

**SME DATA REPORTING TEMPLATE**

**DATA DICTIONARY**

**Last updated 31 July 2023**

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# Guidance Notes

* This Data Dictionary complements the ASF SME Data Reporting Template version 2. It is intended to be used in conjunction with the ASF SME Data Template when preparing data for publishing to the ASF SME Data Template standard.
* This Data Dictionary provides guidance on the information issuers should provide for each data field, including *Data Type* and *Acceptable Values*.
* This Data Dictionary is divided into 8 chapters, corresponding to each category in the Data Template. To seek guidance on completing a specific data field in Data Dictionary, issuers should first identify the corresponding *Category* and search for the reference number under each chapter.
* Data, including obligor information, must not include any personal details such as names, addresses or date of birth.
* Fields with a 'Dynamic' tag are to be updated in line with the frequency of changes to the field.
* Fields with a 'Static' tag are not expected to change frequently but are to be updated should there be an update to the data.
* Enter “ND5” for fields that are not applicable.
* The Data Template assumes the following:
	1. where one or more loans IDs (loan parts) relate to one asset then each loan ID or loan part is reported on a separate line and in “Loan Level Data” tab and the asset is reported once in the “Asset Level Data” tab
	2. Where one loan ID relates to multiple assets the loan ID is reported on a single line and in “Loan Level Data” tab and the assets are individually reported once on separate line in the “Asset Level Data” tab.
* For further enquiries, please contact asf@securitisation.com.au

# Chapter 1 - Core Information

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| Loan Level Data  | LD1 | Warehouse/Deal Name | Mandatory | Static | Full name of the warehouse facility or term deal | Text | Not applicable |
| Loan Level Data  | LD2 | Originator | Mandatory | Static | Name of the originator | Text | Not applicable |
| Loan Level Data  | LD3 | Collateral Type (Securitisation) | Mandatory | Static | This field distinguishes commercial securitisation from non-commercial securitisation.  | Text | Commercial |
| Loan Level Data  | LD4 | Product Type | Mandatory | Static | Select from listed options  | Text | 1 - Instalment Loan - not regulated (e.g. Business Loan);2 - Revolving Line of Credit / Overdraft - not regulated;3 - Equipment Loan (Chattel Mortgage);4 - Finance Lease;5 - Hire Purchase;6 - Operating Lease;7 - Borrowing base loans (e.g. trade/debtor/stock finance);8 - Instalment Loan - regulated (e.g. Home Loan);9 - Revolving Line of Credit / Overdraft - regulated;10 - Novated Lease; or11 – Other |
| Loan Level Data  | LD5  | Collateral Date | Mandatory | Dynamic | The date on which the pool cut was completed. It is usually the end of a collection period.  | Date | {DD-MM-YYYY} |
| Loan Level Data  | LD12 | Servicer Identifier | Mandatory | Static | Unique identifier of servicer | Text | Not applicable |
| Loan Level Data  | LD13 | Servicer Name | Mandatory | Static | Name of the servicer  | Text | Not applicable |

