

**COMMISSION IMPLEMENTING REGULATION (EU) 2023/2083****of 26 September 2023****laying down implementing technical standards for the application of Article 16(1) of Directive (EU) 2021/2167 of the European Parliament and of the Council with regard to the templates to be used by credit institutions for the provision to buyers of information on their credit exposures in the banking book****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive (EU) 2021/2167 of the European Parliament and of the Council of 24 November 2021 on credit servicers and credit purchasers and amending Directives 2008/48/EC and 2014/17/EU <sup>(1)</sup>, and in particular Article 16(6) thereof,

Whereas:

- (1) Before they purchase non-performing credit agreements, prospective buyers should have access to granular credit agreement-by-credit agreement information about the non-performing credit agreement itself, the counterparty, the collateral, the guarantees, the legal and enforcement procedures and the historical collection and repayment history. Standardisation of that information by means of common templates, data fields, definitions and characteristics should facilitate the sale of non-performing credit agreements on secondary markets and should reduce entry barriers for small credit institutions and smaller investors wishing to conclude transactions in respect of non-performing credit agreements.
- (2) Credit institutions should use transaction data templates for non-performing credit agreements when selling or transferring non-performing credit agreements that are included in a portfolio for sales or transfers, in order to provide prospective buyers with all necessary information thereby enabling them to properly assess the value of the creditor's rights under the non-performing credit agreement, or of the non-performing credit agreement itself, and the likelihood of recovery of the value. Applying such data templates to credit agreements would also reduce information asymmetries between prospective buyers and sellers of credit agreements and, thus, contribute to the development of a functioning secondary market in the Union. Credit institutions should use the templates in sales or transfers of such credit agreements involving a change to the lender of record under the credit agreement concerned.
- (3) In order to provide prospective buyers with all necessary information to make an informed decision, credit institutions should use transaction data templates for transfers of non-performing credit agreements, including transfers to other credit institutions. The data templates should be proportionate to the nature and size of credits and credit portfolios. For that reason, that obligation should apply to transfers of non-performing credit agreements only and should not encompass complex transactions where non-performing credit agreements are included as a part of such a transaction. Credit institutions should not use such templates in the case of complex transactions, when selling or transferring other types of contracts, including credit default swaps, total return swaps and other derivative contracts, insurance contracts and sub-participation contracts in relation to non-performing credit agreements, or for transfers of non-performing credit agreements pursuant to such contracts.

---

<sup>(1)</sup> OJ L 438, 8.12.2021, p. 1.

- (4) For the same reason, credit institutions should not use the transaction data templates for credit agreements, nor for sales or transfers of transferable securities, derivatives, or other financial instruments that fall under the scope of Directive 2014/65/EU of the European Parliament and of the Council <sup>(2)</sup>, securities financing transactions, other than margin lending transactions, as defined in Article 3, point (10), of Regulation (EU) 2015/2365 of the European Parliament and of the Council <sup>(3)</sup>, nor for financial or other leases of movable or immovable property that are not covered by Directive 2008/48/EC of the European Parliament and of the Council <sup>(4)</sup>, and neither for sales or transfers of rights under such instruments, transactions or leases.
- (5) In order to minimise processing costs for credit institutions and credit purchasers, as stated in Article 16(4), point (d), of Directive (EU) 2021/2167, credit institutions should not use the transaction data templates for the disposals of non-performing credit agreements through securitisation, where Regulation (EU) 2017/2402 of the European Parliament and of the Council <sup>(5)</sup> applies and the provision of the related information is governed by Commission Delegated Regulation (EU) 2020/1224 <sup>(6)</sup> and Commission Implementing Regulation (EU) 2020/1225 <sup>(7)</sup>.
- (6) For the same reason, credit institutions should not use the transaction data templates for non-performing loans when selling such loans as part of sales of branches, sales of business lines or sales of clients' portfolios which are not limited to non-performing loans, and transfers of such loans as part of an ongoing restructuring operation of the selling credit institution within insolvency, resolution, or liquidation proceedings.
- (7) In order to respect the principle of proportionality, the transaction data templates for non-performing credit agreements should require different information depending on the nature and size of the non-performing credit agreements and should specify the data fields that have to be completed or specify the circumstances under which it is not mandatory to complete certain data fields. For the same reason, credit institutions should not be obliged to complete all data fields in the transaction data templates for all transactions. Such transactions should involve the sale or transfer of: (1) a single non-performing credit agreement; (2) several non-performing credit agreements linked to one single borrower; (3) non-performing credit agreements that are part of syndicated credit agreement facilities; (4) non-performing credit agreements linked to a borrower that is domiciled outside of the Union; (5) non-performing credit agreements that have been acquired from an entity that is not a credit institution, as in such situations credit institutions may not have all the information required to complete all data fields; (6) non-performing credit agreements to natural persons, where those transactions concern small unsecured credit agreements that are outside the scope of Directive 2008/48/EC. The same approach should apply in the case of a sale or transfer of non-performing credit agreements between credit institutions that belong to the same group.

---

<sup>(2)</sup> Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (recast) (OJ L 173, 12.6.2014, p. 349).

<sup>(3)</sup> Regulation (EU) 2015/2365 of the European Parliament and of the Council of 25 November 2015 on transparency of securities financing transactions and of reuse and amending Regulation (EU) No 648/2012 (OJ L 337, 23.12.2015, p. 1).

<sup>(4)</sup> Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC (OJ L 133, 22.5.2008, p. 66).

<sup>(5)</sup> Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

<sup>(6)</sup> Commission Delegated Regulation (EU) 2020/1224 of 16 October 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE (OJ L 289, 3.9.2020, p. 1).

<sup>(7)</sup> Commission Implementing Regulation (EU) 2020/1225 of 29 October 2019 laying down implementing technical standards with regard to the format and standardised templates for making available the information and details of a securitization by the originator, sponsor and SSPE (OJ L 289, 3.9.2020, p. 217).

- (8) To enable prospective buyers of non-performing credit agreements to perform their financial due diligence and to value non-performing credit agreements before entering into a buy-sell transaction and before committing to a specific price, credit institutions should provide such prospective buyers with all necessary information early enough in the sale process. However, considering the level of detail of such information and the associated confidentiality implications, credit institutions should provide such information only to those prospective buyers that are seriously interested in purchasing the non-performing credit agreements concerned. For data protection reasons, credit institutions should only be allowed to provide personal data in cases where it is necessary to identify individuals whose credit agreements are non-performing. Regulation (EU) 2016/679 of the European Parliament and of the Council <sup>(8)</sup> applies to the processing of personal data in the context of this implementing Regulation.
- (9) Information that prospective buyers of non-performing credit agreements need to perform their financial due diligence and valuation of those credit agreements may contain elements that the credit institutions consider confidential on the basis of legal confidentiality requirements, or on the basis of commercial considerations. Credit institutions should therefore determine which data fields are to be considered confidential and should ensure that all confidential information is shared through secure channels and only after appropriate confidentiality arrangements have been put in place between the credit institution and the prospective buyer. Such secure channels may be electronic virtual data rooms set up by the credit institutions to grant access to the prospective buyers to the necessary information. Credit institutions should ensure that such virtual data rooms meet the applicable industry standards for confidentiality and data security.
- (10) To facilitate the exchange of information, credit institutions should provide the information in electronic and machine-readable form, unless credit institutions and prospective buyers agree otherwise. Where credit institutions use electronic auction platforms or electronic transaction platforms to organise the sales or transfer process of non-performing credit agreements, specific requirements for the electronic and machine-readable format may be set out by such platforms.
- (11) As part of the negotiation of the sales or transfer transaction, credit institutions may agree with prospective buyers to provide additional information regarding non-performing credit agreements beyond what is required by data templates. To that end, the design of the templates should allow for the provision of such additional data fields. Such additional information should as a rule not contain additional personal data, in line with the principle of data minimisation and data protection by design and by default.
- (12) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority. The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(9)</sup>.
- (13) The European Data Protection Supervisor was consulted on this Implementation Regulation in accordance with Article 42(1) of Regulation (EU) 2018/1725 of the European Parliament and of the Council <sup>(10)</sup> and delivered an opinion on 25 July 2023,

---

<sup>(8)</sup> Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (OJ L 119, 4.5.2016, p. 1).

<sup>(9)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

<sup>(10)</sup> Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC (OJ L 295, 21.11.2018, p. 39).

HAS ADOPTED THIS REGULATION:

## Article 1

### Scope

1. This Regulation shall apply to the sales and transfers by credit institutions established in the Union of credit agreements that are classified as non-performing exposures in accordance with Article 47a of Regulation (EU) No 575/2013 of the European Parliament and of the Council <sup>(1)</sup> that those credit institutions hold in their banking book, rather than in their trading book as defined in Article 4(1), point (86), of Regulation (EU) No 575/2013, and, that meet the time criteria set out in Article 16(7) of Directive (EU) 2021/2167.
2. This Regulation shall not apply to the following:
  - (a) sales of non-performing credit agreements as part of sales of branches, sales of business lines or sales of clients' portfolios which are not limited to non-performing credit agreements and transfers of non-performing credit agreements as part of an ongoing restructuring operation of the selling credit institution within insolvency, resolution or liquidation proceedings;
  - (b) sales or transfers of non-performing credit agreements through securitisation, where Regulation (EU) 2017/2402 applies and the provision of the related information is governed by Delegated Regulation (EU) 2020/1224 and Implementing Regulation (EU) 2020/1225;
  - (c) sales or transfers of non-performing credit agreements pursuant to credit default swap, total return swap and other derivative contracts, contracts of insurance and sub-participation contracts;
  - (d) sales or transfers of non-performing credit agreements pursuant to a financial collateral arrangement as defined in Article 2(1), point (a), of Directive 2002/47/EC of the European Parliament and of the Council <sup>(2)</sup> or a transaction that would be a securities financing transaction as defined in Article 4(1), point (139) of Regulation (EU) No 575/2013.

## Article 2

### Definitions

For the purposes of this Regulation, the following definitions apply:

- (1) 'buyer' means a credit purchaser, or a credit institution that receives a non-performing credit agreement in a transaction with another credit institution;
- (2) 'counterparty' means either a borrower or a protection provider in relation to the non-performing credit agreement being sold or transferred;
- (3) 'protection provider' means protection provider as defined in Article 1, point (13), of Regulation (EU) 2016/867 of the European Central Bank <sup>(3)</sup>;

<sup>(1)</sup> Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

<sup>(2)</sup> Directive 2002/47/EC of the European Parliament and of the Council of 6 June 2002 on financial collateral arrangements (OJ L 168, 27.6.2002, p. 43).

<sup>(3)</sup> Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (OJ L 144, 1.6.2016, p. 44).

- (4) 'cut-off date' means the reference date for the provision of information by credit institutions;
- (5) 'non-performing credit agreement' is a credit agreement as defined in Article 3, point (13), of Directive (EU) 2021/2167 which is classified as a non-performing exposure in accordance with Article 47a (3), points (a), (b) and (c) of Regulation (EU) No 575/2013;

### *Article 3*

#### **Information to be provided by credit institutions**

1. Credit institutions shall provide prospective buyers with the following information on each credit agreement:
  - (a) counterparty, as set out in Template 1 of Annex I;
  - (b) credit agreement, as set out in Template 3 of Annex I;
  - (c) collateral, guarantee and enforcement, as set out in Template 4.1 of Annex I;
  - (d) mortgage guarantee, as set out in Template 4.2 of Annex I;
  - (e) historical collection of repayments, as set out in Template 5 of Annex I.
2. Credit institutions shall provide the information referred to in paragraph 1 in accordance with the criteria and definitions laid down in the data glossary set out in Annex II and with the instructions set out in Annex III.
3. When providing the information specified in paragraph 1, credit institutions shall use the relationship table set out in Template 2 of Annex I which mentions the relations between the data fields.

### *Article 4*

#### **Information granularity, completeness, and accuracy**

1. Credit institutions shall provide information for all data fields that are marked as mandatory in the data glossary set out in Annex II, except where those data fields are not applicable pursuant to the criteria specified in the instructions set out in Annex III, and with the exception of information concerning all of the following transactions:
  - (a) sales or transfers of a single non-performing credit agreement or non-performing credit agreements towards a single borrower;
  - (b) sales or transfers of non-performing credit agreements under or forming a part of syndicated credit agreement facilities;
  - (c) sales or transfers of non-performing credit agreement where the borrower is not domiciled in the Union, or has no registered office in the Union;
  - (d) sales or transfers of non-performing credit agreements by a credit institution to an undertaking which is a member of the same group as defined in Article 4(1), point (138), of Regulation (EU) No 575/2013;
  - (e) sales or transfers of non-performing credit agreements that the credit institution previously acquired from an entity other than a credit institution established in the Union and subject to the requirements of Regulation (EU) No 575/2013;

- (f) sales or transfers of unsecured non-performing credit agreements where a borrower is a natural person and where such credit agreements do not fall under the scope of Directive 2008/48/EC.
2. Credit institutions shall make reasonable efforts to provide information for the data fields that are not marked as mandatory in the data glossary set out in Annex II with exceptions for the transactions specified in paragraph 1, points (a) to (f).

#### Article 5

##### **Operational procedures for the provision of information**

1. Credit institutions shall provide prospective buyers with the information specified in Article 3 before entering into a contract for the sale or transfer of non-performing credit agreement, without prejudice to Article 6(2), point (b).
2. Credit institutions shall provide prospective buyers with the information specified in Article 3 in an electronic and machine-readable form, unless agreed otherwise between the credit institution and the prospective buyer.

#### Article 6

##### **Treatment of personal data and confidential information**

1. When providing the information referred to in Article 3, credit institutions shall identify information that is to be considered confidential pursuant to applicable Union law on data confidentiality or on banking secrecy, or pursuant to own internal rules or market practices and ensure adequate protection of such information in accordance with the applicable Union law on data confidentiality or banking secrecy.
2. Before providing the information referred to in Article 3, credit institutions and prospective buyers:
- (a) shall enter into confidentiality agreements drafted in conformity with applicable Union law;
  - (b) shall share personal data only insofar as necessary before entering into a contract for the transfer or sale of non-performing credit agreements.
3. Credit institutions shall use secure channels including virtual data rooms or similar electronic means to provide the information referred to in Article 3.

#### Article 7

##### **Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 26 September 2023.

*For the Commission*  
*The President*  
Ursula VON DER LEYEN

## ANNEX I

**Template 1: Counterparty**

<b>Index</b>	<b>Data field</b>
1,00	Counterparty Group Identifier
1,01	Name of Counterparty Group
1,02	Counterparty Identifier
1,03	Name of Counterparty
1,04	Economic activity
1,05	Role of the counterparty
1,06	Legal Type of Counterparty
1,07	Date of birth
1,08	Residency of Counterparty
1,09	Counterparty deceased
1,10	National identifier (corporates)
1,11	National identifier (private individuals)
1,12	Source of National identifier
1,13	Legal Entity Identifier (LEI)
1,14	Address of Counterparty
1,15	City of Counterparty
1,16	Postal code of Counterparty
1,17	Country of Counterparty
1,18	Availability of e-mail address
1,19	Availability of telephone number
1,20	Date of Last Contact
1,21	Date of Latest Annual Financial Statements
1,22	Currency of Financial Statements
1,23	Fixed Assets
1,24	Current Assets
1,25	Cash and Cash Equivalent Items
1,26	Total Assets
1,27	Total Liabilities
1,28	Total Debt
1,29	Annual Turnover
1,30	Annual EBIT
1,31	Name of Insolvency/Restructuring Proceedings
1,32	Status of legal proceedings
1,33	Description of other legal measures
1,xx	

**Template 2.1: Relationship borrower- loan**

<b>Index</b>	<b>2,00</b>	<b>2,01</b>
<b>Data field</b>	Counterparty Identifier	Loan Identifier

**Template 2.2: Relationship mortgage loan-protection:**

<b>Index</b>	<b>2,01</b>	<b>2,02</b>	<b>2,03</b>
<b>Data field</b>	Loan identifier	Mortgage identifier	Protection identifier

**Template 2.3: Relationship loan other than mortgage loan - protection (collateral, guarantee)**

<b>Index</b>	<b>2,01</b>	<b>2,03</b>
<b>Data field</b>	Loan identifier	Protection Identifier

**Template 2.4: Relationship guarantor- guarantee**

<b>Index</b>	<b>2,00</b>	<b>2,03</b>
<b>Data field</b>	Counterparty identifier	Protection identifier

**Template 3: Loan**

<b>Index</b>	<b>Data field</b>
<b>3,00</b>	Cut-off Date
<b>3,01</b>	Loan Identifier
<b>3,02</b>	Inception date
<b>3,03</b>	Governing Law of Loan Agreement
<b>3,04</b>	Joint Counterparties
<b>3,05</b>	Asset Class
<b>3,06</b>	Type of instrument
<b>3,07</b>	Legal final maturity date
<b>3,08</b>	Currency
<b>3,09</b>	Principal amount
<b>3,10</b>	Accrued interest



<b>3,11</b>	Other balances
<b>3,12</b>	Legal Balance
<b>3,13</b>	Days in Past-Due
<b>3,14</b>	Interest Rate
<b>3,15</b>	Interest Rate Type
<b>3,16</b>	Description of Interest Rate Type
<b>3,17</b>	Interest rate spread/margin
<b>3,18</b>	Reference Rate
<b>3,19</b>	Interest rate reset frequency
<b>3,20</b>	Payment Frequency
<b>3,21</b>	Last Payment Date
<b>3,22</b>	Last Payment Amount
<b>3,23</b>	Date of the default status of the instrument
<b>3,24</b>	Loan legal status
<b>3,25</b>	Date of initiation of legal proceedings
<b>3,26</b>	Stage Reached in legal proceedings
<b>3,27</b>	Jurisdiction of Court
<b>3,28</b>	Date of Obtaining Order for Possession
<b>3,29</b>	Statute of limitations date
<b>3,30</b>	Syndicated Loan
<b>3,31</b>	Syndicated Portion
<b>3,32</b>	Securitized
<b>3,33</b>	Lease agreement
<b>3,34</b>	Start Date of Lease
<b>3,35</b>	End Date of Lease
<b>3,36</b>	Lease Break Option
<b>3,37</b>	Type of Lease
<b>3,38</b>	Forbearance measure
<b>3,39</b>	Type of Forbearance measure
<b>3,40</b>	End Date of Forbearance measure
<b>3,41</b>	Description of the Forbearance measures
<b>3,42</b>	Debt Forgiveness
<b>3,43</b>	Number of historical forbearance
<b>3,xx</b>	

**Template 4.1: Collateral, guarantee and enforcement**

<b>Index</b>	<b>Data field</b>
4,00	Protection identifier
4,01	Type of immovable property
4,02	Type of movable property, other collateral and guarantee
4,03	Address of immovable property
4,04	City of immovable property
4,05	Immovable property Postcode
4,06	Immovable property Country
4,07	Immovable property collateral cadaster identification number
4,08	Cadaster identification
4,09	Lien position
4,10	Higher Ranking Loan
4,11	Register of Deeds Number
4,12	Year of construction
4,13	Building Area (M2)
4,14	Land Area (M2)
4,15	Completion of immovable property
4,16	Value of Energy Performance Certificate
4,17	Type of occupancy
4,18	Currency of collateral and guarantee
4,19	Latest Internal Valuation Amount
4,20	Date of Latest Internal Valuation
4,21	Type of Appraisal Amount for the Latest Internal Valuation
4,22	Type of Latest Internal Valuation
4,23	Latest External Valuation Amount
4,24	Date of Latest External Valuation
4,25	Type of Appraisal Amount for the Latest External Valuation
4,26	Type of Latest External Valuation
4,27	Financial Guarantee Amount
4,28	ISIN
4,29	Enforcement Status
4,30	Enforcement Status Third Parties
4,31	Jurisdiction of Court
4,32	Currency of Enforcement
4,33	Indicator of Enforcement
4,34	Court Appraisal Amount

4,35	Date of Court Appraisal
4,36	Cash in Court
4,37	Sale Agreed Price
4,38	Next Auction Date
4,39	Court Auction Reserve Price for Next Auction
4,40	Last Auction Date
4,41	Court Auction Reserve Price for Last Auction
4,42	Number of Failed Auctions
4,xx	

**Template 4.2: Mortgage guarantee**

NEW Index	Data field
4,43	Mortgage identifier
4,44	Mortgage amount
4,45	Lien position
4,46	Higher ranking loan
4,47	Register of Deeds Number
4,xx	

**Template 5: Historical collection of repayments**

Index	Data field	Before the cut-off date												
			Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
5,00	Loan Identifier													
5,01	Type of Collection													
5,02	Name of External Collection Agent													
5,03	History of Total Repayments													
5,04	History of repayments-From Collateral Sales													
5,xx														

Index	Data field	Before the cut-off date												
			Month 13	Month 14	Month 15	Month 16	Month 17	Month 18	Month 19	Month 20	Month 21	Month 22	Month 23	Month 24
5,00	Loan Identifier													
5,01	Type of Collection													
5,02	Name of External Collection Agent													
5,03	History of Total Repayments													
5,04	History of repayments-From Collateral Sales													
5,xx														

Index	Data field	Before the cut-off date												
			Month 25	Month 26	Month 27	Month 28	Month 29	Month 30	Month 31	Month 32	Month 33	Month 34	Month 35	Month 36
5,00	Loan Identifier													
5,01	Type of Collection													
5,02	Name of External Collection Agent													
5,03	History of Total Repayments													
5,04	History of repayments-From Collateral Sales													
5,xx														

## ANNEX II

Index	Template	Data field	Borrower type	Loan type	Description	Mandatory data fields	Field type	ESMA (RTS 2020/1224)	ANACREDIT (Anacredit Reporting Manual to ECB/2016/13)	FINREP (ITS 2021/451)	CRR	IAS/IFRS
1,00	Counterparty	Counterparty Group Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty group. Where counterparty group is defined as a group of related counterparties. Where a group could just be a standalone counterparty or multiple counterparties. Each counterparty group should have one Counterparty Group Identifier.	Mandatory	Alphanumeric					
1,01	Counterparty	Name of Counterparty Group	Applicable to all	Applicable to all	Name used to refer to the counterparty group.	Mandatory	Alphanumeric					
1,02	Counterparty	Counterparty Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty. Each counterparty must have one counterparty identifier at the cut-off date. This value cannot be used as the counterparty identifier for any other counterparty.	Mandatory	Alphanumeric		2.2.3; 12.4.1			
1,03	Counterparty	Name of Counterparty	Applicable to all	Applicable to all	Full legal name of the counterparty.	Mandatory	Alphanumeric		12.1			
1,04	Counterparty	Economic activity	Corporate	Applicable to all	Classification of the corporate counterparty according to its economic activity, in accordance with the NACE revision 2 statistical classification as laid down in Regulation (EC) No 1893/2006.	Mandatory	Choice populated by using the classification NACE codes-a level two, three or four NACE code in accordance with Regulation (EC) No 1893/2006.		12.4.15			
1,05	Counterparty	Role of the counterparty	Applicable to all	Applicable to all	Role of the counterparty ("Protection provider", "Borrower").	Mandatory	Choice: (a) Protection Provider; (b) Borrower.					
1,06	Counterparty	Legal Type of Counterparty	Applicable to all	Applicable to all	Type of the counterparty broken-down by sector as defined in Annex V of the Regulation (EU) N. 2021/451 ("Non-financial corporations-SMEs"; "Non-financial corporations- other than SMEs"; "Households").	Mandatory	Choice: (a) Non-financial corporations-SMEs; (b) Non-financial corporations-other than SMEs; (c) Households.			Annex V,Part 1. Paragraph 5(i); Paragraph 42 (e) (f)		

1,07	Counterparty	Date of birth	Private Individual	Applicable to all	Date of birth of the private individual counterparty.		dd/mm/yyyy					
1,08	Counterparty	Residency of Counterparty	Private Individual	Applicable to all	Indication whether the residency of the private individual counterparty is in the same country of the institution.	Mandatory	Boolean (Yes or No).					
1,09	Counterparty	Counterparty deceased	Private Individual	Applicable to all	Indication as to whether the private individual counterparty has passed away.		Boolean (Yes or No).	Annex X.NPEL9				
1,10	Counterparty	National identifier	Corporate	Applicable to all	A commonly used identification code which enables the unambiguous identification of the counterparty within its country of residency.	Mandatory	Alphanumeric					
1,11	Counterparty	National identifier	Private Individual	Applicable to all	A commonly used identification code which enables the unambiguous identification of the counterparty within its country of residency.		Alphanumeric					
1,12	Counterparty	Source of National identifier	Corporate	Applicable to all	Name of the country specific registration office which provides the counterparty national identifier.	Mandatory	Alphanumeric					
1,13	Counterparty	Legal Entity Identifier (LEI)	Corporate	Applicable to all	A legal entity identifier of the counterparty assigned in accordance with the International Organisation for Standardisations.		Choice populated by using ISO 17442.		12.4.2			
1,14	Counterparty	Address of Counterparty	Corporate	Applicable to all	Counterparty's street address, including the street number.	Mandatory	Alphanumeric		12.4.8			
1,15	Counterparty	City of Counterparty	Corporate	Applicable to all	Counterparty's city, town or village.	Mandatory	Alphanumeric		12.4.9			
1,16	Counterparty	Postal code of Counterparty	Applicable to all	Applicable to all	Counterparty's postal code.	Mandatory	Alphanumeric		12.4.10			
1,17	Counterparty	Country of Counterparty	Applicable to all	Applicable to all	Counterparty's country.	Mandatory	Choice populated by using ISO 3166-1 alpha-2 code of the country.		12.4.12			
1,18	Counterparty	Availability of e-mail address	Applicable to all	Applicable to all	Indicator whether the institution has the availability of an e-mail address of the counterparty.		Boolean (Yes or No).					

