



DRAFT

SME Reporting Template

Guiding Principles:

The guiding principles has been to establish a template that:

- Focuses on the commonalities of the asset class (e.g. things that are common to business borrowers)
- Makes the provision of additional information optional
- Caters for the diversity of collateral types taken (e.g. secured/unsecured)
- Caters for more than one collateral item being taken per receivable (having a separate collateral level tape)
- Caters for more than one loan being associated with one collateral item

To date:

To do this, the working group has:

- Consolidated data attributes from a range of regulatory sources (RBA, ESMA, BoE, APRA)
- Taken feedback from SME lenders that provide funding based on different methods of debt servicing/financial analysis, different collateral profiles including Unsecured, Equipment Finance and Diversified Collateral (Property/P&E/GSA/Gtees) to represent the underlying credit quality of borrowers (not currently reflected in existing standardised templates, such as CMBS/Other ABS)
- Incorporated investor feedback on the type of attributes that would enhance their credit/investment analysis
- Taken on board feedback from what a ratings agency requires for their existing model
- Incorporated attributes that were useful/required in the recent COVID experience but to also cater for other (future) events which could cause an obligor to go into hardship

Further consideration:

It is not expected that SME Issuers would immediately be able to populate this in its entirety (we would certainly need to some work / re-tooling to report everything!) Consideration to be given to whether these the attributes we should work towards over time for the benefit of all parties; issuers, investors and ratings agencies (in the appropriate balance)?

Further considerations to be given with regards to the implementation of this template (e.g. data submission mechanism, data validation)