# Chapter 2 – Obligor Information

| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Level Data  | LD6 | Loan Securitised Date | Mandatory | Static | Date on which the loan was transferred to the special-purpose vehicle, regardless of whether the loan had been part of a predecessor securitisation such as a warehouse facility or called from a term deal. | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD7 | Loan ID | Mandatory | Static | Unique identifier of the loan assigned by the Servicer. Must have a common Group ID for each split loan that is secured by the same property. Cannot be the same as the Group ID (if applicable). Investors should be able to track loans and borrowers across pools and through time. | Text | Not applicable |
| Loan Level Data  | LD8 | Entity ID  | Mandatory | Static | Unique identifier of the borrower assigned by the Servicer.If more than one borrower, only list the primary borrower. Investors should be able to track loans and borrowers across pools and through time. | Text | Not applicable |
| Loan Level Data | LD9 | Group ID | Mandatory | Static | Unique identifier for the group of loans, as assigned by the Servicer.This identifier is common to all split loans in the pool that are secured by the same assets. If the loan is not part of a group loan, enter ND5.Can be equal to the loan ID if no more than 1 loan part is assigned to a single asset. | Text | Not applicable |
| Loan Level Data  | LD10 | Aggregation Group ID | Optional | Static | Unique aggregation group identifier, enabling grouping of borrowers and guarantors (each with a unique entity LD8). If the loan is not part of an aggregation group loan, enter ND5.Mandatory if lending is cross collateralised. | Text | Not applicable |
| Loan Level Data  | LD11 | Borrower Basel III segment | Optional | Static | Select from listed options | Text | 1 - Corporate2 - SME treated as a Corporate3 - Retail4 - Government5 - Other  |
| Loan Level Data | LD80 | Credit Events (last 5y) | Mandatory | Static | Number of credit events (e.g., default or bankruptcy), as defined by the issuer, by the borrower (LD8) as available at underwrite, as assessed at origination.Investors to seek definition of credit events from issuers.  | Number  | {0,1,2,3,4,5,6,7,8…} |
| Loan Level Data  | LD103 | Obligor Legal Form/Business Type | Mandatory | Static | Select from listed options | Text | 1 - Public Company2 - Proprietary Limited Company3 - Partnership4 - Individual5 - Trust6 - SMSF7 - Other |
| Loan Level Data  | LD104 | Number of Borrowers | Mandatory | Static | Number of borrowers on the loan | Number | {1,2,3…} |
| Loan Level Data  | LD105 | Number of Guarantors | Optional  | Static | Number of guarantors on the loan | Number | {0,1,2,3…} |
| Loan Level Data | LD106 | Debt Service Cover Ratio | Optional | Static | Debt service coverage ratio of primary borrower (LD8) used for underwriting at time of origination according to Issuer’s definition (LD107) | Number  | [To two decimal places] |
| Loan Level Data | LD107 | Debt Service Cover Ratio Definition | Optional | Static | This is the definition and methodology used by the issuer during underwriting | Text | Not Applicable  |
| Loan Level Data | LD108 | Net Surplus Ratio | Optional | Static | Monthly interest/ (borrower’s monthly income - monthly living expenses) | Number  | [To two decimal places] |
| Loan Level Data | LD109 | Documentation Type | Optional  | Static  | The level of income and savings verification undertaken by the issuer in respect of the primary borrower (LD8) when applying for the loan.The below serves as a guidance only: Full doc – Income verification documents consist of (usually) at least two years of financials or tax returns.Low doc – Income verification documents consist of less than two years of financials or tax returns.No doc – No income verification documents are provided by the borrower.Alt doc – The borrower provides alternative income verification documents that are not financial statements or tax returns. These may include but are not exclusive to accountant’s letter, business activity statements or audited bank account statements. This includes matrix lending.  | Number | 1 - Full Documentation2 - Low Documentation 3 - No Documentation4 - Alternative documentation |
| Loan Level Data  | LD110 | Employment Type | Mandatory | Static | Select from listed options  | Text | 1 - Pay-as-you-go employee 2 - Self employed3 - Non-individual borrower4 - Other |
| Loan Level Data  | LD111 | Employment Subtype | Optional | Static | This is only applicable if LD110 is “1 – Pay-as-you-go employee” If not applicable, enter ND5 | Text | 1 - Full Time2 - Part Time3 – Casual4 - Other |
| Loan Level Data | LD112 | Income Verification Sources | Optional | Static | Select from listed options. Issuers can select more than one option. Use semi-colon,”;”, as a separator when more than one option is selected.  | Text | 1 - Financial accounts (externally prepared)2 - Management accounts (internally prepared)3 - Tax returns4 - Bank Statements5 - BAS / ATO Statements6 - Accountant's Letter7 - Other |
| Loan Level Data | LD113 | Time Employed/Time in Business | Mandatory | Static | Months in current business or months employed in current job as assessed at origination.If borrower has multiple jobs, then note down the job with the most amount of income.  | Number | [To the closest month] |
| Loan Level Data | LD114 | Employer | Mandatory | Static | This is only applicable for novated lease only. Issuers should populate with unique identifiers without disclosing the name of employer.  | Text | N/A |
| Loan Level Data | LD115 | Bankruptcy Flag | Mandatory | Static  | This is to indicate whether any borrower (not limited to the primary borrower) on the loan has been bankrupt within 10 years prior to the Settlement Date. | Number | {Yes, No}  |
| Loan Level Data | LD116 | Borrower/s Total Earnings used for debt servicing | Optional | Static | Borrower/s annual earnings used to underwrite/assess the loan | Number  | Borrower/s annual earnings used to underwrite/assess the loan  |
| Loan Level Data | LD117 | Actual or Projected | Optional | Static | This is used to identify whether borrower/s earnings used during underwriting or loan assessment process are based on historical or projected financial information.  | Text | 1 - Historical financial information2 - Projected financial information |
| Loan Level Data | LD118 | Guarantor/s Total earnings used for debt servicing | Optional | Static | Guarantor/s earnings used to underwrite/assess the loan  | Number  | [To the nearest thousand dollar] |
| Loan Level Data | LD119 | Total Debt Servicing Commitments used in debt servicing | Optional | Static | Total Financial commitments used in debt servicing analysis to underwrite the loan  | Number | [To the nearest thousand dollar] |
| Loan Level Data | LD120 | Country of Residence | Mandatory | Static | The country of residence for primary borrower (LD8) | Text | 1 - Australia2 - Overseas |
| Loan Level Data | LD121 | Current Address State | Mandatory | Static | State or territory of principal place of business  | Text | {ACT,NSW,NT,QLD,SA,TAS,VIC,WA} |
| Loan Level Data | LD122 | Current Address Postcode  | Mandatory | Static | Postcode of principal place of business  | Number  | {xxxx} |
| Loan Level Data | LD123 | Obligor Internal Rating | Mandatory  | Static | Internal rating of the borrower as determined by the issuer | Text | N/A |
| Loan Level Data  | LD124 | Obligor Internal Rating Equiv PD | Optional | Static | Probability of Default as assessed at origination for the life of the loan based on Issuer’s internal assessment  | Number | [To two decimal places] |
| Loan Level Data  | LD125 | Sales revenue | Optional  | Static | Annual turnover as at origination  | Number | [To the nearest thousand dollar] |
| Loan Level Data | LD126 | Number of Employees | Optional  | Static | Number of employees in the business, including full time, part time, casual, as at origination  | Number | [Integer] |
| Loan Level Data | LD127 | Total Assets | Optional  | Static | Total assets of business at origination | Number | [To the nearest thousand dollar] |
| Loan Level Data | LD128 | Total Liabilities | Optional  | Static | Total Liabilities of business at origination | Number | [To the nearest thousand dollar] |
| Loan Level Data | LD129 | Total Equity  | Optional  | Static | Total Equity of business at origination | Number | [To the nearest thousand dollar] |
| Loan Level Data | LD130 | EBITDA | Optional  | Static | Based on the data provided as of origination  | Number  | [To the nearest thousand] |
| Loan Level Data  | LD131 | EBIT | Optional  | Static | Based on the data provided as of origination | Number  | [To the nearest thousand] |
| Loan Level Data  | LD132 | Operating Leverage | Optional  | Static | Debt divided by EBITDA (LD130)Debt is on a consolidated level, including if the borrower has multiple loans with the issuer.  | Number  | [To two decimal places] |
| Loan Level Data | LD133 | Interest Cover Ratio | Optional  | Static | EBIT (LD131) divided by interest expense (LD35) as at origination  | Number  | [To two decimal places] |
| Loan Level Data | LD134 | Capital Adequacy % | Optional  | Static | Total Equity (LD129) divided by Total Assets (LD127) as at origination  | Number  | [Percentage, to two decimal places] |
| Loan Level Data | LD135 | Date of Financials | Optional  | Static | The latest date of financial information LD 125 to LD 134 are based on  | Date | {DD/MM/YYYY} |
| Loan Level Data | LD136 | Number of Months of Financials  | Optional  | Static | The number of months between the earliest and the latest date of financial information (LD135) | Number  | {1,2,3,4,5….} |
| Loan Level Data | LD137 | Last Credit Discharge Date | Mandatory | Static | The most recent discharged date of defaults or bankruptcies of any of the borrowers to the loan. If none of the borrowers to the loan have recorded a default or bankruptcy, enter ND5 for this data field. | Date | {DD/MM/YYYY} |
| Loan Level Data | LD138 | External Credit Score Provider Name | Mandatory | Static | Full legal name of the entity providing the external credit score, if applicable | Text | N/A |
| Loan Level Data  | LD139 | Primary Borrower Credit Score (External) | Mandatory | Static | The primary borrower's credit score (provide scores provided by external assessors where applicable) | Number | [Between 1-1000, to the nearest whole number] |
| Loan Level Data  | LD140 | Guarantor/s Credit Score (Highest) | Optional | Static | The highest credit score if there are more than one guarantor. If there is only one guarantor, then LD140 should be the same as LD141.  | Number | [Between 1-1000, to the nearest whole number] |
| Loan Level Data | LD141 | Guarantor/s Credit Score (Lowest) | Optional | Static | The lowest credit score if there are more than one guarantor. If there is only one guarantor, then LD141 should be the same as LD140.  | Number | [Between 1-1000, to the nearest whole number] |
| Loan Level Data | LD142 | No. Of Defaults | Mandatory | Static | The number of defaults by borrower as at origination, including prior years before originating a loan with the issuer.  | Number  | {0,1,2,3…} |
| Loan Level Data | LD143 | Date of most recent default  | Mandatory | Static | The date of most recent default as at origination, as determined by issuer.If borrower has not defaulted, enter ND5 | Date | {DD/MM/YYYY} |
| Loan Level Data | LD144 | No. of Judgements  | Mandatory | Static  | Whether the loan has been subject to court judgement (decision by the court that the borrower owes money to the originator) as at origination, including prior years before originating a loan with the issuer.  | Number  | {0,1,2,3…} |
| Loan Level Data  | LD145 | Date of most recent judgement | Mandatory | Static | If no judgements, enter ND5 | Date | {DD-MM-YYYY} |
| Loan Level Data | LD155 | Credit Score Type (Internal) | Optional | Static | The name of issuer’s internal credit score | Text | N/A |
| Loan Level Data | LD156 | Primary Borrower Credit Score (Internal) | Optional | Static | The primary borrower's credit score based on issuer’s internal credit score system | Number | {0,1,2,3…} |
| Loan Level Data  | LD161 | Date of Repurchase | Optional | Static | The date on which the underlying exposure was repurchased from the pool. | Date | {DD-MM-YYYY} |

