UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
Underlying exposures information section				
CCDL1	Unique Identifier	The unique identifier assigned by the reporting entity in accordance with Article 11(1) of Delegated Regulation (EU) 2020/1224.	NO	NO
CCDL2	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.	NO	NO
CCDL3	New Underlying Exposure Identifier	If the original identifier in field CCDL2 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CCDL2. The reporting entity must not amend this unique identifier.	NO	NO
CCDL4	Original Obligor Identifier	Original unique obligor identifier. The identifier must be different from any external identification number, in order to ensure anonymity of the obligor. The reporting entity must not amend this unique identifier.	NO	NO
CCDL5	New Obligor Identifier	If the original identifier in field CCDL4 cannot be maintained in this field enter the new identifier here. If there has been no change in the identifier, enter the same identifier as in CCDL4. The reporting entity must not amend this unique identifier.	NO	NO
CCDL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
CCDL7	Pool Addition Date	The date on which the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in the first report submitted to the securitisation repository, if this information is not available then enter the later of: (i) the closing date of the securitisation, and (ii) the origination date of the underlying exposure.	NO	YES
CCDL8	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES
CCDL9	Geographic Region – Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification was produced by Eurostat prior to IP completion day (e.g. a jurisdiction not in the EU or UK), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'ZZZ'. In relation to exposures acquired prior to IP completion day, please note the obligation in CCDL10 to provide the year of the NUTS3 classification used. NUTS3 2016, as it applied in the UK immediately before IP completion day, should be used for new exposures acquired after IP completion day.	YES	NO
CCDL10	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. 2016 should be entered for new exposures acquired after IP completion day. All geographic region fields must use	YES	NO

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		the same classification consistently for each underlying exposure and across all underlying exposures in the data submission. For example, reporting using NUTS3 2006 for some geographic fields relating to a given underlying exposure and reporting using NUTS3 2013 for other fields relating to the same exposure is not allowed. In the same way, reporting geographic region fields using NUTS3 2006 for some underlying exposures and reporting geographic region fields using NUTS3 2013 for other underlying exposures in the same data submission is not allowed.		
CCDL11	Employment Status	Employment status of the primary obligor: • Employed – – Private Sector (EMRS) • Employed -– Public Sector (EMBL) • Employed -– Sector Unknown (EMUK) • Unemployed (UNEM) • Self-employed (SFEM) • No Employment, Obligor is Legal Entity (NOEM) • Student (STNT) • Pensioner (PNNR)	YES	NO
CCDL12	Credit Impaired Obligor	Confirm that, pursuant to Article 20(11) of Regulation (EU) 2017/2402, at the time that this underlying exposure was selected for transfer to the SSPE, the exposure was neither in default within the meaning of Article	NO	YES

	UNDERLYING EXPOSURES INFORMATION – CREDIT CARD			
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		178(1) of Regulation (EU) No 575/2013 nor constituted an exposure to a credit-impaired debtor or guarantor, who, to the best of the originator's or original lender's knowledge: (a) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within three years prior to the date of origination or has undergone a debt restructuring process with regard to his non-performing exposures within three years prior to the date of transfer or assignment of the underlying exposures to the SSPE, except if: (i) a restructured underlying exposure has not presented new arrears since the date of the restructuring, which must have taken place at least one year prior to the date of transfer or assignment of the underlying exposures to the SSPE; and (ii) the information provided by the originator, sponsor and SSPE in accordance with points (a) and (e)(i) of the first subparagraph of Article 7(1) explicitly sets out the proportion of restructured underlying exposures, the time and details of the restructuring as well as their		

Field code	Field name	Content to report	ND1-ND4 allowed?	ND5 allowed?
		performance since the date of the restructuring; (b) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history or, where there is no such public registry, another credit registry that is available to the originator or original lender; or (c) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than for comparable exposures held by the originator which are not securitised. Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally accepted measures of restructuring due to forbearance.		
CCDL13	Customer Type	Customer type at origination: • New customer and not an employee/affiliated with the originator's group (CNEO) • New customer and an employee/affiliated with the originator's group (CEMO) • New customer and employee/affiliation not recorded (CNRO)	YES	NO

