

16 Annex 21R	REPORTING FIELDS																
R	This is the annex referred to in SUP 16.11.7R.																
	1	GENERAL REPORTING FIELDS															
The following data reporting fields must be completed, where applicable, for all reportable transactions and submitted in a prescribed format.																	
	<table border="1"> <thead> <tr> <th>Data reporting field</th> <th>Code (where applicable)</th> <th>Notes</th> </tr> </thead> <tbody> <tr> <td>Reference number of product provider</td> <td>6 digit number</td> <td>This field must contain the <i>firm</i> reference number of the <i>firm</i> providing the data report.</td> </tr> <tr> <td>Reference number of <i>firm</i> that sold the product</td> <td>6 digit number</td> <td>This field must contain the <i>firm</i> reference number (FRN) of the <i>firm</i> which sold the product. For a <i>firm</i>'s own direct sales, enter the <i>firm's</i> own FRN. For sales via an intermediary enter the intermediary's FRN. Where the intermediary is an <i>appointed representative</i>, the FRN of the <i>appointed representative</i> must be reported.</td> </tr> <tr> <td>Transaction reference (<i>regulated mortgage contracts, high cost short term loans and home credit loan agreements only</i>)</td> <td>Numeric / Alphanumeric</td> <td>A unique reference for the transaction, internal to the reporting <i>firm</i>, that will enable the <i>firm</i> to provide the <i>FCA</i> with more information concerning the transaction if required, e.g. the account number, application number etc.</td> </tr> <tr> <td>Advice at point of sale</td> <td>Y = advised N = non-</td> <td>For reporting purposes non- advised includes execution only and direct offer transactions.</td> </tr> </tbody> </table>	Data reporting field	Code (where applicable)	Notes	Reference number of product provider	6 digit number	This field must contain the <i>firm</i> reference number of the <i>firm</i> providing the data report.	Reference number of <i>firm</i> that sold the product	6 digit number	This field must contain the <i>firm</i> reference number (FRN) of the <i>firm</i> which sold the product. For a <i>firm</i> 's own direct sales, enter the <i>firm's</i> own FRN. For sales via an intermediary enter the intermediary's FRN. Where the intermediary is an <i>appointed representative</i> , the FRN of the <i>appointed representative</i> must be reported.	Transaction reference (<i>regulated mortgage contracts, high cost short term loans and home credit loan agreements only</i>)	Numeric / Alphanumeric	A unique reference for the transaction, internal to the reporting <i>firm</i> , that will enable the <i>firm</i> to provide the <i>FCA</i> with more information concerning the transaction if required, e.g. the account number, application number etc.	Advice at point of sale	Y = advised N = non-	For reporting purposes non- advised includes execution only and direct offer transactions.	
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Advice at point of sale	Y = advised N = non-	For reporting purposes non- advised includes execution only and direct offer transactions.															

			advised	
		Reference number of the intermediary's <i>principal</i> or <i>network</i>	6 digit number	<p>This field only applies if the sale has been made by an intermediary who has a <i>principal</i> or is part of a <i>network</i>.</p> <p>Report the <i>firm</i> reference number (FRN) of the intermediary's <i>principal</i> or <i>network</i>, where they have one.</p> <p>The FRN of the intermediary who sold the product should not be reported here, but in the field 'Reference number of <i>firm</i> that sold the product' above.</p>
	2	SPECIFIC REPORTING FIELDS		
	(a)	Retail investments		
		<p>The following data reporting fields must be completed, where applicable, for all <i>retail investment</i> transactions, including <i>structured capital-at-risk products</i>:</p>		
		Data reporting field	Illustrative code (where applicable)	Notes
		Product type	Numeric	Enter relevant product code. If none of the existing codes apply report sale as 'O' for other.
		Post code of customer	e.g. XY45 6XX	Applies to first named customer only.
		Method of <i>premium/contribution</i> payment	S = single R = regular	Use code to indicate method of payment.
		Total <i>premium/contribution</i> amount	Numeric £	<p>Enter annualised amount rounded to nearest £</p> <p>If the <i>firm</i> facilitates the payment of an <i>adviser charge</i> or <i>consultancy charge</i>, enter the amount paid into the <i>retail investment product</i>, irrespective of whether this amount includes the <i>adviser charge</i> or <i>consultancy charge</i>.</p>
		Date of birth	DD/MM/YYYY	Applies to first named customer at time of sale

				i.e. age obtained at proposal stage.												
		(b)	Pure protection contracts													
		The following data reporting fields must be completed, where applicable:														
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Total <i>premium</i> amount	Numeric	Enter annualised amount rounded to nearest £.														
		(c)	Mortgages													
		The following data reporting fields must be completed, where applicable for all relevant <i>regulated mortgage contracts</i> except any <i>second charge regulated mortgage contract</i> that is entered into before 1 April 2017 and any <i>regulated mortgage contract</i> which is a <i>legacy CCA mortgage contract</i>:														
		<p>Notes:</p> <ol style="list-style-type: none"> (1) All amounts should be expressed in £ (regardless of the currency in which the loan is advanced) and converted as necessary. (2) In the case of mixed interest rate options/combination mortgages or where the loan is otherwise split into more than one part, a reporting field should be completed by reference to the largest portion of the overall mortgage balance unless otherwise stated. (3) In the case of sales data only, reporting fields should not be completed in relation to further advances (4) Where a field is to be completed by reference to a person or persons as “first borrower”, “second borrower” or “third and subsequent borrowers”, all other fields containing that term should be completed by reference to the same person or persons as are identified as the first borrower, second borrower or third and subsequent borrowers as the case may be. (5) A guarantor should be treated as a borrower where their income has been taken into account in the affordability assessment. 														

- (6) Performance data should continue to be reported until the account in relation to the loan (or in relation to the final part of the loan outstanding) is closed or there is only a nominal balance outstanding on the account (i.e. where a mortgage account remains open with a nominal balance for administrative reasons). In the case of repossession, it is expected that the relevant account would be closed when the property is sold unless there is a *sale shortfall*. Where there is a *sale shortfall*, it is expected that this would take place on discharge of the amount of the shortfall (whether by or on behalf of the borrower or otherwise).
- (7) Where a date to be inserted in a reporting field in a performance data report would be before 1 January 2015, firms may insert either the earlier date or 1 January 2015.

Data reporting field	Code (where applicable)	Notes
Sales Data (report for all <i>regulated mortgage contracts</i>)		
Date mortgage account opened	DD/MM/YYYY	Date of mortgage completion or draw-down of the funds.
How the sale was made	F = direct face-to-face T = direct telephone E = direct internet P = direct post O = direct other I = intermediary	Report how the sale was made. ‘Direct’ refers to sales made by the product provider. ‘Direct internet’ includes direct sales made via email or other electronic means of communication. ‘Intermediary’ refers to sales made by an intermediary. Where a sale has been made through more than one method, e.g., telephone and then post, report the channel where the product choice was made.
Interest rate type	01 = fixed rate 02 = discounted variable rate 04 = capped rate 05 = standard variable rate 06 = BoE base rate tracker 07 = LIBOR tracker 08 = other tracker O = other	Enter the relevant code If none of the existing codes apply enter sale as ‘99’ to denote ‘other’. Only 1 code can be entered Examples of ‘other’ include managed variable rates which are not standard variable rates, and individually negotiated variable rates.

Date incentivised rate ends	DD/MM/YYYY	<p>Report for any product where an initial incentivised rate later moves to a reversion rate. For example, fixed, capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.</p> <p>Where there are several incentivised rates, e.g. a fixed rate, followed by a tracker rate, which then reverts to a standard variable rate (SVR), report the date when the rate reverts to the SVR.</p> <p>When an incentivised rate lasts for the full term of the mortgage, e.g. a lifetime tracker, or a fixed rate that lasts for the full term, report the end of term date.</p>
Type of reversion rate	01 = fixed rate 02 = discount 04 = capped rate 05 = standard variable rate 06 = BoE base rate tracker 07 = LIBOR tracker 08 = other tracker 98 = not applicable 99 = other	Enter the relevant code. If none of the existing codes apply enter sale as '99' to denote 'other'. Only 1 code can be entered. Examples of 'other' include managed variable rates which are not standard variable rates (SVR), and individually negotiated variable rates. If there is no reversion rate, e.g. for mortgages sold on a SVR, or a rate that is fixed for the term, report '98' to denote 'not applicable'.
Type of mortgage	L = <i>lifetime mortgage</i> SA = <i>shared appreciation mortgage</i> SO = <i>shared ownership mortgage</i> BM = <i>business loan</i>	Use code to indicate mortgage type. Report all relevant codes. Report 'NA' to denote 'not applicable' where codes do not apply. Report a 'guarantor mortgage' where the income of a guarantor has been included in the affordability assessment. Report a 'low start mortgage' where payments are made on an interest-only basis for a set period at the start of the

			<p>BL = bridging loan</p> <p>GM = guarantor mortgage</p> <p>HN = loan to a <i>high net worth mortgage customer</i></p> <p>BR = buy-to-let mortgage (regulated)</p> <p>LO = low start mortgage</p> <p>RI = retirement interest-only mortgage</p> <p>SB = self-build mortgage</p> <p>SE = secured overdraft</p> <p>SC = <i>second charge regulated mortgage contract</i></p> <p>VN = contract variation with no affordability assessment</p> <p>NA = not applicable</p>	<p>mortgage, but payments contractually revert to a repayment basis after this set period.</p> <p>Report 'VN' for contract variations that result in a new <i>regulated mortgage contract</i>, where no affordability assessment has been undertaken in accordance with <i>MCOB</i> 11.6.</p> <p>Report 'L' if the mortgage is a <i>lifetime mortgage</i> of the type described in <i>MCOB</i> 9.4.132AR.</p>
	Mortgage characteristics		<p>SE = mortgage with shared equity scheme loan attached</p> <p>MI = mortgage with indemnity insurance attached</p> <p>CB = cashback</p> <p>FF = flexible features (allowing</p>	<p>Use code to indicate additional mortgage characteristics if applicable. Report all relevant codes.</p> <p>Report 'NA' to denote 'not applicable' where codes do not apply.</p> <p>'Cashback' should only be reported where it is not being provided as an incentive to pay legal costs and valuation fees.</p> <p>See <i>SUP</i> 16 Annex 20G Part 2 Mortgages table (b) for further explanation of these mortgage</p>

		<p>overpayments and underpayments)</p> <p>OS = offset positive and/or negative balances</p> <p>EL = a <i>second charge regulated mortgage</i> contract that is a <i>shared equity credit agreement</i></p> <p>NA = not applicable</p>	<p>characteristics.</p>
	<p>Was this mortgage advanced under a government supported initiative?</p>	<p>Yes</p> <p>No</p>	<p>Report whether the mortgage was advanced under a government supported initiative, e.g. through provision of a shared equity loan or indemnity insurance.</p>
	<p>Post code of the mortgaged property</p>	<p>e.g. XY45 6XX</p>	<p>Report the post code of the mortgaged property.</p> <p>For new build/self build properties only, <i>firms</i> may report only the first half of the postcode, e.g. XY45, if the full postcode has not yet been assigned. For all other properties, the full postcode of the property must be reported, e.g. XY45 6XX.</p>
	<p>Type of borrower</p>	<p>F = first time buyer</p> <p>M = home movers (2nd or subsequent buyers)</p> <p>R = remortgagors</p> <p>C = council/registered social landlord tenant exercising their</p>	<p>Use code to indicate type of borrower.</p> <p>A mortgage taken on a previously unencumbered property should be reported as a remortgage.</p> <p>Only 1 code should be entered.</p> <p>Report 'O' for <i>lifetime mortgages, bridging loans and second charge regulated mortgage contracts</i> that are not for remortgage purposes.</p>

	right to buy O = other	
Method of repayment	C = capital and interest I = interest-only M = mix of 'capital and interest' and 'interest-only'	Use code to indicate method of mortgage repayment. Only one code should be entered. Report low start mortgages (i.e. mortgages where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments contractually revert to a repayment basis after this set period) as interest-only. For a <i>lifetime mortgage</i> of the type described in <i>MCOB 9.4.132AR</i> , if the initial repayments are on a capital and interest basis report 'M'; in all other circumstances report 'I'.
Repayment strategy for interest-only and mixed mortgages	E = endowment P = pension S = savings or investments (other than endowments and pensions) M = sale of mortgaged property B = sale of other property (e.g. buy-to-let or second home) A = sale of other asset C = occasional payments from income R = repaid by capital and interest (for low start mortgages) F = refinancing (for <i>bridging</i>	Report where any part of the mortgage has been advanced on an interest-only basis. Where there is more than one repayment strategy, report all. For a <i>lifetime mortgage</i> of the type described in <i>MCOB 9.4.132AR</i> , report both 'L' and 'C'.

