

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 03 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

## F1 ANNEX II

### REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

#### Textual Amendments

- F1** Substituted by Commission Implementing Regulation (EU) 2020/429 of 14 February 2020 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).

### PART II: TEMPLATE RELATED INSTRUCTIONS

3. CREDIT RISK TEMPLATES
- 3.9. DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)
- 3.9.3. C 14.00 – Detailed information on securitisations (SEC DETAILS)

ANNEX II Table 31: rows 1 - 62

Columns	
005	<p><b>ROW NUMBER</b></p> <p>The row number is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL CODE</b></p> <p>Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction.</p>
020	<p><b>IDENTIFIER OF THE SECURITISATION (Code/Name)</b></p> <p>Code used for the legal registration of the securitisation transaction or, if not available, the name by which the securitisation transaction is known in the market, or within the institution in case of an internal or private securitisation. Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.</p>
021	<p><b>INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?</b></p> <p>This column identifies whether the securitisation is an intra-group, private or public securitisation, Institutions shall report one of the following abbreviations:</p>

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	<p>— 'PRI' for Private — 'INT' for Intra-group — 'PUB' for Public.</p>
110	<p><b>ROLE OF THE INSTITUTION: (ORIGINATOR/SPONSOR/ORIGINAL LENDER/INVESTOR)</b> Institutions shall report the following abbreviations: — 'O' for Originator; — 'S' for Sponsor; — 'I' for Investor. — 'L' for Original Lender; Originator as defined in point (13) of Article 4(1) CRR and Sponsor as defined in point (14) of Article 4(1) CRR. Investors are assumed to be those institutions to which Article 5 of Regulation (EU) 2017/2402 applies. In case Article 43(5) of Regulation (EU) 2017/2402 applies, Articles 406 and 407 CRR in the version applicable on 31 December 2018 shall apply.</p>
030	<p><b>IDENTIFIER OF THE ORIGINATOR (Code/Name)</b> The LEI code applicable to the originator, or, if not available, the code given by the supervisory authority to the originator or, if that is not available, the name of the institution itself shall be reported in this column. In the case of multi-seller securitisations where the reporting institution is involved as originator, sponsor or original lender, the reporting institution shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. If the code is not available or is not known by the reporting institution, the name of the institution shall be reported. In the case of multi-seller securitisations where the reporting institution holds a position in the securitisation as an investor, the reporting institution shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. Where the names are not known by the reporting institution, the reporting institution shall report that the securitisation is 'multi-seller'.</p>

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040	<p><b>SECURITISATION TYPE: (TRADITIONAL/SYNTHETIC/ABCP PROGRAMME/ABCP TRANSACTION)</b></p> <p>Institutions shall report the following abbreviations:</p> <ul style="list-style-type: none"><li>— ‘AP’ for ABCP programme;</li><li>— ‘AT’ for ABCP transaction;</li><li>— ‘T’ for Traditional;</li><li>— ‘S’ for Synthetic.</li></ul> <p>The definitions of ‘Asset Backed Commercial Paper Programme’, ‘Asset Backed Commercial Paper Transaction’, ‘traditional securitisation’ and ‘synthetic securitisation’ are provided in points (11) to (14) of Article 242 CRR.</p>
051	<p><b>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</b></p> <p>Institutions as originators, sponsors and original lenders shall report one of the following abbreviations:</p> <ul style="list-style-type: none"><li>— ‘K’ if entirely recognised;</li><li>— ‘P’ if partially derecognised;</li><li>— ‘R’ if entirely derecognised;</li><li>— ‘N’ if not applicable.</li></ul> <p>This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 CRR shall not affect the accounting treatment of the transaction under the relevant accounting framework.</p> <p>In the case of securitisations of liabilities, originators shall not report this column. Option ‘P’ (partially removed) shall be reported where the securitised assets are recognised in the balance sheet to the extent of the reporting entity’s continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21.</p>
060	<p><b>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"><li>— ‘N’ not subject to own funds requirements;</li><li>— ‘B’ banking book;</li><li>— ‘T’ trading book;</li><li>— ‘A’ partly in both books.</li></ul>