ASF SME Working Group - DRAFT SME Template

Loan Level Data - each row relates to a receivables (LD7) unique characteristics

Version 0.7 28/05/2021

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD1	Mandatory	Static	Warehouse/Deal Name	Core	Text	Name of the warehouse facility or term deal	
LD2	Mandatory	Static	Originator	Core	Text	Name of the originator	
LD3	Mandatory	Static	Collateral Type	Core	List	Commercial - Type of ABS Classification	List to be defined, but to include Commercial Unsecured
LD4	Mandatory	Static	Product Type	Core	List	Instalment Loan - not regulated (e.g. Business Loan) (1) Revolving Line of Credit / Overdraft - not regulated (2) Equipment Loan (Chattel Mortgage) (3) Finance Lease (4) Hire Purchase (5) Operating Lease (6) Borrowing base loans (e.g. trade/debtor/stock finance) (7) Instalment Loan - regulated (e.g. Home Loan) (8) Revolving Line of Credit / Overdraft - regulated (9) Other (10)	Classifications added
LD5	Mandatory	Dynamic	Collateral Date	Core	Date	Pool Cut Date	The date of which the pool information refers.
LD6	Mandatory	Static	Loan Securitised Date	Obligor Information	Date	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.	
LD7	Mandatory	Static	Loan ID	Obligor Information	Text	Unique identifier of the loan assigned by the Servicer.	Must have a common Group Loan ID for each split loan that is secured by the same property. Must not include any personal details such as names, addresses or date of birth. Cannot be the same as the Group Loan ID (if applicable). Investors should be able to track loans and borrowers across pools and through time
LD8	Mandatory	Static	Entity ID	Obligor Information	Text	Unique identifier of the borrower assigned by the Servicer.	No personal details such as name, address or date of birth should be included here. If more than one borrower, only list the primary borrower. Investors should be able to track loans and borrowers across pools and through time
LD9	Optional	Static	Group ID	Obligor Information	Text	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 properties. Must not include any personal details such as names, addresses or date of birth. If the loan is not part of a group loan enter NDS.
LD10	Optional	Static	Aggregation Group ID	Obligor Information	Text	Unique aggregation group identifier, enabling grouping of borrowers and guarantors (each with a unique entity IDB)	- Mandatory if lending is cross collateralised
LD11	Optional	Static	Borrower Basel III segment	Obligor Information	List	(1) Corporate (2) SME treated as a Corporate (3) Retail (4) Other	Classifications to be confirmed
LD12	Mandatory	Static	Servicer Identifier	Core	Text		
LD13	Mandatory	Static	Servicer Name	Core	Text		
LD14	Mandatory	Static	Loan Currency	Loan Characteristics	List	The currency in which the loan on the collateral data is denominated, as at the Collateral Date.	AUD, USD, NZD, EUR
LD15	Mandatory	Static	Original Scheduled Balance/Limit	Loan Characteristics	Number	Original scheduled balance / limit at origination	
LD16	Mandatory	Static	Original Balance	Loan Characteristics	Number	Loan Balance at inception of the loan	Relevant if there is progressive draw downs post settlement
LD17	Optional	Dynamic	Line of Credit / Revolving Facility Limit	Loan Characteristics	Number	The Facility Limit i.e. the maximum amount lent to a Borrower under the Terms and Conditions of a Line of Credit Product	- Mandatory if product is revolving in nature - Could this be replaced by scheduled balance
LD18	Mandatory	Dynamic	Undrawn Amount	Loan Characteristics	Number	Undrawn Amount refers to Line of Credit funds which Borrower has access to but have not yet used or drawn down	Could apply to difference between original difference and original balance
LD19	Mandatory	Dynamic	Current Balance	Loan Characteristics	Number	The outstanding amount of the loan, as at the Collateral Date.	The Current Balance is the sum of the outstanding amount on the loan, unpaid and due principal, interest, any penalty interest and all other fees and costs charged to the loan balance.
LD20	Mandatory	Dynamic	Scheduled Balance	Loan Characteristics	Number	The expected principal balance of the loan, 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).	
LD21	Optional	Static	Original LVR (real estate only)	Loan Characteristics	Percentage	The ratio of the Original Balance of the loan to the sum of the Original Property Values of all the properties 'allocated' as security for the loan.	- Mandatory if real estate collateral attached - Need to consider collateral spreading in this
LD22	Optional	Static	Original LVR (equipment finance)	Loan Characteristics	Percentage	The ratio of the Original Balance of the loan to the sum of the Original Asset Values of all the Type 2 collateral 'allocated' as security for the loan.	- Separate for non-real estate lending (e.g. autos / equipment finance)
LD23	Optional	Dynamic	Current LVR (real estate only)	Loan Characteristics	Percentage	The ratio of the Current Balance to the sum of the most recent Property Values of all the properties 'allocated' as security for the loan.	- Mandatory if real estate collateral attached - Need to consider collateral spreading in this
LD24	Optional	Dynamic	Scheduled LVR (real estate only)	Loan Characteristics	Percentage	The ratio of the Scheduled Balance to the sum of the Property Values of all the properties 'allocated' as security for the loan.	- Mandatory if real estate collateral attached - Need to consider collateral spreading in this
LD25	Optional	Static	Approval Date	Loan Characteristics	Date	Date the loan application was approved	
LD26	Mandatory	Static	Settlement Date	Loan Characteristics	Date	Date on which funds were disbursed to the borrower	
LD27	Mandatory	Static	Maturity Date	Loan Characteristics	Date	The date on which the loan must be fully repaid.	
LD28	Mandatory	Static	Original loan Term (Months)	Loan Characteristics	Number	The number of months from the Settlement Date to the legal Maturity Date of the loan.	
LD29	Mandatory	Dynamic	Loan Remaining Term (Months)	Loan Characteristics	Number	Number of months from the Report Date to the Maturity Date of the loan.	
LD30	Optional	Dynamic	Draw Term	Loan Characteristics	Number	The number of months from the Settlement Date to end of Revolving Period	- Mandatory if revolving period exists
LD31	Mandatory	Dynamic	Repayment Frequency	Loan Characteristics	List	Daily, Weekly, Fortnightly, Monthly, Quarterly (Seasonal asset classes)	
LD32	Mandatory	Dynamic	Repayment Amount (P&I)	Loan Characteristics	Number	Regular P&I Instalment	
LD33	Mandatory	Dynamic	Regular Instalment	Loan Characteristics	List	Yes or No	
LD34	Optional	Dynamic	Regular Principal Instalment	Loan Characteristics	Number	If straight line amortisation - include	
LD35	Optional	Dynamic	Regular Interest Instalment	Loan Characteristics	Number	If straight line amortisation - include	
LD36	Optional	Dynamic	Next Payment Date	Loan Characteristics	Date	For more frequent paying loans - Monthly and above	
LD37	Mandatory	Dynamic	Payment Type	Loan Characteristics	List	Direct Debit (1) Periodic Payment (2) Bpay (3) Other (4)	- Updated for payment types
LD38	Mandatory	Dynamic	Seasoning	Loan Characteristics	Number	Number of months from the Settlement Date of the loan to the Report Date.	
LD39	Optional	Static	Origination Channel / Arranging Bank or Division	Loan Characteristics	List	Direct (1) Broker (2) Referral (3) Other (4)	- Updated for channel