# Chapter 3 - Loan Characteristics

| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Level Data | LD14 | Loan Currency  | Mandatory  | Static | The currency in which the loan on the collateral data is denominated, as at the Collateral Date.For non-AUD receivables, LD15 to LD20 should be populated in their local currencies (e.g., USD, EUR).  | Text | {AUD, USD, NZD, EUR…} |
| Loan Level Data  | LD15 | Scheduled Balance/ Limit  | Mandatory  | Static | This is the initial scheduled principal balance/limit for line of credit or revolving facility. If the product Is not a line of credit or revolving facility, LD15 should equal LD16.  | Number  | [To the nearest whole number] |
| Loan Level Data  | LD16 | Original Balance | Mandatory  | Static | The is the loan balance at inception of the loan. Enter “0” if the product is a line of credit or revolving facility. | Number  | [To two decimal places] |
| Loan Level Data | LD17 | Line of Credit/ Revolving Facility Limit | Optional | Dynamic | This is the maximum loan amount for a line of credit product extended to the borrower.Mandatory only for line of credit or revolving facility. | Number  | [To the nearest whole number] |
| Loan Level Data | LD18 | Undrawn Amount | Mandatory  | Dynamic | This is the difference between LD17 and LD19.Mandatory only for line of credit or revolving facility.  | Number  | [To two decimal places] |
| Loan Level Data | LD19 | Current Balance | Mandatory  | Dynamic | Current balance should take into account all credit and debits to the borrower’s loan account. This includes any increases in interest payment due to rate rises, loan fees, scheduled and unscheduled repayments of principal and any other costs and fees the borrower is contractually required to pay tothe lender. | Number  | [To two decimal places] |
| Loan Level Data | LD20 | Scheduled Balance | Mandatory | Dynamic | The expected principal balance of the loan as at collateral date, assuming the borrower has made the minimum required payments each time they are due (i.e. the loan is not in arrears or ahead of schedule). | Number  | [To two decimal places] |
| Loan Level Data | LD21 | Original LVR (real estate only) | Optional | Static | The ratio of the Original Balance of the loan (LD16) to the sum of the Original Property Values of all the properties 'allocated' as security for the loan. Mandatory only if LD89 is “1 – Real Estate” | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data  | LD22 | Original LVR (equipment finance) | Optional | Static | The ratio of the Original Balance (LD16) of the loan to the sum of the Original Asset Values of all the Type 2 collateral 'allocated' as security for the loan.Mandatory only if LD89 is “2 – Specific Plant & Equipment/ vehicle” | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data  | LD23 | Current LVR (real estate only) | Optional | Dynamic | The ratio of the Current Balance (LD19) to the sum of the most recent Property Values of all the properties 'allocated' as security for the loan. Mandatory only if LD89 is “1 – Real Estate” | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD24 | Scheduled LVR (real estate only) | Optional | Dynamic | The ratio of the Scheduled Balance (LD20) to the sum of the Property Values of all the properties 'allocated' as security for the loan.Mandatory only if LD89 is “1 – Real Estate” | Number  | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD25 | Approval Date | Optional | Static | The date the loan application was approved by the issuer | Date | {DD-MM-YYYY} |
| Loan Level Data | LD26 | Settlement Date | Mandatory | Static | The date the funds were disbursed to the borrower  | Date | {DD-MM-YYYY} |
| Loan Level Data | LD27 | Maturity Date (Current) | Mandatory | Dynamic | The date on which the loan must be fully repaid. If there the loan term has been extended/modified, populate LD27 with the current maturity date and populate LD154 with the original maturity date. If there is no loan term extension/modification, LD27 should be the same as LD154.  | Date | {DD-MM-YYYY} |
| Loan Level Data | LD28 | Original Loan Term (Months) | Mandatory | Static | The number of months between LD26 (Settlement Date) and LD27 (Maturity Date) | Number  | [To the nearest month] |
| Loan Level Data  | LD29 | Loan Remaining Term (Months) | Mandatory | Dynamic | The number of months between LD5 (Collateral Date) and LD27 (Maturity Date (Current)) | Number  | [To the nearest month] |
| Loan Level Data  | LD30 | Draw Term  | Optional | Dynamic | The number of months between LD26 (Settlement Date) and the end of revolving period.Mandatory only for line of credit or revolving facility.Enter “ND5” if not applicable.  | Number  | [To the nearest month] |
| Loan Level Data | LD31 | Repayment Frequency | Mandatory | Dynamic | This is how often the borrower repays the issuer interest (LD35) | Text | {Daily, Weekly, Fortnightly, Monthly, Quarterly} |
| Loan Level Data | LD32 | Repayment Amount (P&I) | Mandatory | Dynamic | Repayment Amount based on LD40 (Payment Type) | Number  | [To two decimal places] |
| Loan Level Data | LD33 | Regular Instalment | Mandatory | Dynamic | This should be the sum of LD34 (Regular Principal Instalment), LD35 (Regular Interest Instalment) and any regular fees (such as monthly servicing fees).  | Text | {Yes, No} |
| Loan Level Data | LD34 | Regular Principal Instalment | Optional | Dynamic | Applicable only if amortisation type is straight line amortisation  | Number  | [To two decimal places] |
| Loan Level Data | LD35 | Regular Interest Instalment | Optional | Dynamic | Applicable only if amortisation type is straight line amortisation | Number  | [To two decimal places] |
| Loan Level Data  | LD36 | Next Payment Date | Optional | Dynamic | Applicable only if LD31 (Repayment Frequency) is “Monthly” or “Quarterly” | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD37 | Payment Type | Mandatory | Dynamic | Select from listed options  | Text | 1 - Direct Debit2 - Periodic Payment3 - Bpay4 - Other |
| Loan Level Data | LD38 | Seasoning  | Mandatory  | Dynamic  | The number of months betweenLD5 (Collateral Date) and LD26 (Settlement Date)  | Number | {0,1,2,3,4,5…} |
| Loan Level Data | LD39 | Origination Channel/Arranging Bank or Division | Optional | Static | Select from listed options  | Text | 1 - Direct2 - Broker 3 - Referral4 - P&A - Disclosed5 - P&A - Undisclosed6 - Other |
