

UNDERLYING EXPOSURES INFORMATION – ADD-ON FOR NON-PERFORMING EXPOSURES				
Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
Underlying exposures information section				
NPEL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224. This entry must match the unique identifier field in the accompanying underlying exposures template being completed for this specific underlying exposure.	NO	NO
NPEL2	Original Underlying Exposure Identifier	Unique underlying exposure identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier. This entry must match the original underlying exposure identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure.	NO	NO
NPEL3	New Underlying Exposure Identifier	If the original identifier in field NPEL2 cannot be maintained in this field, enter the new identifier. Here (and this new identifier must match the new underlying exposure identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure). If there has been no change in the identifier, enter the same identifier as in NPEL2. The reporting entity must not amend this unique identifier.	NO	NO
NPEL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier. This entry must	NO	NO

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		match the original obligor identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure.		
NPEL5	New Obligor Identifier	If the original identifier in field NPEL4 cannot be maintained in this field, enter the new identifier Here (and this new identifier must match the new obligor identifier field in the accompanying underlying exposures template (Annexes II-IX to this Regulation) being completed for this specific underlying exposure). If there has been no change in the identifier, enter the same identifier as in NPEL4. The reporting entity must not amend this unique identifier.	NO	NO
NPEL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO
NPEL7	In Receivership	Indicator as to whether the obligor is in Receivership	YES	YES
NPEL8	Date of Last Contact	Date of last direct contact with the obligor	YES	YES
NPEL9	Deceased	Indicator as to whether the obligor has passed away	YES	YES
NPEL10	Legal status	<p>The type of legal status of the obligor.</p> <ul style="list-style-type: none"> • Listed Corporate is a Corporate entity whose shares are quoted and traded on a Stock Exchange (LCRP). • Unlisted Corporate is a Corporate entity whose shares are not quoted and traded on a stock exchange, however an unlisted corporate may have an unlimited number of 	YES	YES