	<p>loans)</p> <p>L = <i>lifetime mortgage</i></p> <p>O = other repayment strategy</p>	
For mixed mortgages, the percentage that is on an interest-only basis	Numeric	Report the percentage of the loan on an interest-only basis for mixed mortgages (i.e. mortgages that are a mix of capital and interest and interest-only).
Is this an <i>interest roll-up mortgage</i> ?	Yes No	Report 'Yes' where all or part of the loan is on an interest roll-up basis. Also report 'Yes' if the mortgage is of the type described in <i>MCOB</i> 9.4.132AR.
Term of mortgage in months	Numeric	Report the mortgage term in months. Where the loan is split into more than one part, report the term applying to the largest part of the loan.
Size of loan	Numeric £	The original balance when the mortgage was completed. This amount should include fees and charges added to the loan.
Market value of the mortgaged property	Numeric £	Report the market value of the mortgaged property represented as a sterling equivalent amount. The value reported should be based on the surveyors valuation, a valuation index, or other method that the product provider used to determine the market value. In the case of staged construction or self build schemes, value means 'expected final value of property at the time the lending decision is made'.
Type of valuation at	I = internal inspection	Report the type of valuation undertaken to obtain the market value

origination of mortgage	E = external inspection only, including drive-by A = automated valuation model, indexed or desktop valuation O = other	of the mortgaged property. An internal inspection is where a valuer has carried out an internal inspection of the property. An external inspection is where the property has been inspected (including by drive-by inspection), but without an internal inspection of the property.
Date of birth of first borrower	DD/MM/YYYY	Report date of birth of first borrower.
Date of birth of second borrower	DD/MM/YYYY	Report date of birth of second borrower (where there is a second borrower)
Amount of extra money withdrawn for remortgages	Numeric £	For remortgages only, report the amount of extra money withdrawn, when the new mortgage is larger than the previous mortgage. Report the extra money withdrawn as the size of the new loan reported less the value of the previous mortgage outstanding immediately prior to completion.
The purpose of a <i>second charge regulated mortgage contract</i> or extra money withdrawn for remortgages	H = home improvements D = debt consolidation O = other	Use codes to indicate the purpose(s) of the <i>second charge regulated mortgage contract</i> or the extra money withdrawn for first or second charge remortgages. Report all that apply.
Amount of debt consolidated	Numeric £	Report only where the borrower is consolidating debt into the new mortgage.
County court judgments (CCJs) – first borrower (Value)	Numeric £	Report where the first borrower has been the subject of one or more CCJs, with a total value greater than £500, within the last three years (whether satisfied or unsatisfied). Report '0' where the borrower does not

		<p>have any CCJs.</p> <p>Where a CCJ is registered against the first and second borrower, report for both.</p> <p>A reference to the ‘county court’ is a reference to the county court in England and Wales, the county court in Northern Ireland and the sheriff court in Scotland.</p>
County court judgments (CCJs) – second borrower (Value)	Numeric £	<p>Report where the second borrower has been the subject of one or more CCJs, with a total value greater than £500, within the last three years (whether satisfied or unsatisfied).</p> <p>Report '0' where the borrower does not have any CCJs.</p> <p>Where a CCJ is registered against the first and second borrower, report for both.</p> <p>A reference to the ‘county court’ is a reference to the county court in England and Wales, the county court in Northern Ireland and the sheriff court in Scotland.</p>
Impaired credit history of first borrower	<p>A = arrears</p> <p>V = IVA</p> <p>B = bankruptcy</p> <p>D = debt relief order</p> <p>NA = not applicable</p>	<p>Use code/s to indicate applicable credit history of first borrower. Report all that apply.</p> <p>A = applies where within the last two years, the first borrower has owed overdue payments, of an amount equivalent to three months payments, on a mortgage or other loan (whether secured or unsecured).</p> <p>V = applies where the first borrower has been subject to an individual voluntary arrangement (IVA) at any time within the last three years.</p> <p>B = applies where the first borrower has been subject to a bankruptcy order at any time within the last 3 three years.</p> <p>D = applies where the first borrower has been subject to a debt relief order</p>

				<p>any time within the last three years.</p> <p>Where the impaired credit item relates to both the first and second borrower, report for both.</p> <p>Report 'NA' to denote 'not applicable' where the borrower has no relevant impaired credit history items.</p> <p>For the purposes of this note:</p> <ul style="list-style-type: none"> - a reference to an 'individual voluntary arrangement' includes a protected trust deed in Scotland; - a reference to a 'bankruptcy order' includes a declaration as to bankruptcy made by the sheriff or the Accountant in Bankruptcy in Scotland; - a reference to a 'debt relief order' includes LILA (Low Income Low Asset) Bankruptcy in Scotland.
		<p>Impaired credit history of second borrower</p>	<p>A = <i>arrears</i></p> <p>V = IVA</p> <p>B = bankruptcy</p> <p>D = debt relief order</p> <p>NA = not applicable</p>	<p>Use code/s to indicate applicable credit history of second borrower. Report all that apply.</p> <p>A = applies where within the last two years, the second borrower has owed overdue payments, of an amount equivalent to three months payments, on a mortgage or other loan (whether secured or unsecured).</p> <p>V = applies where the second borrower has been subject to an individual voluntary arrangement (IVA) at any time within the last three years.</p> <p>B = applies where the second borrower has been subject to a bankruptcy order at any time within the last three years.</p> <p>D = applies where the second borrower has been subject to a debt relief order any time within the last three years.</p> <p>Where the impaired credit item relates to both the first and second borrower, report for both.</p> <p>Report 'NA' to denote 'not applicable' where the borrower has no relevant</p>

		<p>impaired credit history items.</p> <p>For the purposes of this note:</p> <ul style="list-style-type: none"> - a reference to an ‘individual voluntary arrangement’ includes a protected trust deed in Scotland; - a reference to a ‘bankruptcy order’ includes a declaration as to bankruptcy made by the sheriff or the Accountant in Bankruptcy in Scotland; - a reference to a ‘debt relief order’ includes LILA (Low Income Low Asset) Bankruptcy in Scotland.
Initial gross charging rate of interest	Numeric %	<p>The amount of interest reported should be the initial gross nominal rate charged on the loan and should take into account any discount being provided. Report this number to two decimal places (e.g. 3.49).</p> <p>Where the advance is split, the interest rate applying to the largest part of the advance should be reported.</p>
Is there an <i>early repayment charge</i> ?	Yes No	Report ‘Yes’ where there is an <i>early repayment charge</i> .
Date <i>early repayment charge</i> ends	DD/MM/YYYY	If applicable, report date <i>early repayment charge</i> ends.
Purchase price of property (purchases only)	Numeric £	Report purchase price as stated on the mortgage application.
Is the dwelling new?	Y=Yes N=No	<p>Report ‘Y’ if the property is a new build property.</p> <p>‘New’ refers to the period in which the main structure of the dwelling was completed and also means where a dwelling is being occupied for the first time. It does not include new conversions of older dwellings.</p>
Currency	GBP = United	If more than one applies, report the currency that applies to the largest

	<p>Kingdom Pound</p> <p>EUR = Euro</p> <p>USD = US dollars</p> <p>JPY = Japanese Yen</p> <p>OTH = other</p>	proportion of the mortgage.
<i>Customer's</i> share of property, for shared ownership	Numeric %	Report percentage of <i>customer's</i> share.
Value of total loan available	Numeric £	<p>Report the value of the total loan available without further underwriting, where not all available funds have been drawn down on completion of the mortgage. Examples of where this may be relevant include some <i>lifetime mortgages</i>, self build mortgages or flexible mortgages.</p> <p>Leave blank where the total loan available is the same as the size of the loan reported above.</p>
Lender fees	Numeric £	<p>Report fees and charges charged by the lender which are included in the calculation of the <i>annual percentage rate</i> of charge in relation to the mortgage. For example, fees for <i>advising on or arranging the regulated mortgage contract</i>, and product fees such as application, reservation and valuation fees.</p> <p>Do not report in this field <i>mortgage intermediary</i> or other third party fees included in the calculation of the <i>annual percentage rate</i> of charge.</p> <p>Report '0' where there are no lender fees.</p>
<i>Mortgage intermediary</i> or third party fees	Numeric £	Report fees and charges charged by a <i>mortgage intermediary</i> or third party which are included in the calculation of the <i>annual percentage rate</i> of charge in relation to the mortgage. For