| Loan Level Data | LD40 | Loan Type  | Mandatory | Dynamic | The type of payment features the loan had on Collateral Date. This describes the amortisation profile of the loan (i.e. the way in which the principal of the loan will reduce over time).  | Text | 1 - Principal and Interest2 - Interest-only period followed by bullet repayment3 - Interest-only period followed by principal amortisation4 - Line of Credit/Revolver - Interest-only 5 - Line of Credit/Revolver - Reducing Limit6 – Structured Repayments (i.e., irregular payments)7 - Other |
| Loan Level Data | LD41 | Amortisation Type | Mandatory | Dynamic | Select from listed options  | List | 1 - Credit Foncier with residual payment2 - Credit Foncier fully amortised3 - Straight Line Amortisation4 - Other |
| Loan Level Data | LD42 | Interest Rate Type | Mandatory | Dynamic | Select from listed options  | Text | 1 - Variable rate loan set at lender discretion for life of the loan2 - Fixed rate loan with a default future switch to variable rate loan3 - Fixed rate loan for life4 - Fixed rate loan with future periodic resets5 - Variable rate loan permanently benchmarked to another interest rate or index6 - Variable rate loan temporarily benchmarked to another interest rate or index7 - Other |
| Loan Level Data  | LD43 | All-up customer Interest Rate (before disclosed discount) | Mandatory | Dynamic | Annual interest rate on the loan before any discount provided by the issuer. If no discount has been offered, then LD43 should equal LD44.  | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data  | LD44 | All-up customer Interest Rate (after disclosed discount) | Mandatory | Dynamic | Annual interest rate on the loan before any discount provided by the issuerIf no discount has been offered, then LD43 should equal LD44. | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD45 | Rate Discount | Optional | Dynamic | This is LD43 subtracted by LD44 | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD46 | Rate Discount End Date | Optional | Dynamic | The last date of which the discount is applied to the loan  | Date | {DD/MM/YYYY} |
| Loan Level Data | LD47 | Current Interest Rate Index | Mandatory | Dynamic | Select from listed options  | Text | 1 - Overnight Cash Rate2 - 1 Month BBSW3 - 3 Month BBSW4 - 6 Month BBSW5 - Managed Rate/Reference Rate6 - N/A - Fixed rate7 - Other |
| Loan Level Data | LD48 | Current Interest Rate Margin | Optional | Dynamic | Percentage margin applied to above LD47 (Current Interest Rate Index) | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD49 | Interest Reset Period | Mandatory | Dynamic | This is the difference between LD50 and LD51, if applicable. Record “5” if not applicable.  | Text | 1 - Monthly2 - Annual3 - Semi-annual4 - Quarterly5 - Doesn’t apply - fixed rate6 - Other |
| Loan Level Data  | LD50 | Last interest reset date | Mandatory | Dynamic | Date of last interest rate reset. Enter ND5 if not applicable.  | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD51 | Next interest reset date | Mandatory | Dynamic | Date of next interest rate reset. Enter ND5 if not applicable. | Date | {DD/MM/YYYY} |
| Loan Level Data | LD52 | Restructured Loan | Mandatory | Dynamic | A loan is deemed to have been restructured when the original contractual terms of the loan have been modified for reasons related to financial difficulties of the borrower.The underlying loan terms are contractually reduced or otherwise modified in a manner that would not be commercially available to other customers in good standing. Includes concessions of interest, principal, or other payments due, a deferral of interest or principal payments or an extension of the maturity of the loan. | Text | {Yes, No} |
| Loan Level Data | LD53 | Restructure Effective Date | Mandatory  | Dynamic | Effective date of when the loan was restructured. If there have been multiple restructures, report the date of the most recent restructure.Enter ND5 if LD52 (Restructured Loan) is “No” | Date | {DD/MM/YYYY} |
| Loan Level Data | LD54 | Restructure Type | Mandatory  | Dynamic | Mandatory if LD52 (Restructured Loan) is “Yes”Enter ND5 if LD52 (Restructured Loan) is “No” | Text | 1 - Term extension (including maturity roll over for interest only loans)2 - Temporary transfer to IO3 - Permanent transfer to IO4 - Arrears capitalisation5 - Payment arrangement6 - Non contractual payment holiday7 - Other8 - Multiple forbearance options exercised9 - Not in restructure |
| Loan Level Data  | LD55 | Interest Only Expiry Date | Mandatory  | Dynamic | The date non-amortising loans reset to principal and interest, bullet/residual payments or step down in limits.Mandatory only if LD40 (Loan Type) is “2 – Interest-only period followed by bullet”Enter ND5 if not applicable | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD56 | Fixed Rate Expiry Date | Mandatory  | Dynamic | The date on which the rate on the fixed rate loan is reset or expires.Mandatory only if LD42 (Interest Rate Type) is “2”,”3” or “4.” For fixed rate loans with no reset, populate with loan maturity dates.  | Date | {DD/MM/YYYY} |
| Loan Level Data | LD57 | Interest Only Period Remaining | Mandatory | Dynamic | Mandatory only if LD40 (Loan Type) is “2 – Interest-only period followed by bullet”Enter ND5 if not applicable | Number  | [To the closest number of months] |
| Loan Level Data | LD58 | Fixed Rate Expiry Date | Mandatory | Dynamic | Mandatory only if LD42 (Interest Rate Type) is “2”,”3” or “4.” Enter ND5 if not applicable | Number  | [To the closest number of months] |
| Loan Level Data | LD59 | Fixed Rate Original Period | Mandatory | Static | Mandatory only if LD42 (Interest Rate Type) is “2”,”3” or “4.” Enter ND5 if not applicable | Number | [To the closest number of months] |
| Loan Level Data  | LD60 | IO Original Period | Mandatory | Static | Mandatory only if LD40 (Loan Type) is “2 – Interest-only period followed by bullet”Enter ND5 if not applicable | Number  | [To the closest number of months] |