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD

	UNDERLYING EXPOSURES INFORMATION – CREDIT CARD			
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• Existing customer and not an employee/affiliated with the originator's group (ENEO) • Existing customer and an employee/affiliated with the originator's group (EEMO) • Existing customer and employee/affiliation not recorded (ENRO) • Other (OTHR)		
CCDL14	Primary Income	Primary obligor annual income used to underwrite the underlying exposure at the time of origination. Where the primary obligor is a legal person/entity, enter that obligor's annual revenue. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO
CCDL15	Primary Income Type	Indicate what income in CCDL14 is displayed: • Gross annual income (GRAN) • Net annual income (net of tax and social security) (NITS) • Net annual income (net of tax only) (NITX) • Net annual income (net of social security only) (NTIN) • Estimated net annual income (net of tax and social security) (ENIS) • Estimated net annual income (net of tax only) (EITX) • Estimated net annual income (net of social security only) (EISS)	YES	NO

		UNDERLYING EXPOSURES INFORMATION – CREDIT CARD		
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• Disposable Income (DSPL) • Borrower is legal entity (CORP) • Other (OTHR)		
CCDL16	Primary Income Currency	Currency in which the primary obligor's income or revenue is paid.	YES	NO
CCDL17	Primary Income Verification	Primary Income Verification: • Self-certified no Checks (SCRT) • Self-certified with Affordability Confirmation (SCNF) • Verified (VRFD) • Non-Verified Income or Fast Track (NVRF) • Credit Bureau Information or Scoring (SCRG) • Other (OTHR)	YES	NO
CCDL18	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the full name (without abbreviations) of the arrangement here.	YES	YES
CCDL19	Origination Date	The date on which the account was opened.	YES	NO
CCDL20	Origination Channel	Channel of Origination: • Internet (WEBI) • Branch (BRCH) • Telesale (TLSL) • Stand (STND) • Post (POST) • White Label (WLBL)	YES	YES

		UNDERLYING EXPOSURES INFORMATION – CREDIT CARD		
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• Magazine (MGZN) • Other (OTHR)		
CCDL21	Currency Denomination	The underlying exposure currency denomination.	NO	NO
CCDL22	Current Principal Balance	Enter the total current amount owed by the obligor (including all fees and interest) on the account. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL23	Total Credit Limit	For underlying exposures with flexible re-draw facilities (including revolving characteristics) or where the maximum underlying exposure amount hasn't been withdrawn in full – the maximum underlying exposure amount that could potentially be outstanding. This field is only to be populated for underlying exposures that have flexible or further drawing characteristics. This is not intended to capture instances where the obligor may renegotiate an increased underlying exposure balance but rather where there is currently the contractual ability for the obligor to do this and for the lender to provide the additional funding. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL24	Purchase Price	Enter the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter 100 if no discounting was applied.	NO	YES

UNLERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
CCDL25	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES
CCDL26	Scheduled Principal Payment Frequency	Frequency of principal payments due, i.e. period between payments: • Monthly (MNTH) • Quarterly (QUTR) • Semi Annual (SEMI) • Annual (YEAR) • Other (OTHR)	NO	YES
CCDL27	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: • Monthly (MNTH) • Quarterly (QUTR) • Semi Annual (SEMI) • Annual (YEAR) • Other (OTHR)	NO	YES
CCDL28	Payment Due	The next minimum scheduled payment due from the obligor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL29	Current Interest Rate	Total weighted average annualised yield including all fees applicable at last billing date (i.e. this is billed, not cash yield).	NO	YES
CCDL30	Current Interest Rate Index	The base reference interest index currently applicable (the reference rate off which the interest rate is set): • MuniAAA (MAAA) • FutureSWAP (FUSW) • LIBID (LIBI)	NO	YES

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• LIBOR (LIBO) • SWAP (SWAP) • Treasury (TREA) • Euribor (EURI) • Pfandbriefe (PFAN) • EONIA (EONA) • EONIASwaps (EONS) • EURODOLLAR (EUUS) • EuroSwiss (EUCH) • TIBOR (TIBO) • ISDAFIX (ISDA) • GCFRepo (GCFR) • STIBOR (STBO) • BBSW (BBSW) • JIBAR (JIBA) • BUBOR (BUBO) • CDOR (CDOR) • CIBOR (CIBO) • MOSPRIM (MOSP) • NIBOR (NIBO) • PRIBOR (PRBO) • TELBOR (TLBO) • WIBOR (WIBO) • Bank of England Base Rate (BOER) • European Central Bank Base Rate (ECBR) • Lender’s Own Rate (LDOR) • Other (OTHR)		