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	<p><b>Articles 109, 244 and 245 CRR.</b></p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are calculated on the basis of securitised exposures or securitisation positions (banking book/trading book). Where own funds requirements are based on <i>securitised exposures</i> (as no significant risk transfer was achieved) the calculation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for which the Standardised Approach is used, or in the CR IRB template for those securitised exposures for which the Internal Ratings Based Approach is used by the institution. Conversely, where own funds requirements are based on <i>securitisation positions held in the banking book</i> (as a significant risk transfer was achieved), the information on the calculation of own funds requirements for credit risk shall be reported in the CR SEC template. In case of <i>securitisation positions held in the trading book</i>, the information on the calculation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates. In the case of the securitisations of liabilities, originators shall not report this column.</p>
061	<p><b>SIGNIFICANT RISK TRANSFER</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'N' Not applied for SRT and the reporting entity risk weights its securitised exposures</li> <li>— 'A' Achieved SRT under point (a) of Article 244(2) or point (a) of Article 245(2) CRR;</li> <li>— 'B' Achieved SRT under point (b) of Article 244(2) or point (b) of Article 245(2) CRR;</li> <li>— 'C' Achieved SRT under point (a) of Article 244(3) or point (a) of Article 245(3) CRR;</li> <li>— 'D' Applying a 1 250 % RW or deducting retained positions in accordance with point (b) of</li> </ul>

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	<p>Article 244(1) or point (b) of Article 245(1) CRR.</p> <p>This column summarises whether a significant transfer has been achieved and, if so, by which means. The achievement of SRT will determine the appropriate solvency treatment by the originator.</p>
070	<p><b>SECURITISATION OR RE-SECURITISATION?</b></p> <p>In accordance with the definition of 'securitisation' in point (61) of Article 4(1) CRR and the definition of 're-securitisation' in point (64) of Article 4(1)CRR, report the type of underlying using the following abbreviations:</p> <p>— 'S' for securitisation; — 'R' for re-securitisation.</p>
075	<p><b>STS SECURITISATION</b></p> <p>Article 18 of Regulation (EU) 2017/2402</p> <p>Report one of the following abbreviations</p> <p>Y – Yes N – No</p>
446	<p><b>SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</b></p> <p>Articles 243 and 270 CRR.</p> <p>Institutions shall report one of the following abbreviations</p> <p>Y – Yes N – No</p> <p>'Yes' shall be reported both in case of STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 CRR and in case of senior positions in (non-STs) SME securitisations eligible for this treatment in accordance with Article 270 CRR.</p>
080-100	<p><b>RETENTION</b></p> <p>Article 6 of the Regulation (EU) 2017/2402.</p> <p>In case Article 43(6) of Regulation (EU) 2017/2402 applies, Article 405 CRR in the version applicable on 31 December 2018,</p>
080	<p><b>TYPE OF RETENTION APPLIED</b></p> <p>For each securitisation scheme originated, the relevant type of retention of net economic interest as envisaged in Article 6 of Regulation (EU) 2017/2402 shall be reported:</p>