| Loan Level Data  | LD61 | Loan Purpose (Tier 1)  | Mandatory | Static | This should align with to regulatory reporting framework. Definitions as per ARS 701. | Text | 1 - Construction Finance 2 - Purchase of investment property3 - Purchase of owner-occupied property4 - Wholesale Finance5 - Plant and Equipment Finance6 - Working Capital7 - Acquisitions8 - External Refinance9 - Internal Refinance10 - General Business Purposes |
| Loan Level Data | LD62 | Loan Purpose (Tier 2) | Optional | Static | This should align with to regulatory reporting framework. Definitions as per ARS 701.LD61 should be recorded if LD62 is known.  | Text | 1.1 - Construction of Dwellings1.2 Construction of non-residential buildings (Tiered below)1.3 Construction of non-building structures1.4 Alterations, additions, and repairs2.1 / 3.1 Purchase of dwellings2.2 / 3.2 Purchase of non-residential buildings (Tiered below)2.3 / 3.3 Purchase of non-building structures2.4 / 3.4 Purchase of land (Tiered below) |
| Loan Level Data | LD63 | Loan Purpose (Tier 3) | Optional | Static | This should align with to regulatory reporting framework. Definitions as per ARS 701.Both LD61 and LD62 should be recorded if LD62 is known. | Text | 1.2.1 Construction of shops1.2.2 Construction of offices1.2.3 Construction of industrial buildings1.2.4 Construction of other non-residential buildings2.2.1 / 3.2.1 Purchase of shops2.2.2 / 3.2.2 Purchase of offices2.2.3 / 3.2.3 Purchase of industrial buildings2.2.4 / 3.2.4 Purchase of other non-residential buildings2.4.1 / 3.4.1 Purchase of rural property2.4.2 / 3.4.2 Purchase of residential land2.4.3 / 3.4.3 Purchase of non-residential land |
| Loan Level Data  | LD64 | Account Status | Mandatory | Static | This is in accordance with issuer’s methodology. Options 1 -4 should be recorded for active loans/loans in the collateral pool.Options 5-8 should be recorded for inactive loans/loans no longer in the collateral pool.  | Text | 1 - Performing 2 - Arrears 3 - Default 4 - Foreclosure 5 - Redeemed 6 - Repurchased by Seller (Mandatory)7 - Repurchased by Seller (Discretionary)8 - Default/Foreclosed |
| Loan Level Data  | LD65 | Debt Consolidation | Optional | Static | This flags whether the borrower’s existing debts are combined into one loan and the borrower makes repayments to the Issuer.  | Text | {Yes, No, ND5} |
| Loan Level Data | LD66 | Green Loan | Mandatory | Static | This is subject to the issuer’s determination.  | Text | {Yes, No} |
| Loan Level Data  | LD76 | Balloon ($) | Mandatory | Dynamic | Enter zero if there is no balloon | Number | [To two decimal places] |
| Loan Level Data | LD77 | Balloon (%) | Mandatory | Dynamic | This should be LD76 (Balloon ($)) divided by LD16 (Original Balance).  | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data | LD78 | Residual Value ($) | Mandatory | Dynamic | Enter ND5 if it is not applicable.  | Number | [To two decimal places] |
| Loan Level Data | LD79 | Residual value (%) | Mandatory | Dynamic | This should be LD78 (Residual Value ($)) divided by LD16 (Original Balance).  | Number | {xx.xx}For example, “20%” should be populated as “20.00.” |
| Loan Level Data  | LD81 | Scheduled Payment Policy | Optional | Dynamic | This captures how the borrower’s scheduled payment change in response to a change in the mortgage’s reference interest rate.  | Text | 1 - Scheduled payment changes with principal component fixed2 - Scheduled payment fixed with principal component changed3 – Other |
| Loan Level Data  | LD82 | Payment Frequency | Mandatory | Dynamic | This is the frequency of scheduled loan payments. | Text | 1 - Daily2 - Every second business day3 - Weekly4 - Fortnightly5 - Monthly6 - Quarterly7 - Semi-annually8 - Annually9 - Bullet10 - Seasonal / Structured11 - Other |
| Loan Level Data | LD83 | Redraw Feature | Mandatory | Dynamic | The amount available to be redrawn through the loan’s redraw feature without further approval, credit assessment, property valuations etc. If there is no redraw feature for this loan, then enter ND5 for this data field. | Number | [To two decimal places] |
| Loan Level Data  | LD84 | NCCP Loan | Mandatory | Static | If portfolio contains multiple products for the obligor/group, including regulated credit (e.g. Home lending), then flag for NCCP regulated loan | Text | {Yes, No} |
| Loan Level Data | LD85 | Secured or unsecured | Mandatory | Static | Select from listed options  | Text | 1 - Secured2 - Unsecured |
| Loan Level Data | LD90 | Borrower ANZSIC Level 1 | Mandatory | Static | Based on ANZSIC hierarchy level 1  | Text | Record the letter only:{A,B,C} |
| Loan Level Data | LD91 | Sub-list based on ANZSIC hierarchy level 2 | Mandatory | Static | Based on ANZSIC hierarchy level 2 (or subdivision)LD90 should be recorded if LD91 is known. | Number | Record two digits only:[xx] |
| Loan Level Data  | LD92 | Sub-list based on ANZSIC hierarchy level 3 | optional | Static | Based on ANZSIC hierarchy level 3 (or group)Both LD90 and LD91 should be recorded if LD92 is known. | Number | Record three digits only:[xxx] |
| Loan Level Data  | LD93 | Sub-list based on ANZSIC hierarchy level 4 | Optional | Static | Based on ANZSIC hierarchy level 4 (or class)LD90, LD91 and LD92 should be recorded if LD93 is known. | Number | Record four digits only:[xxxx] |
| Loan Level Data | LD94 | Referral/Broker | Optional | Static | Identify Aggregator and broker anonymised ID | Text | Not applicable |
| Loan Level Data | LD154 | Maturity Date (Original) | Mandatory | Dynamic | The original date on which the loan must be fully repaid. Mandatory if the loan term is modified. | Date | {DD/MM/YYYY} |
| Loan Level Data | LD157 | Number of Exceptions | Mandatory | Static | The number of exceptions as assessed at origination. | Number | {0,1,2,3…} |
| Loan Level Data  | LD158 | Dishonour (Y/N) | Mandatory | Dynamic | This is used to record any dishonour during the life of the loan, from Loan Securitised Date (LD6).  | Text | {Yes, No} |
| Loan Level Data | LD159 | Number of Dishonours | Mandatory | Dynamic | The number of dishonours since the last reporting period (as determined by the last Collateral Date (LD5)). The number considers the number of automatic attempts to debit account.  | Number  | {0,1,2,3…} |
| Loan Level Data | LD163 | Purchase Price | Optional | Static | Enter the price, relative to par, at which the underlying exposure was purchased by the SPV. Enter 100 if no discounting was applied. | Number | {To two decimal places} |