		<p>example, fees for <i>advising</i> on or <i>arranging</i> the <i>regulated mortgage contract</i>.</p> <p>Do not report in this field fees or charges charged by the <i>mortgage lender</i> included in the calculation of the <i>annual percentage rate</i> (e.g. application, reservation and valuation fees).</p> <p>Report '0' where there are no intermediary or third party fees.</p>
Amount of fees or charges added to the loan	Numeric £	<p>Report any fees or charges that have been added to the sum advanced under the <i>regulated mortgage contract</i>, whether in relation to any <i>mortgage lender</i>, <i>mortgage intermediary</i> or other third party fees or charges.</p> <p>Report '0' where there are no fees or charges added to the loan.</p>
<i>Procurator fee</i> paid to <i>mortgage intermediary</i> or other third party	Numeric £	<p>Report value of <i>procurator fee</i> and cash value of any other material non-cash inducement paid by the <i>mortgage lender</i> to the <i>mortgage intermediary</i> or other third party.</p> <p>Report '0' where no <i>procurator fee</i> or any other material non-cash inducement has been paid to the <i>mortgage intermediary</i> or other third party.</p>
<p>Affordability data</p> <p>Do not report affordability data when affordability assessment has not been undertaken, i.e. for an <i>interest roll-up mortgage</i>.</p> <p>For <i>high net worth mortgage customers</i> and loans solely for a business purpose (where payments will be made from the resources of the customer), report the income/assets used in the affordability assessment in accordance with <i>MCOB 11.6.34R(2)(a)</i> or <i>MCOB 11.6.26R(2)(a)(i)</i> against the relevant borrower in the income fields below. For loans solely for a business purpose, where repayments will be made from the financial resources of the business and affordability has been assessed in accordance with <i>MCOB 11.6.26R(2)(b)</i>, do not report the income or expenditure of the customer below.</p>		
Number of borrowers	1 = one	Report the number of borrowers whose incomes have been assessed in the

whose incomes have been assessed in affordability assessment	2 = two 3 = three or more	affordability assessment. A guarantor should be considered as a borrower for the purposes of reporting, where their income has been relied on in the affordability assessment.
Number of dependent adults	Numeric	Report the number of dependent adults in household whose incomes have not been included in the affordability assessment. Report '0' where there are no dependent adults.
Number of dependent children	Numeric	Report the number of dependent children in household. Report '0' where there are no dependent children.
Employment status of main first borrower	E = employed S = self-employed R = retired O = other	Only 1 code can be entered. Where the borrower has more than one employment status, report status that makes up largest portion of verified income.
Employment status of second borrower	E = employed S = self-employed R = retired O = other	Report only where there is a second borrower. Only 1 code can be entered. Where the borrower has more than one employment status, report status that makes up largest portion of verified income.
Retirement age of first borrower	Numeric	Report planned retirement age of first borrower, whether <i>customer</i> declared, or assumed, for the purposes of assessing affordability. Report only where the income of the first borrower has been taken into account in the affordability assessment.
Retirement age of second borrower	Numeric	Report planned retirement age of second borrower, whether <i>customer</i> declared, or assumed, for the purposes of assessing affordability. Report only where the income of the

		second borrower has been taken into account in the affordability assessment.
Income verification	Y = income evidenced by lender O = income evidenced by third party	Applies to loans based on one or more incomes. Report 'O' where the lender has outsourced evidencing of income to a third party.
First borrower – gross basic pay	Numeric £	Report verified gross basic pay from employment (whether from one or more jobs) for the first borrower. The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment). Report '0' where there is no relevant income in this category.
First borrower – gross other income from employment	Numeric £	Report verified gross other income from employment (whether from one or more jobs), such as bonus or overtime, for the first borrower. The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment). Report '0' where there is no relevant income in this category.
First borrower – gross income from self-employment	Numeric £	Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the first borrower. The amount reported should be the

		<p>annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R. The amount reported may be an average of verified income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
First borrower – gross other income	Numeric £	<p>Report any other verified gross income, such as pensions, investments and state benefits, for the first borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross basic pay	Numeric £	<p>Report verified gross basic pay from employment (whether from one or more jobs) for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross	Numeric £	<p>Report verified gross other income from employment (whether from one</p>

other income from employment		<p>or more jobs), such as bonus or overtime, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross income from self-employment	Numeric £	<p>Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R. The amount reported may be an average of verified income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – gross other income	Numeric £	<p>Report any other verified gross income, such as pensions, investments and state benefits, for the second borrower.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p>

		Report '0' where there is no relevant income in this category.
Third and subsequent borrowers – gross basic pay	Numeric £	<p>Report verified gross basic pay from employment (whether from one or more jobs) for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross other income from employment	Numeric £	<p>Report verified gross other income from employment (whether from one or more jobs), such as bonus or overtime, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross income from self-employment	Numeric £	<p>Report verified gross income from self-employment (i.e. before deductions for tax and National Insurance) such as profits, dividends and salary, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R. The amount reported may be an average of verified</p>

		<p>income from more than one year, if this is how the product provider assesses income, but before any reductions are applied (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – gross other income	Numeric £	<p>Report any other verified gross income, such as pensions, investments and state benefits, for the third and any subsequent borrowers.</p> <p>The amount reported should be the annual amount of this type of income that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a certain percentage of income is taken into account in the affordability assessment).</p> <p>Report '0' where there is no relevant income in this category.</p>
First borrower – total verified net income	Numeric £	<p>Report total annual net income of first borrower that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Second borrower – total verified net income	Numeric £	<p>Report total annual net income of second borrower that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into</p>

		<p>account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Third and subsequent borrowers – total verified net income	Numeric £	<p>Report total annual net income of third and any subsequent borrowers that has been verified in accordance with <i>MCOB</i> 11.6.8R, before any reductions are applied by the product provider (e.g. where only a percentage of income is taken into account in the affordability assessment).</p> <p>Net income refers to income net of tax and national insurance (not net of financial commitments and expenditure).</p> <p>Report '0' where there is no relevant income in this category.</p>
Total outstanding credit commitments for all borrowers	Numeric £	<p>Report total amount of credit commitments that will remain outstanding following the mortgage advance for all borrowers.</p> <p>Examples of credit commitments are loans, credit cards and hire purchase agreements.</p> <p>Report '0' if there is no expenditure in this category.</p>
Total monthly payment for committed expenditure for all borrowers	Numeric £	<p>Report total monthly payments for committed expenditure that will remain outstanding following the mortgage advance for all borrowers.</p> <p>Committed expenditure is credit and other contractual commitments. See <i>MCOB</i> 11.6.10R(1) for further information.</p> <p>Examples of committed expenditure are credit commitments such as loans, credit cards and hire purchase agreements; child maintenance;</p>