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD40	Mandatory	Dynamic	Loan Type	Loan Characteristics	List	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). Principal payment type: 1 - Principal and Interest 2 - Interest-only period followed by bullet repayment 3 - Interest-only period followed by principal amortisation 4 - Line of Credit/Revolver - Interest-only 5 - Line of Credit/Revolver - Reducing Limit 6 - Other	- Added 'revolver' & 'Reducing Limit' to the description
LD41	Mandatory	Dynamic	Amortisation Type	Loan Characteristics	List	Credit Foncier with residual payment (1) Credit foncier fully amortised (2) Straight Line Amortisation (3) Other (4)	- removed reference to 'Fast and Slow Pay, RV, Balloon' - Mandatory if above option 1, 3 or 5 selected
LD42	Mandatory	Dynamic	Interest Rate Type	Loan Characteristics	List	Interest Rate Type: 1 - Variable rate loan set at lender discretion for life of the loan 2 - Fixed rate loan with a default future switch to variable rate loan 3 - Fixed rate loan for life 4 - Fixed rate loan with future periodic resets 5 - Variable rate loan permanently benchmarked to another interest rate or index 6 - Variable rate loan temporarily benchmarked to another interest rate or index 7 - Other	
LD43	Mandatory	Dynamic	All up customer Interest Rate (before disclosed discount)	Loan Characteristics	Percentage	Interest Rate applied on the Loan. In %	- confirm that this is the all up Interest rate per annum applied to the customer before any contractual discount
LD44	Mandatory	Dynamic	All up customer Interest Rate (after disclosed discount)	Loan Characteristics	Percentage	Interest Rate applied on the Loan. In %	- confirm that this is the all up Interest rate per annum applied to the customer after any contractual discount
LD45	Optional	Dynamic	Rate Discount	Loan Characteristics	Percentage	If a discount to a contractual rate is documented, include discount %	Check definition with S&P
LD46	Optional	Dynamic	Rate Discount End Date	Loan Characteristics	Date	If a discount to a contractual rate is documented, include date the discount ends	Check definition with S&P
LD47	Mandatory	Dynamic	Current Interest Rate Index	Loan Characteristics	List	Overnight Cash Rate (1) 1 Month BBSW (2) 3 Month BBSW (3) 6 Month BBSW (4) Managed Rate/Reference Rate (5) N/A - Fixed rate (6) Other (7)	Check definition with S&P
LD48	Optional	Dynamic	Current Interest Rate Margin	Loan Characteristics	Percentage	Percentage margin applied to above 'Current Interest Rate Index'	Check definition with S&P A check could be that these Index + Margin = All up customer interest rate before disclosed discount
LD49	Mandatory	Dynamic	Interest Reset Period	Loan Characteristics	List	Monthly (1) Annual (2) Semi-annual (3) Quarterly (4) Doesn't apply - fixed rate (5) Other (6)	- tweaked List from S&P's update
LD50	Mandatory	Dynamic	Last interest reset date	Loan Characteristics	Date	Date of last interest rate reset	
LD51	Mandatory	Dynamic	Next interest reset date	Loan Characteristics	Date	Date of next interest rate reset	
LD52	Mandatory	Dynamic	Restructured Loan	Loan Characteristics	Flag	Enter 'True' or 'Yes' if the loan has been restructured or enter 'False' or 'No' if otherwise. 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.	
LD53	Mandatory	Dynamic	Restructure Effective Date	Loan Characteristics	Date	Effective date of when the loan was restructured. In the event where there has been multiple restructure, report the date of the most recent restructure.	
LD54	Mandatory	Dynamic	Restructure Type	Loan Characteristics	List	This field should be populated for loans currently subject to a restructure arrangement. This field should be populated in conjunction with Restructured Loan (LD49) with the following list type: Term extension (including maturity roll over for interest only loans) (1) Temporary transfer to IO (2) Permanent transfer to IO (3) Arrears capitalisation (4) Payment arrangement (5) Non contractual payment holiday (6) Other (7) Multiple forbearance options exercised (8) Not in restructure (9)	
LD55	Mandatory	Dynamic	Interest Only Expiry Date	Loan Characteristics	Date	The date non-amortising loans reset to principal and interest, bullet/residual payments or step down in limits	Mandatory for Interest Only Loans
LD56	Mandatory	Dynamic	Fixed Rate Expiry Date	Loan Characteristics	Date	The date on which the rate on the fixed rate loan is reset or expires	Mandatory for fixed rate loans
LD57	Mandatory	Dynamic	Interest Only Period Remaining	Loan Characteristics	Number	In months. Blank if not relevant	Mandatory for Interest Only Loans
LD58	Mandatory	Dynamic	Fixed Rate Remaining	Loan Characteristics	Number	In months. Blank if not relevant	Mandatory for fixed rate loans
LD59	Mandatory	Static	Fixed Rate Original Period	Loan Characteristics	Number	In months. Blank if not relevant	Mandatory for fixed rate loans
LD60	Mandatory	Static	IO Original Period	Loan Characteristics	Number	In months. Blank if not relevant	Mandatory for Interest Only Loans
LD61	Mandatory	Static	Loan Purpose (Tier 1)	Loan Characteristics	List	(1) Construction Finance (2) Purchase of investment property (3) Purchase of owner occupied property (4) Wholesale Finance (5) Plant and Equipment Finance (6) Working Capital (7) Acquisitions (8) External Refinance (9) Internal Refinance (10) General Business Purposes	From ARF 741.0 - Align to regulatory reporting framework. Definitions as per ARS 701 (1)(2)(3) - Tiered to additional levels (4) Wholesale Finance - Means finance for the purchase of goods that will then be on-sold. (6) Working Capital - means a loan used to finance everyday business operations, such as accounts payable and wages (7) Acquisitions - means where a business buys part or all of another business in order to consume control of the firm (8) External Refinance - refinance an existing loan from a third party (9) Internal Refinance - a new loan is obtained to replace an existing loan that was provided by the lender AND the credit limit increases AND funds are used for substantially the same purpose. It excludes loans variations that dont result in a limit increase. (10) General Business Purpose - any other purpose not captured above