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
CCDL31	Current Interest Rate Index Tenor	Tenor of the current interest rate index: • Overnight (OVNG) • IntraDay (INDA) • 1 day (DAIL) • 1 week (WEEK) • 2 week (TOWK) • 1 month (MNTH) • 2 month (TOMN) • 3 month (QUTR) • 4 month (FOMN) • 6 month (SEMI) • 12 month (YEAR) • On Demand (ONDE) • Other (OTHR)	NO	YES
CCDL32	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO
CCDL33	Date Of Restructuring	Enter the date at which the underlying exposure has been restructured. Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity and/or other generally-accepted measures of restructuring due to forbearance. In the event of multiple dates, all dates must be provided in accordance with the XML schema.	YES	YES

		UNDERLYING EXPOSURES INFORMATION – CREDIT CARD		
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
CCDL34	Date Last In Arrears	Date the account was last in arrears.	YES	YES
CCDL35	Number Of Days In Arrears	Number of *days* the account is in arrears as of the data cut-off date. If the account is not in arrears enter 0.	NO	NO
CCDL36	Arrears Balance	Current balance of arrears, which is defined as: • Total payments due to date • PLUS any amounts capitalised • PLUS any fees applied to the account • LESS total payments received to date. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO
CCDL37	Account Status	Current status of the underlying exposure that has been securitised: • Performing (PERF) • Restructured - No Arrears (RNAR) • Restructured - Arrears (RARR) • Defaulted according to Article 178 of Regulation (EU) No 575/2013 (DFLT) • Not defaulted according to Article 178 of Regulation (EU) No 575/2013 but classified as defaulted due to another definition of default being met (NDFT)	NO	NO

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• Defaulted both according to Article 178 of Regulation (EU) No 575/2013 and according to another definition of default being met (DTCR) • Defaulted only under another definition of default (DADB) • Arrears (ARRE) • Repurchased by Seller - Breach of Representations and Warranties (REBR) • Repurchased by Seller - Defaulted (REDF) • Repurchased by Seller - Restructured (RERE) • Repurchased by Seller - Special Servicing (RESS) • Repurchased by Seller - Other Reason (REOT) • Redeemed (RDMD) • Other (OTHR) Restructuring refers to any changes made to the contractual terms of the underlying exposure agreement due to forbearance, including payment holidays, arrears capitalisation, change of interest rate basis or margins, fees, penalties, maturity, and/or other generally-accepted measures of restructuring due to forbearance.		
CCDL38	Reason for Default or Foreclosure	If the underlying exposure is in default as per Article 178 of Regulation (EU) No 575/2013, select the appropriate reason:	YES	YES

UNDERLYING EXPOSURES INFORMATION – CREDIT CARD				
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		• In default because the debtor is unlikely to pay, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPXX) • In default because any debt is more than 90/180 *days* past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (PDXX) • In default both because it is considered that the debtor is unlikely to pay and because any debt is more than 90/180 *days* past due, in accordance with Article 178 of Regulation (EU) No 575/2013. (UPPD)		
CCDL39	Default Amount	Total gross default amount before the application of sale proceeds and recoveries. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL40	Default Date	The date of default.	NO	YES
CCDL41	Cumulative Recoveries	Total recoveries (regardless of their source) on the (defaulted/charged-off/etc.) debt, net of costs. Include all sources of recoveries here, not just proceeds from the disposal of any collateral. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES
CCDL42	Original Lender Name	Give the full legal name of the original lender. The name entered must match the name associated with the LEI in the Global Legal Entity	YES	YES

		UNDERLYING EXPOSURES INFORMATION – CREDIT CARD		
Field code	**Field name**	**Content to report**	**ND1-ND4 allowed?**	**ND5 allowed?**
		Foundation (GLEIF) database.		
CCDL43	Original Lender Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the original lender. Where no Legal Entity Identifier is available, enter ND5.	YES	YES
CCDL44	Original Lender Establishment Country	Country where the original lender is established.	YES	YES
CCDL45	Originator Name	Give the full legal name of the underlying exposure originator. The name entered must match the name associated with the LEI in the Global Legal Entity Foundation (GLEIF) database.	NO	NO
CCDL46	Originator Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure originator.	NO	NO
CCDL47	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO