

TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	CONTENT TO REPORT	ND1-ND4 allowed?	ND5 allowed?	FORMAT	For info: existing ECB or EBA NPL template field code	Comment	
ANNEX 3: CRE	Underlying exposures information section	Underlying exposures information section								
ANNEX 3: CRE	Underlying exposures information section	CREL1	Unique Identifier	The unique identifier assigned by the reporting entity.	NO	NO	{ALPHANUM-1000}	AC1		
ANNEX 3: CRE	Underlying exposures information section	CREL2	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 shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}			
ANNEX 3: CRE	Underlying exposures information section	CREL3	New Obligor Identifier	If the original identifier in field CREL2 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 CREL2. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}			
ANNEX 3: CRE	Underlying exposures information section	CREL4	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 shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AC5		
ANNEX 3: CRE	Underlying exposures information section	CREL5	New Underlying Exposure Identifier	If the original identifier in field CREL4 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 CREL4. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AC5		
ANNEX 3: CRE	Underlying exposures information section	CREL6	Data Cut-Off Date	The data cut-off date for this data submission.	NO	NO	{DATEFORMAT}	AC2		
ANNEX 3: CRE	Underlying exposures information section	CREL7	Pool Addition Date	The date that the underlying exposure was transferred to the SSPE. For all underlying exposures in the pool as at the cut-off date in 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	{DATEFORMAT}			
ANNEX 3: CRE	Underlying exposures information section	CREL8	Date Of Restructuring	Enter the date at which the exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms) have been restructured. In the event of multiple dates, all dates must be provided according to the XML schema.	NO	YES	{DATEFORMAT}			
ANNEX 3: CRE	Underlying exposures information section	CREL9	Date Of Repurchase	Date on which the underlying exposure was repurchased from the pool.	NO	YES	{DATEFORMAT}			
ANNEX 3: CRE	Underlying exposures information section	CREL10	Date Of Substitution	If underlying exposure was substituted for another underlying exposure after the Securitisation Date, the date of such substitution.	NO	YES	{DATEFORMAT}	AC107		
ANNEX 3: CRE	Underlying exposures information section	CREL11	Redemption Date	Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed.	NO	YES	{DATEFORMAT}	AA72		
ANNEX 3: CRE	Underlying exposures information section	CREL12	Geographic Region - Obligor	The geographic region (NUTS3 classification) where the obligor is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	NO	{NUTS}		Is there a source file that can be referred to (that would have the appropriate mappings to ensure consistency)?	
ANNEX 3: CRE	Underlying exposures information section	CREL13	Geographic Region Classification	Enter the year of the NUTS3 classification used for the Geographic Region fields, e.g. 2013 for NUTS3 2013. All geographic region fields must use 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.	YES	NO	{YEAR}			
ANNEX 3: CRE	Underlying exposures information section	CREL14	Special Scheme	If the underlying exposure is governed by any special public sector arrangement, enter the name of the arrangement here.	YES	YES	{ALPHANUM-1000}			
ANNEX 3: CRE	Underlying exposures information section	CREL15	Origination Date	Date of original underlying exposure advance.	YES	NO	{DATEFORMAT}	AC14		
ANNEX 3: CRE	Underlying exposures information section	CREL16	Start Date Of Amortisation	The date that amortisation will commence on the securitised underlying exposure (this can be a date prior to the securitisation date).	YES	YES	{DATEFORMAT}	AC18		
ANNEX 3: CRE	Underlying exposures information section	CREL17	Maturity Date At Securitisation Date	The maturity date of the underlying exposure as defined in the underlying exposure agreement. This would not take into account any extended maturity date that may be allowed under the underlying exposure agreement.	NO	NO	{DATEFORMAT}	AC44		
ANNEX 3: CRE	Underlying exposures information section	CREL18	Maturity Date	The date of maturity of the underlying exposure or expiry of the lease.	NO	NO	{DATEFORMAT}	AC229		
ANNEX 3: CRE	Underlying exposures information section	CREL19	Original Term	Original contractual term (number of months) at the origination date.	YES	NO	{INTEGER-1000}	AC17		
ANNEX 3: CRE	Underlying exposures information section	CREL20	Duration Of Extension Option	Duration in months of any maturity extension option available to the underlying exposure. In the event of multiple maturity extensions available, enter in the duration of the option that has the shortest extension period for the underlying exposure.	NO	YES	{INTEGER-1000}	AC47		
ANNEX 3: CRE	Underlying exposures information section	CREL21	Nature Of Extension Option	Reference thresholds involved for the possibility of triggering/exercising the extension option referred to in field CREL20: Minimum Interest Coverage Ratio (MICR) Minimum Debt Service Ratio Coverage (MDESC) Maximum Loan-To-Value (MLTV) Multiple Conditions (MLTC) Other (OTHR)	NO	YES	{LIST}	AC48	Would be useful to see an example of what is expected here, particularly where there are multiple conditions	
ANNEX 3: CRE	Underlying exposures information section	CREL22	Currency Denomination	The underlying exposure currency denomination.	NO	NO	{CURRENCYCODE_3}	AC15		
ANNEX 3: CRE	Underlying exposures information section	CREL23	Current Principal Balance	Outstanding principal balance of the securitised underlying exposure. This shall include any amounts that are secured by the mortgage and will be classed as principal in the securitisation. For example if fees have been added to the underlying exposure balance and are part of the principal in the securitisation these shall be added. It shall exclude any interest arrears or penalty amounts. Current balance shall include the principal arrears. However, savings amount shall be deducted if a subparticipation exists. (i.e. underlying exposure balance = underlying exposure +/- subparticipation; +/- 0 if no subparticipation). Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO	{MONETARY}	AC255		
ANNEX 3: CRE	Underlying exposures information section	CREL24	Original Principal Balance	Original underlying exposure balance (inclusive of fees). This is referring to the balance of the underlying exposure at the underlying exposure origination date, not the date of the underlying exposure's sale to the SSPE or the closing date of the securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	AC45		

