SME DATA REPORTING TEMPLATE

DATA DICTIONARY

Last updated 18 June 2024

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Guidance Notes

- This Data Dictionary complements the ASF SME Data Reporting Template version 2.1. 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. Fields <mark>highlighted in yellow</mark> are new or updated from version 2.0.

- 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	1 – Commercial 2 – Non-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 -Home Loan 9 - Revolving Line of Credit / Overdraft - regulated 10 - Novated Lease 11 - Other 12 - Instalment Loan -Auto Loan 13 - Instalment Loan -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
Loan Level Data	LD168	Bill and Collect Party (3rd Party)	Mandatory	Static	Enter name of entity performing bill collection. If third party bill & collect arrangement not in place, enter ND5.	Text	Not applicable
Loan Level Data	LD170	Product Identifier (Internal)	Optional	Static	Internal product identifier	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

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Loan Level Data	LD10	Aggregation Group ID	Optional	Static	Unique aggregation group identifier (e.g., Parent entity name as applicable), 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 - Corporate 2 - SME treated as a Corporate 3 – Retail 4 - Government 5 - Other 6 – Other Retail 7 - Domestic Public Sector Entity 8 - Bank
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 Company 2 - Proprietary Limited Company 3 - Partnership 4 - Individual 5 - Trust 6 - SMSF 7 - 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]

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Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 Documentation 2 - Low Documentation 3 - No Documentation 4 - Alternative documentation
Loan Level Data	LD110	Employment Type	Mandatory	Static	Select from listed options	Text	1 - Pay-as-you-go employee 2 - Self employed 3 - Non-individual borrower 4 - 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 Time 2 - Part Time 3 – Casual 4 - Other

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Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 returns 4 - Bank Statements 5 - BAS / ATO Statements 6 - Accountant's Letter 7 - 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 information 2 - 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 - Australia 2 - Overseas

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Loan Level Data	LD121	Current Address State	Mandatory	Static	State or territory of principal place of business or place of residence for personal loans	Text	{ACT,NSW,NT,QLD,SA,TAS,VIC,WA}
Loan Level Data	LD122	Current Address Postcode	Mandatory	Static	Postcode of principal place of business or place of residence for personal loans	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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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...}

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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}

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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	This is the drawn loan balance or amount financed 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 to the lender.	Number	[To two decimal places]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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}

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 LD154 (Maturity Date (Original)	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).	Number	[To two decimal places]
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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 Debit 2 - Periodic Payment 3 - Bpay 4 - 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 - Direct 2 - Broker 3 - Referral 4 - P&A - Disclosed 5 - P&A - Undisclosed 6 - 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 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 – 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 payment 2 - Credit Foncier fully amortised 3 - Straight Line Amortisation 4 - Other

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 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
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	<mark>Annual interest rate on the loan after any discount provided by the issuer.</mark> 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	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 Rate 2 - 1 Month BBSW 3 - 3 Month BBSW 4 - 6 Month BBSW 5 - Managed Rate/Reference Rate 6 - N/A - Fixed rate 7 - 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."

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Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 - Monthly 2 - Annual 3 - Semi-annual 4 - Quarterly 5 - Doesn't apply - fixed rate 6 - 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}

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 IO 3 - Permanent transfer to IO 4 - Arrears capitalisation 5 - Payment arrangement 6 - Non contractual payment holiday 7 - Other 8 - Multiple forbearance options exercised 9 - 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	[This Data Field is not used]	Number	[This Data Field is not used]
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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 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
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 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)

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 LD63 is known.	Text	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
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."

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Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Loan Level Data	LD78	Original Residual Value ($)	Mandatory	Dynamic	Enter ND5 if it is not applicable.	Number	[To two decimal places]
Loan Level Data	LD79	Original Residual value (%)	Mandatory	Dynamic	This should be LD78 (Original Residual Value ($)) 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 fixed 2 - Scheduled payment fixed with principal component changed 3 – Other
Loan Level Data	LD82	Payment Frequency	Mandatory	Dynamic	This is the frequency of scheduled loan payments.	Text	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
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 - Secured 2 - 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}

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Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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}
Loan Level Data	LD164	Current Residual Value ($)	Optional	Dynamic	Current residual value as of Collateral Date.	Number	[To two decimal places]
Loan Level Data	LD165	Current Residual value (%)	Optional	Dynamic	This should be LD164 (Current Residual Value ($)) divided by LD16 (Original Balance).	Number	{xx.xx} For example, "20%" should be populated as "20.00."

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Loan Level Data	LD166	Interest Repayment Type	Optional	Static	Interest repayment type for the loan. Choose from listed options.	List	1 - Advance 2 - Arrears 3 - Capitalised
Loan Level Data	LD167	Current Principal Balance	Optional	Dynamic	The portion of Current Balance amount of the contract as at the Collateral Date that is referring to the principal balance excluding interest, any penalty interest and all other fees and costs charged to the contract.	Number	{xx.xx} To the nearest two decimal places.
Loan Level Data	LD169	Revised Loan Term (Months)	Optional	Dynamic	The number of months between LD26 (Settlement Date) and LD27 (Maturity Date (Current)).	Number	(To the nearest month)
Loan Level Data	LD171	Eligible Receivables	Optional	Static	The eligibility of the loan to the pool.	Text	1 - Eligible (meets all eligible criteria and forms part of the borrowing base) 2 - Excluded (meets all eligible criteria but is equity funded or excluded from borrower base) 3 - Ineligible (does not meet all eligible criteria)