1,19	Counterparty	Availability of telephone number	Applicable to all	Applicable to all	Indicator whether the institution has the availability of a telephone number (mobile or landline) of the counterparty.		Boolean (Yes or No).					
1,20	Counterparty	Date of Last Contact	Applicable to all	Applicable to all	The most recent date of contact with the counterparty, by using any oral or written communication mean (i.e. letter, phone collection, e-mail) and provided that a reply has been received by the counterparty.		dd/mm/yyyy					
1,21	Counterparty	Date of Latest Annual Financial Statements	Corporate	Applicable to all	Date of the latest available Financial Statements.		dd/mm/yyyy					
1,22	Counterparty	Currency of Financial Statements	Corporate	Applicable to all	Currency in which the latest available financial statements are expressed in.		Choice populated by using ISO 4217 currency codes.					
1,23	Counterparty	Fixed Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's fixed assets as per its latest available financial statements. Where 'Fixed Assets' is defined by IAS 16 (Property, Plant and Equipment) or similar according to other accounting standards, as assets whose use is for the business operation, where a value is assigned to them, and the useful economic life is more than one year.		Number					IAS 16.6
1,24	Counterparty	Current Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's current assets, excluding cash and cash equivalent items as per its latest available financial statements. Where 'Current Assets' are assets that are defined by IAS 1.60, or similar according to other accounting standards, as expected to be realised in the entity's normal operating cycle, held primarily for the purpose of trading, and expected to be realised within 12 months after the reporting period.		Number					IAS 1.60; IAS 1.66



1,25	Counterparty	Cash and Cash Equivalent Items	Corporate	Applicable to all	Carrying amount of the corporate counterparty's cash and cash equivalent items as per its latest available financial statements. Where 'Cash and Cash Equivalents' are defined by IAS 7 or similar according to other accounting standards, as short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.		Number					IAS 7.6
1,26	Counterparty	Total Assets	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total assets, as defined by the applicable accounting standard, as per its latest available financial statements.		Number					IAS 1.9(a), IG 6
1,27	Counterparty	Total Liabilities	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total liabilities, as defined by the applicable accounting standard, as per its latest available financial statements.		Number					IAS 1.9(b), IG 6
1,28	Counterparty	Total Debt	Corporate	Applicable to all	Carrying amount of the corporate counterparty's total debt as defined by the IAS 32.11 (financial liabilities) or similar applicable accounting standard, as per its latest available financial statements. It's related to all formal, written financing agreements such as short-term loans payable, long-term loans payable, and bonds payable as per the latest available financial statements.		Number					IAS 32.11
1,29	Counterparty	Annual Turnover	Corporate	Applicable to all	Annual sales volume net of all discounts and sales taxes of the counterparty in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013.		Number		12.4.22		Art. 153(4)	

1,30	Counterparty	Annual EBIT	Corporate	Applicable to all	Amount of annual Earnings Before Interest and Tax (EBIT) generated by the corporate counterparty as per the latest available financial statements.		Number					
1,31	Counterparty	Name of Insolvency/ Restructuring Proceedings	Applicable to all	Applicable to all	Name of any insolvency or restructuring proceedings to which the counterparty is subject.	Mandatory	Choice dependent on the country.					
1,32	Counterparty	Status of legal proceedings	Applicable to all	Applicable to all	Categories describing a counterparty's legal status in relation to its solvency based on the national legal framework. The institution must transpose the values listed in the 'Field type' column into the national legal framework.	Mandatory	(a) No legal action taken; (b) Under judicial administration, receivership or similar measures; (c) Bankruptcy/insolvency; (d) Other legal measures.	12.4.16				
1,33	Counterparty	Description of other legal measures	Applicable to all	Applicable to all	Description of the status of legal proceedings when 'Other legal measures' is selected in data field 'Status of legal proceedings'.		Alphanumeric	12.4.16				
1,xx	Counterparty											
2,00	Relationship	Counterparty Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each counterparty. Each counterparty must have one counterparty identifier at the cut-off date. This value cannot be used as the counterparty identifier for any other counterparty.	Mandatory	Alphanumeric	2.2.3; 12.4.1				
2,01	Relationship	Loan Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one loan identifier at the cut-off date. This value cannot be used as the loan identifier for any other loan under the same or different loan agreement.	Mandatory	Alphanumeric					

2.02	Relationship	Mortgage Identifier	Applicable to all	Secured loan	The institution's internal identifier for the Mortgage Agreement.	Mandatory	Alphanumeric					
2.03	Relationship	Protection Identifier	Applicable to all	Secured loan	Institution's internal identifier to uniquely identify each protection used to secure the loan (collateral or guarantee). Each protection must have one protection identifier at the cut-off date. This value cannot be used as the protection identifier for any other protection. Where the categories of the collateral and guarantee are those defined in the template F1 3.01 of Annexes III and IV to Implementing Regulation (EU) No 2021/451.	Mandatory	Alphanumeric		2.2.6	Annex III and Annex IV. F 1 3.01		
3.00	Loan	Cut-off Date	Applicable to all	Applicable to all	Reference date of the data included in the EBA NPL templates. In general, if not otherwise provided in the description of the field, the data refers to the cut-off date.	Mandatory	dd/mm/yyyy					
3.01	Loan	Loan Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one loan identifier at the cut-off date. This value cannot be used as the loan identifier for any other loan under the same or different loan agreement.	Mandatory	Alphanumeric					
3.02	Loan	Inception date	Applicable to all	Applicable to all	The date on which the contractual relationship originated, i.e. the date on which the contract agreement became binding for all parties.	Mandatory	dd/mm/yyyy		3.4.4			
3.03	Loan	Governing Law of Loan Agreement	Applicable to all	Applicable to all	Jurisdiction governing the loan agreement. This does not necessarily correspond to the country where the loan agreement was originated.	Mandatory	Choice populated by using ISO 3166 ALPHA-2.	Annex X.NPEL 23				

3.04	Loan	Joint Counterparties	Applicable to all	Applicable to all	Number of counterparties who jointly owe under the loan. They are jointly responsible for payments to the lender arising under the loan agreement.	Mandatory	Choice: (a) no joint counterparties (b) two counterparties; (c) more than two counterparties.				
3.05	Loan	Asset Class	Applicable to all	Applicable to all	Asset class of the loan as defined in Article 2(1) of Commission Delegated Regulation (EU) 2020/1224.	Mandatory	Choice: (a) Residential real estate, (b) Commercial real estate, (c) Corporate, (d) Automobile, (e) Consumer, (f) Credit card, (g) Leasing, (h) Other	Article 2(1).			
3.06	Loan	Type of instrument	Applicable to all	Applicable to all	Classification of the loan according to the type of contractual terms agreed between the parties.	Mandatory	Choice populated according to the seller's segmentation. A suggested list is the following: (a) Deposits other than reverse repurchase agreements; (b) Overdraft; (c) Credit card debt; (d) Revolving credit other than overdrafts and credit card debt; (e) Credit lines other than revolving credit; (f) Reverse repurchase agreements; (g) Trade receivables; (h) Financial leases; (i) Other loans.	3.4.1			
3.07	Loan	Legal final maturity date	Applicable to all	Applicable to all	Contractual maturity date of the loan as at the cut-off date, taking into account any agreements amending initial contracts, including forbearance measures. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		dd/mm/yyyy	3.4.6			

3,08	Loan	Currency	Applicable to all	Applicable to all	Currency denomination of the Loan, in accordance with the ISO's 4217 standard.	Mandatory	Choice populated by using ISO 4217 Currency Codes.		3.4.3			
3,09	Loan	Principal amount	Applicable to all	Applicable to all	The amount of outstanding principal as recognised on the balance sheet as at the cut-off date. The number does not include the amounts recognised under the field 'Accrued interest' and 'Other balances'.	Mandatory	Number					
3,10	Loan	Accrued interest	Applicable to all	Applicable to all	The amount of accrued interest on loans as defined in Regulation (EU) No 1071/2013 (ECB/2013/33) as at the cut-off date. In accordance with the general principle of accruals accounting, interest receivable on instruments should be subject to on-balance sheet recording as it accrues (i.e. on an accruals basis) rather than when it is actually received (i.e. on a cash basis).	Mandatory	Number		4.4.11			
3,11	Loan	Other balances	Applicable to all	Applicable to all	Total amount of other outstanding amounts recognised on the balance sheet as at the cut-off date. The number should incorporate other charges, commissions, fees and other outstanding amounts not recognised under the field 'Principal amount' or 'Accrued interest'.	Mandatory	Number					
3,12	Loan	Legal Balance	Applicable to all	Applicable to all	Total claim amount, including any on-balance sheet exposures (excluding any debt forgiveness), off-balance sheet exposures and penalty interests, which the lender is entitled to receive by the debtor as at the cut-off date.	Mandatory	Number					

3,13	Loan	Days in Past-Due	Applicable to all	Applicable to all	Number of days that the loan is currently past-due as at the cut-off date. In case of non-performing loans that are not past-due, the number is zero. The loan is 'past-due' when it meets the criteria of paragraph 96 of Part 2 of Annex V to Implementing Regulation (EU) No 2021/451.	Mandatory	Number				
3,14	Loan	Interest Rate	Applicable to all	Applicable to all	Annualised agreed rate or narrowly defined interest rate in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34). It's applicable at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Percentage		4.4.1		
3,15	Loan	Interest Rate Type	Applicable to all	Applicable to all	Classification of loans based on the base rate for establishing the interest rate for each payment period. It's applicable at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Choice: (a) Fixed; (b) Variable; (c) Mixed.		3.4.8		
3,16	Loan	Description of Interest Rate Type	Applicable to all	Applicable to all	Description of interest rate type when "Mixed" is selected in field "Interest Rate Type". This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Alphanumeric				
3,17	Loan	Interest rate spread/margin	Applicable to all	Applicable to all	Margin or spread (expressed as a percentage) to add to the reference rate that is used for the calculation of the interest rate in basis points. It's applicable at the cut-off date, which takes into account any current forbearance measure granted. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Percentage		3.4.12		