ANNEX 3: CRE	Underlying exposures information section	CREL25	Original Principal Balance At Securitisation Date	Original Principal Balance of the securitised underlying exposure at the Securitisation Date as identified in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	AC37
ANNEX 3: CRE	Underlying exposures information section	CREL26	Committed Undrawn Facility Underlying Exposure Balance	The total whole underlying exposure remaining facility/ Undrawn balance at the end of the period. The total whole underlying exposure remaining facility at the end of the Interest Payment Date that the obligor can still draw upon. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO	{MONETARY}	AC256
ANNEX 3: CRE	Underlying exposures information section	CREL27	Total Other Amounts Outstanding	Cumulative outstanding amounts on loan (e.g. insurance premium, ground rents, cap ex) that have been expended by SSPE/Service. The cumulative amount of any property protection advances or other sums that have been advanced by the Servicer or SSPE and not yet reimbursed by the obligor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC278
ANNEX 3: CRE	Underlying exposures information section	CREL28	Purchase Price	Enter in the price, relative to par, at which the underlying exposure was purchased by the SSPE. Enter in 100 if no discounting was applied.	NO	YES	{PERCENTAGE}	
ANNEX 3: CRE	Underlying exposures information section	CREL29	Latest Utilisation Date	Date of the most recent utilisation/drawdown of the underlying exposure facility agreement.	NO	YES	{DATEFORMAT}	
ANNEX 3: CRE	Underlying exposures information section	CREL30	Purpose	Underlying exposure purpose - In the event of multiple purposes, report the option that best describes the arrangement: Acquisition for investment (ACQI) Acquisition for Liquidation (ACQL) Refinancing (RFIN) Construction (CNST) Redevelopment (RDVL) Other (OTHR)	YES	NO	{LIST}	AC23
ANNEX 3: CRE	Underlying exposures information section	CREL31	Structure	Underlying Exposure Structure Whole loan - not split into subordinated debt items/notes (LOAN) Participated mortgage underlying exposure with pari passu debt outside the issuance vehicle (PMLP) Participated mortgage underlying exposure with subordinate debt outside the issuance vehicle (PMLS) A Loan; as part of an A/B participation structure (AABP) B Loan; as part of an A/B participation structure (BABP) A Loan; as part of an A/B/C participation structure (AABC) B Loan; as part of an A/B/C participation structure (BABC) C Loan; as part of an A/B/C participation structure (CABC) Structural mezzanine financing (MZSD) Subordinate debt with separate loan documentation outside the issuance vehicle (SOBD) Other (OTHR)	YES	NO	{LIST}	AC185
ANNEX 3: CRE	Underlying exposures information section	CREL32	Waterfall A-B Pre Enforcement Scheduled Interest Payments	Waterfall pre-enforcement schedule for interest payments: Sequential (SQNL) B loan first (BLLF) Pro-Rata (PRAT) Modified Pro-Rata (MPRT) Other (OTHR)	NO	YES	{LIST}	AC178
ANNEX 3: CRE	Underlying exposures information section	CREL33	Waterfall A-B Pre Enforcement Scheduled Principal Payments	Waterfall pre-enforcement schedule for principal payments: Sequential (SQNL) B loan first (BLLF) Pro-Rata (PRAT) Modified Pro-Rata (MPRT) Other (OTHR)	NO	YES	{LIST}	AC131
ANNEX 3: CRE	Underlying exposures information section	CREL34	Principal Payment Allocation To Senior Loan	Insert % of all periodical scheduled principal payments that go to the senior loan (e.g. A loan), if there are multiple loans in the lending arrangement (for example, if field CREL31 is completed with values PMLS, AABP, BABP, AABC, BABC, or CABC).	NO	YES	{PERCENTAGE}	AC132
ANNEX 3: CRE	Underlying exposures information section	CREL35	Waterfall Type	Type of waterfall governing the overall lending arrangement: Interest A, principal A, interest B, principal B (IIPB) Interest A, interest B, principal A, principal B (IIPP) Other (OTHR)	NO	YES	{LIST}	AC133
ANNEX 3: CRE	Underlying exposures information section	CREL36	Defaulted Underlying Exposure Purchase Price	If the subordinated loan holder (e.g. B loan holder) can purchase the senior loan in an event of default, enter in the purchase price as per the applicable co-lender/intercreditor agreement.	NO	YES	{PERCENTAGE}	
ANNEX 3: CRE	Underlying exposures information section	CREL37	Cure Payments Possible?	Can the subordinated loan holder (e.g. B loan holder) make cure payments in lieu of the mortgage obligor? Select from the list below No possibility to make cure payment (NCP) Cure payment can be made up to a fixed number limit over the lifetime of the underlying exposure (FNLP) Cure payment can be made without limit over the lifetime of the underlying exposure (NLCP) Other (OTHR)	YES	NO	{LIST}	
ANNEX 3: CRE	Underlying exposures information section	CREL38	Restrictions On Sale Of Subordinated Loan?	Are there any restrictions on the ability of the subordinated loan holder (e.g. B loan holder) to sell off the loan to a third party?	NO	YES	{Y/N}	
ANNEX 3: CRE	Underlying exposures information section	CREL39	Subordinated Loan Holder Affiliated To Obligor?	Is there a non-disenfranchised subordinated loan holder (e.g. B loan holder) affiliated (i.e. part of the same financial group) as the commercial mortgage obligor?	NO	YES	{Y/N}	
ANNEX 3: CRE	Underlying exposures information section	CREL40	Subordinated Loan Holder Control Of Workout Process	Can the subordinated loan holder (e.g. B loan holder) exercise control over the decision to and process to enforce and sell the loan collateral?	NO	YES	{Y/N}	

What triggers a "Y" here? Also, what would trigger a response to ND5?

ANNEX 3: CRE	Underlying exposures information section	CREL41	Do Non-Payments On Prior Ranking Claims Constitute A Default Of The Underlying Exposure?	Do Non-payments on Prior Ranking Claims Constitute a Default of the underlying exposure?	NO	YES	{Y/N}	AC144
ANNEX 3: CRE	Underlying exposures information section	CREL42	Do Non-Payments On Equal Ranking Underlying Exposures Constitute Default Of Property?	Do Non-payments on Equal Ranking underlying exposures Constitute Default of Property?	NO	YES	{Y/N}	AC145
ANNEX 3: CRE	Underlying exposures information section	CREL43	Noteholder Consent	Is Noteholder consent needed in any restructuring? Restructuring includes changes in the securitised underlying exposure's payment terms (including interest rate, fees, penalties, maturity, repayment schedule, and/or other generally-accepted measures of payment terms)	YES	NO	{Y/N}	AC365
ANNEX 3: CRE	Underlying exposures information section	CREL44	Noteholder Meeting Scheduled	What date is the next noteholder meeting scheduled for?	NO	YES	{DATEFORMAT}	AC366
ANNEX 3: CRE	Underlying exposures information section	CREL45	Syndicated	Is the underlying exposure syndicated?	YES	NO	{Y/N}	AC186
ANNEX 3: CRE	Underlying exposures information section	CREL46	Participation Of SSPE	Method used by the SSPE to acquire ownership in the syndicated underlying exposure: Assignment (ASGN) Novation (NOVA) Equitable Assignment (EQTB) Funded Participation (pari passu interest) (PARI) Junior Participation Interest (JUNP) Legal Assignment (LGAS) Notified Assignment (NOTA) Sub Participation (SUBP) Risk Participation (RSKP) Sale Event (SALE) Other (OTHR)	NO	YES	{LIST}	AC189
ANNEX 3: CRE	Underlying exposures information section	CREL47	Consequence For Breach Of Financial Covenant	The consequence for the financial covenant breach: Event of Default (EDFT) Additional Amortisation (AAMR) Cash Trap Reserve (CTRS) Terminate Property Manager (TPRM) Other (OTHR)	NO	YES	{LIST}	AC210
ANNEX 3: CRE	Underlying exposures information section	CREL48	Financial Information Non-Submission Penalties	Are there are monetary penalties for obligor's failure to submit required financial information (Op. Statement, Schedule, etc.) as per underlying exposure documents?	YES	NO	{Y/N}	AC212
ANNEX 3: CRE	Underlying exposures information section	CREL49	Recourse	Is there recourse (full or limited) to the obligor's assets beyond the proceeds of any collateral for this underlying exposure?	NO	NO	{Y/N}	
ANNEX 3: CRE	Underlying exposures information section	CREL50	Recourse - 3rd Party	Is there recourse (full or limited) to another party (e.g. guarantor) in the event the obligor defaults on an obligation under the underlying exposure agreement?	NO	NO	{Y/N}	AC213
ANNEX 3: CRE	Underlying exposures information section	CREL51	Servicing Standard	Does the servicer of this securitised underlying exposure also service the whole underlying exposure or only one/several component of the whole underlying exposure (e.g. A or B component; or one of the pari-passu components)?	NO	NO	{Y/N}	AC218
ANNEX 3: CRE	Underlying exposures information section	CREL52	Amounts Held In Escrow	Total balance of the legally charged reserve accounts as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC91
ANNEX 3: CRE	Underlying exposures information section	CREL53	Collection Of Escrows	Enter Y if any payments are held in reserve accounts to cover ground lease payments, insurance or taxes only (not maintenance, improvements, capex etc.) as required under the underlying exposure agreement.	YES	NO	{Y/N}	AC92
ANNEX 3: CRE	Underlying exposures information section	CREL54	Collection Of Other Reserves	Are any amounts other than ground rents taxes or insurance held in reserve accounts as required under the terms of the underlying exposure agreement for tenant improvements, leasing commissions and similar items in respect of the related property or for purposes of providing additional collateral for such underlying exposure?	NO	NO	{Y/N}	AC93
ANNEX 3: CRE	Underlying exposures information section	CREL55	Trigger For Escrow To Be Held	Type of trigger event leading to amounts to be paid into escrow: No Trigger (NONE) Loan to Value Trigger (LVTX) Interest Coverage Trigger (ICVR) Debt Service Coverage Trigger (DSCT) Net Operating Income Trigger (NOIT) Other (OTHR)	YES	NO	{LIST}	AC95
ANNEX 3: CRE	Underlying exposures information section	CREL56	Target Escrow Amounts / Reserves	Target escrow amounts / reserves. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC96
ANNEX 3: CRE	Underlying exposures information section	CREL57	Escrow Account Release Conditions	Release conditions of the escrow account. If multiple conditions, enter each condition separated by commas. When the Cash Reserve can be used:	NO	YES	{ALPHANUM-1000}	AC97
ANNEX 3: CRE	Underlying exposures information section	CREL58	Conditions Of Drawing Cash Reserve	Financial Covenant Breach (FICB) Trigger Event (TREV) Other (OTHR)	NO	YES	{LIST}	AC98
ANNEX 3: CRE	Underlying exposures information section	CREL59	Escrow Account Currency	Escrow account currency denomination.	NO	YES	{CURRENCYCODE_3}	AC310
ANNEX 3: CRE	Underlying exposures information section	CREL60	Escrow Payments Currency	Currency of the Escrow payments. Fields CREL52 and CREL56.	NO	YES	{CURRENCYCODE_3}	AC99

This is a little vague too. Perhaps you could provide a few examples?