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD62	Mandatory	Static	Loan Purpose (Tier 2)	Loan Characteristics	List		(1.1) Construction of Dwellings (1.2) Construction of non-residential buildings (Tiered below) (1.3) Construction of non-building structures (1.4) Alterations, additions and repairs (2.1) / (3.1) Purchase of dwellings (2.2) / (3.2) Purchase of non-residential buildings (Tiered below) (2.3) / (3.3) Purchase of non-building structures (2.4) / (3.4) Purchase of land (Tiered below)
LD63	Mandatory	Static	Loan Purpose (Tier 3)	Loan Characteristics	List		(1.2.1) Construction of shops (1.2.2) Construction of offices (1.2.3) Construction of industrial buildings (1.2.4) Construction of other non-residential buildings (2.2.1) / (3.2.1) Purchase of shops (2.2.2) / (3.2.2) Purchase of offices (2.2.3) / (3.2.3) Purchase of industrial buildings (2.2.4) / (3.2.4) Purchase of other non-residential buildings (2.4.1) / (3.4.1) Purchase of rural property (2.4.2) / (3.4.2) Purchase of residential land (2.4.3) / (3.4.3) Purchase of non-residential land
LD64	Mandatory	Dynamic	Account Status	Loan Characteristics	List	Current status of account using the arrear methodology : Active loans/loans in the collateral pool of the trust (included in aggregate pool rollups): 1 - Performing 2 - Arrears 3 - Default 4 - Foreclosure Inactive loans/loans no longer in the collateral pool of the trust (not included in aggregate pool rollups): 5 - Redeemed 6 - Repurchased by Seller (Mandatory) 7 - Repurchased by Seller (Discretionary) 8 - Default/Foreclosed	
LD65	Mandatory	Dynamic	Days In Arrears	Arrears	Number	The number of days that a loan has been in arrears.	- If options 2-4 above, then mandatory Add definition of days in arrears
LD66	Mandatory	Dynamic	Days Past Due	Arrears	Number	Add definition of days past due calculation	- If options 2-4 above, then mandatory - seek broader industry views + period to default (e.g. # of days to default). Could be qualitative definition
LD67	Mandatory	Dynamic	Amount in Arrears	Arrears	Number	The principal, interest, fees and charges past due for the loan	- If options 2-4 above, then mandatory
LD68	Mandatory	Dynamic	Interest Arrears Amount	Arrears	Number		- If options 2-4 above, then mandatory
LD69	Mandatory	Dynamic	Principal Arrears Amount	Arrears	Number		- If options 2-4 above, then mandatory
LD70	Optional	Dynamic	Cumulative times in Arrears (times last 12m)	Arrears	Number	Count of times a payment has been missed (then cured)	Depends on the underlying frequency of payments. Number of missed payments over last 12 months (DD failure).
LD71	Optional	Dynamic	Maximum number of days in arrears over last 12 months	Arrears	Number	Maximum of 'days in arrears' for the receivable in the last 12 months	
LD72	Mandatory	Dynamic	Default Balance	Arrears	Number	If the loan is in default, specify the balance in default.	If option 3-4 above, then mandatory
LD73	Optional	Dynamic	Foreclosure Proceeds	Arrears	Number	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).	
LD74	Mandatory	Dynamic	Balloon (\$)	Loan Characteristics	Number	If applicable - zero if no balloon	
LD75	Mandatory	Dynamic	Balloon (%)	Loan Characteristics	Percentage	Based on original balance - If applicable - zero if no balloon	
LD76	Mandatory	Dynamic	Residual Value (\$)	Loan Characteristics	Number	If applicable - zero if no RV	
LD77	Mandatory	Dynamic	Residual Value (%)	Loan Characteristics	Percentage	Based on original balance - If applicable - zero if no RV	
LD78	Mandatory	Static	Credit Events (last 5y)	Obligor Information	Number	Number of credit events by the borrower in the last 5 years as assessed at origination	Confirming this is the borrower/s only
LD79	Optional	Dynamic	Scheduled Payment Policy	Loan Characteristics	List	How does the borrower's scheduled payment change in response to a change in the mortgage's reference interest rate? Choose one of: 1 - Scheduled payment changes with principal component fixed 2 - Scheduled payment fixed with principal component changed 3 - Other	If Credit foncier repayment option selected in [xxx]
LD80	Mandatory	Dynamic	Payment Frequency	Loan Characteristics	List	Frequency of scheduled loan payments: 1 - Daily 2 - Every second business day 3 - Weekly 4 - Fortnightly 5 - Monthly 6 - Quarterly 7 - Semi-annually 8 - Annually 9 - Bullet 10 - Seasonal / Structured 11 - Other	Added Seasonal/Structured - may not be appropriate
LD81	Mandatory	Static	Redraw Feature?	Loan Characteristics	Flag	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.	
LD82	Mandatory	Static	NCCP Loan	Loan Characteristics	Flag	If portfolio contains multiple products for the obligor/group, including regulated credit (e.g. Home lending), then flag for NCCP regulated loan	
LD83	Mandatory	Static	Secured or unsecured	Loan Characteristics	List	Secured (1) Unsecured (2)	If secured then prompt to capture collateral information for each security item
LD84	Mandatory	Static	Number of Collateral Items	Collateral Characteristics	Number	Count of the number of listed collateral items for the loan	
LD85	Mandatory	Static	List of Collateral IDs supporting the loan	Collateral Characteristics	IDs	List of unique collateral IDs supporting the loan	Question on level of collateral information to provide at a loan level
LD86	Mandatory	Static	Collateral ID	Collateral Characteristics	Number	Unique Identifier of Collateral Item	