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		<p>shareholders to raise capital for any commercial venture (UCRP)</p> <ul style="list-style-type: none"> • Listed Fund is a fund whose shares are quoted and traded on a Stock exchange (LFND). • Unlisted Fund is a fund whose shares are not quoted and traded on a Stock exchange (UFND). • Partnership is where the Sponsor constitutes a group of individuals who form a legal partnership, where profits and liabilities are shared (PSHP). • Private Individual (INDV). 		
NPEL11	Legal Procedure Type	<p>Type of the insolvency process the obligor is currently in:</p> <ul style="list-style-type: none"> • Corporate Restructuring Procedure, which also includes funds (CPRR) • Corporate Insolvency Procedure, which also includes funds (CPRI) • Private Individual Obligor Debt Compromise Procedure (PRCM) • Private Individual Obligor Insolvency Procedure (PRIP) • Partnership Restructuring Procedure (PRTR) • Partnership Insolvency Procedure (PRIS) • Other (OTHR) 	YES	YES
NPEL12	Legal Procedure Name	<p>Name of the legal procedure which provides an indication of how advanced the relevant procedure has become, depending on the country where the obligor is located.</p>	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
NPEL13	Legal Procedures Completed	Description of the legal procedures completed for the obligor.	YES	YES
NPEL14	Date of Entering Into Current Legal Procedure	Date on which the obligor entered into their current legal procedure.	YES	YES
NPEL15	Date of Insolvency Practitioner Appointment	Date on which the insolvency practitioner was appointed.	YES	YES
NPEL16	Number of Current Judgements	Number of outstanding Court Enforcement Orders against the obligor.	YES	YES
NPEL17	Number of Discharged Judgements	Number of discharged Court Enforcement Orders against the obligor	YES	YES
NPEL18	Date of External Demand Issuance	Date on which a demand notice was sent by solicitors who act on behalf of the Institution	YES	YES
NPEL19	Date when Reservation of Rights Letter Was Issued	Date on which the Reservation of Rights Letter was issued by the Institution	YES	YES
NPEL20	Court Jurisdiction	Location of the court where the case is being heard	YES	YES
NPEL21	Date of Obtaining Order for Possession	Date on which the Order for Possession is granted by the court	YES	YES
NPEL22	Comments on Other Litigation Related	Further comments/details if there are other litigation processes in place	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
	Process			
NPEL23	Governing Law	Jurisdiction governing the underlying exposure agreement. This does not necessarily correspond to the country where the underlying exposure was originated.	YES	YES
NPEL24	Bespoke Repayment Description	Description of the bespoke repayment profile when 'Other' is selected in field 'Amortisation Type'	YES	YES
NPEL25	Start Date of Interest Only Period	Date on which the current interest repayment only period starts.	YES	YES
NPEL26	End Date of Interest Only Period	Date on which the interest repayment only period ends.	YES	YES
NPEL27	Start Date of Current Fixed Interest Period	Date on which the current fixed interest period started.	YES	YES
NPEL28	End Date of Current Fixed Interest Period	Date on which the current fixed interest period ends.	YES	YES
NPEL29	Current Reversion Interest Rate	Current level of reversion interest rate according to the underlying exposure Agreement.	YES	YES
NPEL30	Last Payment Date	Date on which the last payment was made	YES	YES
NPEL31	Syndicated Portion	Percentage of the portion held by the Institution when 'Yes' is selected in the field named 'Syndicated' in the applicable Annex for the non-performing exposure.	YES	YES
NPEL32	MARP Entry	Date on which underlying exposure entered current MARP status	YES	YES
NPEL33	MARP Status	The status of the current Mortgage	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		Arrears Resolution Process: <ul style="list-style-type: none"> • Not in MARP (NMRP) • Exited MARP (EMRP) • Provision 23, 31 <i>days</i> in arrears (MP23) • Provision 24, Financial difficulty (MP24) • Provision 28, Not cooperating warning (MP28) • Provision 29, Not cooperating (MP29) • Provision 42, Restructure offer (MP42) • Provision 45, Restructure declined by seller (MP45) • Provision 47, Restructure declined by borrower (MP47) • Self-Cure (MPSC) • Alternative Repayment Arrangement (MPAR) • Other (OTHR) 		
NPEL34	External Collections Level	Indicator as to whether the external collections have been prepared on an obligor level or on an underlying exposure Level	YES	YES
NPEL35	Repayment Plan	Indicator as to whether a repayment plan has been agreed with the external collection agency	YES	YES
NPEL36	Forbearance Level	Indicator as to whether forbearance has been prepared on an obligor level or an underlying exposure level	YES	YES
NPEL37	Date of First Forbearance	Date on which the first forbearance happened	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
NPEL38	Number of Historical Forbearance	Number of forbearance(s) that happened in the past	YES	YES
NPEL39	Principal Forgiveness	Amount of the principal that was forgiven as part of current forbearance, including principal forgiveness agreed by external collection agencies Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEL40	Date of Principal Forgiveness	Date on which the principal forgiveness happened	YES	YES
NPEL41	End Date of Forbearance	Date on which the current forbearance arrangement ends	YES	YES
NPEL42	Repayment Amount Under Forbearance	Periodic repayment amount that the Institution and obligor agreed under the current forbearance terms Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
Collateral-level information section				
NPEC1	Unique Identifier	Report the same unique identifier here as the one entered into field NPEL1.	NO	NO
NPEC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity must not amend this unique identifier.	NO	NO
NPEC3	Original Collateral Identifier	The original unique identifier assigned to the collateral or guarantee. Where the underlying exposure type requires Annexes II, III, IV, or IX to be completed, this field must match the original collateral identifier field in the respective template being completed for	NO	NO

