							
6	Mandatory	static	Servicer ID	Text/Numeric	Unique identifier per servicer to flag which entity is servicing the loan							
7	Mandatory	static	Borrower ID	Text/Numeric	Unique identifier per borrower (not showing the real name) - to enable borrowers with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries). Should not change over the life of the transaction							
8	Mandatory	static	Property ID	Text/Numeric	Unique identifier per property to enable properties with multiple loans in the pool to be identified (e.g. further advances / second liens are shown as separate entries)							
Performance Information												
9	Mandatory	dynamic	Account Status	List	Current status of account: Performing (1) Arrears (2) Default or Foreclosure (3) Redeemed (4) Repurchased by Seller (5) Other (6) No Data (ND)							
10	Optional	dynamic	Date Last Current	Date	If the borrower is in arrears, the date they were last current							
11	Mandatory	dynamic	Arrears Balance	Numeric	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This should not include any fees applied to the account							
12	Mandatory	dynamic	Number Months in Arrears	Numeric	Number of months this loan is in arrears (at pool cut off date) according to the definition of the issuer							
13	Mandatory	dynamic	Arrears 1 Month Ago	Numeric	Arrears balance (defined as per 'arrears balance') for the previous month							
14	Mandatory	dynamic	Arrears 2 Months Ago	Numeric	Arrears balance (defined as per 'arrears balance') two months ago							
15	Optional	dynamic	Performance Arrangement	Date	The date when the borrower had an arrangement put in place to reduce the balance of any arrears whilst maintaining their current payment. If no such arrangement, leave blank							
16	Optional	dynamic	Litigation	Y / N	Flag to indicate litigation proceedings underway (if account has recovered and is no longer being actively litigated this should be re-set to N)						N/A	
17	Mandatory	dynamic	Default or Foreclosure	Numeric	Total default amount before the application of sale proceeds and recoveries.							
18	Mandatory	dynamic	Date of Default	Numeric	The date of default or foreclosure.							
19	Mandatory	dynamic	Sale Price	Numeric	Price achieved on sale of property							
20	Mandatory	dynamic	Loss on Sale	Numeric	Total loss net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number							
21	Mandatory	dynamic	Cumulative Recoveries	Numeric	Cumulative recoveries – only relevant for cases with losses							
22	Optional	dynamic	Professional Negligence Recoveries	Numeric	Any amounts received in settlement or as a result of professional negligence claims against surveyors, solicitors etc. net of any fees / costs							
23	Optional	dynamic	Loan flagged as Contencioso	Y / N	Flag to identify if borrower has entered 'Contencioso' status. Applicable only in Spain	N/A	N/A	N/A	N/A		N/A	N/A

ECB Loan Level Data - Reporting Template for RMBS - October 2009

Field Number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	Master Trusts Applicability
RMBS Fields at Security or Bond Level Data						
1	Mandatory	Dynamic	Report Date	Date	The date on which the transaction report was issued. All dates take DD-MM-YYYY format	Applicable
2	Mandatory	Static	Issuer	Text	Name of issuer and issue series, if applicable	Applicable
3	Optional	Dynamic	Ending Reserve Account Balance	Numeric	The balance of funds on deposit in the reserve account at the Accrual End Date	Applicable
4	Optional	Dynamic	Target Reserve Account Balance	Numeric	The amount of funds that would be on deposit in the reserve account when it is fully funded pursuant to the transaction documentation	Applicable
5	Optional	Dynamic	Drawings under Liquidity Facility	Text	A statement as to whether or not there has been a drawing under the liquidity facility in the period ending on the last interest payment date. If yes, the issuer is to add a note including the total balance drawn under the terms of the liquidity facility at the interest payment date	Applicable
RMBS Fields at Collateral Level Data						
6	Optional	Dynamic	Excess Spread Amount	Numeric	The amount of funds remaining in currency terms of the Current Residential Mortgage Loan Principal Balance after the period's collections have been fully applied to cover the issuer's obligations (i.e. senior fees, bond interest due, swap payments) pursuant to the priority of payments given in the transaction documentation	Applicable
7	Optional	Dynamic	Trigger Measurements/Ratios	Y / N	The status of various delinquency, dilution, default, loss and similar collateral measurements and ratios in relation to their early amortisation or other trigger event levels, as at the current determination date. Has any trigger event occurred? Y / N If yes, please explain in a note	Applicable
8	Optional	Dynamic	Average Constant Pre-payment Rate (CPR) Period with Calculation	Numeric	The report shall include the Average (Avg) CPR speed of the underlying residential mortgage loans. In some jurisdictions, the mortgage pool may also include commercial loans. Avg CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The Avg CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no pre-payments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Avg CPR speed. This calculation is expressed as follows $$\text{Average CPR} = 100 \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{Months since issue}}} \right]$$	Not applicable
RMBS Fields for Transaction Report Contact Information						
9	Optional	Static	Point Contact	Text	Name of the department or the point person(s) of the information sources	Applicable
10	Mandatory	Static	Contact Information	Text	Mailing address, telephone number, fax number, e-mail address and/or other contact information pertaining to the information sources	Applicable

ECB Loan Level Data - Reporting Template for RMBS - October 2009

Field Number	Priority	TAG	Field Name	Data Type	Field Definition & Criteria	Master Trusts Applicability
RMBS Fields at Tranche Level						
11	Mandatory	Static	International Securities Identification Number (ISIN)	Text / Numeric	The security identification code assigned to each class of RMBS pursuant to standards established by the International Standards Organisation (ISIN) or other securities code established by an exchange or other entity	Applicable
12	Optional	Dynamic	Interest Payment Date	Date	The periodic date on which a payment of interest to holders of a specific tranche of RMBS is scheduled to occur	Applicable
13	Optional	Dynamic	Principal Payment Date	Date	The periodic date on which a payment of principal to holders of a specific tranche of RMBS is scheduled to occur	Applicable
14	Optional	Static	Currency	Text	The unit(s) of exchange in which security-level balance(s) and payments are reported	Applicable
15	Optional	Static	Original Principal Balance	Numeric	The Original Principal Balance of a specific tranche of RMBS at issuance	Applicable
16	Optional	Dynamic	Total Ending Balance Subsequent to Payment	Numeric	The par, or notional, balance of a specific tranche of RMBS after the current Principal Payment Date	Applicable
17	Optional	Static	Reference Rate	List	The base reference interest index as defined in the offering document (e.g. 3 month EURIBOR) applicable to a specific tranche of RMBS 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) Other (to provide details, if applicable) (9) No data (ND)	Applicable
18	Optional	Dynamic	Relevant Margin	Numeric	Margin over/under the Reference Rate for a current Accrual Period for a specific tranche of RMBS (only relevant for floating rate notes)	Applicable
19	Optional	Dynamic	Coupon Reference Rate	Numeric	Current Reference Rate applied to a specific tranche of RMBS for the current Accrual Period, to a minimum of five decimal places	Applicable
20	Optional	Dynamic	Current Coupon	Numeric	The interest rate on the security, which is used to calculate interest due for the interest period for each specific RMBS tranche	Applicable
21	Optional	Dynamic	Cumulative Interest Shortfall	Numeric	The cumulative difference between Coupon Amount of interest due and the amount of interest paid or accrued for the current Accrual Period and all previous Accrual Periods on a specific tranche of RMBS	Applicable
22	Optional	Dynamic	Cumulative Principal Shortfalls	Numeric	The cumulative amount of Principal Shortfall as at the end of the current Accrual Period	If possible
23	Optional	Static	Legal Maturity	Date	The date before which a specific tranche of RMBS must be repaid in order not to be in default	Applicable

Geographic Region ('New Assets' Sheet - Field 96)