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	<p>A – Vertical slice (securitisation positions): ‘retention of no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors’.</p> <p>V – Vertical slice (securitised exposures): retention of no less than 5 % of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B – Revolving exposures: ‘in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5 % of the nominal value of the securitised exposures’.</p> <p>C – On-balance sheet: ‘retention of randomly selected exposures, equivalent to no less than 5 % of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination’.</p> <p>D – First loss: ‘retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5 % of the nominal value of the securitised exposures’.</p> <p>E – Exempted. This code shall be reported for those securitisations affected by the application of Article 6(6) of Regulation (EU) 2017/2402.</p> <p>U – In breach or unknown. This code shall be reported where the reporting institution does not know with certainty which type of retention is being applied, or in case of non-compliance.</p>
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090	<p><b>% OF RETENTION AT REPORTING DATE</b></p> <p>The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be not less than 5 % (at origination date).</p> <p>This column shall not be reported where codes 'E' (exempted) or 'N' (not applicable) are reported under column 080 (Type of retention applied).</p>
100	<p><b>COMPLIANCE WITH THE RETENTION REQUIREMENT?</b></p> <p>Institutions shall report the following abbreviations:</p> <p>Y – Yes; N – No.</p> <p>This column shall not be reported where code 'E' (exempted) is reported under column 080 (Type of retention applied).</p>
120-130	<p><b>NON ABCP PROGRAMMES</b></p> <p>Because of the special character of ABCP programmes resulting from the fact that they comprise several single securitisation positions, ABCP programmes (as defined in Article 242(11) CRR) shall be exempted from reporting in columns 120, 121 and 130.</p>
120	<p><b>ORIGINATION DATE (mm/yyyy)</b></p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported in the following format: 'mm/yyyy'.</p> <p>For each securitisation scheme, the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p> <p>This piece of information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
121	<p><b>DATE OF LATEST ISSUANCE (mm/yyyy)</b></p> <p>The month and year of the date of the latest issuance of securities in the securitisation shall be reported in the following format: 'mm/yyyy'.</p> <p>Regulation (EU) 2017/2402 only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of securities</p>

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	<p>determines whether each securitisation scheme falls under the scope of Regulation (EU) 2017/2402.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
130	<p><b>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</b></p> <p>This column gathers the amount (calculated on the basis of original exposures pre-conversion factors) of the securitised portfolio at the origination date.</p> <p>For securitisation schemes backed by open pools, the amount referring to the origination date of the first issuance of securities shall be reported. For traditional securitisations, no other assets of the securitisation pool shall be included. For multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. For securitisations of liabilities, only the amounts issued by the reporting entity shall be reported.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
140-225	<p><b>SECURITISED EXPOSURES</b></p> <p>Columns 140 to 225 request information on several features of the securitised portfolio by the reporting entity.</p>
140	<p><b>TOTAL AMOUNT</b></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations, no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date), the amount will progressively be reduced.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>

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150	<p><b>INSTITUTION'S SHARE (%)</b>  Institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100 %, except for multi-seller securitisation schemes. In that case, the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).  This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
160	<p><b>TYPE</b>  This column gathers information on the type of assets ('Residential mortgages' to 'Other wholesale exposures') or liabilities ('Covered bonds' and 'Other liabilities') of the securitised portfolio. The institution shall report one of the following options, considering the highest EAD:</p> <p><b>Retail:</b>  Residential mortgages;  Credit card receivables;  Consumer loans;  Loans to SMEs (treated as retail);  Other retail exposures.</p> <p><b>Wholesale:</b>  Commercial mortgages;  Leasing;  Loans to corporates;  Loans to SMEs (treated as corporates);  Trade receivables;  Other wholesale exposures.</p> <p><b>Liabilities:</b>  Covered bonds;  Other liabilities.</p> <p>Where the pool of securitised exposures is a mix of the types listed above, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type 'Other liabilities' includes treasury bonds and credit linked notes. For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
171	<p><b>% OF IRB IN APPROACH APPLIED</b>  This column gathers information on the approach(es) that at the reporting date the</p>