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD87	Mandatory	Static	Collateral type	Collateral Characteristics	List	Real Estate (1) Specific Plant & Equipment / vehicle (2) Specific charge over borrowing base asset/s (3) GSA over Trading Business (4) Guarantee and Indemnity (5) Other (6)	Added list of potential collateral types, per collateral item
LD88	Mandatory	Static	Borrower ANZSIC Level 1	Loan Characteristics	List	List based on ANZSIC hierarchy level 1	Code and description
LD89	Mandatory	Static	Borrower ANZSIC Level 2	Loan Characteristics	List	Sub-list based on ANZSIC hierarchy level 2	Code and description
LD90	Mandatory	Static	Borrower ANZSIC Level 3	Loan Characteristics	List	Sub-list based on ANZSIC hierarchy level 3	Code and description
LD91	Mandatory	Static	Borrower ANZSIC Level 4	Loan Characteristics	List	Sub-list based on ANZSIC hierarchy level 4	Code and description
LD92	Optional	Static	Referrer/Broker	Identifier	Text	Identify Aggregator and broker anonymised ID	Mandatory if channel is broker or referrer
LD93	Optional	Dynamic	Date of Default/Foreclosure	Collections	Date		
LD94	Optional	Dynamic	Date of Asset Sale	Collections	Date		
LD95	Optional	Dynamic	Sale Price	Collections	Number	Price achieved on sale of asset in case of default/foreclosure.	
LD96	Optional	Dynamic	Sale Costs	Collections	Number		
LD97	Optional	Dynamic	Loss on Sale	Collections	Number	Total loss 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.	
LD98	Optional	Dynamic	Residual Value Losses	Collections	Number	Residual value loss arising on turn-in of vehicle. Not applicable if the residual value has not been securitised.	
LD99	Optional	Dynamic	Net Cumulative Recoveries	Collections	Number	Total recoveries including all sale proceeds net of cost. Only relevant for loans that have defaulted/foreclosed.	
LD100	Optional	Dynamic	Recovery Source	Collections	List	The source of the recoveries: Liquidation of Collateral (1) Enforcement of Guarantees (2) Additional Lending (3) Cash Recoveries (4) Mixed (5) Other (6) No Data (ND)	
LD101	Mandatory	Static	Obligor Legal Form / Business Type	Obligor Information	List	Public Company (1) Proprietary Limited Company (2) Partnership (3) Individual (4) Trust (5) Other (6) No Data (7)	
LD102	Mandatory	Static	Number of Borrowers	Obligor Information	Number	Number of borrowers on the loan	
LD103	Optional	Static	Number of guarantors	Obligor Information	Number	Number of guarantors of the loan	Added
LD104	Optional	Static	Debt Service Cover Ratio	Obligor Information	Number	Debt service coverage ratio used for underwriting at time of origination	Need to propose a number of common definitions
LD105	Optional	Static	Debt Service Cover Ratio Definition	Obligor Information	List	Add list	Need to add list of common DSCR definitions
LD106	Optional	Static	Net Surplus Ratio	Obligor Information	Number	Net Surplus Ratio	Need to propose a number of common definitions
LD107	Mandatory	Static	Documentation Type	Obligor Information	List	The level of income and savings verification undertaken by the lender in respect of the primary borrower when applying for the loan. Choose one of: 1 - Full Documentation 2 - Low Documentation 3 - No Documentation 4 - Alternative documentation	Definition required between 2 & 4
LD108	Mandatory	Static	Employment Type	Obligor Information	List	Employment status of the primary borrower: 1 - Pay-as-you-go employee 2 - Self employed 3 - Non-individual borrower 4 - Other	Added non-individual borrower as an option
LD109	Optional	Static	Employment Subtype	Obligor Information	List	Full Time, Part Time, Casual, Other	If Employment type is 1 then required
LD110	Optional	Static	Income Verification Sources	Obligor Information	List	Multiple choices available Financial accounts (1) Tax returns (2) Bank Statements (3) BAS / ATO Statements (4) Other (5)	Consider list proposed
LD111	Mandatory	Static	Time Employed / Time in Business	Obligor Information	Number	Months in Business or months employed	Guidance to look through to lender's underwriting process
LD112	Mandatory	Static	Employer	Obligor Information - Type 2	Text	Company/business ID of employer of obligor - for novated leasing only	
LD113	Mandatory	Static	Bankruptcy Flag	Obligor Information	Flag	Flag indicating whether any borrower on the loan has been bankrupt within 10 years prior to the Settlement Date.	
LD114	Optional	Static	Borrower/s Total Earnings used for debt servicing	Obligor Information	Number	Borrower/s Earnings used to underwrite/assess the loan (in thousands)	Changed wording of attribute - EBITDA? EBIT?
LD115	Optional	Static	Actual or projected	Obligor Information	List	Debt servicing based on: (1) Historical financial information (2) Projected financial information	Added criteria
LD116	Optional	Static	Guarantor/s Total earnings used for debt servicing	Obligor Information	Number	Guarantor/s Total Earnings used to underwrite/assess the loan (in thousands)	Changed wording of attribute
LD117	Optional	Static	Total Debt Servicing Commitments used in debt servicing	Obligor Information	Number	Total Financial commitments used in debt servicing analysis to underwrite the loan (in thousands)	Added attribute
LD118	Mandatory	Static	Country of Residence	Obligor Information	List	Australia (1) Overseas (2)	
LD119	Mandatory	Static	CurrentAddressState	Obligor Information	List	State of principal place of business	
LD120	Mandatory	Static	CurrentAddressPostcode	Obligor Information	Number	Postcode of principal place of business	
LD121	Mandatory	Static	ResidencyStatus	Obligor Information	List?	List?	
LD122	Mandatory	Static	Obligor Internal Rating	Obligor Information	Text	Issuer specific	
LD123	Mandatory	Static	Obligor Internal Rating Equiv PD	Obligor Information	Text	Issuer specific	
LD124	Optional	Static	Sales revenue	Obligor Information	Number	Annual turnover of the borrower (thousands)	S&P note that this is required, but may be problematic for issuers. One for further discussion?
LD125	Optional	Static	Number of Employees	Obligor Information	Number	Number of Employees	
LD126	Optional	Static	Total Assets	Obligor Information	Number	Thousands	
LD127	Optional	Static	Total Liabilities	Obligor Information	Number	Thousands	
LD128	Optional	Static	Total Equity	Obligor Information	Number	Thousands	
LD129	Optional	Static	EBITDA	Obligor Information	Number	Thousands	