It would be helpful to show a few examples here.

ANNEX 3: CRE	Underlying exposures information section	CREL61	Total Reserve Balance	Total balance of the reserve accounts at the underlying exposure level at the underlying exposure Payment Date. Includes Maintenance, Repairs & Environmental, etc. (excludes Tax & Insurance reserves Includes LC's for reserves. shall be completed if field CREL54 ("Collection of Other Reserves") is equal to "Y" = Yes. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC306	
ANNEX 3: CRE	Underlying exposures information section	CREL62	Reserve Balance Currency	Reserve account currency denomination.	NO	YES	{CURRENCYCODE_3}	AC309	
ANNEX 3: CRE	Underlying exposures information section	CREL63	Escrow Trigger Event Occurred	Enter Y if an event has occurred which has caused reserve amounts to be established. Enter N if payments are built up as a normal condition of the underlying exposure agreement.	NO	NO	{Y/N}	AC307	
ANNEX 3: CRE	Underlying exposures information section	CREL64	Amounts Added To Escrows In Current Period	Amount that has been added to any escrows or reserves between the previous data cut-off date and the data cut-off date of this data submission. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC308	
ANNEX 3: CRE	Underlying exposures information section	CREL65	Revenue	Total revenues from all sources for the period covered by the most recent financial operating statement (i.e. year to date or trailing 12 months) for all the properties. May be normalised if required by the applicable servicing agreement. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	AC291	what precisely is required here? A precise formula would be helpful
ANNEX 3: CRE	Underlying exposures information section	CREL66	Operating Expenses At Securitisation Date	Total underwritten operating expenses for all the properties as described in the Offering Circular. These may include real estate taxes, insurance, management, utilities, maintenance and repairs and direct property costs to the landlord; capital expenditures and leasing commissions are excluded. If multiple properties exist, total the operating expenses of the underlying properties. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC77	what precisely is required here?
ANNEX 3: CRE	Underlying exposures information section	CREL67	Capital Expenditures At Securitisation Date	Anticipated capex over the life of the securitised underlying exposure at Securitisation Date (as opposed to repairs and maintenance if identified in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC79	Is this a static field?
ANNEX 3: CRE	Underlying exposures information section	CREL68	Financial Statement Currency	The currency used in the initial financial reporting of fields CREL65 - CREL66.	YES	NO	{CURRENCYCODE_3}	AC81	
ANNEX 3: CRE	Underlying exposures information section	CREL69	Obligor Reporting Breach	Is obligor in breach of its obligation to deliver reports to underlying exposure servicer or lender? Y = Yes or N = No.	YES	NO	{Y/N}	AC290	
ANNEX 3: CRE	Underlying exposures information section	CREL70	Debt Service Coverage Ratio Method	Define the calculation of the Debt Service Coverage Ratio financial covenant requirement, the inferred method of calculation. If the calculation method differs between the whole loan and the A-loan, then enter in the A-loan method. Current Period (CRRP) Projection - 6 month forward calculation (PRSF) Projection - 12 month forward calculation (PRTF) Combo 6 - Current period and a 6 month forward calculation (CMSF) Combo 12 - Current period and a 6 month forward calculation (CMTF) Historical - 6 month forward calculation (HISF) Historical - 12 month forward calculation (HITF) Modified - Includes a reserve injection or a percentage rental income probability calculation (MODI) Multiple Period - Consecutive period calculation (MLTP) Other (OTHR)	YES	NO	{LIST}	AC66	
ANNEX 3: CRE	Underlying exposures information section	CREL71	Debt Service Coverage Ratio Indicator At Securitisation Date	How the Debt Service Coverage Ratio is calculated or applied when an underlying exposure relates to multiple properties: Partial - Not all properties received financials, servicer to leave empty (PRTL) Average - Not all properties received financials, servicer allocates debt service only to properties where financials are received (AVER) Full - All statements collected for all properties (FULL) Worst Case - Not all properties received financials, servicer allocates 100% of debt service to all properties where financials are received (WCAS) None Collected - No financials were received (NCOT) Consolidated - All properties reported on one "rolled up" financial from the obligor (COND) Whole loan based on loan agreements (WLAG) Whole loan based on other method (WLOT) Trust Note based on loan agreement (TNAG) Trust Note based on other method (TNOT) Other (OTHR)	NO	YES	{LIST}	AC82	
ANNEX 3: CRE	Underlying exposures information section	CREL72	Most Recent Debt Service Coverage Ratio Indicator	How the Debt Service Coverage Ratio is calculated or applied when an underlying exposure relates to multiple properties: Partial - Not all properties received financials, servicer to leave empty (PRTL) Average - Not all properties received financials, servicer allocates debt service only to properties where financials are received (AVER) Full - All statements collected for all properties (FULL) Worst Case - Not all properties received financials, servicer allocates 100% of debt service to all properties where financials are received (WCAS) None Collected - No financials were received (NCOT) Consolidated - All properties reported on one "rolled up" financial from the obligor (COND) Whole loan based on loan agreements (WLAG) Whole loan based on other method (WLOT) Trust Note based on loan agreement (TNAG) Trust Note based on other method (TNOT) Other (OTHR)	NO	YES	{LIST}	AC295	
ANNEX 3: CRE	Underlying exposures information section	CREL73	Debt Service Coverage Ratio At The Securitisation Date	The Debt Service Coverage Ratio calculation for the securitised underlying exposure, at the Securitisation Date, based on the underlying exposure documentation.	YES	NO	{PERCENTAGE}	AC34	What is included in this calculation (i.e. precise formula)?

ANNEX 3: CRE	Underlying exposures information section	CREL74	Current Debt Service Coverage Ratio	Current Debt Service Coverage Ratio calculation for the securitised underlying exposure, based on the underlying exposure documentation.	YES	NO	{PERCENTAGE}	AC300	What is Included in this calculation (i.e. precise formula)?
ANNEX 3: CRE	Underlying exposures information section	CREL75	Original Loan-To-Value	The Loan to Value ratio (LTV) for the entire lending arrangement (i.e. not just reflecting the securitised loan amount), as at the Securitisation Date.	YES	NO	{PERCENTAGE}	AC35	
ANNEX 3: CRE	Underlying exposures information section	CREL76	Current Loan-To-Value	Current Loan to Value ratio (LTV) for the entire lending arrangement (i.e. not just reflecting the securitised loan amount).	YES	NO	{PERCENTAGE}	AC301	
ANNEX 3: CRE	Underlying exposures information section	CREL77	Interest Coverage Ratio At The Securitisation Date	The Interest Coverage Ratio calculation for the securitised underlying exposure, at the Securitisation Date.	YES	NO	{PERCENTAGE}	AC33	What is Included in this calculation (i.e. precise formula)?
ANNEX 3: CRE	Underlying exposures information section	CREL78	Current Interest Coverage Ratio	Current Interest Coverage Ratio calculation for the securitised underlying exposure.	YES	NO	{PERCENTAGE}	AC299	What is Included in this calculation (i.e. precise formula)?
ANNEX 3: CRE	Underlying exposures information section	CREL79	Interest Coverage Ratio Method	Define the calculation of the Interest Coverage Ratio financial covenant requirement at the level of the securitised underlying exposure (or the whole underlying exposure level if not specified for any specific underlying exposure arrangements within the overall lending arrangement), the inferred method of calculation: Current Period (CRRP) Projection - 6 month forward calculation (PRSF) Projection - 12 month forward calculation (PRTF) Combo 6 - Current period and a 6 month forward calculation (CMSF) Combo 12 - Current period and a 6 month forward calculation (CMTF) Historical - 6 month forward calculation (HISF) Historical - 12 month forward calculation (HITF) Modified - Includes a reserve injection or a percentage rental income probability calculation (MODI) Multiple Period - Consecutive period calculation (MLTP) Other (OTHR)	NO	YES	{LIST}	AC65	What is Included in this calculation (i.e. precise formula)? it would be useful to see an example of multiple properties A little more clarity is required here.
ANNEX 3: CRE	Underlying exposures information section	CREL80	Number Of Properties At Securitisation Date	The number of properties that serve as security for the underlying exposure at the Securitisation Date.	NO	YES	{INTEGER-1000}	AC55	
ANNEX 3: CRE	Underlying exposures information section	CREL81	Number Of Properties At Data Cut-Off Date	The number of properties that serve as security for the underlying exposure.	YES	NO	{INTEGER-1000}	AC56	
ANNEX 3: CRE	Underlying exposures information section	CREL82	Properties Collateralised To The Underlying Exposure	Enter the unique collateral identifiers (CREC4) of the properties that serve as security for the underlying exposure at the data cut-off date. If multiple properties enter all of the identifiers as set out in the XML schema.	NO	NO	{ALPHANUM-1000}	AC58	
ANNEX 3: CRE	Underlying exposures information section	CREL83	Property Portfolio Value At Securitisation Date	The valuation of the properties securing the underlying exposure at the Securitisation Date as described in the Offering Circular. If multiple properties then sum the value of the properties. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC83	
ANNEX 3: CRE	Underlying exposures information section	CREL84	Property Portfolio Valuation Currency At Securitisation Date	The currency of the valuation in CREL83.	NO	YES	{CURRENCYCODE_3}	AC84	
ANNEX 3: CRE	Underlying exposures information section	CREL85	Status Of Properties	Status of properties. Where multiple situations from the list below exist, choose the situation which best represents the overall set properties. Lasting Power of Attorney (LPAX) Receivership (RCVR) In Foreclosure (FCLS) Real Estate Owned (REOX) Defeased (DFSD) Partial Release (PRLS) Released (RLSD) Same as at Securitisation Date (SCDT) In special servicing (SSRV) Other (OTHR)	NO	YES	{LIST}	AC340	
ANNEX 3: CRE	Underlying exposures information section	CREL86	Valuation Date At Securitisation Date	The date the valuation was prepared for the values disclosed in the Offering Circular. For multiple properties, if several dates, take the most recent date.	NO	YES	{DATEFORMAT}	AC85	
ANNEX 3: CRE	Underlying exposures information section	CREL87	Amortisation Type	Type of amortisation of the underlying exposure including principal and interest. French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) German - i.e. Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. (DEXX) Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE) Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) Other (OTHR)	YES	NO	{LIST}	AC281	
ANNEX 3: CRE	Underlying exposures information section	CREL88	Principal Grace Period End Date	If applicable as at the data cut-off date, indicate the principal grace period end date.	NO	YES	{DATEFORMAT}	AR62	
ANNEX 3: CRE	Underlying exposures information section	CREL89	Grace Days Allowed	The number of days after a payment is due in which the lender will not consider the missed payment to be an Event of Default. This refers to missed payments due to non-technical reasons (i.e. missed payments not due to systems failures for example).	NO	YES	{INTEGER-1000}	AC108	
ANNEX 3: CRE	Underlying exposures information section	CREL90	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	NO	{LIST}	AC173	

ANNEX 3: CRE	Underlying exposures information section	CREL91	Scheduled Interest Payment Frequency	Frequency of interest payments due, i.e. period between payments: Monthly (MNTH) Quarterly (QTR) Semi Annual (SEMI) Annual (YEAR) Other (OTHR)	NO	NO	{LIST}	AC173
ANNEX 3: CRE	Underlying exposures information section	CREL92	Number Of Payments Before Securitisation	Enter the number of payments made prior to the exposure being transferred to the securitisation.	YES	NO	{INTEGER-1000}	
ANNEX 3: CRE	Underlying exposures information section	CREL93	Prepayment Terms Description	Shall reflect the information in offering circular. For instance, if the prepayment terms are the payment of a 1% fee in year one, 0.5% in year two and 0.25% in year three of the loan this may be shown in the offering circular as: 1%(12), 0.5%(24), 0.25%(36).	NO	YES	{ALPHANUM-100}	AC143
ANNEX 3: CRE	Underlying exposures information section	CREL94	Prepayment Lock-Out End Date	The date after which the lender allows prepayment of the underlying exposure.	NO	YES	{DATEFORMAT}	AC140
ANNEX 3: CRE	Underlying exposures information section	CREL95	Yield Maintenance End Date	Date after which underlying exposure can be prepaid without yield maintenance.	NO	YES	{DATEFORMAT}	AC141
ANNEX 3: CRE	Underlying exposures information section	CREL96	Prepayment Fee	Amount collected from the obligor as the fee/penalty due for making prepayments as required under the terms of the underlying exposure agreement. This is not intended to include any amounts paid as a "break cost" to make up interest payments up to the underlying exposure Payment Date. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	AC317
ANNEX 3: CRE	Underlying exposures information section	CREL97	Prepayment Fee End Date	The date after which the lender allows prepayment of the underlying exposure without requirement for a prepayment fee to be paid.	NO	YES	{DATEFORMAT}	AC142
ANNEX 3: CRE	Underlying exposures information section	CREL98	Unscheduled Principal Collections	Unscheduled payments of principal received in the most recent collection period. Other principal payments received during the interest period that will be used to pay down the underlying exposure. This may relate to sales proceeds, voluntary prepayments, or liquidation amounts. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL99	Liquidation / Prepayment Date	The most recent date on which an unscheduled principal payment was received or liquidation proceeds are received.	NO	YES	{DATEFORMAT}	AC315
ANNEX 3: CRE	Underlying exposures information section	CREL100	Liquidation / Prepayment Code	Code assigned to any unscheduled principal payments or liquidation proceeds received during the collection period: Partial Liquidation (Curtailment) (PTLQ) Payoff Prior to Maturity (PTPY) Liquidation or Disposition (LQDP) Repurchase or Substitution (RPSB) Full Payoff at Maturity (FLPY) Discounted Payoff (DPOX) Payoff with Penalty (PYPN) Payoff with Yield Maintenance (YLMT) Curtailment with Penalty (CTPL) Curtailment with Yield Maintenance (CTYL) Other (OTHR)	NO	YES	{LIST}	AC316
ANNEX 3: CRE	Underlying exposures information section	CREL101	Prepayment Interest Excess / Shortfall	Shortfall or excess of actual interest payment from the scheduled interest payment that is not related to an underlying exposure default. Results from a prepayment received on a date other than a scheduled payment due date: Shortfall – The difference by which the amount of interest paid is less than the scheduled interest that was due on the underlying exposure Payment Date, (this would only apply if there is a shortfall after the obligor has paid any break costs). Excess – Interest collected in excess of the accrued interest due for the underlying exposure interest accrual period. A negative number represents a shortfall and excess is represented as a positive number. Refers to the entire lending arrangement (i.e. not just reflecting the securitised underlying exposure amount) Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	AC262
ANNEX 3: CRE	Underlying exposures information section	CREL102	Payment Date	The most recent date principal and interest is paid to the SSPE as at the data cut-off date, this would normally be the interest payment date of the underlying exposure.	NO	YES	{DATEFORMAT}	AC225
ANNEX 3: CRE	Underlying exposures information section	CREL103	Next Payment Adjustment Date	For adjustable rate underlying exposures, the next date that the amount of scheduled principal and/or interest is due to change. For fixed rate underlying exposures, enter the next payment date.	NO	YES	{DATEFORMAT}	AC228
ANNEX 3: CRE	Underlying exposures information section	CREL104	Next Payment Date	Date of next underlying exposure payment.	NO	YES	{DATEFORMAT}	AC230
ANNEX 3: CRE	Underlying exposures information section	CREL105	Payment Due	This is the next contractual payment due by the obligor according to the payment frequency of the underlying exposure. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	NO	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL106	Original Interest Rate	Underlying exposure all-in interest rate at the date of origination of the securitised underlying exposure.	YES	NO	{PERCENTAGE}	AC20
ANNEX 3: CRE	Underlying exposures information section	CREL107	Interest Rate At The Securitisation Date	The total interest rate (e.g. EURIBOR + Margin) that is being used to calculate interest due on the securitised underlying exposure for the first Interest Payment Date after the Securitisation Date.	YES	NO	{PERCENTAGE}	AC39
ANNEX 3: CRE	Underlying exposures information section	CREL108	First Payment Adjustment Date	For adjustable rate underlying exposures, the first date that the amount of scheduled principal and/or interest is due to change. For fixed rate underlying exposures, enter the first date that the amount of scheduled principal or interest is due (not the first date after securitisation on which it could change).	YES	YES	{DATEFORMAT}	AC172

how is makewhole represented?

Does this include the prepayment fee? Under what scenario would there be an excess?

ANNEX 3: CRE	Underlying exposures information section	CREL109	Interest Rate Type	Interest rate type Floating rate underlying exposure (for life) (FLIF) Floating rate underlying exposure linked to one index that will revert to another index in the future (FINX) Fixed rate underlying exposure (for life) (FXRL) Fixed with future periodic resets (FXPR) Fixed rate underlying exposure with compulsory future switch to floating (FLCF) Floating rate underlying exposure with floor (FLFL) Floating rate underlying exposure with cap (CAPP) Discount (DISC) Switch Optionality (SWIC) Obligor Swapped (OBLS) Modular (MODE) Other (OTHR)	NO	NO	{LIST}	AC115	Presumably Euribor loan with 0% floor represented as FLFL?	
ANNEX 3: CRE	Underlying exposures information section	CREL110	Current Interest Rate	Gross rate per annum used to calculate the current period scheduled interest on the securitised underlying exposure. Rates calculated on a period-by-period basis must be annualised.	NO	NO	{PERCENTAGE}	AC239		
ANNEX 3: CRE	Underlying exposures information section	CREL111	Current Interest Rate Index	MuniAAA (MAAA) FutureSWAP (FUSW) LIBID (LIBI) LIBOR (LIBO) SWAP (SWAP) Treasury (TREA) Euribor (EURI) Planbrieife (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)	NO	YES	{LIST}	AC19		
ANNEX 3: CRE	Underlying exposures information section	CREL112	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	{LIST}	AC19		
ANNEX 3: CRE	Underlying exposures information section	CREL113	Current Interest Rate Margin	Current interest rate margin of the floating-rate underlying exposure over (or under, in which case input as a negative) the index rate.	NO	YES	{PERCENTAGE}	AC237		
ANNEX 3: CRE	Underlying exposures information section	CREL114	Interest Rate Reset Interval	Number of months between each interest rate reset date on the underlying exposure.	NO	YES	{INTEGER-1000}	AC174		
ANNEX 3: CRE	Underlying exposures information section	CREL115	Current Index Rate	The index rate used to determine the current securitised underlying exposure interest rate. The interest rate (before margin) used to calculate the interest paid on the securitised underlying exposure payment date in field CREL102.	NO	YES	{PERCENTAGE}	AC236		
ANNEX 3: CRE	Underlying exposures information section	CREL116	Index Determination Date	If the underlying exposure Agreement states specific dates for the index to be set, enter the next index determination date.	NO	YES	{DATEFORMAT}	AC177		How are non-business days considered? E.g. if loan pays on 1st but 1st is not a business day and the 3rd is the next business day, should the 1st or 3rd be entered here?

ANNEX 3: CRE	Underlying exposures information section	CREL117	Rounding Increment	The incremental percentage by which an index rate shall be rounded in determining the interest rate as set out in the underlying exposure agreement.	NO	YES	{PERCENTAGE}	AC215
ANNEX 3: CRE	Underlying exposures information section	CREL118	Interest Rate Cap	Maximum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES	{PERCENTAGE}	AC152
ANNEX 3: CRE	Underlying exposures information section	CREL119	Interest Rate Floor	Minimum rate that the obligor must pay on a floating rate underlying exposure as required under the terms of the underlying exposure agreement.	NO	YES	{PERCENTAGE}	AC153
ANNEX 3: CRE	Underlying exposures information section	CREL120	Current Default Interest Rate	Interest rate used to calculate the default interest paid on the securitised underlying exposure payment date in field CREL102.	NO	YES	{PERCENTAGE}	AC241
ANNEX 3: CRE	Underlying exposures information section	CREL121	Accrual Of Interest Allowed	Do the documents describing the terms and conditions of the underlying exposure allow for interest to be accrued and capitalised?	YES	NO	{Y/N}	AC130
ANNEX 3: CRE	Underlying exposures information section	CREL122	Day Count Convention	The 'days' convention used to calculate interest 30 / 360 (A011) Actual / 365 (A005) Actual / 360 (A004) Actual / Actual ICMA (A006) Actual / Actual ISDA (A008) Actual / Actual AFB (A010) Actual / 366 (A009) Other (OTHR)	NO	YES	{LIST}	AC116
ANNEX 3: CRE	Underlying exposures information section	CREL123	Total Scheduled Principal & Interest Due	Scheduled principal & interest payment due on the securitised underlying exposure on the most recent payment date, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL124	Total Scheduled Principal & Interest Paid	Scheduled Principal & Interest payment due on the securitised underlying exposure on the last payment date, as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO	{MONETARY}	AC284
ANNEX 3: CRE	Underlying exposures information section	CREL125	Negative Amortisation	Negative amortisation/deferred interest/capitalised interest without penalty. Negative amortisation occurs when interest accrued during a payment period is greater than the scheduled payment and the excess amount is added to the outstanding underlying exposure balance. Refers to the entire lending arrangement (i.e. not just reflecting the securitised underlying exposure amount) Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	AC265
ANNEX 3: CRE	Underlying exposures information section	CREL126	Deferred Interest	Deferred interest on the whole loan (i.e. including the securitised loan and any other loan belonging to the lending arrangement with the obligor). Deferred interest is the amount by which the interest an obligor is required to pay on a mortgage loan, less than the amount of interest accrued on the outstanding principal balance. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	AC269
ANNEX 3: CRE	Underlying exposures information section	CREL127	Total Shortfalls In Principal & Interest Outstanding	Cumulative outstanding principal and interest amounts due on the entire lending arrangement (i.e. not just the securitised underlying exposure) as at the data cut-off date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC277
ANNEX 3: CRE	Underlying exposures information section	CREL128	Date Last In Arrears	Date the obligor was last in arrears.	YES	YES	{DATEFORMAT}	
ANNEX 3: CRE	Underlying exposures information section	CREL129	Arrears Balance	Current balance of arrears. Arrears defined as: Total payments due to date LESS Total payments received to date LESS any amounts capitalised. This shall not include any fees applied to the account. If no arrears then enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	NO	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL130	Number Of Days In Arrears	Number of days this underlying exposure is in arrears (either interest or principal and, if different, the higher number of the two) as at the data cut-off date.	NO	NO	{INTEGER-1000}	AC351
ANNEX 3: CRE	Underlying exposures information section	CREL131	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: 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)	NO	YES	{LIST}	
ANNEX 3: CRE	Underlying exposures information section	CREL132	Default Amount	Total gross default amount before the application of sale proceeds and recoveries and inclusive of any capitalised fees/penalties/etc. If not in default, enter 0. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC352
ANNEX 3: CRE	Underlying exposures information section	CREL133	Default Date	The date of default.	NO	YES	{DATEFORMAT}	AC356
ANNEX 3: CRE	Underlying exposures information section	CREL134	Interest In Arrears	Is the interest that accrues on the underlying exposure paid in arrears?	NO	NO	{Y/N}	AC117
ANNEX 3: CRE	Underlying exposures information section	CREL135	Actual Default Interest	Actual default interest paid between the previous data cut-off date and the data cut-off date of this data submission. Total amount of default interest paid by the obligor during the interest period or on the underlying exposure payment date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	AC268

Should this not be consistent with the loan default conditions?

ANNEX 3: CRE	Underlying exposures information section	CREL136	Account Status	<p>Current status of the underlying exposure that has been securitised</p> <p>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) 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 being met (DADB) Arrears (ARRE) Repurchased by Seller – Breach of Representations and Warranties (REBR) Repurchased by Seller – Restructured (RERE) Repurchased by Seller – Special Servicing (RESS) Redeemed (RDMD) Other (OTHR)</p> <p>Restructuring refers to any changes made to the original contractual terms of the underlying exposure agreement due to forbearance e.g. payment holidays, arrears capitalisation, change of interest rate basis or margins, maturity extensions etc.</p>	NO	NO	{LIST}	AC341	
ANNEX 3: CRE	Underlying exposures information section	CREL137	Allocated Losses	<p>The allocated losses to date, net of fees, accrued interest etc. after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries). Show any gain on sale as a negative number. Should reflect most recent situation as at the data cut-off date, i.e. as recoveries are collected and the work out process progresses.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES	{MONETARY}	AS132	<p>Not clear what is required here. Is this only following default of loan (and so liquidation of properties) or does this also apply to sale of properties throughout life of loan?</p> <p>would be good to see an example of what is required?</p>
ANNEX 3: CRE	Underlying exposures information section	CREL138	Net Proceeds Received On Liquidation	<p>Net proceeds received on liquidation used to determine loss to the SSPE per the Securitisation Documents. The amount of the net proceeds of sale received, this will determine whether there is a loss or shortfall on the underlying exposure.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES	{MONETARY}	AC348	
ANNEX 3: CRE	Underlying exposures information section	CREL139	Liquidation Expense	<p>Expenses associated with the liquidation to be netted from the other assets of issuer to determine loss per the Securitisation Documents. Amount of any liquidation expenses that will be paid out of the net sales proceeds to determine whether there will be any loss.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES	{MONETARY}	AC349	
ANNEX 3: CRE	Underlying exposures information section	CREL140	Expected Timing Of Recoveries	<p>The underlying exposure servicer's expected recovery timing in months.</p>	NO	YES	{INTEGER-1000}	AC344	
ANNEX 3: CRE	Underlying exposures information section	CREL141	Cumulative Recoveries	<p>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.</p> <p>Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.</p>	NO	YES	{MONETARY}	AC353	
ANNEX 3: CRE	Underlying exposures information section	CREL142	Enforcement Start Date	<p>The date on which foreclosure or administration proceedings or alternative enforcement procedures were initiated against or agreed by the obligor.</p>	NO	YES	{DATEFORMAT}	AC342	
ANNEX 3: CRE	Underlying exposures information section	CREL143	Workout Strategy Code	<p>Work-out strategy:</p> <p>Modification (MODI) Enforcement (ENFR) Receivership (RCVS) Insolvency (NSOL) Extension (XTSN) Loan Sale (LLES) Discounted Pay Off (DPFF) Property in Possession (PPOS) Resolved (RSLV) Pending Return to Servicer (PRTS) Deed in Lieu of Foreclosure (DLFR) Full Pay Off (FPOF) Representations and Warranties (REWR) Other (OTHR)</p>	NO	YES	{LIST}	AC343	
ANNEX 3: CRE	Underlying exposures information section	CREL144	Modification	<p>Type of modification:</p> <p>Maturity Date Extension (MEXT) Amortisation Change (AMMC) Principal Write-off (PWOFF) Temporary Rate Reduction (TMRR) Capitalisation of Interest (CINT) Capitalisation of Costs Advanced (e.g. insurance, ground rent) (CPCA) Combination (COMB) Other (OTHR)</p>	NO	YES	{LIST}	AC372	
ANNEX 3: CRE	Underlying exposures information section	CREL145	Special Servicing Status	<p>As of the underlying exposure Payment Date is the underlying exposure currently being specially serviced?</p>	NO	NO	{Y/N}	AC355	
ANNEX 3: CRE	Underlying exposures information section	CREL146	Most Recent Special Servicer Transfer Date	<p>The date an underlying exposure was transferred to the special Servicer following a servicing transfer event. Note: If the underlying exposure has had multiple transfers, this shall be the last date transferred to special servicing.</p>	NO	YES	{DATEFORMAT}	AC382	

ANNEX 3: CRE	Underlying exposures information section	CREL147	Most Recent Primary Servicer Return Date	The date an underlying exposure becomes a "corrected mortgage underlying exposure", which is the date the underlying exposure was returned to the master/primary Servicer from the special Servicer. Note: If the underlying exposure has had multiple transfers, this shall be the last date returned to the master/primary Servicer from special servicing.	NO	YES	{DATEFORMAT}	AC383
ANNEX 3: CRE	Underlying exposures information section	CREL148	Non Recoverability Determined	Indicator (Yes/No) as to whether the Servicer or Special Servicer has determined that there will be a shortfall in recovering any advances it has made and the outstanding underlying exposure balance and any other amounts owing on the underlying exposure from proceeds upon sale or liquidation of the property or underlying exposure.	YES	YES	{Y/N}	AC389
ANNEX 3: CRE	Underlying exposures information section	CREL149	Covenant Breach / Trigger	Type of Covenant Breach / Trigger Interest Coverage Ratio (ICRX) Debt Service Coverage Ratio (DSCR) Loan-to-Value (LLTV) Interest Coverage Ratio or Debt Service Coverage Ratio (ICDS) Interest Coverage Ratio or Debt Service Coverage Ratio or Loan-to-Value (ICDL) Property Level Breach (PROP) Obligor Level Breach (OBLG) Tenant or Vacancy Level Breach (TENT) Other (OTHR)	NO	YES	{LIST}	AC422
ANNEX 3: CRE	Underlying exposures information section	CREL150	Date Of Breach	The date that any breach of the underlying exposure terms and conditions occurred. If multiple breaches, the date of the earliest breach.	YES	YES	{DATEFORMAT}	AC390
ANNEX 3: CRE	Underlying exposures information section	CREL151	Date Of Breach Cure	The date that any breach reported in field CREL150 cured. If multiple breaches, the date which the last breach cured.	NO	YES	{DATEFORMAT}	AC391
ANNEX 3: CRE	Underlying exposures information section	CREL152	Servicer Watchlist Code	If the underlying exposure has been entered onto the servicer watchlist, enter in the most appropriate corresponding code from Table 3 in Annex 1 of this Regulation. If multiple criteria are applicable, list the most detrimental code.	NO	YES	{WATCHLIST}	AC392
ANNEX 3: CRE	Underlying exposures information section	CREL153	Servicer Watchlist Date	Determination Date that an underlying exposure was placed on the Watchlist. If underlying exposure came off the Watchlist in a prior period and is now coming back on, use the new entry date.	NO	YES	{DATEFORMAT}	AC381
ANNEX 3: CRE	Underlying exposures information section	CREL154	Interest Rate Swap Provider	Name of underlying exposure interest rate swap provider.	NO	YES	{ALPHANUM-100}	AC155
ANNEX 3: CRE	Underlying exposures information section	CREL155	Interest Rate Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure interest rate swap provider.	NO	YES	{LEI}	
ANNEX 3: CRE	Underlying exposures information section	CREL156	Interest Rate Swap Maturity Date	Date of maturity for the interest rate underlying exposure level swap.	NO	YES	{DATEFORMAT}	
ANNEX 3: CRE	Underlying exposures information section	CREL157	Interest Rate Swap Notional	Interest rate underlying exposure level swap notional amount Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL158	Currency Swap Provider	Name of underlying exposure currency swap provider.	NO	YES	{ALPHANUM-100}	AC155
ANNEX 3: CRE	Underlying exposures information section	CREL159	Currency Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure currency swap provider.	NO	YES	{LEI}	
ANNEX 3: CRE	Underlying exposures information section	CREL160	Currency Swap Maturity Date	Date of maturity for the currency underlying exposure level swap.	NO	YES	{DATEFORMAT}	
ANNEX 3: CRE	Underlying exposures information section	CREL161	Currency Swap Notional	Currency underlying exposure level swap notional amount Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	
ANNEX 3: CRE	Underlying exposures information section	CREL162	Exchange Rate For Swap	The exchange rate that has been set for a currency underlying exposure level swap.	NO	YES	{PERCENTAGE}	AC160
ANNEX 3: CRE	Underlying exposures information section	CREL163	Other Swap Provider	The legal name of the swap provider for the underlying exposure, where the swap is neither an interest rate nor currency swap. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES	{ALPHANUM-100}	AC325
ANNEX 3: CRE	Underlying exposures information section	CREL164	Other Swap Provider Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure 'other' swap provider.	NO	YES	{LEI}	
ANNEX 3: CRE	Underlying exposures information section	CREL165	Obligor Must Pay Breakage On Swap	Extent to which the obligor is obligated to pay breakage costs to the underlying exposure swap provider. In the event of multiple swaps, enter in the most appropriate value. Total Indemnification from obligor (TOTL) Partial Indemnification from obligor (PINO) No Indemnification from obligor (NOPE)	YES	NO	{LIST}	AC165
ANNEX 3: CRE	Underlying exposures information section	CREL166	Full Or Partial Termination Event Of Swap For Current Period	If underlying exposure swap has been terminated between the previous data cut-off date and the data cut-off date of the current report submission, identify reason. In the event of multiple swaps, enter in the most appropriate value. Swap Terminated due to Ratings Downgrade of Underlying Exposure Swap Provider (RTDW) Swap Terminated due to Payment Default to Underlying Exposure Swap Provider (PYMD) Swap Terminated due to Other Type of Default by Underlying Exposure Swap Counterparty (CNTD) Swap Terminated due to Full or Partial Prepayment by Obligor (PRPY) Swap Terminated due to Other Type of Default by Obligor (OBGD) Other (OTHR)	NO	YES	{LIST}	AC327
ANNEX 3: CRE	Underlying exposures information section	CREL167	Net Periodic Payment Made By Swap Provider	Net amount of payment made by the swap counterparty securitised underlying exposure, on the underlying exposure Payment Date as required by the swap contract. This does not include any breakage or termination payments. In the event of multiple swaps, enter in the sum across all swaps. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	AC328
ANNEX 3: CRE	Underlying exposures information section	CREL168	Breakage Costs Due To Underlying Exposure Swap Provider	Amount of any payment due from the obligor to the swap counterparty for partial or full termination of the swap. In the event of multiple swaps, enter in the most appropriate value. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	AC330
ANNEX 3: CRE	Underlying exposures information section	CREL169	Shortfall In Payment Of Breakage Costs On Swap	Amount of any shortfall, if any, of breakage costs resulting from the full or partial termination of the swap, paid by the obligor. In the event of multiple swaps, enter in the sum across all swaps. Include the currency in which the amount is denominated, using {CURRENCYCODE 3} format.	NO	YES	{MONETARY}	AC331

How would multiple breaches be listed?

Does this also apply to caps?

ANNEX 3: CRE	Underlying exposures information section	CREL170	Breakage Costs Due From Swap Counterparty	Amount of any gains paid by the swap counterparty to the obligor on full or partial termination. In the event of multiple swaps, enter in the most appropriate value.	NO	YES	{MONETARY}	AC332
ANNEX 3: CRE	Underlying exposures information section	CREL171	Next Swap Reset Date	Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format. Date of next reset date on the underlying exposure level swap. In the event of multiple swaps, enter in the most appropriate value.	NO	YES	{DATEFORMAT}	AC333
ANNEX 3: CRE	Underlying exposures information section	CREL172	Sponsor	The name of the underlying exposure sponsor.	NO	YES	{ALPHANUM-100}	AC13
ANNEX 3: CRE	Underlying exposures information section	CREL173	Agent Bank Of Syndication Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the agent bank of syndication, i.e. the entity acting as an interface between the obligor and the lending parties involved in the syndicated underlying exposure.	NO	YES	{LEI}	AC202
ANNEX 3: CRE	Underlying exposures information section	CREL174	Servicer Legal Entity Identifier	Provide the Legal Entity Identifier (as specified in the Global Legal Entity Foundation (GLEIF) database) of the underlying exposure servicer.	NO	YES	{LEI}	AC11
ANNEX 3: CRE	Underlying exposures information section	CREL175	Servicer Name	Give the full legal name of the underlying exposure servicer. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES	{ALPHANUM-100}	
ANNEX 3: CRE	Underlying exposures information section	CREL176	Originator Name	Give the full legal name of the underlying exposure originator. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	NO	{ALPHANUM-100}	
ANNEX 3: CRE	Underlying exposures information section	CREL177	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	{LEI}	
ANNEX 3: CRE	Underlying exposures information section	CREL178	Originator Establishment Country	Country where the underlying exposure originator is established.	NO	NO	{COUNTRYCODE_2}	
ANNEX 3: CRE	Underlying exposures information section	CREL179	Original Lender Name	Give the full legal name of the original lender. Where a Legal Entity Identifier (LEI) is available in the Global Legal Entity Foundation (GLEIF) database, the name entered shall match the name associated with the LEI.	NO	YES	{ALPHANUM-100}	
ANNEX 3: CRE	Underlying exposures information section	CREL180	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.	NO	YES	{LEI}	
ANNEX 3: CRE	Underlying exposures information section	CREL181	Original Lender Establishment Country	Country where the original lender is established.	NO	YES	{COUNTRYCODE_2}	
ANNEX 3: CRE	Collateral information section	Collateral-level information section						
ANNEX 3: CRE	Collateral information section	CREC1	Unique Identifier	The unique identifier entered into field CREL1.	NO	NO	{ALPHANUM-1000}	AC1
ANNEX 3: CRE	Collateral information section	CREC2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field CREL5. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	PC2
ANNEX 3: CRE	Collateral information section	CREC3	Original Collateral Identifier	The original unique identifier assigned to the property. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	PC1
ANNEX 3: CRE	Collateral information section	CREC4	New Collateral Identifier	If the original identifier in field CREC3 cannot be maintained in this field enter the new identifier here. If there has been no change in identifier, enter the same identifier as in CREC3. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	AR8
ANNEX 3: CRE	Collateral information section	CREC5	Property Name	The name of the property or collateral that serves as security for the underlying exposure.	NO	YES	{ALPHANUM-100}	PC3
ANNEX 3: CRE	Collateral information section	CREC6	Property Address	The address of the property that serves as security for the underlying exposure.	NO	YES	{ALPHANUM-1000}	PC4
ANNEX 3: CRE	Collateral information section	CREC7	Geographic Region - Collateral	The geographic region (NUTS3 classification) where the property is located. Where no NUTS3 classification has been produced by Eurostat (e.g. a non-EU jurisdiction), enter the two-digit country code in {COUNTRYCODE_2} format followed by 'XXX'.	YES	YES	{NUTS}	PC6
ANNEX 3: CRE	Collateral information section	CREC8	Property Post Code	The primary property full postal code.	NO	YES	{ALPHANUM-100}	PC7
ANNEX 3: CRE	Collateral information section	CREC9	Lien	Highest lien position held by the originator in relation to the collateral.	YES	YES	{INTEGER-1000}	
ANNEX 3: CRE	Collateral information section	CREC10	Property Status	Status of property / collateral Lasting Power of Attorney (LPOA) Receivership (RCVS) In Foreclosure (FCLS) Real Estate Owned (REOW) Defeased (DFSD) Partial Release (PRLS) Released (RLSD) Same as at Securitisation Date (SCDT) In Special Servicing (SSRV) Other (OTHR)	NO	NO	{LIST}	PC15
ANNEX 3: CRE	Collateral information section	CREC11	Property Type	Property type: Caravan Park (CRVP) Car Park (CARP) Health Care (HEAL) Hospitality or Hotel (HOTL) Industrial (IDSR) Land (LAND) Leisure (LEIS) Multifamily (MULF) Mixed Use (MIXD) Office (OFFC) Pub (PUBX) Retail (RETL) Self Storage (SSTR) Warehouse (WARE) Various (VARI) Other (OTHR)	NO	YES	{LIST}	PC9

ANNEX 3: CRE	Collateral information section	CREC12	Property Form Of Title	The relevant form of property title. A lease on land only, in which the obligor usually owns a building or is required to build as specified in the lease. Such leases are usually long-term net leases; the obligor's rights and obligations continue until the lease expires or is terminated through default. Leasehold (LESH) Freehold (FREE) Mixed (MIXD) Other (OTHR)	NO	YES	{LIST}	PC19
ANNEX 3: CRE	Collateral information section	CREC13	Current Valuation Date	The date of the most recent valuation.	YES	YES	{DATEFORMAT}	PC22
ANNEX 3: CRE	Collateral information section	CREC14	Current Valuation Amount	The most recent valuation of the property as assessed by an independent external or internal appraiser; if such assessment is not available, the current value of the property can be estimated using a real estate value index sufficiently granular with respect to geographical location and type of property; if such real estate value index is also not available, a real estate price index sufficiently granular with respect to geographical location and type of property can be used after application of a suitably chosen mark-down to account for the depreciation of the property. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	NO	{MONETARY}	PC23
ANNEX 3: CRE	Collateral information section	CREC15	Current Valuation Method	The most recent method of calculating the value of the property provided in field CREC1. Full, internal and external inspection (FALL) Full, only external inspection (FEXT) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DSKT) Managing Agent / Estate Agent (MAEA) Tax Authority (TAXH) Other (OTHR)	YES	NO	{LIST}	
ANNEX 3: CRE	Collateral information section	CREC16	Current Valuation Basis	The most recent Valuation Basis: Open Market (OPEN) Vacant Possession (VCNT) Other (OTHR)	YES	NO	{LIST}	PC26
ANNEX 3: CRE	Collateral information section	CREC17	Original Valuation Method	The method of calculating the value of the property at the time of underlying exposure originat Full, internal and external inspection (FALL) Full, only external inspection (FEXT) Drive-by (DRVB) Automated Valuation Model (AUVM) Indexed (IDX) Desktop (DSKT) Managing Agent / Estate Agent (MAEA) Tax Authority (TAXH) Other (OTHR)	YES	NO	{LIST}	AC67
ANNEX 3: CRE	Collateral information section	CREC18	Property Securitisation Date	Date the property / collateral was contributed as security for the underlying exposure. If this property / collateral has been substituted enter the date of the substitution. If the property / collateral was part of the original securitisation, this will be the Securitisation Date.	YES	NO	{DATEFORMAT}	PC36
ANNEX 3: CRE	Collateral information section	CREC19	Allocated Percentage Of Underlying Exposure At Securitisation Date	Allocated underlying exposure % attributable to property / collateral at Securitisation Date where there is more than one property / collateral item securing the underlying exposure. This may be set out in the underlying exposure Agreement, otherwise assign by valuation or Net Operating Income.	YES	YES	{PERCENTAGE}	PC37
ANNEX 3: CRE	Collateral information section	CREC20	Current Allocated Underlying Exposure Percentage	Allocated underlying exposure % attributable to the collateral at the underlying exposure payment date. Where there is more than one collateral item securing the underlying exposure, the sum of all percentages shall equal 100%. This may be set out in the underlying exposure agreement, otherwise assign by valuation (Net Operating Income).	NO	YES	{PERCENTAGE}	PC56
ANNEX 3: CRE	Collateral information section	CREC21	Valuation At Securitisation	The valuation of the property / collateral securing the underlying exposure at Securitisation Date as described in the Offering Circular. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC45
ANNEX 3: CRE	Collateral information section	CREC22	Name Of Valuer At Securitisation	Name of valuation firm who performed the property / collateral valuation at the Date of Securitisation.	NO	YES	{ALPHANUM-100}	PC46
ANNEX 3: CRE	Collateral information section	CREC23	Date Of Valuation At Securitisation	The date the valuation was prepared for the values disclosed in the Offering Circular.	NO	YES	{DATEFORMAT}	PC47
ANNEX 3: CRE	Collateral information section	CREC24	Year Built	Year the property was built per the valuation report or underlying exposure document.	YES	YES	{YEAR}	PC10
ANNEX 3: CRE	Collateral information section	CREC25	Year Last Renovated	Year that last major renovation/new construction was completed on the property per the valuation report or underlying exposure document.	YES	YES	{YEAR}	PC11
ANNEX 3: CRE	Collateral information section	CREC26	Number Of Units	For property type Multifamily enter number of units, for Hospitality/Hotel/Healthcare - beds, for Caravan Parks - units, Lodging=rooms, Self Storage=units.	NO	YES	{INTEGER-100000000}	PC14