# Chapter 4 - Collateral Characteristics

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| Loan Level Data | LD86 | Number of collateral items | Mandatory | Static | Count of the number of listed collateral items for the loan | Number | {0,1,2,3,4,5…} |
| Loan Level Data | LD87 | List of Collateral IDs supporting the loan | Mandatory | Static | List of unique collateral IDs supporting the loan | Text | Not applicable |
| Loan Level Data | LD88 | Collateral ID | Mandatory | Static | [This Data Field is not used] | Number | [This Data Field is not used] |
| Loan Level Data | LD89 | Collateral type | Mandatory | Static | Select from listed options Selection should be based on primary collateral, the one providing the highest value.  | Text | 1 - Real Estate2 - Specific Plant & Equipment / vehicle3 - Specific charge over borrowing base asset/s4 - GSA over Trading Business5 - Guarantee and Indemnity6 - Other |
| Collateral Level Data  | CC43 | Primary State of Collateral | Mandatory | Static | State or territory or principal place of collateral | Text | {ACT,NSW,NT,QLD,SA,TAS,VIC,WA} |
| Collateral Level Data  | CC44 | Primary post code of collateral | Mandatory | Static | Postcode of principal place of collateral | Number  | {xxxx} |
| Collateral Level Data  | CC45 | Seniority/priority of interest in collateral  | Mandatory | Static | Select from listed options  | Text | 1 - Senior Secured2 - Senior Unsecured3 - Junior Secured4 - Junior Unsecured5 - Other |

# Chapter 5 - Arrears Information

| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Level Data | LD67 | Days in Arrears | Mandatory | Dynamic | (Current loan balance - Scheduled loan balance) / Monthly Scheduled Payment x (365.25 / 12).Mandatory only if LD64 Account Status is “2”,”3” or “4”. | Number | {0,1,2,3,4,5…} |
| Loan Level Data  | LD68 | Days Past Due | Mandatory | Dynamic | The number of days from when the loan first missed/passed the payment date.Mandatory only if LD64 Account Status is “2”,”3” or “4” as of Collateral Date.  | Number | {0,1,2,3,4,5…} |
| Loan Level Data  | LD69 | Amount in Arrears | Mandatory | Dynamic | The principal, interest, fees, and charges past due for the loan.Mandatory only if LD64 Account Status is “2”,”3” or “4”. | Number | [To two decimal places] |
| Loan Level Data | LD70 | Interest Arrears Amount | Mandatory | Dynamic | The amount of interest in arrears as of Collateral Date (LD5). Mandatory only if LD64 Account Status is “2”,”3” or “4”. | Number | [To two decimal places] |
| Loan Level Data  | LD71 | Principal Arrears Amount | Mandatory | Dynamic | The amount of principal in arrears as of Collateral Date (LD5). Mandatory only if LD64 Account Status is “2”,”3” or “4”. | Number | [To two decimal places] |
| Loan Level Data  | LD72 | Cumulative times in arrears (times last 12m) | Optional | Dynamic | The number of times a payment has been missed (then cured) in the last 12 months prior to the Collateral Date (LD5). | Number | {0,1,2,3,4,5…} |
| Loan Level Data | LD73 | Maximum number of days in arrears over last 12 months  | Optional | Dynamic | The maximum number of “days in arrears” in the last 12 months prior to the Collateral Date (LD5).  | Number  | {0,1,2,3,4,5…} |
| Loan Level Data | LD74 | Default Balance | Mandatory  | Dynamic | The amount of balance in default as of Collateral Date. Mandatory only if LD64 Account Status is ”3” or “4”. | Number | [To two decimal places] |
| Loan Level Data  | LD75 | Foreclosure Proceeds | Mandatory | Dynamic | If the status of the account is 'Foreclosure' or 'Foreclosed', specify the total cumulative sale receipts from the properties securing the loan (once it is known). Mandatory only if LD64 Account Status is “4”. | Number | [To two decimal places] |
| Loan Level Data  | LD160 | Date of First Delinquency  | Mandatory | Static | The date of which the loan first enters into arrears. Mandatory only if LD64 Account Status is 2 - 4. | Date | {DD/MM/YYYY} |