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD130	Optional	Static	EBIT	Obligor Information	Number	Thousands	
LD131	Optional	Static	Operating Leverage	Obligor Information	Number, two decimals	Debt/EBITDA - Operating Leverage used in the financial analysis of the loan at origination	Guidance to use metrics that reflect underlying assessment of risk
LD132	Optional	Static	Interest Cover Ratio	Obligor Information	Number, two decimals	EBIT/Interest Expense - ICR from the debt servicing assessment of the loan at origination	Guidance to use metrics that reflect underlying assessment of risk
LD133	Optional	Static	Capital Adequacy %	Obligor Information	Percentage	Equity / Assets - Capital Adequacy from the financial analysis of the loan at origination (allowing for normalisation adjustments e.g. related party loans)	Guidance to use metrics that reflect underlying assessment of risk
LD134	Optional	Static	Date of financials	Obligor Information	Date	Date of financial information	
LD135	Optional	Static	Number of months of financials	Obligor Information	Number	Number of months for financial information presented	
LD136	Mandatory	Static	Last Credit Discharge Date	Obligor Information	Date	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.	
LD137	Mandatory	Static	External Credit Score Provider Name	Obligor Information	List	Full legal name of the entity providing the external credit score.	
LD138	Mandatory	Static	Primary Borrower Credit Score	Obligor Information	Text	The primary borrower's credit score (provide scores provided by external assessors where applicable).	
LD139	Optional	Static	Guarantor/s Credit Score (Highest)	Obligor Information	Text		Added criteria - consider if this is helpful
LD140	Optional	Static	Guarantor/s Credit Score (Lowest)	Obligor Information	Text		Added criteria - consider if this is helpful
LD141	Mandatory	Static	No. of Defaults	Obligor information	Number	Number of defaults by the borrower	
LD142	Mandatory	Static	Date of most recent default	Obligor information	Date	if applicable. Leave blank if N/A	
LD143	Mandatory	Static	No. of Judgements	Obligor information	Number	if applicable. Leave blank if N/A	
LD144	Mandatory	Static	Date of most Recent Judgement	Obligor information	Date	if applicable. Leave blank if N/A	
LD145	Mandatory	Dynamic	Hardship Category	Market Event Hardship	List	If in hardship, flag type of hardship, eg 'Market Event' for a market wide / national crisis impact	OK
LD146	Mandatory	Dynamic	Market Event - Hardship Flag	Market Event Hardship	Flag	Indicate if in hardship due to Market Event and type of arrangement e.g. deferral, IO	OK
LD147	Mandatory	Dynamic	Market Event - hardship approval date	Market Event Hardship	Date	The date in which the Market Event hardship arrangement was approved	OK
LD148	Mandatory	Dynamic	Date Borrower First Entered Market Event Hardship	Market Event Hardship	Date	The date in which the Market Event hardship arrangement commenced	OK
LD149	Mandatory	Dynamic	END Date Market Event Hardship	Market Event Hardship	Date	The date in which the Market Event hardship arrangement expired	OK
LD150	Mandatory	Dynamic	Days in Market Event hardship	Market Event Hardship	Number	The number of days Loans has been in Market Event hardship at Collateral Pool Cut Date	OK
LD151	Optional	Dynamic	Amount Capitalised	Market Event Hardship	Number	If applicable - this should be cumulative	Optional
LD152	Optional	Dynamic	Days in Arrears When First Entered Market Event Hardship	Market Event Hardship	Number	If applicable	Optional