See general comments. This is potentially confidential information. Moreover, if the property is being marketed, it is not in the investors interest that this information is disclosed publicly. In this case would ND1-4 would be used?

ANNEX 3: CRE	Collateral information section	CREC27	Net Square Metres	The total net rentable area of the property in square metres that serve as security for the underlying exposure per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC12
ANNEX 3: CRE	Collateral information section	CREC28	Commercial Area	The total net Commercial rentable area of the property in square metres that serves as security for the underlying exposure per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC49
ANNEX 3: CRE	Collateral information section	CREC29	Residential Area	The total net Residential rentable area of the property in square metres that serves as security for the loan per the most recent valuation report. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC50
ANNEX 3: CRE	Collateral information section	CREC30	Net Internal Floor Area Validated	Has the valuer (of the most recent valuation) verified the net internal floor area of the property?	YES	YES	{Y/N}	PC13
ANNEX 3: CRE	Collateral information section	CREC31	Occupancy As Of Date	Date of most recently received rent roll/ tenancy schedule. For hospitality (hotels), and health care properties use average occupancy for the period for which the financial statements are reported.	NO	YES	{DATEFORMAT}	PC76
ANNEX 3: CRE	Collateral information section	CREC32	Economic Occupancy At Securitisation	The percentage of rentable space with signed leases in place at Securitisation Date if disclosed in Offering Circular (tenants may not be in occupation but are paying rent).	NO	YES	{PERCENTAGE}	AC86
ANNEX 3: CRE	Collateral information section	CREC33	Physical Occupancy At Securitisation	At Securitisation the available percentage of rentable space actually occupied (i.e. where tenants are actually in occupation and not vacated), if disclosed in Offering Circular. Shall be derived from a rent roll or other document indicating occupancy consistent with most recent financial year information.	NO	YES	{PERCENTAGE}	PC77
ANNEX 3: CRE	Collateral information section	CREC34	Vacant Possession Value At Securitisation Date	Vacant possession value at Date of Securitisation. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC48
ANNEX 3: CRE	Collateral information section	CREC35	Date Of Financials At Securitisation	The end date of the financials for the information used in the Offering Circular (e.g. year to date, annual, quarterly or trailing 12 months).	YES	YES	{DATEFORMAT}	PC38
ANNEX 3: CRE	Collateral information section	CREC36	Net Operating Income At Securitisation	Revenue less Operating Expenses at Securitisation Date. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	PC41
ANNEX 3: CRE	Collateral information section	CREC37	Most Recent Financials As Of Start Date	The first day of the period covered in the most recent financial operating statement available (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months).	YES	NO	{DATEFORMAT}	PC58
ANNEX 3: CRE	Collateral information section	CREC38	Most Recent Financials As Of End Date	The end date of the financials used for the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months).	YES	NO	{DATEFORMAT}	PC59
ANNEX 3: CRE	Collateral information section	CREC39	Most Recent Revenue	Total revenues for the period covered by the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	PC63
ANNEX 3: CRE	Collateral information section	CREC40	Most Recent Operating Expenses	Total operating expenses for the period covered by the most recent financial operating statement (e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. These may include real estate taxes, insurance, management, utilities, maintenance and repairs and direct property costs to the landlord; capital expenditures and leasing commissions are excluded. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	PC64
ANNEX 3: CRE	Collateral information section	CREC41	Most Recent Capital Expenditure	Total Capital Expenditure (as opposed to repairs and maintenance) for the period covered by the most recent financial operating statement e.g. Monthly, Quarterly, Year to Date or Trailing 12 months) for the property. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	YES	YES	{MONETARY}	PC66
ANNEX 3: CRE	Collateral information section	CREC42	Ground Rent Payable	If property is leasehold, provide the current annual leasehold rent payable to the lessor. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC21
ANNEX 3: CRE	Collateral information section	CREC43	Weighted Average Lease Terms	Weighted average lease terms in years, using as weights the latest-available outstanding value of the lease.	NO	YES	{PERCENTAGE}	PC84
ANNEX 3: CRE	Collateral information section	CREC44	Property Leasehold Expiry	Provide the earliest date the leasehold interest expires.	NO	YES	{DATEFORMAT}	PC20
ANNEX 3: CRE	Collateral information section	CREC45	Contractual Annual Rental Income	The contractual annual rental income derived from the most recent obligor tenancy schedule. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC70
ANNEX 3: CRE	Collateral information section	CREC46	Income Expiring 1-12 Months	Percentage of income expiring in 1 to 12 months.	YES	YES	{PERCENTAGE}	PC91
ANNEX 3: CRE	Collateral information section	CREC47	Income Expiring 13-24 Months	Percentage of income expiring in 13 to 24 months.	YES	YES	{PERCENTAGE}	PC92
ANNEX 3: CRE	Collateral information section	CREC48	Income Expiring 25-36 Months	Percentage of income expiring in 25 to 36 months.	YES	YES	{PERCENTAGE}	PC93
ANNEX 3: CRE	Collateral information section	CREC49	Income Expiring 37-48 Months	Percentage of income expiring in 37 to 48 months.	YES	YES	{PERCENTAGE}	PC94
ANNEX 3: CRE	Collateral information section	CREC50	Income Expiring 49+ Months	Percentage of income expiring in 49 or more months.	YES	YES	{PERCENTAGE}	PC95
ANNEX 3: CRE	Tenant information section	Tenant-level information section						
ANNEX 3: CRE	Tenant information section	CRET1	Unique Identifier	The unique identifier entered into field CREL1.	NO	NO	{ALPHANUM-1000}	AC1
ANNEX 3: CRE	Tenant information section	CRET2	Underlying Exposure Identifier	Unique underlying exposure identifier. This must match the identifier in field CREL5. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	PC2

Is there a precise calculation for consistency (i.e. what is included in this calculation)?

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ANNEX 3: CRE	Tenant information section	CRET3	Collateral Identifier	Unique identifier for the property. This field must match CREC4, to allow mapping.	NO	NO	{ALPHANUM-1000}	
ANNEX 3: CRE	Tenant information section	CRET4	Tenant Identifier	Unique identifier for the tenant. The reporting entity shall not amend this unique identifier.	NO	NO	{ALPHANUM-1000}	
ANNEX 3: CRE	Tenant information section	CRET5	Tenant Name	Name of current tenant. If tenant is a natural person, then this field should match field CRET1.	YES	NO	{ALPHANUM-100}	PC96
ANNEX 3: CRE	Tenant information section	CRET6	NACE Industry Code	Tenant industry NACE Code, as set out in Regulation (EC) No 1893/2006 (or as otherwise amended).	YES	YES	{NACE}	
ANNEX 3: CRE	Tenant information section	CRET7	Date Of Lease Expiration	Expiration date of lease of current tenant.	NO	YES	{DATEFORMAT}	PC97
ANNEX 3: CRE	Tenant information section	CRET8	Rent Payable	Annual Rent payable by current tenant. Include the currency in which the amount is denominated, using {CURRENCYCODE_3} format.	NO	YES	{MONETARY}	PC98
ANNEX 3: CRE	Tenant information section	CRET9	Rent Currency	Rent currency denomination.	NO	YES	{CURRENCYCODE_3}	PC106

There could be issues with confidentiality (see general comment). In these situations, can the ND5 be used?