				<p>alimony; and the cost of a repayment strategy where the customer has an interest-only mortgage (where the mortgage has not been assessed on a capital and interest basis). See <i>MCOB</i> 11.6.11G(1) for more information.</p> <p>Report '0' if there is no expenditure in this category.</p>
		<p>Basic essential expenditure and basic quality of living costs per household</p>	<p>Numeric £ (monthly)</p>	<p>Report the monthly figure used in the affordability assessment for household expenditure, i.e. the basic essential expenditure and basic quality of living costs of the household, whether actual (i.e. customer specific information) or estimated (e.g. statistical or modelled data).</p> <p>Basic essential expenditure comprises expenditure for: housekeeping (food and washing); gas, electricity and other heating; water; telephone; council tax; buildings insurance; ground rent and service charge for leasehold properties; and essential travel (including to work and school). See <i>MCOB</i> 11.6.10R(2) for further information.</p> <p>Basic quality of living costs is expenditure which is hard to reduce and gives a basic quality of life (beyond the absolute basic essential expenditure items). Examples include: clothing; household goods (such as toiletries); basic recreation (television, some allowance for basic recreational activities, some non-essential transport) and childcare. See <i>MCOB</i> 11.6.10R(3) and <i>MCOB</i> 11.6.11G(2) for further information.</p> <p>For <i>high net worth mortgage customers</i>, and loans solely for a business purpose (where payments will be made from the resources of the customer), the amount of expenditure used in the affordability assessment in accordance with <i>MCOB</i> 11.6.34R(2)(b) or <i>MCOB</i> 11.6.26R(2)(a)(ii) may be reported.</p>

		Report '0' if there is no expenditure in this category.
Stress-tested interest rate used to assess the effect of future interest rate rises on affordability	Numeric %	Report the actual rate used, e.g. sum of product rate plus any increment or flat rate. If <i>MCOB</i> 11.6.18R does not apply because the interest rate is fixed for five years or more, report the fixed rate. See <i>MCOB</i> 11.6.18R for the requirements for considering the effect of future interest rate increases.
Were the <i>MCOB</i> 11.7 transitional arrangements used?	Y = yes, to existing borrower T = yes, to new borrower N = no	Report where the transitional arrangements were used when entering into the mortgage as set out in <i>MCOB</i> 11.7. <i>Second charge regulated mortgage contracts</i> must be reported as 'N'.

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Data reporting field	Code (where applicable)	Notes
Performance Data (report for all <i>regulated mortgage contracts</i>)		
Reference number of lender that currently holds the mortgage	Numeric	This field must contain the <i>firm</i> reference number of the lender that currently holds the mortgage, whether they originated the mortgage or have bought it from another <i>firm</i> . Where the mortgage is securitised, this includes the lender that retains an interest in the mortgage.
Reference number of administrator	Numeric	Where the mortgage is administrated by a third party that is an <i>authorised person</i> , this field must contain the <i>firm</i> reference number of that <i>firm</i> .
Post code of the mortgaged property	e.g. XY45 6XX	Report the full post code of the mortgaged property, e.g. XY45 6XX.
Date of birth of	DD/MM/YYYY	Report date of birth of first borrower.

first borrower		
Date mortgage account opened	DD/MM/YYYY	Date of mortgage completion or drawdown of funds. This must be reported, where known. If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another firm, then it does not need to be reported.
Original transaction reference	Numeric	Report the unique transaction reference of the original product sales data transaction. This must be reported, where known. If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> , report a current unique reference for the transaction internal to the reporting <i>firm</i> (e.g. the account number), that will enable the <i>firm</i> to provide the FCA with more information concerning the account, if required.
Was the loan purchased from another firm?	Y = yes N = no	Report Y where the loan has been purchased from another firm.
Original size of loan	Numeric £	Report the original interest-bearing balance at completion of the mortgage. This must be reported, where known. If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> then it does not need to be reported.
Original term of loan (in months)	Numeric	Report number in months as at completion of the mortgage. This must be reported, where known. If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another <i>firm</i> then it does not need to be reported.
Reference number of	Numeric	This field must contain the <i>firm</i> reference number of the original

original product provider		<p>product provider (even where the same product provider still holds the mortgage).</p> <p>This must be reported, where known.</p> <p>If it is not known, for example, because the reporting <i>firm</i> has purchased the loan from another firm who was not the original product provider, then it does not need to be reported.</p>
Current balance outstanding	Numeric £	<p>This is the interest bearing balance of the mortgage that is outstanding after write-offs at the end of the reporting period, represented as a sterling equivalent amount. This amount should include <i>arrears</i>, and fees and charges added to the loan.</p> <p>For repossessions with a <i>sale shortfall</i>, continue to report the amount of the <i>sale shortfall</i> until the mortgage account is closed.</p> <p>For accounts closed during the reporting period, report '0'.</p> <p>Where the loan is split into more than one part, report the total current balance outstanding across all parts.</p>
Date of balance (must be within reporting period)	DD/MM/YYYY	<p>Report date of current balance outstanding. This date should be within the reporting period of the return, even if the data is extracted and submitted after the final day of the reporting period.</p>
Current expected monthly payment	Numeric £	<p>Report the current expected monthly mortgage payment, including any formally agreed reductions or increases in payments, e.g. due to forbearance.</p> <p>Where payments are collected on a basis other than monthly, such as quarterly or annually, report the monthly equivalent (e.g. for annual payments, report one twelfth of the annual payment).</p> <p>Where there is no expected payment, e.g. because the mortgage is an <i>interest</i></p>

		<i>roll-up mortgage</i> , report '0'.
Value of linked accounts	Numeric £	Report the value of linked accounts that are offset against the mortgage, e.g. to reduce the amount of interest payable, such as savings and current accounts. Do not report accounts that are not offset, e.g. savings account used as additional collateral for the mortgage. Report '0' where there are no linked accounts.
Current gross rate of interest charged	Numeric %	The rate of interest reported should be the gross nominal rate charged on the loan and should take into account any discount being provided. Where the loan is split into more than one part, report the interest rate applying to the largest part.
Current interest rate type	01 = fixed rate 02 = discount 04 = capped rate 05 = standard variable rate 06 = BoE base rate tracker 07 = LIBOR tracker 08 = other tracker 99 = other	Enter the relevant code that describes the current interest rate of the mortgage product. If none of the existing codes apply enter sale as '99' to denote 'other'. Only 1 code can be entered. Examples of 'other' include managed variable rates which are not standard variable rates, and individually negotiated variable rates. Where the loan is split into more than one part, report the rate type applying to the largest part.
Is the current rate an incentivised rate?	Y = yes N = no	Report 'Y' where the product has an initial incentivised rate which later moves to a reversion rate. For example, fixed, capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.
Date incentivised rate ends	DD/MM/YYYY	Report for any product where an initial incentivised rate later moves to a reversion rate. For example, fixed,