3,18	Loan	Reference Rate	Applicable to all	Applicable to all	Reference rate used for the calculation of the actual interest rate. Combination of the reference rate value and maturity value, applicable at the cut-off date when 'Variable' is selected in the field 'Interest Rate Type'. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Alphanumeric					
3,19	Loan	Interest rate reset frequency	Applicable to all	Applicable to all	Frequency at which the interest rate is reset after the initial fixed-rate period, if any. It's applicable at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Choice: (a) Not resettable (b) Overnight (c) Monthly (d) Quarterly (e) Semi-annually (f) Annually (g) At creditor discretion (h) Other frequency		3.4.9			
3,20	Loan	Payment Frequency	Applicable to all	Applicable to all	Frequency of payments due, either of principal or interest, i.e. number of months between payments. It is based on the current loan agreement as at the cut-off date, which takes into account any current forbearance measure. This data field is required only when the field 'Days in Past-Due' is less than or equal to 365 days in past-due.		Choice: (a) Monthly (b) Quarterly (c) Semi-annually (d) Annually (e) Bullet (f) Zero coupon (g) Other		3.4.16			
3,21	Loan	Last Payment Date	Applicable to all	Applicable to all	Date that the last payment was made.		dd/mm/yyyy	Annex X.NPEL 30.				
3,22	Loan	Last Payment Amount	Applicable to all	Applicable to all	Amount of last payment.		Number					

3,23	Loan	Date of the default status of the instrument	Applicable to all	Applicable to all	The date on which the default status is considered to have occurred. Where default is as per Article 178 of Regulation (EU) No 575/2013 (CRR). In case of non-performing loans that are not in default status, this data field is not reported.	Mandatory	dd/mm/yyyy		4.4.5		Definition of default as of Article 178	
3,24	Loan	Loan legal status	Applicable to all	Applicable to all	Indication of the loan legal status as at the cut-off date.	Mandatory	Choice: (a) out of court settlement; (b) legal proceedings; (c) no legal or 'out of court' action taken.					
3,25	Loan	Date of initiation of legal proceedings	Applicable to all	Applicable to all	The date on which the legal proceedings were initiated. This date must be the most recent relevant date prior to the cut-off date and must only be reported if the field 'Loan legal status' has the value 'legal proceedings'.	Mandatory	dd/mm/yyyy					
3,26	Loan	Stage reached in legal proceedings	Applicable to all	Applicable to all	It is an indication of how advanced the relevant legal procedure has become as a result of various legal steps in the legal procedure having been completed for each secured or unsecured loan. The generic, standardised legal actions across countries are identified below. This is not an exhaustive list of legal actions and therefore the institution should make a value judgement as to whether they should add any additional legal actions to the generic standardised legal actions. Multiple selections of stages are allowed to be entered if applicable:  (a) Initial stage; (b) A proof of claim has been filed by the seller; (c) A notice of intention to sell secured assets has been given; (d) A distribution has been made to the seller; (e) A notice of the end of the procedure has been given.  This data field must only be reported if the field 'Loan legal status' has the value 'legal proceedings'.	Mandatory	alphanumeric					



3,27	Loan	Jurisdiction of Court	Applicable to all	Applicable to all	Location of the court where the court case is being heard. This field is required only when a court case has been initiated	Mandatory	Choice populated by using ISO 3166 ALPHA-2.	Annex X.NPEL20				
3,28	Loan	Date of Obtaining Order for Possession	Applicable to all	Secured loan	Date that the order for possession is granted by the court. This field is required only when an order for possession has been granted by the court.		dd/mm/yyyy	Annex X.NPEL21				
3,29	Loan	Statute of limitations date	Applicable to all	Applicable to all	Date when the loan expires and legal proceedings cannot be undertaken. This field is required only when it is applicable under the governing law of the loan agreement and the legal status of the loan.	Mandatory	dd/mm/yyyy					
3,30	Loan	Syndicated Loan	Applicable to all	Applicable to all	Indicator as to whether the loan is provided by a syndicate or consortium of two or more credit institutions. This means that in the case of a syndicated loan the institution holds less than 100% of the total loan.		Boolean (Yes or No).					
3,31	Loan	Syndicated Portion	Applicable to all	Applicable to all	Percentage of the portion held by the institution. Applicable when "Yes" is selected in field "Syndicated Loan".		Percentage	Annex X.NPEL 31				
3,32	Loan	Securitized	Applicable to all	Applicable to all	Indicator as to whether the loan has been securitized or within covered bond pool.		Boolean (Yes or No).					
3,33	Loan	Lease agreement	Applicable to all	Secured loan	Indicator as to whether the credit agreement contains a lease.	Mandatory	Boolean (Yes or No).					IFRS 16.9
3,34	Loan	Start Date of Lease	Applicable to all	Secured loan	Date that the current lease starts if 'yes' is selected in the field 'Lease agreement'.		dd/mm/yyyy					
3,35	Loan	End Date of Lease	Applicable to all	Secured loan	Date that the current lease ends if 'yes' is selected in the field 'Lease agreement'.		dd/mm/yyyy					

3,36	Loan	Lease Break Option	Applicable to all	Secured loan	Details of any lease break clause(s) if 'yes' is selected in the field 'Lease agreement'.		Alphanumeric					
3,37	Loan	Type of Lease	Applicable to all	Secured loan	Type of the lease agreement with the counterparty if 'yes' is selected in the field 'Lease agreement'.		Choice: (a) Triple Net (Tenant pays the base rental amount plus operating costs, including real estate taxes, insurance, maintenance, and repairs); (b) Net-Net Lease (Tenant pays the base rental amount, real estate taxes, and insurance premiums).					
3,38	Loan	Forbearance measure	Applicable to all	Applicable to all	Indicator as to whether forbearance measures are currently applied to the loan at the cut-off date.	Mandatory	Boolean (Yes or No).				Art. 47b	
3,39	Loan	Type of Forbearance measure	Applicable to all	Applicable to all	Types of forbearance as defined in accordance with the criteria and the definitions specified in paragraphs 357 and 358 of Part 2 of Annex V to Implementing Regulation (EU) No 2021/451. Applicable when 'yes' is selected in the field 'Forbearance measure'. Multiple choices are permitted.	Mandatory	Choice: (a) grace period/payment moratorium; (b) interest rate reduction; (c) extension of maturity/term; (d) rescheduled payments; (e) debt forgiveness; (f) debt asset swaps; (g) other forbearance measures.			Annex V,Part 2.357-358.		
3,40	Loan	End Date of Forbearance measure	Applicable to all	Applicable to all	Date that the current applicable forbearance measure ends. Applicable when 'yes' is selected in the field 'Forbearance measure'. In case of multiple forbearance measures, the most recent end date of the forbearance measures is considered.	Mandatory	dd/mm/yyyy	Annex X.NPEL 41				

3,41	Loan	Description of the Forbearance measures	Applicable to all	Applicable to all	Further comments/details on the forbearance measures, including the description of any clause to stop forbearance and multiple forbearance measures applied to the loan. Applicable when 'yes' is selected in the field 'Forbearance measure'.		Alphanumeric					
3,42	Loan	Debt Forgiveness	Applicable to all	Applicable to all	Gross carrying amount of the loan that was partially forgiven as part of current forbearance measure, including principal forgiveness agreed by external collection agencies, as at the cut-off date. Where debt forgiveness refers to a partial cancellation of the loan by the institution through forfeiture of right to legally recover it as specified in paragraph 358 of Part 2 of Annex V to Implementing Regulation (EU) No 2021/451. The gross carrying amount is defined in accordance with paragraph 34.Part 1 of Annex V to Implementing Regulation (EU) No 2021/451. Applicable when the category (e) debt forgiveness is selected in the field 'Type of Forbearance'.		Number			Annex V.Part 1.34 and Part 2.358		
3,43	Loan	Number of historical forbearance	Applicable to all	Applicable to all	Number of forbearance(s) that happened in the last two years. Applicable when 'yes' is selected in the field 'Forbearance measure'.		Number					
3,xx	Loan											
4,00	Collateral, guarantee and enforcement	Protection Identifier	Applicable to all	Secured loan	Institution's internal identifier to uniquely identify each protection used to secure the loan (collateral or guarantee). Each protection must have one protection identifier at the cut-off date. This value cannot be used as the protection identifier for any other protection. Where the categories of the collateral and guarantee are those defined in the template F13.01 of Annexes III and IV to Implementing Regulation (EU) No 2021/451.	Mandatory	Alphanumeric		2.2.6	Annex III and IV. F 13.01		