ASF SME Working Group - DRAFT SME Template

Collateral Level Data - each row relates to a unique collateral item (LD86)'s specific characteristics

Version 0.7

28/05/2021

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
LD1	Mandatory	Static	Warehouse/Deal Name	Core	Text	Name of the warehouse facility or term deal	
LD2	Mandatory	Static	Originator	Core	Text	Name of the originator	
LD3	Mandatory	Static	Collateral Type	Core	List	Commercial, Type of ABS Classification	List to be defined, but to include Commercial Unsecured
LD4	Mandatory	Static	Product Type	Core	List	Instalment Loan - not regulated (e.g. Business Loan) (1) Revolving Line of Credit / Overdraft - not regulated (2) Equipment Loan (Chattel Mortgage) (3) Finance Lease (4) Hire Purchase (5) Operating Lease (6) Borrowing base loans (e.g. trade/debtor/stock finance) (7) Instalment Loan - regulated (e.g. Home Loan) (8) Revolving Line of Credit / Overdraft - regulated (9) Other (10)	Classifications added
LD5	Mandatory	Dynamic	Collateral Date	Core	Date	Pool Cut Date	The date of which the pool information refers.
LD6	Mandatory	Static	Loan Securitised Date	Obligor Information	Date	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.	
LD7	Mandatory	Static	Loan ID	Obligor Information	Text	Unique identifier of the loan assigned by the Servicer.	Must have a common Group Loan ID for each split loan that is secured by the same property. Must not include any personal details such as names, addresses or date of birth. Cannot be the same as the Group Loan ID (if applicable). Investors should be able to track loans and borrowers across pools and through time
LD8	Mandatory	Static	Entity ID	Obligor Information	Text	Unique identifier of the borrower assigned by the Servicer.	No personal details such as name, address or date of birth should be included here. If more than one borrower, only list the primary borrower. Investors should be able to track loans and borrowers across pools and through time
LD9	Optional	Static	Group ID	Obligor Information	Text	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 properties. Must not include any personal details such as names, addresses or date of birth. If the loan is not part of a group loan enter ND5. - Mandatory if lending is cross collateralised
LD10	Optional	Static	Aggregation Group ID	Obligor Information	Text	Unique aggregation group identifier, enabling grouping of borrowers and guarantors (each with a unique entity ID8)	- Mandatory if lending is cross collateralised
LD86	Mandatory	Static	Collateral ID	Collateral Characteristics	Number	Unique Identifier of Collateral Item	
LD87	Mandatory	Static	Collateral type	Collateral Characteristics	List	Real Estate (1) Specific Plant & Equipment / vehicle (2) Specific charge over borrowing base asset/s (3) GSA over Trading Business (4) Guarantee and Indemnity (5) Other (6)	Added list of potential collateral types, per collateral item
CC1	Mandatory	Static	Asset Type	Type 1	List	(1) Residential Property (2) Office Property (3) Retail Property (4) Industrial Property (5) Land Development/Subdivision (6) Tourism and Leisure (7) Rural Property (8) Other	
CC2	Mandatory	Static	Property State	Type 1	List	List of states	
CC3	Mandatory	Static	Property Postcode	Type 1	Number	Postcodes	
CC4	Mandatory	Static	Market Value	Type 1	Number	Thousands	
CC5	Mandatory	Static	Valuation Type	Type 1	List	(1) Full (2) Desktop (3) Contract of Sale (4) Other	
CC6	Mandatory	Static	Valuation Date	Type 1	Date	Date of valuation	
CC7	Mandatory	Static	Property Status	Type 1	List	Owner occupied (1) Investment (2) Other (3)	
CC8	Mandatory	Static	Asset Type	Type 2	List	(1) Automobile (2) Industrial Vehicle (3) Commercial Truck (4) Rail Vehicle (5) Nautical Commercial Vehicle (6) Nautical Leisure Vehicle (7) Aeroplane (8) Machine Tool (9) Industrial Equipment (10) Office Equipment (11) Medical Equipment (12) IT Equipment (ITEQ) (13) Energy Related Equipment (14) Other Vehicle	
CC9	Optional	Static	Asset Condition	Type 2	List	Condition of asset when it went into the pool New (1) Used (2) Demo (3)	
CC10	Optional	Static	Year of Manufacture / Construction	Type 2	Number		
CC11	Optional	Static	Asset Brand/Manufacturer	Type 2	Text	Free text dscription	