		<p>capped, tracker or discounted rates where the <i>customer</i> is paying an incentivised rate for a set period.</p> <p>Where there are several incentivised rates, e.g. a fixed rate, followed by a tracker rate, which then reverts to a standard variable rate (SVR), report the date when the rate reverts to the SVR.</p> <p>Where an incentivised rate lasts for the full term of the mortgage, e.g. a lifetime tracker, or a fixed rate that lasts for the full term, report the end of term date.</p>
Remaining term of mortgage	Numeric	<p>Report remaining terms in months.</p> <p>Where the loan is split into more than one part, report the term applying to the largest part of the loan.</p>
Months past maturity	Numeric	<p>Report months past expected maturity date, for mortgages that have not been repaid after the contractual term had expired, where the term has not been extended.</p> <p>Keep reporting the account until closed, or until the term is extended.</p> <p>Where the loan is split into more than one part, report where one part has passed maturity. Where more than one part has passed maturity, report the part that is the longest past maturity.</p> <p>Report '0' for mortgages which are not past maturity.</p>
Current method of repayment	<p>C = capital and interest</p> <p>I = interest-only</p> <p>M = mix of 'capital and interest' and 'interest-only'</p>	<p>Use code to indicate method of mortgage repayment.</p> <p>Only 1 code should be entered.</p> <p>For low start mortgages (i.e. mortgages where payments are made on an interest-only basis for a set period at the start of the mortgage, but payments contractually revert to a repayment basis after this set period), report as interest-only during the low start interest-only period. Report as capital</p>

		<p>and interest when the mortgage has reverted to a capital and interest basis.</p> <p>Where the loan is split into more than one part, report the method of repayment applying to the largest part.</p>
Reason for closure of account	<p>R = remortgage to same lender</p> <p>M = moved to a different property, mortgage taken with same lender (includes porting)</p> <p>P = repossession</p> <p>A = assisted sale</p> <p>V = voluntary repossession</p> <p>O = other</p>	<p>Report only for accounts closed in reporting period.</p> <p>Report 'P' where the account has been closed following repossession action (i.e. following the sale of the property).</p> <p>Report 'A' where the firm has assisted the borrower with selling the property.</p> <p>Report 'V' where the borrower has surrendered possession on a voluntary basis so that it can be sold by the <i>firm</i>.</p> <p>Where the loan is split into more than one part, and these parts are closed at different times, report the closure of account when the final part is closed.</p> <p>After the account has been closed, no further reporting is required.</p>
Current amount of <i>payment shortfall</i>	Numeric £	<p>Report current amount of <i>payment shortfall</i> at date of reporting.</p> <p>Report as a positive rather than a negative number.</p> <p>Where the loan is split into more than one part, report the current total <i>payment shortfall</i> that applies across all parts.</p> <p>Where there is no payment shortfall, report '0'.</p>
Date of start of most recent instance of <i>arrears</i>	DD/MM/YYYY	<p>Date when the account first met the definition of <i>arrears</i>, in the case of the most recent instance of <i>arrears</i>.</p> <p>Once reported, this same date should be reported for each reporting period during which this instance of <i>arrears</i> has been continuing (including the reporting period in which the <i>arrears</i> are cleared). If the account enters <i>arrears</i> again, the start date of the new instance of <i>arrears</i> should then be</p>

		<p>reported.</p> <p><i>Arrears</i> has the meaning set out in the Glossary.</p>
<p>Is there a formal arrangement with a borrower to repay a <i>payment shortfall</i></p>	<p>Y = yes N = no</p>	<p>Report 'Y' if there has been a formal arrangement in place to repay a <i>payment shortfall</i> at any time during the reporting period, whether the terms have been adhered to or not.</p> <p>For the purpose of this report, a formal arrangement is an agreement made with the customer to repay a payment shortfall, over and above the contractual mortgage payment, over a certain period of time.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a formal arrangement in place on any part.</p>
<p>Date of formal arrangement</p>	<p>DD/MM/YYYY</p>	<p>Report date of most recent formal arrangement to repay a <i>payment shortfall</i> (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the arrangement is in place (including the reporting period in which the arrangement terminates).</p> <p>Where a formal arrangement is extended, continue to report the date of the original arrangement.</p>
<p>Capitalisation of <i>payment shortfall</i></p>	<p>Y = yes N = no</p>	<p>Report 'Y' where a payment shortfall has been capitalised during the reporting period. (Note that this differs to the basis on which capitalisation is reported in the Mortgage Lending and Administration Return, as there is no requirement to delay reporting until the loan has been fully performing for a period of six consecutive months).</p> <p>Capitalisation is an arrangement agreed with the borrower to add all or part of a <i>payment shortfall</i> to the loan.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a capitalisation on any part.</p>

Date of capitalisation of <i>payment shortfall</i>	DD/MM/YYYY	<p>Report date of most recent capitalisation event where this occurred during the reporting period.</p> <p>Capitalisation is an arrangement agreed with the borrower to add all or part of a <i>payment shortfall</i> to the loan.</p>
Temporary switch to interest-only	<p>Y = yes N = no</p>	<p>Report 'Y' where a temporary switch of all or part of the mortgage to interest-only has been in place at any time during the reporting period.</p> <p>A 'temporary' switch refers to all non-permanent switches to interest-only. It does not cover contract variations where there has been a permanent change to interest-only.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a temporary switch to interest-only on any part.</p>
Date of temporary switch to interest-only	DD/MM/YYYYY	<p>Report date of most recent switch of all or part of the mortgage to interest-only (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the switch is in place (including the reporting period in which the switch terminates). Where a temporary switch to interest-only is extended, continue to report the date of the original switch.</p> <p>A 'temporary' switch refers to all non-permanent switches to interest-only. It does not cover contract variations where there has been a permanent change to interest-only.</p>
Payments suspended	<p>Y = yes N = no</p>	<p>Report 'Y' where a suspension of mortgage payments has been in place at any time during the reporting period, for reasons of forbearance.</p> <p>Do not report payment holidays allowed under the mortgage contract for non-forbearance reasons.</p> <p>Where the loan is split into more than</p>

		one part, report 'Y' where there has been a payment suspension on any part.
Date payments suspended	DD/MM/YYYY	<p>Date when most recent payment suspension was put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the suspension is in place (including the reporting period in which the suspension terminates) Where a suspension is extended, continue to report the date of the original suspension.</p> <p>Do not report payment holidays allowed under the mortgage contract for non-forbearance reasons.</p>
Reduced payments other than payment suspension and switches	<p>Y = yes</p> <p>N = no</p>	<p>Report where reduced payments, other than a payment suspension and/or a temporary switch to interest-only (whether in whole or in part), have been in place at any time during the reporting period, for reasons of forbearance.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a reduced payment on any part.</p>
Date of reduced payment	DD/MM/YYYY	<p>Date when most recent reduced payments (other than a payment suspension or a temporary switch to interest-only) were put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the reduction is in place (including the reporting period in which the reduction ends) Where a reduction is extended, continue to report the date of the original reduction.</p>
Term extension	<p>Y = yes</p> <p>N = no</p>	Report 'Y' where there has been a term extension for reasons of forbearance during the reporting period.

