

**Securitisation Option under
COSME Loan Guarantee Facility (the “LGF”)
Indicative Term Sheet**

Important Disclaimer

This summary term sheet is for information purposes only. This document is an outline of the principal terms and conditions for the product described herein, which are subject to change and non-exhaustive.

This document is intended to provide a basis for discussions and does not constitute a recommendation, a solicitation, an offer or a binding commitment – either implicit or explicit – on the part of the European Investment Fund (“EIF”) (the “**Relevant Entity**”) and/or any other person to enter into one or more transaction(s). Any finance commitment by the Relevant Entity can only be made, inter alia, after appropriate approval, conclusion of legal due diligence and finalisation of the required legal documentation. The Relevant Entity does not act as adviser to you or owe you any fiduciary duty. The Relevant Entity does not make any representations or warranties (whether explicitly or implicitly) with respect to the information contained in this document.

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Overview of the Securitisation Option under the LGF

The COSME Guarantee for Securitisation will be provided to Financial Intermediaries in respect of the mezzanine tranche (the “Guaranteed Mezzanine Tranche”) of eligible Securitised Portfolios consisting of at least 80% of SME debt finance transactions. The remainder of the transactions in the eligible Securitised Portfolio may include corporate loans with larger corporates.

The Guarantee may be provided for the mezzanine tranche of cash or synthetic securitisation operations.

The credit risk protection shall be provided through a Guarantee which shall be issued by EIF acting jointly with the European Commission for the benefit of a [specify relevant Beneficiary of the Guarantee]. (“the Beneficiary of the Guarantee”) It shall cover the credit risk associated with the mezzanine tranche of the eligible Securitised Portfolio. For the purpose of alignment of interest, the Originator will have to retain a minimum exposure in accordance with Directive 2013/36/EU on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (CRD IV) and Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR). As a reference, article 405 of CRR requires –as of the date of publication of this call- a minimum exposure 5% of the total nominal value of the Securitised Portfolio.

The Guarantee shall constitute a financial Guarantee and shall cover losses incurred by the Beneficiary of the Guarantee in respect of the Guaranteed Mezzanine Tranche.

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The objective of the Guarantee is to support new SME financing. Therefore, Originators shall build up a portfolio of additional financing transactions to SMEs (the “Additional Portfolio”) of a volume to be determined in relation to the size of the Guarantee Mezzanine Tranche and in accordance with the COSME programme leverage objectives.

Complementarity with other financial instruments

Financial Instruments providing liquidity: The guarantees provided under the COSME LGF for securitisation will provide partial credit risk protection for a portfolio of SME debt finance transactions with the undertaking of creating a new portfolio of Intermediary Transactions (the Additional Portfolio). If Originators deem it necessary and if available to them, e.g. through national or regional programmes or through other institutions, they may use liquidity financial instruments supported through other sources (e.g. supplementary EIB global loans which would bring the potential to gain access to cheaper funding and pass on a lower interest rate to SMEs through a reduction of the funding margin).

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Indicative terms of the Guarantee

<p>EU Policy Objective</p>	<p>Provide enhanced access to finance to SMEs in all areas of the economy, other than in the Restricted Sectors. The securitisation of SME debt finance portfolios shall mobilise additional debt financing for SMEs.</p>
<p>Structure</p>	<p>The Guarantee will be provided to the Beneficiary of the Guarantee in respect of the Guaranteed Mezzanine Tranche of an eligible Securitised Portfolio consisting of at least 80% of SME debt finance transactions. The remainder of the transactions in the eligible Securitised Portfolio may include corporate loans to larger corporates.</p> <p>The Guarantee, provided by EIF and financed jointly by EIF and the European Union under the COSME programme shall cover Losses incurred by the Beneficiary of the Guarantee in respect of the Guaranteed Mezzanine Tranche of the eligible Securitised Portfolio.</p> <p>The Guarantee will have a maximum term of up to 10 years.</p> <p>For the purpose of alignment of interests between Originators and investors, the Originator shall keep a material interest in the eligible Securitised Portfolio by either:</p> <ul style="list-style-type: none"> (i) retaining a vertical tranche which has a nominal value of no less than 5% of the total nominal value of the securitised portfolio; or by (ii) retaining the first loss piece of the portfolio (at least 5% of the total nominal value of the securitised portfolio) <p>based on the provisions of Article 405 of Regulation (EU) No 575/2013 and as amended, restated, complemented from time to time.</p>
<p>Form of the Guarantee</p>	<p>Determined by EIF on a case per case basis, wrap, bilateral guarantee or other equivalent instrument providing credit risk protection in respect of the Guaranteed Mezzanine Tranche.</p>
<p>Originator</p>	<p>Means the entity originating the Securitised Portfolio. The Originator should be a financial or a credit institution or equivalent institution providing SME financing in the role of originator of the securitisation operation duly authorised to carry out lending or leasing activities or providing bank guarantees according to the applicable legislation, established and operating in one or several of the EU Member States and other countries participating in the COSME programme. Such institutions shall comply with relevant standards and applicable legislation on the prevention of money laundering, the fight against terrorism and tax fraud to which it may be subject and shall not (other as a result only of events or circumstances beyond the control of the Originator) be established, and shall not maintain business relations which are covered by the</p>