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	<p>institution would apply to the securitised exposures.</p> <p>Institutions shall report the percentage of the securitised exposures, measured by exposure value, to which the Internal Ratings Based Approach applies at the reporting date. This information shall be reported even where the reporting entity does not hold any positions in the securitisation. This column shall, however, not apply to securitisations of liabilities.</p>
180	<p><b>NUMBER OF EXPOSURES</b></p> <p>Article 259(4) CRR.</p> <p>This column shall be compulsory for those institutions using the SEC-IRBA approach to the securitisation positions (and, therefore, reporting more than 95 % in column 171). The institution shall report the effective number of exposures.</p> <p>This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets). This column shall not be reported where the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors.</p>
181	<p><b>EXPOSURES IN DEFAULT 'W' (%)</b></p> <p>Article 261(2) CRR.</p> <p>Even where the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report the 'W' factor (relating to the underlying exposures in default) which is to be calculated as indicated in Article 261(2) CRR.</p>
190	<p><b>COUNTRY</b></p> <p>Institutions shall report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). Where the pool of the securitisation consists of different countries, the institution shall indicate the most important country. Where no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'other countries' shall be reported.</p>
201	<p><b>LGD (%)</b></p> <p>The exposure-weighted average loss-given-default (LGD) shall only be reported by</p>

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	<p>those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 170). The LGD is to be calculated as indicated in Article 259(5) CRR.          This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).</p>
202	<p><b>EL (%)</b>          The exposure-weighted average expected loss (EL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 171). In the case of SA securitised assets, the EL reported shall be the specific credit risk adjustments as referred to in Article 111 CRR. The EL shall be calculated as indicated in Section 3, Chapter 3 of Title II, Part Three CRR. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).</p>
203	<p><b>UL (%)</b>          The exposure-weighted average unexpected loss (UL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 170). The UL of assets equals the risk-weighted exposure amount (RWEA) times 8 %. RWEA shall be calculated as indicated in Section 2, Chapter 3 of Title II, Part Three CRR. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in the case of a securitisation of assets).</p>
204	<p><b>EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS</b>          The exposure-weighted average maturity (WAM) of the securitised assets at the reporting date shall be reported by all institutions regardless of the approach used for calculating capital requirements. Institutions shall calculate the maturity of each asset as indicated in points (a) and (f) of Article 162(2) CRR, without applying the 5 year cap.</p>

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210	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value adjustments and provisions (Article 159 CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments shall include any amount recognised in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on assets purchased when in default as referred to in Article 166(1) CRR. Provisions shall include accumulated amounts of credit losses in off-balance sheet items.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in the case of a securitisation of liabilities.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
221	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) <math>K_{IRB}</math></b></p> <p>This column shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 171) and gathers information on <math>K_{IRB}</math>, as referred to in Article 255 CRR. <math>K_{IRB}</math> shall be expressed as a percentage (with two decimals).</p> <p>This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
222	<p><b>% OF RETAIL EXPOSURES IN IRB POOLS</b></p> <p>IRB pools as defined in Article 242(7) CRR, provided that the institution is able to calculate <math>K_{IRB}</math> in accordance with Section 3 of Chapter 6 of Title II of Part Three CRR on a minimum of 95 % of the underlying exposure amount (Article 259(2) CRR)</p>
223	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) <math>K_{sa}</math></b></p>

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	Even where the institution does not apply the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on $K_{SA}$ , as referred to in Article 255(6) CRR. $K_{SA}$ shall be expressed as a percentage (with two decimals). This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.
225	<b>MEMORANDUM ITEMS</b>
225	<b>CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD</b> Article 110 CRR
230-304	<b>SECURITISATION STRUCTURE</b> This block of columns gathers information on the structure of the securitisation on the basis of on/off balance sheet positions, tranches (senior/mezzanine/first loss) and maturity at reporting date. For multi-seller securitisations, only the amount corresponding or attributed to the reporting institution shall be reported.
230-252	<b>ON-BALANCE SHEET ITEMS</b> This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).
230-232	<b>SENIOR</b>
230	<b>AMOUNT</b> The amount of senior securitisation positions as defined in Article 242(6) CRR.
231	<b>ATTACHMENT POINT (%)</b> The attachment point (%) as referred to in Article 256(1) CRR
232 and 252	<b>CQS</b> Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA (Table 1 and 2 in Article 263 and Tables 3 and 4 in Article 264 CRR). These columns shall be reported for all rated transactions irrespective of the approach applied.
240-242	<b>MEZZANINE</b>
240	<b>AMOUNT</b> The amount to be reported includes:

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	<p>— mezzanine securitisation positions as defined in Article 242(18) CRR;</p> <p>— additional securitisation positions which are not those positions that are defined in Article 242(6), (17) or (18) CRR.</p>
241	<p><b>NUMBER OF TRANCHES</b> Number of mezzanine tranches.</p>
242	<p><b>CQS OF THE MOST SUBORDINATED ONE</b> CQS, as determined in accordance with Table 2 of Article 263 and Table 3 of Article 264 CRR, of the most subordinated mezzanine tranche.</p>
250-252	<p><b>FIRST LOSS</b></p>
250	<p><b>AMOUNT</b> The amount of first loss tranche as defined in Article 242(17) CRR</p>
251	<p><b>DETACHMENT POINT (%)</b> The detachment point (%) as referred to in Article 256(2) CRR</p>
260-280	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss). The same criteria of classification among tranches used for on-balance sheet items shall be applied here.</p>
290-300	<p><b>MATURITY</b></p>
290	<p><b>FIRST FORESEEABLE TERMINATION DATE</b> The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates:</p> <p>(i) the date when a clean-up call option (as defined in Article 242(1) CRR) might first be exercised, taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities;</p> <p>(ii) the date on which the originator may first exercise any other call option embedded in the contractual</p>

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	<p>clauses of the securitisation which would result in the total redemption of the securitisation.</p> <p>The day, month and year of the first expected termination date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.</p>
291	<p><b>ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION</b></p> <p>Type of call relevant for the first expected termination date:</p> <ul style="list-style-type: none"> <li>— Clean-up call option meeting the requirements of point (g) of Article 244(4) CRR;</li> <li>— Other clean-up call option;</li> <li>— Other type of call option.</li> </ul>
300	<p><b>LEGAL FINAL MATURITY DATE</b></p> <p>The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).</p> <p>The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.</p>
302-304	<p><b>MEMORANDUM ITEMS</b></p>
302	<p><b>ATTACHMENT POINT OF RISK SOLD (%)</b></p> <p>Originators, only, shall report the attachment point of the most subordinated tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
303	<p><b>DETACHMENT POINT OF RISK SOLD (%)</b></p> <p>Originators, only, shall report the detachment point of the most senior tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
304	<p><b>RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)</b></p> <p>Originators, only, shall report the Expected Loss (EL) plus the Unexpected loss (UL) of the securitised assets transferred to third parties as a percentage of the total EL plus UL. The EL and UL of the underlying exposures shall be reported, which shall then be allocated via the securitisation waterfall to the respective tranches of the securitisation.</p>

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For SA banks, EL shall be the specific credit risk adjustment of the securitised assets and the UL shall be the capital requirement of the securitised exposures.]

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### **Changes and effects yet to be applied to :**

- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 13](#)
- Regulation revoked by [S.I. 2021/1078](#), reg. 13(2)(aa) (as inserted) by [S.I. 2021/1376 reg. 32\(7\)\(a\)\(i\)](#) (This amendment not applied to [legislation.gov.uk](#). The affected provision Pt. 2 (PRA) was modified by a non-legislative instrument (Technical Standards (Capital Requirements) (EU Exit) (No.3) Instrument 2019) and is not present in the text of the retained EU legislation. Details of the non-legislative modifications can be found on the Bank of England's website on the page entitled 'The Bank of England's amendments to financial services legislation under the European Union (Withdrawal) Act 2018')

### **Changes and effects yet to be applied to the whole legislation item and associated provisions**

- Art. 1(a)-(c) omitted by [S.I. 2021/1078 reg. 13\(4\)\(a\)](#) (amending provision omitted by [S.I. 2021/1376](#))
- Art. 1(e)-(g) omitted by [S.I. 2021/1078 reg. 13\(4\)\(a\)](#) (amending provision omitted by [S.I. 2021/1376](#))