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 Estate 2 - Specific Plant & Equipment / vehicle 3 - Specific charge over borrowing base asset/s 4 - GSA over Trading Business 5 - Guarantee and Indemnity 6 - 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 Secured 2 - Senior Unsecured 3 - Junior Secured 4 - Junior Unsecured 5 - Other
Collateral Level Data	CC46	Primary Country of Collateral	Mandatory	Static	Primary country in which the collateral is located	Text	N/A
Collateral Level Data	CC47	Supplier Name	Mandatory	Static	Supplier name or other identifying code (eg. ANZSIC ID)	Text	N/A
Collateral Level Data	CC48	Insurer ABN	Optional	Static	Enter the ABN of the insurer providing cover to the assets used as collateral for the contract. Where the asset is not covered by any insurer, enter ND5 to this field.	Number	N/A

Collateral Level Data	CC50	Age of Asset (Years)	Optional	Static	Age of asset (to the nearest year) at the time contract was entered into. Only applicable to Equipment/Auto Finance exposures - enter ND5 if not applicable.	Number	N/A

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". If Not Applicable, then 0.	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. If Not Applicable, then 0.	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". If Not Applicable, then 0.	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". If Not Applicable, then 0.	Number	[To two decimal places]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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". If Not Applicable, then 0.	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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 Collateral 2 - Enforcement of Guarantees 3 - Additional Lending 4 - Cash Recoveries 5 - Mixed 6 - 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 –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 Data Field is not used]	Text	[This Data Field is not used]
Loan Level Data	LD148	Hardship Approval Date	Mandatory	Dynamic	The date in which the hardship arrangement was approved	Date	{DD/MM/YYYY}
Loan Level Data	LD149	Date Borrower First Entered Hardship	Mandatory	Dynamic	The date in which the hardship arrangement commenced	Date	{DD/MM/YYYY}
Loan Level Data	LD150	End Date Hardship	Mandatory	Dynamic	The date in which the hardship arrangement expired	Date	{DD/MM/YYYY}
Loan Level Data	LD151	Days in Hardship	Mandatory	Dynamic	The number of days Loans has been in 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 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 Hardship	Optional	Dynamic	The number of days the hardship loan is in arrears as of Date Borrower First Entered Hardship (LD149)	Number	{1,2,3,4,5…}
Loan Level Data	LD172	Hardship – Accrual of Arrears	Optional	Dynamic	Identify whether arrears days continue to accrue during hardship period.	List	1 – Arrears paused and not accrued, but not forgiven post hardship 2 – Arrears paused and not accrued, but are forgiven post hardship 3 – Arrears accrue during hardship
Loan Level Data	LD173	Hardship – Accrual of Interest	Optional	Dynamic	Identify whether interest accrues during hardship period.	List	1 – Interest is not charged during the accrual period 2 – Interest is charged during the accrual period

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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 Property 2 - Office Property 3 - Retail Property 4 - Industrial Property 5 - Land Development/Subdivision 6 - Tourism and Leisure 7 - Rural Property 8 – 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 - Full 2 - Desktop 3 - Contract of Sale 4 - 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 occupied 2 - Investment 3 – Other

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Collateral Level Data	CC8	Asset Type (Specific Plant & Equipment/ Vehicle)	Optional	Static	Select from listed options	Text	1 - Passenger Vehicle 2 - Light Commercial Vehicle (LCV) 3 - Heavy Commercial Vehicle (HCV) 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 - Manufacturing Equipment 15 - Insurance 16 - Trailers 17 - Software 18 - 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 - New 2 - Used 3 - 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

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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 Financier 2 - Desktop Valuation by 3rd party (eg slattery) 3 - Full Valuation (by Financier) 4 - Full Valuation by 3rd Party 5 - OEM's Invoice/Authorised Supplier's Invoice 6 - 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 Supplier 2 - Introducer 3 - Auction house 4 - Used Goods Seller 5 - Refinance from another lender 6 - Sale and Leaseback (< 6 months) 7 - Sale and Leaseback (> 6 months)

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Collateral Level Data	CC18	Asset Type (Specific charge over borrower base asset/s)	Optional	Static	Select from listed options	Text	1 - Accounts Receivable 2 - Stock 3 - Other
Collateral Level Data	CC19	Book value of assets (type 3) at time of origination	Optional	Static	As assessed at time of origination This 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 - Corporate 2 - SME 3 - Government 4 - Non for Profit 5 - 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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
Collateral Level Data	CC30	Book value of assets (Type 4) at time of origination	Optional	Static	As assessed at time of origination This 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 Company 2 - Proprietary Limited Company 3 - Partnership 4 - Individual 5 - Trust 6 - SMSF 7 – Other
Collateral Level Data	CC37	Relationship to Borrower/s	Optional	Static	Select from listed options	Text	1 - Director 2 - Shareholder 3 - Related Entity - Trading business 4 - Related Entity - Asset Owner 5 - Related Entity - Other 6 - Management 7 - 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]

Data Template Tab	Reference Number	Field Name	Requirement	Tag	Description	Data Type	Acceptable Values
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}
Collateral Level Data	CC49	Type of Fuel	Optional	Static	The type of fuel use by the vehicle.	List	1 - Diesel 2 - Unleaded 3 - Hybrid 4 - Electric 5 - Hydrogen 6 - Other
Collateral Level Data	CC51	Asset Category (Equipment Finance Only)	Optional	Static	Based on issuer's internal definition. Identify high level asset category.	List	1 - Primary 2 - Secondary 3 - Tertiary