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		<p>this specific collateral item (i.e. this field must match the identifier entered into fields RREC3, CREC3, CRPC3, and ESTC3, as applicable).</p> <p>The reporting entity must not amend this unique identifier.</p>		
NPEC4	New Collateral Identifier	<p>If the original identifier in field NPEC3 cannot be maintained in this field enter the new identifier here. Where the underlying exposure type requires Annexes II, III, IV, or IX to be completed, this new identifier must match the new collateral identifier field in the respective template being completed for this specific collateral item (i.e. this field must match the identifier entered into fields RREC4, CREC4, CRPC4, and ESTC4, as applicable).</p> <p>If there has been no change in the identifier, enter the same identifier as in NPEC3. The reporting entity must not amend this unique identifier.</p>	NO	NO
NPEC5	VAT Payable	Amount of VAT payable on the disposal of the Unit	YES	YES
NPEC6	Percentage Complete	The percentage of development completed since construction started.	YES	YES
NPEC7	Enforcement Status	Status of the enforcement process that the Collateral is currently in as at cut-off date, e.g. if it is in receivership	YES	YES
NPEC8	Enforcement Status Third Parties	Have any other secured creditors have taken steps to enforce security over the asset?	YES	YES
NPEC9	Mortgage Amount Assigned	<p>Total amount of the mortgage assigned to the property collateral.</p> <p>Include the currency in which the amount is denominated, using</p>	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		{CURRENCYCODE_3} format.		
NPEC10	Higher Ranking Underlying Exposure	Amount of higher ranking/lien underlying exposures secured against the collateral that is not held by the Institution and does not form a part of the Portfolio. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC11	Enforcement Description	Comments or description of the stage of enforcement	YES	YES
NPEC12	Court Appraisal Amount	Court appraisal amount of the Property/Collateral Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC13	Date of Court Appraisal	Date on which the court appraisal happened	YES	YES
NPEC14	On Market Price	Price of the Property/Collateral for which it is on the market Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC15	Offer Price	The highest price offered by potential buyers Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC16	Prepare Property for Sale Date	Prepare property/collateral for sale date	YES	YES
NPEC17	Property on Market Date	Collateral on market date, i.e. the date when the collateral is advertised and marketed for sale.	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
NPEC18	On Market Offer Date	On market offer date	YES	YES
NPEC19	Sale Agreed Date	Sale agreed date	YES	YES
NPEC20	Contracted Date	Contracted date	YES	YES
NPEC21	First Auction Date	Date on which the first auction has been performed in order to sell the Property/Collateral	YES	YES
NPEC22	Court Auction Reserve Price for First Auction	Court set reserve price for first auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC23	Next Auction Date	Date on which the next intended auction has been performed in order to sell the Property/Collateral	YES	YES
NPEC24	Court Auction Reserve Price for Next Auction	Court set reserve price for next auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC25	Last Auction Date	Date on which the last auction was performed in order to sell the Property/Collateral	YES	YES
NPEC26	Court Auction Reserve Price for Last Auction	Court set reserve price for last auction, i.e. minimum price required by the court Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEC2	Number of	Number of failed previous auctions for	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
7	Failed Auctions	the Property/Collateral		
Historical collections information section				
NPEH1	Unique Identifier	Report the same unique identifier here as the one entered into field NPEL1.	NO	NO
NPEH2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field NPEL3. The reporting entity must not amend this unique identifier.	NO	NO
NPEH[3-38]	Legal Unpaid Balance at month n	History of total legal unpaid balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH3 and end with the oldest month in NPEH38. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEH[39-74]	History of Past-Due Balances at month n	History of total past-due balance in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH39 and end with the oldest month in NPEH74. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES
NPEH[75-110]	History of Repayments – Not from collateral sales at month n	Repayment made by the obligor in the thirty-six months previous to the data cut-off date, excluding collateral sales, including collections by external collection agencies, each monthly amount reported in a separate field. Start with the most recent month in field NPEH75 and end with the oldest	YES	YES

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Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		<p>month in NPEH110.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>		
NPEH[111-146]	History of Repayments – From collateral sales at month n	<p>Repayment made by the collateral disposal in the thirty-six months previous to the data cut-off date, each monthly amount reported in a separate field. Start with the most recent month in field NPEH111 and end with the oldest month in NPEH146.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	YES	YES