4.01	Collateral, guarantee and enforcement	Type of immovable property	Applicable to all	Secured loan	Type of the immovable property collateral. Applicable to all immovable (real estate) collateral.	Mandatory	Choice: (a) office (b) retail (c) industrial (d) residential (e) other					
4.02	Collateral, guarantee and enforcement	Type of movable property, other collateral and guarantee	Applicable to all	Secured loan	Type of movable property, other collateral and guarantee. Applicable to collateral (other than immovable property) and guarantees.	Mandatory	Choice populated according to the seller's segmentation. A suggested list is the following:  (a) Auto mobile vehicles (b) Industrial and commercial vehicles (including commercial trucks, rail vehicles etc.) (c) Nautical vehicles and ships (includes Nautical leisure vehicles) (d) Aeroplanes (e) Industrial equipment (includes Machine tools and Energy related equipment and Floating charge) (f) Office equipment (g) Medical equipment (h) Goods and inventory (company's goods and products that are ready to sell, along with the raw materials that are used to produce them) (i) Other physical collateral (j) Equity and debt securities (k) Financial Guarantees (l) Life insurance policies pledged (m) Gold, currency and deposits (n) Other collateral					

4.03	Collateral, guarantee and enforcement	Address of immovable property	Applicable to all	Secured loan	Street address where the immovable property is located at, including flat/house, number or name. Applicable to all immovable (real estate) collateral.	Mandatory	Alphanumeric					
4.04	Collateral, guarantee and enforcement	City of immovable Property	Applicable to all	Secured loan	City where the immovable property is located at. Applicable to all immovable (real estate) collateral.	Mandatory	Choice populated by using UN/LOCODE.					
4.05	Collateral, guarantee and enforcement	Immovable property Postcode	Applicable to all	Secured loan	Postcode where the immovable Property is located at. Applicable to all immovable (real estate) collateral, unless there is no postal code for land or alike.	Mandatory	Alphanumeric					
4.06	Collateral, guarantee and enforcement	Immovable property Country	Applicable to all	Secured loan	Region or country where the immovable property collateral is located. Applicable to all immovable (real estate) collateral.	Mandatory	Choice populated by using ISO 3166 ALPHA-2 of the region or country in which the collateral is located.					
4.07	Collateral, guarantee and enforcement	Immovable property collateral cadaster identification number	Applicable to all	Secured loan	The identification number under which the immovable property collateral is recorded in the cadaster.		Alphanumeric					
4.08	Collateral, guarantee and enforcement	Cadaster identification	Applicable to all	Secured loan	The name and/or identification code of the official register (cadaster) showing details of ownership, boundaries and value of the immovable property (collateral).		Alphanumeric					

4.09	Collateral, guarantee and enforcement	Lien position	Applicable to all	Secured loan	<p>The highest ranking position held by the institution in relation to the collateral other than mortgage guarantee, which determines the order in which the law recognises the institution's claims against the collateral in a foreclosure. In case the loan has several liens on one collateral, the highest claim held by the institution is reported in this field.</p> <p>Applicable if the lien is recorded against the title to the collateral in the official deed records.</p> <p>In the case of mortgage guarantees, this field is not filled under this template but in the Template 4.2: Mortgage guarantee.</p>	Mandatory	Number					
4.10	Collateral, guarantee and enforcement	Higher Ranking Loan	Applicable to all	Secured loan	<p>The amount that higher ranking claimants/holders of first position liens are entitled to receive before the institution in a foreclosure of the collateral other than mortgage guarantee. The purpose of this field is to provide an indication of the extent to which the institution will be able to recoup the outstanding debt from the collateral in a foreclosure after first position liens have been settled in full.</p> <p>Applicable if the institution does not hold the first position lien in relation to the collateral.</p> <p>In the case of mortgage guarantees, this field is not filled under this template but in the Template 4.2: Mortgage guarantee.</p>	Mandatory	Number					

4.11	Collateral, guarantee and enforcement	Register of Deeds Number	Applicable to all	Secured loan	Registration number under which the institution's lien against the title to the collateral other mortgage guarantee is recorded in the official deed records. Applicable if the institution has a lien on the collateral. In the case of mortgage guarantees, this field is not filled under this template but in the Template 4.2: Mortgage guarantee.		Alphanumeric					
4.12	Collateral, guarantee and enforcement	Year of construction	Applicable to all	Secured loan	The year in which the collateral was constructed.							
4.13	Collateral, guarantee and enforcement	Building Area (M2)	Applicable to all	Secured loan	Building area (square metres) of the immovable property. Applicable to all immovable (real estate) collateral.		Number					
4.14	Collateral, guarantee and enforcement	Land Area (M2)	Applicable to all	Secured loan	Land area surrounding the immovable property (square metres). Applicable to all immovable (real estate) collateral.		Number					
4.15	Collateral, guarantee and enforcement	Completion of immovable property	Applicable to all	Secured loan	Indicator as to whether the construction of the immovable property is complete.		Boolean (Yes or No).					
4.16	Collateral, guarantee and enforcement	Value of Energy Performance Certificate	Applicable to all	Secured loan	For immovable property collateral, value stated on the Energy Performance Certificate as defined in the EU Energy Efficiency Directive 2012. Applicable to all immovable (real estate) collateral.		Choice: (a) A; (b) B; (c) C; (d) D; (e) E; (f) F; (g) G.					

4,17	Collateral, guarantee and enforcement	Type of Occupancy	Applicable to all	Secured loan	Type of occupancy for immovable property collateral. If the property has a mixed use, it can be classified according to its dominant use (based for example on the surface areas dedicated to each use). Applicable to all immovable (real estate) collateral.		Choice: (a) Owner-occupied; (b) Rented; (c) Other.					
4,18	Collateral, guarantee and enforcement	Currency of collateral and guarantee	Applicable to all	Secured loan	Currency that the valuation and cash flows related to the collateral or guarantee are expressed in. Applicable to all type of collateral (immovable and movable property) and guarantees.	Mandatory	Choice field populated by using ISO 4217 Currency Codes.					
4,19	Collateral, guarantee and enforcement	Latest Internal Valuation Amount	Applicable to all	Secured loan	The value of the collateral as established for the relevant type of collateral following the chosen internal valuation approach, when last assessed at or prior to the cut-off date. This reflects the value of the collateral, without considering any (regulatory) haircuts. This data field is required when the institution has performed a recent internal valuation before or as at the cut-off date.	Mandatory	Number					
4,20	Collateral, guarantee and enforcement	Date of Latest Internal Valuation	Applicable to all	Secured loan	Date that the latest internal valuation as reported in the field 'latest internal valuation amount' took place at or prior to the cut-off date. Applicable when the institution has performed a recent internal valuation before or as at the cut-off date.	Mandatory	dd/mm/yyyy					



4.21	Collateral, guarantee and enforcement	Type of Appraisal Amount for the Latest Internal Valuation	Applicable to all	Secured loan	<p>The type of appraisal amount applied for the latest internal valuation of the collateral: market value, book value, liquidation value, other.</p> <p>The market value is the expected price of the collateral at which it would change hands between a willing and informed buyer and seller.</p> <p>The liquidation value is the expected value of the collateral if it were to be liquidated, presumably at a loss (because it is allowed insufficient time to sell on the open market).</p> <p>The book value is the value of the collateral determined by reference to an intrinsic characteristic such as its cost, its principal balance or the amount that a third party is contractually obligated to pay to acquire, settle or discharge it.</p> <p>The type of appraisal amount is further complemented by information about the method applied for the valuation in the field 'Type of Latest Internal Valuation'.</p> <p>Applicable when the institution has performed an internal valuation before or as at the cut-off date.</p>	Mandatory	<p>Choice:</p> <p>(a) market value, (b) liquidation value, (c) book value, (d) other</p>					
4.22	Collateral, guarantee and enforcement	Type of Latest Internal Valuation	Applicable to all	Secured loan	<p>Type of the latest internal valuation for the collateral as reported in the field 'Latest internal valuation amount'.</p> <p>Applicable when the institution has performed an internal valuation before or as at the cut-off date.</p>		<p>Choice populated according to the seller's segmentation. A suggested list is the following:</p> <p>(a) Full Appraisal; (b) Drive-by; (c) Automated Valuation Model; (d) Indexed; (e) Desktop; (f) Managing or Estate Agent; (g) Purchase Price; (h) Hair Cut; (i) Mark to market; (j) Counterparties Valuation; (k) Other.</p>					

4,23	Collateral, guarantee and enforcement	Latest External Valuation Amount	Applicable to all	Secured loan	The value of the collateral as established for the relevant type of collateral following the chosen external valuation approach, when last assessed at or prior to the cut-off date. This reflects the value of the collateral, without considering any (regulatory) haircuts. This data field is required when the institution has asked for a recent external valuation before or as at the cut-off date.	Mandatory	Number					
4,24	Collateral, guarantee and enforcement	Date of Latest External Valuation	Applicable to all	Secured loan	Date that the latest external valuation as reported in the field 'latest external valuation amount' took place at or prior to the cut-off date. Applicable when the institution has asked for a recent external valuation performed before or as at the cut-off date.	Mandatory	dd/mm/yyyy					
4,25	Collateral, guarantee and enforcement	Type of Appraisal Amount for the Latest External Valuation	Applicable to all	Secured loan	The type of appraisal amount applied for the latest external valuation of the collateral: market value, book value, liquidation value, other. The market value is the expected price of the collateral at which it would change hands between a willing and informed buyer and seller. The liquidation value is the expected value of the collateral if it were to be liquidated, presumably at a loss (because it is allowed insufficient time to sell on the open market). The book value is the value of the collateral determined by reference to an intrinsic characteristic such as its cost, its principal balance or the amount that a third party is contractually obligated to pay to acquire, settle or discharge it. The type of appraisal amount is further complemented by information about the method applied for the valuation in the field 'Type of Latest External Valuation'. Applicable when the institution has had an external valuation performed before or as at the cut-off date.	Mandatory	Choice: (a) market value, (b) liquidation value, (c) book value, (d) other					