Ref Number	Requirement	TAG	Field Name	Category	Data Type	Field definition & criteria	Additional Comments
CC12	Optional	Static	Novated Lease Flag	Type 2	Flag	Yes or No	
CC13	Optional	Static	Novated lease salary packaging company	Type 2	Identifier	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). 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.	
CC14	Mandatory	Static	Asset Price	Type 2	Number	Thousands	
CC15	Mandatory	Static	Asset value	Type 2	Number	Thousands	
CC16	Mandatory	Static	Valuation Method	Type 2	List	(1) Full (2) Desktop (3) Contract of Sale (4) Other	
CC17	Mandatory	Static	Date of valuation	Type 2	Date	Date of valuation	
CC18	Optional	Static	Asset Type	Type 3	List	Accounts Receivable (1) Stock (2) Other (3)	
CC19	Optional	Static	Book value of assets at time of origination	Type 3	Number	Thousands	
CC20	Optional	Static	Date of book value of assets	Type 3	Date	Date of asset value	
CC21	Optional	Static	Advance rate against borrowing base	Type 3	Percentage		
CC22	Optional	Static	Borrowing base resizing frequency	Type 3	List		
CC23	Optional	Static	[Measure of diversity of assets]	Type 3			
CC24	Optional	Static	Retention %	Type 3	Percentage		
CC25	Optional	Static	Book value of assets at time of origination	Type 4	Number	Excluding value of other assets separately disclosed as security (e.g. not including the value of real estate also taken as security) (in thousands)	Consider related party loans (guidance on a management overlay)
CC26	Optional	Static	Book value of liabilities at time of origination	Type 4	Number	In thousands	Consider related party loans (guidance on a management overlay)
CC27	Optional	Static	Book value of Equity at time of origination	Type 4	Number	In thousands	Consider related party loans (guidance on a management overlay)
CC28	Optional	Static	Balance Sheet date	Type 4	Date		
CC29	Optional	Static	Guarantor's ANZSIC (Level 4)	Type 4	List		
CC30	Optional	Static	Value of Guarantee	Type 5	Number	Thousands	
CC31	Optional	Static	Legal Entity type	Type 5	List	Public Company (1) Proprietary Limited Company (2) Partnership (3) Individual (4) Trust (5) Other (6) No Data (7)	
CC32	Optional	Static	Relationship to Borrower/s	Type 5	List	Director (1) Shareholder (2) Related Entity - Trading business (3) Related Entity - Asset Owner (4) Related Entity - Other (5) Management (6) Other (6)	
CC33	Optional	Static	Total Assets of Guarantor	Type 5	Number	In thousands	
CC34	Optional	Static	Total Liabilities of Borrower	Type 5	Number	In thousands	
CC35	Optional	Static	Net Asset Position of Guarantor	Type 5	Number	Notional Net Asset Position of Guarantor (in thousands)	
CC36	Optional	Static	Collateral from Guarantor	Type 5	Flag	Flag if Security charge from Guarantor exists	
CC37	Optional	Static	Date of Net Asset Position	Type 5	Date	Date	
CC38	Mandatory	Static	Primary State of Collateral	Collateral Characteristics	List	NSW, VIC, ACT, WA, SA, QLD, TAS, NT.	
CC39	Mandatory	Static	Primary Post code of Collateral	Collateral Characteristics	Number	Postcode of location of collateral (property address, primary place of business, registered address)	
CC40	Mandatory	Static	Seniority / Priority of interest in collateral	Collateral Characteristics	List	Senior Secured (1) Senior Unsecured (2) Junior (3) Junior Unsecured (4) Other (5) No Data (0)	Confirm with S&P that this is ok to map to: 1st ranking (1) 2nd ranking (2) 3rd ranking (3) Other (4) Unsecured (5)