# Chapter 6 – Collection Information

| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Loan Level Data | LD95 | Date of Default/Foreclosure | Optional | Dynamic | The date the loan enters into default/foreclosure, based on the issuer’s arrears methodology. Mandatory only if LD64 Account Status is “8”. | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD96 | Date of Asset Sale | Optional | Dynamic | The date of which the collateral is sold for recovery of the loan. Mandatory only if LD64 Account Status is “8”. | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD97 | Sale Price | Optional | Dynamic | Mandatory only if LD64 Account Status is “8”. | Number | [To two decimal places] |
| Loan Level Data | LD98 | Sale Costs | Optional | Dynamic | Mandatory only if LD64 Account Status is “8”. | Number | [To two decimal places] |
| Loan Level Data  | LD99 | Loss on Sale | Optional | Dynamic | Total loss net of fees, accrued interest etc. Recorded as after application of sale proceeds (excluding prepayment charge if subordinate to principal recoveries).Show any gain on sale as a negative number.Mandatory only if LD64 Account Status is “8”. | Number | [To two decimal places] |
| Loan Level Data  | LD100 | Residual Value Losses | Optional | Dynamic | Residual value loss arising on turn-in of collaterals.Not applicable if the residual value has not been securitised.Mandatory only if LD64 Account Status is “8”. | Number | [To two decimal places] |
| Loan Level Data  | LD101 | Net Cumulative Recoveries | Optional | Dynamic | The loan amount recovered, including all sale proceeds net of cost. Mandatory only if LD64 Account Status is “8”. | Number | [To two decimal places] |
| Loan Level Data  | LD102 | Recovery Source | Optional | Dynamic | Select from listed options Mandatory only if LD64 Account Status is “8”. | Text | 1 - Liquidation of Collateral2 - Enforcement of Guarantees3 - Additional Lending4 - Cash Recoveries5 - Mixed6 - Other |
| Loan Level Data | LD162 | Redemption Date | Optional | Static  | Date on which account redeemed or (for defaulted underlying exposures) the date that the recovery process was completed | Date | {DD/MM/YYYY} |

# Chapter 7 – Market Event Hardship Information

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| Loan Level Data | LD146 | Hardship Category  | Mandatory | Dynamic | If the loan is in hardship, populate with the hardship category as defined by the Issuer.  | Text | N/A |
| Loan Level Data  | LD147 | Market Event – Hardship Flag  | Mandatory | Dynamic | This indicates whether the loan is in hardship due to Market Event.  | Text | {Yes, No} |
| Loan Level Data  | LD148 | Market Event – hardship approval date  | Mandatory | Dynamic | The date in which the Market Event hardship arrangement was approved | Date | {DD/MM/YYYY} |
| Loan Level Data | LD149 | Date Borrower First Entered Market Event Hardship  | Mandatory | Dynamic | The date in which the Market Event hardship arrangement commenced | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD150 | End DateMarket Event Hardship | Mandatory | Dynamic | The date in which the Market Event hardship arrangement expired | Date | {DD/MM/YYYY} |
| Loan Level Data  | LD151 | Days in Market Event Hardship  | Mandatory | Dynamic | The number of days Loans has been in Market Event hardship as at Collateral Date (LD5). If the loan is still in hardship as of Collateral Date, then it should be Collateral Date (LD5) minus Date Borrower First Entered Market Event Hardship (LD149).  | Number  | {1,2,3,4,5…} |
| Loan Level Data | LD152 | Amount Capitalised | Optional | Dynamic | This amount should be cumulative.  | Number  | [To two decimal places] |
| Loan Level Data | LD153 | Days in Arrears When First Entered Market Event Hardship  | Optional | Dynamic | The number of days the hardship loan is in arrears as of Date Borrower First Entered Market Even Hardship (LD149) | Number  | {1,2,3,4,5…} |