		<p>Also report 'Y' for term extensions applied to interest-only mortgages reaching maturity during the reporting period because the borrower is unable to repay the capital at the end of the original term.</p> <p>Do not report other term extensions made for non-forbearance reasons.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been a term extension on any part.</p>
Date of term extension	DD/MM/YYYY	Date when most recent term extension was put in place for reasons of forbearance where this occurred during the reporting period.
Other forbearance	Y = yes N = no	<p>Report 'Y' where other forbearance is in place or has been in place at any point during the reporting period.</p> <p>Other forbearance includes any kind of forbearance in relation to the mortgage (other than a formal arrangement, capitalisation, temporary switch to interest-only, suspended payments, reduced payments and term extension). For example, a reduced interest rate; matched payments; writing-off part of the loan; or a mortgage rescue scheme undertaken to reduce mortgage payments.</p> <p>Do not report methods of assisting the borrower to exit home ownership, such as assisted voluntary sale or mortgage rescue schemes where the borrower sells the whole property.</p> <p>Where the loan is split into more than one part, report 'Y' where there has been other forbearance on any part.</p>
Date of other forbearance	DD/MM/YYYY	<p>Report date when most recent other forbearance was put in place (where relevant).</p> <p>Once reported, this same date should be reported for each reporting period during which the forbearance continues (including the reporting</p>

		period in which the forbearance ends). Where the forbearance is extended, continue to report the date of the original forbearance.
Date litigation action started	DD/MM/YYYY	Report start date of most recent litigation action (where relevant). This is defined as the date solicitors were instructed by the <i>firm</i> to begin litigation action. Once reported, this same date should be reported for each reporting period during which the litigation is ongoing (including the reporting period in which the litigation ends).
Is a possession order in place?	Y = yes N = no	Report 'Y' where a possession order has been in place at any time during the reporting period, whether absolute or suspended.
Date of possession or date receiver of rent appointed	DD/MM/YYYY	Report where possession has occurred or where receiver of rent appointed during the reporting period (where relevant). For possessions, once reported, this same date should be reported each reporting period. In the case of a receiver of rent being appointed, this same date should be reported for each reporting period during which the appointment continues (including the reporting period in which the appointment terminates).
Sale value achieved (for repossessions)	Numeric £	Report the sale price received for the repossessed property, where the property has been sold during the reporting period. In practice, this may be several reporting periods after the property has been taken into possession, according to how long it has taken to sell the property.
Is the	Yes	Report 'Yes' only where the mortgage

		transaction a second charge mortgage?	No	<p>is a <i>second charge regulated mortgage contract</i> and 'No' where the mortgage is a <i>first charge regulated mortgage contract</i>.</p> <p>If the <i>firm</i> does not have second charge mortgages to report, the <i>firm</i> does not need to report against this field.</p>
		d)	Other home finance transactions	
		i)	Home Reversion Plans The following data reporting fields must be completed, where applicable:	

Data reporting field	Illustrative Code (where applicable)	Notes
Date reversion plan commenced	DD/MM/YYYY	
Reversion Characteristics	F = Full Reversion FI = Full reversion linked to an investment with a view to providing income P = Partial reversion PI = Partial reversion linked to an investment with a view to providing income O = Other	Only 1 code can be entered
Property postcode	e.g. XY45 6XX	
Reversion Sum	Numeric £	Amount of reversion lump sum or sum used to provide income
Full market value of property	Numeric £	The actual market value of the property or portion of property that is intended for reversion
Discounted value of reverted property	Numeric £	The actual discounted value of the property or portion of property on which the reversion plan is based
Date of birth of main XXX	DD/MM/YYYY	Report the age of the main plan holder only
Purpose of reversion	H = Extra money for home improvements D = Extra money for debt consolidation	Only 1 code can be entered

M = Extra
money for home
improvements
and debt
consolidation

O = Other

ii) **Home Purchase Plans**

The following data reporting fields must be completed, where applicable:

Data reporting field	Illustrative Code (where applicable)	Notes
Date HPP account opened	DD/MM/YYYY	
Type of rental rate	V = Variable F = Fixed O = Other	Only 1 code can be entered
HPP Characteristics	I = Ijara D = Diminishing Musharaka O = Other	
Type of home buyer	F = First time buyer H = Home mover R = Re-finance C = Council/Registered social landlord exercising their right to buy O = Other N = Not known	Only 1 code can be entered
Term of HPP	Numeric	Number in whole years
Amount granted to home buyer	Numeric £	The sum of money advanced to the consumer in respect of their house purchase
Value of property	Numeric £	The value should be based on: <ul style="list-style-type: none"> • The surveyors valuation (or from a valuation index) • From the customers estimated

		value as captured on the application form
Income basis	S = Single income J = Joint income	Use code to indicate whether the income assessment has been made on a single or joint basis.
Date of birth of main home buyer	DD/MM/YYYY	Report the age of the main home buyer only
Main home buyer employment status	F = Full time employed S = Self employed R = Retired O = Other	Applies to main home buyer only Only 1 code can be entered
Total gross income	Numeric £	The total gross income of all home buyers whose income was used in the credit assessment (see guidance notes for further explanation)
Income verification	Y = Income evidenced N = Income not evidenced	Applies to plans based on one or more persons' incomes (see guidance notes relating to where income is not evidenced)
County court judgements (CCJs) Value	Numeric £	Applies where home buyer/s has had one or more CCJs within the last 3 years – either satisfied or unsatisfied – with a total value greater than £500
Impaired credit history of main home buyer	A = Arrears V = IVA B = Bankruptcy	Use codes to indicate applicable credit history A = applies to previous home finance transactions where the home buyer/s has had arrears within the last 2 years where the cumulative amount overdue at any point reached three or more monthly payments or V = applies where the home buyer/s have been subject to an individual voluntary arrangement at anytime within the last 3 years B = applies where the home buyer/s have been subject to a bankruptcy order