UK	Germany	France	Italy	Spain	Holland	Other Countries
London (1)	Baden - Wurttemberg (1)	Paris (1)	Florence (1)	Andalusia (1)	Drenthe (1)	TBC
Greater London (2)	Bavaria (2)	Ile de France (2)	Islands (2)	Aragon (2)	Flevoland (2)	
East Midlands (3)	Berlin (3)	North (3)	Milan (3)	Asturias (3)	Friesland (3)	
West Midlands (4)	Brandenburg (4)	South (4)	Naples (4)	Balearic Islands (4)	Gelderland (4)	
North England (5)	Bremen (5)	East (5)	Rome (5)	Basque Country (5)	Groningen (5)	
North West England (6)	Hamburg (6)	West (6)	Turin (6)	Canary Islands (6)	Limburg (6)	
Yorks & Humber (7)	Hesse (7)	Other (7)	Other North (7)	Cantabria (7)	Noord-Brabant (7)	
East Anglia (8)	Lower Saxony (8		Other South (8)	Castilla-La Mancha (8)	Noord-Holland (8)	
South East England (9)	Mecklenburg - Western Pomerania (9)		Other Central (9)	Castilla y Leon (9)	Overijssel (9)	
South West England (10)	North Rhine - Westphalia (10)		Other (10)	Catalonia (10)	Unspecified (10)	
Northern Ireland (11)	Rhineland - Palatinate (11)			Extremadura (11)	Utrecht (11)	
Scotland (12)	Saarland (12)			Galicia (12)	Zeeland (12)	
Wales (13)	Saxony (13)			Madrid (13)	Zuid-Holland (13)	
Channel Islands (14)	Saxony - Anhalt (14)			Murcia (14)	Other (14)	
Non U.K. (15)	Schleswig - Holstein (15)			Navarra (15)		
Other (16)	Thuringia (16)			La Rioja (16)		
	Other (17)			Valencian Community (17		
				Other (18)		

Borrower Credit Quality ('New Assets' Sheet - Field 9)

UK	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	No prior mortgage or rental arrears, no CCJs or equivalent (typically a default or court proceedings flag in continental Europe) in the last three years and no defaults in the last three years. Furthermore for th with no history of an Individual Voluntary Arrangement ('IVA') or equivalent or a satisfactorily completed IVA three years or more before the mortgage application
Near-Prime (2)	One case in the seven to twelve months and no cases in the six months prior to application for prior mortgages arrears or rental arrears, maximum combined value of CCJs or equivalent of Eur1,000 while defaults are ignored. Furthermore for the UK, with no history of an Individual Voluntary Arrangement ('IVA') or equivalent or a satisfactorily completed IVA three years or more before the mortgage application.
Light (3)	Up to two cases in the last twelve months and no more than one case in the six months prior to application for prior mortgages arrears or rental arrears, maximum combined value of CCJs or equivalent of Eu while defaults are ignored. Furthermore for the UK, with no history of an IVA or equivalent or a satisfactorily completed IVA two years or more before the mortgage application.
Medium (4)	Up to three cases in the last twelve months and no more than one case in the six months prior to application for prior mortgages arrears or rental arrears, maximum combined value of CCJs or equival Eur6,000 while defaults are ignored. Furthermore for the UK, with no history of an IVA or equivalent or a satisfactorily completed IVA one year or more before the mortgage application.
Heavy (5)	Up to five cases in the last twelve months and no more than two cases in the six months prior to application for prior mortgages arrears or rental arrears, maximum combined value of CCJs or equivalent of Eur10,000 while defaults are ignored. Furthermore for the UK, with no history of an IVA or equivalent or a satisfactorily completed IVA six months or more before the mortgage application.
Unlimited (6)	More than five cases in the last twelve months or more than two cases in the six months prior to application for prior mortgages arrears or rental arrears, maximum combined value of CCJs or equival Eur10,000 while defaults are ignored. Furthermore for the UK, with a satisfactorily completed IVA within six months of the mortgage application.
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy

Germany	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Near-Prime (2)	
Light (3)	
Medium (4)	
Heavy (5)	
Unlimited (6)	
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy

France	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Near-Prime (2)	
Light (3)	
Medium (4)	
Heavy (5)	
Unlimited (6)	
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy

Italy	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Near-Prime (2)	
Light (3)	
Medium (4)	
Heavy (5)	
Unlimited (6)	
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy

Spain	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Near-Prime (2)	
Light (3)	
Medium (4)	
Heavy (5)	
Unlimited (6)	
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy

Holland	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Sub-Prime (2)	

Other	Loans should be classified according to the characteristics of the product at the time of origination. Label the loan according to adverse credit labels criteria with Prime, Near-Prime, Light, Medium, Heavy, Unlimited, with definitions as follows:
Prime (1)	
Near-Prime (2)	
Light (3)	
Medium (4)	
Heavy (5)	
Unlimited (6)	
Notes	Light (3) to Unlimited (6) are all categories of sub-prime. If cannot distinguish between the categories enter as Heavy