# Chapter 8 – Type 1 to Type 5 Collateral Information

| Data Template Tab | Reference Number | Field Name | Requirement | Tag | Description | Data Type | Acceptable Values |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Collateral Level Data  | CC1 | Asset Type (Real Estate) | Optional | Static | Select from listed options  | Text | 1 - Residential Property2 - Office Property3 - Retail Property4 - Industrial Property5 - Land Development/Subdivision6 - Tourism and Leisure7 - Rural Property8 – Other |
| Collateral Level Data  | CC2 | Property State | Optional | Static | State or territory of Asset Type (Real Estate) (CC1)  | Text | {ACT,NSW,NT,QLD,SA,TAS,VIC,WA} |
| Collateral Level Data  | CC3 | Property Postcode | Optional | Static | Postcode of property  | Number  | {xxxx} |
| Collateral Level Data  | CC4 | Market Value | Optional | Static | The value of Asset Type (Real Estate) (CC1) as assessed on Valuation Date (CC6) | Text | [To two decimal places] |
| Collateral Level Data  | CC5 | Valuation  | Optional | Static | Select from listed options  | Text  | 1 - Full2 - Desktop3 - Contract of Sale4 - Other |
| Collateral Level Data  | CC6 | Valuation Date | Optional | Static | The date of which property valuation was conducted | Date | {DD/MM/YYYY} |
| Collateral Level Data  | CC7 | Property Status  | Optional | Static | Select from listed options  | Text | 1 - Owner occupied2 - Investment3 – Other |
| Collateral Level Data  | CC8 | Asset Type (Specific Plant & Equipment/ Vehicle) | Optional | Static | Select from listed options  | Text | 1 - Passenger Vehicle2 - Light Commercial Vehicle (LCV)3 - Heavy Commercial Vehicle (HCV) 4 - Rail Vehicle5 - Nautical Commercial Vehicle6 - Nautical Leisure Vehicle7 - Aeroplane8 - Machine Tool9 - Industrial Equipment10 - Office Equipment11 - Medical Equipment12 - IT Equipment (ITEQ)13 - Energy Related Equipment14 - Manufacturing Equipment15 - Insurance16 - Trailers17 - Software18 - Warranty/Apple Care (ie after sale service)19 - Intangible/Tertiary assets (eg installation)20 - Other Vehicle 21 - Other Equipment |
| Collateral Level Data  | CC9 | Asset Condition  | Optional | Static | The condition of asset when it first went into the SPV. Select from listed options  | Text | 1 - New2 - Used3 - Demo |
| Collateral Level Data  | CC10 | Year of Manufacture/ Construction  | Optional | Static | The year of Manufacture/Construction of Asset Type (Specific Plant & Equipment Vehicle) (CC8)  | Number  | [xxxx] |
| Collateral Level Data  | CC11 | Asset Brand/ Manufacturer | Optional | Static | Asset Brand/Manufacturer of Asset Type (Specific Plant & Equipment Vehicle) (CC8) | Text | N/A |
| Collateral Level Data  | CC12 | Novated lease salary packaging company | Optional | Static | Unique identifier (ID) per Lessee (not showing the real name) - to enable Lessees with multiple leases in the pool to be identified (e.g. further advances / second liens are shown as separate entries). This should not change over the life of the transaction. If more than one lessee, list the lessee ID's comma delimited with primary lessee first. | Text | N/A |
| Collateral Level Data  | CC13 | Asset price | Optional | Static | The purchase price of Asset Type (Specific Plant & Equipment/ Vehicle)  | Number  | [To two decimal places] |
| Collateral Level Data  | CC14 | Asset value | Optional | Static | The market price of Asset Type (Specific Plant & Equipment/ Vehicle) as at Date of Valuation (CC16) | Number  | [To two decimal places] |
| Collateral Level Data | CC15 | Valuation Method  | Optional | Static | Select from listed options  | Text | 1 - Desktop valuation by Financier2 - Desktop Valuation by 3rd party (eg slattery)3 - Full Valuation (by Financier)4 - Full Valuation by 3rd Party5 - OEM's Invoice/Authorised Supplier’s Invoice6 - Customer's estimate (for Sale and lease back)7 - Other |
| Collateral Level Data | CC16 | Date of Valuation  | Optional | Static | The date of which asset value (CC14) was determined.  | Date | {DD/MM/YYYY} |
| Collateral Level Data  | CC17 | Supplier of goods | Optional | Static | Select from listed options  | Text | 1 – OEM/Authorised Supplier2 - Introducer3 - Auction house 4 - Used Goods Seller5 - Refinance from another lender6 - Sale and Leaseback (< 6 months)7 - Sale and Leaseback (> 6 months) |
| Collateral Level Data | CC18 | Asset Type (Specific charge over borrower base asset/s) | Optional | Static | Select from listed options | Text | 1 - Accounts Receivable2 - Stock3 - Other |
| Collateral Level Data | CC19 | Book value of assets (type 3) at time of origination  | Optional | Static | As assessed at time of originationThis should exclude the value of other assets (CC1, CC8, CC30 and CC35) separately disclosed as security (e.g. not including the value of real estate also taken as security) | Number | [To two decimal places] |
| Collateral Level Data | CC20 | Date of book value of assets  | Optional | Static | The date of which Book value of assets (type 3) at time of origination was determined (CC19)  | Date | {DD/MM/YYYY} |
| Collateral Level Data | CC21 | Advance rate against borrowing base  | Optional | Static | [This Data Field is not used] | Number | [This Data Field is not used] |
| Collateral Level Data | CC22 | Borrowing base resizing frequency | Optional | Static | [This Data Field is not used] | Number | [This Data Field is not used] |
| Collateral Level Data | CC24 | Retention % | Optional | Static | [This Data Field is not used] | Number | [This Data Field is not used] |
| Collateral Level Data  | CC25 | Debtor ID | Optional | Static | Unique identifier of the debtor assigned by the Servicer.  | Text | N/A |
| Collateral Level Data | CC26 | Debtor Corporate Type | Optional | Static | Select from listed options  | Text | 1 - Corporate2 - SME 3 - Government4 - Non for Profit5 - Others |
| Collateral Level Data  | CC27 | Total Ledger balance owing by a Debtor  | Optional | Dynamic | [This Data Field is not used] | Number | [This Data Field is not used] |
| Collateral Level Data | CC28 | Total eligible balance owing by a Debtor  | Optional | Dynamic | [This Data Field is not used] | Number | [This Data Field is not used] |
| Collateral Level Data | CC29 | Date when ledger was last updated  | Optional | Dynamic | [This Data Field is not used] | Date | [This Data Field is not used] |
| Collateral Level Data | CC30 | Book value of assets (Type 4) at time of origination | Optional | Static | As assessed at time of originationThis should exclude the value of other assets (CC1, CC8, CC18 and CC35) separately disclosed as security (e.g. not including the value of real estate also taken as security) | Number  | [To two decimal places] |
| Collateral Level Data | CC31 | Book value of liabilities at time of origination | Optional | Static | As determined on Balance Sheet Date (CC33) | Number  | [To two decimal places] |
| Collateral Level Data | CC32 | Book value of Equity at time of origination | Optional | Static | As determined on Balance Sheet Date (CC33) | Number  | [To two decimal places] |
| Collateral Level Data | CC33 | Balance Sheet date | Optional | Static | The date of which Book value of Equity at time of origination (CC31) and Book value of Equity at time of origination (CC32) were obtained from the Balance Sheet.  | Date | {DD/MM/YYYY} |
| Collateral Level Data | CC34 | Guarantor's ANZSIC (Level 4) | Optional | Static | Based on ANZSIC hierarchy level 4 (or class) | Number | Record four digits only:[xxxx] |
| Collateral Level Data | CC35 | Value of Guarantee | Optional | Static | The value of guarantee at time of origination  | Number  | [To two decimal places] |
| Collateral Level Data | CC36 | Legal Entity type | Optional | Static | Select from listed options | Text | 1 - Public Company2 - Proprietary Limited Company3 - Partnership4 - Individual5 - Trust6 - SMSF7 – Other |
| Collateral Level Data | CC37 | Relationship to Borrower/s | Optional | Static | Select from listed options | Text | 1 - Director2 - Shareholder3 - Related Entity - Trading business4 - Related Entity - Asset Owner5 - Related Entity - Other6 - Management7 - Other |
| Collateral Level Data | CC38 | Total Assets of Guarantor | Optional | Static | As at origination | Number | [To two decimal places] |
| Collateral Level Data | CC39 | Total Liabilities of Borrower | Optional | Static | AS at origination  | Number | [To two decimal places] |
| Collateral Level Data | CC40 | Net Asset Position of Guarantor | Optional | Static | Total Assets of Guarantor (CC38) minus Total Liabilities of Guarantor | Number | [To two decimal places] |
| Collateral Level Data | CC41 | Collateral from Guarantor | Optional | Static | This indicates whether guarantor has security charge over the asset.  | Text | {Yes, No} |
| Collateral Level Data | CC42 | Date of Net Asset Position | Optional | Static | The date of which Net Asset Position of Guarantor (CC40) was determined  | Date | {DD/MM/YYYY} |