4,26	Collateral, guarantee and enforcement	Type of Latest External Valuation	Applicable to all	Secured loan	Type of the latest external valuation for the collateral as reported in the field 'Latest external valuation amount'. Applicable when the institution has had an external valuation performed before or as at the cut-off date.		Choice: (a) Full Appraisal; (b) Drive-by; (c) Automated Valuation Model; (d) Indexed; (e) Desktop; (f) Managing or Estate Agent; (g) Purchase Price; (h) Hair Cut; (i) Mark to market; (j) Counterparties Valuation; (k) Other.					
4,27	Collateral, guarantee and enforcement	Financial Guarantee Amount	Applicable to all	Secured loan	Maximum amount of the guarantee that can be considered as defined in paragraph 119 of Annex V, Part 2 to Commission Implementing Regulation (EU) 2021/451, i.e. for financial guarantees received, the 'maximum amount of the guarantee that can be considered' is the maximum amount the guarantor would have to pay if the guarantee is called on. Applicable when "Financial Guarantees" is selected in the field "Type of movable property, other collateral and guarantee".	Mandatory	Number			Annex V.Part 2.119		
4,28	Collateral, guarantee and enforcement	ISIN	Applicable to all	Secured loan	ISIN number in accordance with the ISIN Holdings data. Applicable when 'Equity and debt Securities' is selected in the field 'Type of movable property, other collateral and guarantee'.		Number					
4,29	Collateral, guarantee and enforcement	Enforcement Status	Applicable to all	Secured loan	Indicator as to whether the collateral has entered into the enforcement process as at cut-off date. Applicable to all type of collateral (immovable and movable property).	Mandatory	Boolean (Yes or No).	Annex X.NPEC 7				

4,30	Collateral, guarantee and enforcement	Enforcement Status Third Parties	Applicable to all	Secured loan	Indicator as to whether any other secured creditors have taken steps to enforce security over the collateral as at the cut-off date. Applicable to all type of collateral (immovable and movable property)		Boolean (Yes or No).	Annex X.NPEC 8				
4,31	Collateral, guarantee and enforcement	Jurisdiction of Court	Applicable to all	Secured loan	Country of the court responsible for execution of the enforcement process. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Choice populated by using ISO 3166 ALPHA-2.					
4,32	Collateral, guarantee and enforcement	Currency of Enforcement	Applicable to all	Secured loan	Currency that the items related to enforcement are expressed in. Applicable when 'yes' is selected in the field 'Enforcement status'.		Choice populated by using ISO 4217 Currency Codes.					
4,33	Collateral, guarantee and enforcement	Indicator of Enforcement	Applicable to all	Secured loan	Indicator as to whether the enforcement process has been entered into by the corporate or private individual counterparty. Applicable when 'yes' is selected in the field 'Enforcement status'.		Boolean (Yes or No).					
4,34	Collateral, guarantee and enforcement	Court Appraisal Amount	Applicable to all	Secured loan	Court appraisal amount of the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Number	Annex X.NPEC 12				
4,35	Collateral, guarantee and enforcement	Date of Court Appraisal	Applicable to all	Secured loan	Date that the court appraisal happened. Applicable if a court appraisal has occurred, when 'yes' is selected in the field 'Enforcement status'.	Mandatory	dd/mm/yyyy	Annex X.NPEC 13				
4,36	Collateral, guarantee and enforcement	Cash in court	Applicable to all	Secured loan	Cash in court from sold assets awaiting for disbursement to the institution.		Number					

4,37	Collateral, guarantee and enforcement	Sale Agreed Price	Applicable to all	Secured loan	Agreed price for the disposal of the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Number	Annex X.NPEC 19				
4,38	Collateral, guarantee and enforcement	Next Auction Date	Applicable to all	Secured loan	Date of the next intended auction to sell the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	dd/mm/yyyy	Annex X.NPEC 23				
4,39	Collateral, guarantee and enforcement	Court Auction Reserve Price for Next Auction	Applicable to all	Secured loan	Court set reserve price for next auction. The amount is the minimum price required by the court. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	Number	Annex X.NPEC 24				
4,40	Collateral, guarantee and enforcement	Last Auction Date	Applicable to all	Secured loan	Date that the last auction was performed in order to sell the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.	Mandatory	dd/mm/yyyy	Annex X.NPEC 25				
4,41	Collateral, guarantee and enforcement	Court Auction Reserve Price for Last Auction	Applicable to all	Secured loan	Court set reserve price for last auction. This is the minimum price required by the court. Applicable when 'yes' is selected in the field 'Enforcement status'.		Number	Annex X.NPEC 26				
4,42	Collateral, guarantee and enforcement	Number of Failed Auctions	Applicable to all	Secured loan	Number of failed previous auctions for the collateral. Applicable when 'yes' is selected in the field 'Enforcement status'.		Number	Annex X.NPEC 27				
4,xx	Collateral, guarantee and enforcement											
4,43	Mortgage guarantee	Mortgage Identifier	Applicable to all	Secured loan	The institution's internal identifier for the Mortgage Agreement.	Mandatory	Alphanumeric					

4,44	Mortgage guarantee	Mortgage amount	Applicable to all	Secured loan	The maximum amount (including any fees, expenses, and liens on the immovable property) that the institution is entitled to receive in a foreclosure of the immovable property, which serves as collateral for the mortgage, as registered in the official deed register. Applicable if a mortgage lien has been established on the collateral.	Mandatory	Number						
4,45	Mortgage guarantee	Lien position		Secured loan	The highest ranking position held by the institution in relation to the collateral which determines the order in which the law recognises the institution's claims against the collateral in a foreclosure. In case the loan has several liens on one collateral, the highest claim held by the institution is reported in this field. Applicable if a mortgage lien is recorded against the title to the collateral in the official deed records.	Mandatory	Number						
4,46	Mortgage guarantee	Higher ranking loan		Secured loan	The amount that higher ranking claimants/holders of first position liens are entitled to receive before the institution in a foreclosure of the collateral. The purpose of this field is to provide an indication of the extent to which the institution will be able to recoup the outstanding debt from the collateral in a foreclosure after first position liens have been settled in full. Applicable if the institution does not have the first mortgage lien position in relation to the collateral.	Mandatory	Number						

4,47	Mortgage guarantee	Register of Deeds Number		Secured loan	Registration number under which the institution's mortgage lien against the title to the collateral is recorded in the official deed records. Applicable if the institution has a mortgage lien on the collateral.		Alphanumeric					
4,xx	Mortgage guarantee											
5,00	Historical collection of repayments	Loan Identifier	Applicable to all	Applicable to all	Institution's internal identifier to uniquely identify each loan under a single loan agreement. Each loan must have one loan identifier at the cut-off date. This value cannot be used as the loan identifier for any other loan under the same or different loan agreement.	Mandatory	Alphanumeric					
5,01	Historical collection of repayments	Type of Collection	Applicable to all	Applicable to all	Indication whether the collections of repayments occurred internally or by external collection agencies.		Choice: (a) Internal; (b) External.					
5,02	Historical collection of repayments	Name of External Collection Agent	Applicable to all	Applicable to all	Name of the external collection agent. The field is required only in case of external collection.		Alphanumeric					
5,03	Historical collection of repayments	History of Total Repayments	Applicable to all	Applicable to all	Total repayment amounts received by the institution for the past thirty-six months minimum from the cut-off date irrespective of the source of repayment, including collections by external collection agencies. Where the amounts are aggregated per month and presented in separate columns.	Mandatory	Number					
5,04	Historical collection of repayments	History of Repayments - From Collateral Sales	Applicable to all	Secured loan	Repayment amounts made by the collateral disposal for the past thirty-six months minimum from the cut-off date. Where the amounts are aggregated per month and presented in separate columns.		Number					
5,xx	Historical collection of repayments											

## ANNEX III

**Instructions for filling templates for loan-by-loan information**

This Annex III contains instructions for the use of the data templates for non-performing loans, provided for in Annex I, and of the data glossary set out in Annex II. The instructions are structured into two parts. Part 1 contains general instructions including references, conventions applicable to the templates and an explanation of how to use the data glossary. Part 2 provides specific instructions in relation to the data templates.