				at any time within the last 3 years																																	
		iii)	Sale and rent back agreements The following data reporting fields must be completed, where applicable, for all <i>regulated sale and rent back agreements</i>.																																		
			<table border="1"> <thead> <tr> <th>Data reporting field</th> <th>Code (where applicable)</th> <th>Notes</th> </tr> </thead> <tbody> <tr> <td>Unique identifier</td> <td></td> <td>Use code that enables the sale and rent back provider to identify the individual sale and rent back agreement.</td> </tr> <tr> <td>Date of sale and rent back agreement</td> <td>DD/MM/YYYY</td> <td>Date the sale and rent back agreement was entered into.</td> </tr> <tr> <td>Market value of the property</td> <td>Numeric £</td> <td>Indicate the market value of the property according to the independent valuation carried out in accordance with <i>MCOB 6.9.2R</i>.</td> </tr> <tr> <td>Purchase price</td> <td>Numeric £</td> <td>Purchase price of the property.</td> </tr> <tr> <td>Net amount paid to the sale and rent back seller</td> <td>Numeric £</td> <td>Net amount paid to the sale and rent back seller, following the deduction of fees and any other expenses.</td> </tr> <tr> <td>Monthly rent</td> <td>Numeric £</td> <td>Monthly rent as agreed at the outset of the tenancy agreement.</td> </tr> <tr> <td>Term of tenancy agreement</td> <td>Months</td> <td>Length of the initial fixed term as stated in the tenancy agreement.</td> </tr> <tr> <td>Postcode of property</td> <td>XX45 6XX</td> <td></td> </tr> <tr> <td>Income basis</td> <td>S = single, J= joint</td> <td>Use code to indicate whether the affordability assessment has been made on a single or joint basis.</td> </tr> <tr> <td>Main sale and rent back seller employment</td> <td>E = employed, S = self employed, B =</td> <td>Applies to main sale and rent back seller only.</td> </tr> </tbody> </table>		Data reporting field	Code (where applicable)	Notes	Unique identifier		Use code that enables the sale and rent back provider to identify the individual sale and rent back agreement.	Date of sale and rent back agreement	DD/MM/YYYY	Date the sale and rent back agreement was entered into.	Market value of the property	Numeric £	Indicate the market value of the property according to the independent valuation carried out in accordance with <i>MCOB 6.9.2R</i> .	Purchase price	Numeric £	Purchase price of the property.	Net amount paid to the sale and rent back seller	Numeric £	Net amount paid to the sale and rent back seller, following the deduction of fees and any other expenses.	Monthly rent	Numeric £	Monthly rent as agreed at the outset of the tenancy agreement.	Term of tenancy agreement	Months	Length of the initial fixed term as stated in the tenancy agreement.	Postcode of property	XX45 6XX		Income basis	S = single, J= joint	Use code to indicate whether the affordability assessment has been made on a single or joint basis.	Main sale and rent back seller employment	E = employed, S = self employed, B =	Applies to main sale and rent back seller only.
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		status	benefits, R = retired, O = other	
		Total net disposable income	Numeric £	The total net disposable income for all parties to the sale and rent back agreement used in the affordability assessment.
		Date of birth of main sale and rent back seller	DD/MM/YYYY Y	Report the age of the main sale and rent back seller only.
		Product incentives	CB = cash back, BB = buy back option, SA = share of appreciation	Use code to indicate incentives that form part of the sale and rent back agreement, if applicable. Where more than one code applies, report all. ‘Cash back’ is the promise of a future payment to the sale and rent back seller, for example a portion of the original discount. ‘Buy back’ is where the sale and rent back seller is offered the option to buy the property back. ‘Share of appreciation’ is where the sale and rent back seller is promised a share in the appreciation of the property value.
		Funding source for sale and rent back agreement	C = commercial funding, B = BTL mortgage, O = other	Use code to indicate the source of funding used for the sale and rent back agreement.
		Fees charged to customer	Numeric £	This is the fee charged by the provider to the customer. It includes administration and legal fees.

		(e)	High-cost short-term credit and home credit loan agreements		
			The following data reporting fields must be completed, where applicable for all high-cost short-term credit and home credit loan agreements		
			Data reporting field	Code (where applicable)	Notes
			Loan amount	Numeric £	Provide the total amount of credit (i.e. the total sum made available under the loan)
			Transaction date	DD/MM/YYYY Y	Provide the date of the transaction
			Loan type	HCST = <i>High-Cost Short-Term Loan</i> H = <i>Home credit loan agreement</i>	Select one code only for each loan
			APR	Numeric % 2dp	Provide the annual percentage rate of charge in relation to the credit agreement calculated in accordance with <i>CONC</i> App 1.2 in the Consumer Credit sourcebook. Where a <i>firm</i> calculates the APR to one decimal place, it should add a further zero in the APR reporting field.
			Arrangement fee	Numeric £	Provide the amount of any arrangement fee that is payable in relation to the loan in addition to interest or a fixed charge in lieu of interest
			Total amount payable	Numeric £	The total amount payable by the borrower being the sum of the total amount of credit and the total charge for credit payable under the agreement, as well as any advance payment
			Rollover	Y = yes N = no	Indicate if the loan is rolled over from a previous loan. For this purpose, a loan is rolled

					over if the period over which loan repayments are to be made has been extended, or if the due date for any loan repayment has been moved to a later date, whether by means of an agreement that replaces, varies or supplements an earlier loan or otherwise (excluding any forbearance by the lender where the firm does not receive any consideration in connection with the rollover and the effect is that no interest or other charges (other than where a charge is a reasonable estimate of the cost of the additional administration required as a result of the customer having rolled over the agreement) accrue from the date of the rollover).
			Order of rollover	Numeric integer	Indicate how many times the same original loan has been rolled over
			Length of term	Numeric integer	Provide the length of the agreed loan period in days
			Reason for loan	S = subsistence P = one off purchase O = other	Select only one code to indicate the reason for the loan.
			Date of birth of borrower	DD/MM/YYYY Y	
			Post code of borrower	e.g. XY45 6XX	Provide the post code of the main place of residence of the borrower
			Monthly income of borrower	Numeric £	Provide monthly income after tax of borrower
			Marital status of borrower	M = married S = single	Select only one code that most appropriately represents the

				D = divorced W = widowed L = living together P = separated O = other	borrower's marital status
			Residential status of borrower	O = owner occupier L = living with parents T = tenant C = council tenant J = joint owner X = other	Select only one code that most appropriately represents the borrower's residential status
			Employment status of borrower	EF = employed full time EP = employed part time ET = employed temporary SE = self-employed S = student HM = home maker U = unemployed OB = on benefits AF = in armed forces R = retired	Select only one code that most appropriately represents the borrower's employment status
		3	OPTIONAL REPORTING FIELDS		

1. The following data items are not required for regulatory purposes and should only be reported by *mortgage lenders* who currently support the RMS (Regulated Mortgage Survey) and other *home finance providers*.

Data reporting field	Code (where applicable)	Notes
Type of dwelling	B= bungalow D= detached house S = semi – detached house T = terraced house F = flat or maisonette in converted house P= purpose built flat or maisonette O = other	Use code to indicate property type. Only 1 code can apply.
Number of habitable rooms	Numeric	Report the number of habitable rooms in the mortgaged property. Include the kitchen, but not bathroom/toilet, when determining the number of rooms.
Number of bedrooms	Numeric	
Does the property have a garage	Y = yes N = no	The garage should be a permanent structure but does not have to stand on the main site of the property.
Is payment protection insurance (PPI) being taken out with the <i>home purchase plan</i> ?	Y= yes N= no	PPI can be any of the following: - full accident, sickness and unemployment insurance; or - accident and sickness only; or - unemployment only. Report 'Yes' even where the policy was sold or provided free and irrespective of whether the premiums are collected by the lender or the insurer.