## PART 1

**GENERAL INSTRUCTIONS**

## 1. REFERENCES

In addition to the definitions laid down in Article 2, the following definitions and abbreviations shall apply for data templates for non-performing loans and for the data glossary:

- (a) 'loan': this term is conventionally used in data templates to refer to 'credit agreements' as defined in Article 3, point (13), of Directive (EU) 2021/2167;
- (b) 'secured loan': means a loan for which either collateral has been pledged or financial guarantees have been received, including the unsecured part of a partially secured or partially guaranteed exposure;
- (c) 'commercial real estate': means any income-producing real estate, either existing or under development, with the exception of social housing and of property owned by end-users, as defined in Article 2 of the Commission Delegated Regulation (EU) 2020/1224 of 16 October 2019;
- (d) 'residential real estate': means any immovable property, available for dwelling purposes, including buy-to-let housing or property, that is acquired, built or renovated by a private household and that is not qualified as commercial real estate, as defined in Article 2 of the Commission Delegated Regulation (EU) 2020/1224 of 16 October 2019;
- (e) 'IAS' or 'IFRS': means the 'International Accounting Standards', as defined in Article 2 of Regulation (EC) No 1606/2002 of the European Parliament and of the Council;
- (f) 'FINREP': means the financial information templates referred to in Annex V of Commission Implementing Regulation (EU) 2021/451;
- (g) 'ANACREDIT': means the common granular analytical credit database referred to in Regulation (EU) No 2016/867 of the European Central Bank.

## 2. DATA GLOSSARY

The data glossary, which is an integral part of the data templates, contains all the information on the data fields to be provided in the data templates for non-performing loans. That information allows credit institutions and prospective buyers to understand how each data field should be used/completed, the applicability of each field in relation to both the borrower type and the loan type. The data glossary also provides references to the EU legal acts that use similar data fields.

With the data glossary, credit institutions are able to identify their internally available data for the valuation of transactions concerning non-performing loans and compare those data with the data glossary. Specifically, the data glossary contains a list of all the data fields included in the data templates for non-performing loans with their specifications, including:

- (a) the index number for each data field;
- (b) the label of each data field;
- (c) a description of the information that should be provided in each data field;
- (d) the borrower type to which each data field is applicable, including corporates, private individuals or all;



- (e) the loan type to which each data field is applicable, including secured loan or all (secured and unsecured loans);
- (f) which data fields are marked as 'Mandatory';
- (g) the field type, which can be one of the following: 'Boolean', 'Choice', 'Date (DD/MM/YYYY)', 'Alphanumeric', 'Percentage' and 'Number';
- (h) references to the EU legal acts that use similar data fields.

### 3. CONVENTIONS

Unless stated otherwise in the 'description' column of the data glossary, credit institutions shall data populate all data fields with the data at the as of the cut-off date.

In the data glossary, the 'field type' column sets out the choice of format standards for 'Boolean', 'Choice', 'Alphanumeric', 'Number', 'Percentage' and 'Date' fields. However, the parties involved in the transaction may agree to use different format standards.

Where the field type is 'Boolean', the field choice is 'Yes' or 'No'.

Where the field type is 'Choice', credit institutions shall select from a list the choice that is applicable to the data field. The choice field shall be entered as the full name of the choice option. For example, where the choice field is '(a) Private individual', the credit institution shall enter 'Private individual' into the data template.

Where the field type is 'Alphanumeric', credit institutions shall enter free text into that data field. That free text may consist either of alphabetical and numerical symbols, or of a finite sequence of characters.

Where the field type is a 'Number', credit institutions shall enter a number expressed to two decimal places. Unless stated otherwise in the data glossary, all numerical values are expressed as positive numbers. Furthermore, where relevant credit institutions shall provide the amounts in their own currency.

Where the field type is a 'Percentage', credit institutions shall enter a percentage expressed as a ratio to two decimal places.

Where the field type is a 'Date', credit institutions shall use the format 'DD/MM/YYYY'.

### 4. MANDATORY DATA FIELDS AND ADDITIONAL INFORMATION

Credit institutions shall provide a value for all data fields that are marked in the data glossary as mandatory, except where those data are not relevant for the underwriting criteria specified in the description of the data field or are not relevant in respect of the borrower type or the loan type.

For data fields that are not marked as mandatory in the data glossary, credit institutions shall make reasonable efforts to provide information. However, when those data are not available under the template format, credit institutions may provide those data in a different format or not provide those data at all.

Credit institutions that agree with a prospective buyer to provide more information than required by this Regulation by using the template format, shall add rows with their own specified index (1,xx.1; 3,xx; 4,xx; 5,xx) under the template concerned and in the data glossary. For such additional information, credit institutions may use the 2018 version 1.1 EBA NPL transaction data templates as a reference. Such additional information should as a rule not contain additional personal data, in line with the principle of data minimisation and data protection by design and by default.

## PART 2

### TEMPLATE RELATED INSTRUCTIONS

#### 1. COUNTERPARTY (Template 1)

Template 1 provides the information necessary to identify the counterparty where that counterparty may assume the role of 'borrower' or 'protection provider' in relation to different loan contracts. The counterparty may, in turn, be a private individual or a corporate. Where the counterparty is a corporate, it may or may not be part of a counterparty group. In addition, Template 1 covers some information on any insolvency or restructuring proceedings to which the counterparty is subject. Credit institutions shall provide further information on any legal proceeding in relation to a particular loan in Template 3.

Credit institutions shall provide the information required by Template 1 in accordance with the specifications laid down in the data glossary of Annex II. Template 1 is linked to the other templates by the use of the counterparty identifier, which is also included in Template 2. Credit institutions may provide additional information in accordance with Part 1, 'General instructions', Section 4.

## 2. RELATIONSHIP (Templates 2.1; 2.2; 2.3; 2.4)

Template 2 provides the relationship between Template 1 and the other templates by using unique identifiers applied to each counterparty, loan, mortgage guarantee and protection. Credit institutions shall specify those identifiers at the cut-off date to identify the non-performing loan that are object to a sale or transfer transaction.

Template 2.1 shows the relationship between borrowers and loans. One borrower may have several loans that are identified by the related loan identifiers. A loan may in turn have one or more counterparties.

Template 2.2 shows the relationship between mortgage loans and protections (collateral, guarantee). A mortgage deed may relate to a pledge of collateral or to several collaterals, which relate in turn to a loan or several loans. On the other hand, a collateral may refer to one or multiple mortgage deeds.

Template 2.3 shows the relationship between loans other than mortgage loans and protections (collateral, guarantee). A loan may have several collaterals, and a collateral may be related to several loans.

Template 2.4, shows the relationships between the guarantee received and its protection provider.

Credit institutions shall provide the information required by Template 2 in accordance with the specifications laid down in the data glossary of Annex II.

## 3. LOAN (Template 3)

Template 3 provides information on the contractual loan agreement, including any lease agreement and forbearance measure granted. In addition, template 3 covers information on any legal proceeding referred to the loan, including, among others, the legal status, the stage reached in legal proceedings and the date of initiation of legal proceedings.

Credit institutions shall provide the information required by Template 3 in accordance with the specifications laid down in the data glossary of Annex II. Template 3 is linked to the other templates by the use of the loan identifier, which is also included in Template 2. Credit institutions may provide additional information in accordance with Part 1 'General instructions', Section 4.

## 4. COLLATERAL, GUARANTEE AND ENFORCEMENT (Templates 4.1; 4.2)

Template 4.1 provides information on any collateral, including immovable and movable property collateral, and guarantees which secure a loan. In addition, the template covers relevant information on any applicable enforcement procedure.

Credit institutions that are a lessee in a lease contract shall provide information on any lease asset (i.e., right-of-use assets) recognised in their financial statements in accordance with the applicable accounting standards.

Credit institutions shall also provide the latest estimated value of any collateral before or at the cut-off date. The latest estimate value may be calculated either internally by the credit institution, or by an external valuer. Credit institutions shall provide the latest evaluation (internal or external), when it is available. When both internal and external valuations are available, credit institutions may provide the prospective buyer with both values with the related valuation dates.

In case of mortgage guarantees, credit institutions shall provide the information on 'mortgage amount', 'lien position', and 'higher ranking loan' in Template 4.2.

Credit institutions shall provide the information required by Template 4 in accordance with the specifications laid down in the data glossary of Annex II. Template 4.1 and template 4.2 are linked to the other templates by the use of the protection identifier and the mortgage identifier, which are also included in Template 2. Credit institutions may provide additional information in accordance with Part 1 'General instructions', Section 4.

#### 5. HISTORICAL COLLECTION OF REPAYMENTS (Template 5)

Template 5 provides information on the historical collection for each loan before the cut-off date, including when the credit institution has used an external collection agent.

Credit institutions shall aggregate the total historical repayment amounts per month and present those amounts in separate columns, covering a minimum period of 36 months before the cut-off date.

Credit institutions shall provide the information required by Template 5 in accordance with the specifications laid down in the data glossary of Annex II. Template 5 is linked to the other templates by the use of the loan identifier, which is also included in Templates 2 and 3. Credit institutions may provide additional information in accordance with Part 1 'General instructions', Section 4. Credit institutions may provide a longer time series before the cut-off date.

---