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	COSME LGF with entities incorporated, in territories whose jurisdictions do not co-operate with the Union in relation to the application of the internationally agreed tax standard, such jurisdictions being set out in the relevant OECD report as non compliant.
Undertaking for the Additional Portfolio	The Guarantee for the mezzanine tranche of the Securitised Portfolio shall be contractually linked to the written commitment by the Originator to build up an additional portfolio of 100% Final Recipient Transactions. The size of the Additional Portfolio shall be determined having regard to the size of the relevant Guarantee in the securitisation transaction.
Intermediary Transaction	Means any form of Debt Financing provided by the Originator to an SME and included in the Additional Portfolio.
Securitised Portfolio	Means the pool of debt finance transactions, securitised and divided into tranches excluding, for the avoidance of doubt, the Additional Portfolio.
Guaranteed Mezzanine Tranche	Means the tranche of the eligible Securitised Portfolio subject to the Guarantee under the Guarantee Agreement.
Additional Portfolio	Portfolio of Intermediary Transactions to be built up by the Originator as determined under the Guarantee Agreement or the relevant legal document.
Availability Period	Period specified in the Guarantee Agreement or the relevant legal document during which the relevant Originator may include Intermediary Transactions in the Additional Portfolio.
Beneficiary of the Guarantee	Means the noteholders or the Originator benefiting directly or indirectly from the Guarantee.
Losses	The Guarantee shall cover: <ul style="list-style-type: none"> • In the case of cash securitisation, amounts related to the timely payment of interest and ultimate payment of capital in respect of the Guaranteed Mezzanine Tranche; • In the case of synthetic securitisation, amounts due in respect of losses corresponding the Guaranteed Mezzanine Tranche.
Guarantee Rate	The Guarantee Rate will be up to 100% of the Guaranteed Mezzanine Tranche.

Guarantee Fee

Guarantee Fee	The Guarantee Fee will be determined by the EIF in consideration of the characteristics of the Guaranteed Mezzanine Tranche.
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Commitment Fee

Commitment Fee	In order to encourage the build-up of the Additional Portfolio, a commitment fee will be applied if the Originator does not honour the Undertaking for the Additional Portfolio and the Additional Portfolio does not reach the target size.
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SMEs, and Eligibility Criteria

Final Recipient	An SME which has entered into an Intermediary Transaction.
SMEs	Micro, small or medium-sized enterprises as defined in the Commission Recommendation 2003/361/EC (OJ L124, 20.05.2003, p. 36) as amended from

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	time to time.
Debt Financing	Means any type of debt financing, including subordinated, participating loans, convertible loans, leasing or guarantees.
Eligibility Criteria	<p>Intermediary Transactions to be included in the Additional Portfolio under the Guarantee Agreement or the relevant legal document shall comply with the eligibility criteria set out below and any additional eligibility criteria set out in the specific terms of the relevant Guarantee Agreement or the relevant legal document (collectively, the “Eligibility Criteria”).</p> <p>A breach of any of the Eligibility Criteria shall result in an exclusion of the relevant Intermediary Transaction(s) from the Additional Portfolio. save as specified in the “Exclusion Process”..</p> <p>1. Originator Eligibility Criteria</p> <ul style="list-style-type: none"> i) The Originator shall be a financial institution or credit institution or equivalent institution providing SME financing duly authorised, if applicable, to carry out lending or leasing activities or providing bank guarantees according to the applicable legislation; ii) The Originator shall be established and operating in one or more Participating Countries. <p>2. Final Recipient Eligibility Criteria</p> <p>SMEs under Intermediary Transactions shall comply with each of the following eligibility criteria:</p> <ul style="list-style-type: none"> i) The Final Recipient shall be a micro, small or medium-sized enterprise (“SMEs”) as defined in the Commission Recommendation 2003/361/EC (OJ L124, 20.05.2003, p. 36). ii) Firm in Difficulty: the Final Recipient shall not be a “firm in difficulty” as within the meaning of the Commission Regulation (EU) N° C(2014) 3292/3 of 21 May 2014 declaring certain categories of aid compatible with the internal market in application of Articles 107 and 108 of the Treaty, as amended, restated, supplemented and/or substituted from time to time; iii) Restricted Sectors: the Final Recipient shall not have a substantial focus on one or more Restricted Sectors (as determined by the Originator in its discretion based, without limitation, on the proportionate importance of such sector on revenues, turnover or client base of the relevant Final Recipient); iv) The Final Recipient shall not be delinquent or in default in respect of any other loan or lease either granted by the Originator or by another financial institution pursuant to checks made in accordance with the Originator’s internal guidelines and credit and collection policy; v) The Final Recipient shall not be established in territories whose jurisdictions do not cooperate with the Union in relation to the application of internationally agreed tax standards, such jurisdictions being set out in

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	<p>the relevant OECD report as non compliant;</p> <ul style="list-style-type: none"> vi) The Final Recipient shall be established and operating in a participating country vii) The Final Recipient shall not be performing Illegal Economic Activities, any production, trade or other activity, which is illegal under the laws or regulations of the home jurisdiction for such production, trade or activity. <p>3. Intermediary Transaction Eligibility Criteria</p> <p>Intermediary Transactions shall comply with each of the following eligibility criteria:</p> <ul style="list-style-type: none"> ii) Origination period: Intermediary Transactions shall be newly originated, i.e. entered into by the Originator during the Availability Period (for the avoidance of doubt this shall exclude refinancing transactions which have already been financed by another financial institution except at maturity), iii) Intermediary Transactions shall be granted for one or more permitted purposes: (1) investment in tangible and/or intangible assets and/or(2) working capital; iv) Type of financing: Intermediary Transactions shall be Debt Financing transactions. v) Principal amount: In the case of an Intermediary Transaction above EUR 600,000 , the Final Recipient is not in one of the situations set out in point (1) of page 2 of Annex I of this Call of Expression of Interest. vi) Intermediary Transactions shall have a minimum scheduled maturity of 12 months;
<p>Restricted Sectors</p>	<p>The list of restricted sectors can be found on the EIF website : http://www.eif.org/news_centre/publications/2010_Guidelines_for_Restricted_Sectors.htm</p> <p>When providing support to the financing of the research, development or technical applications relating to (i) human cloning for research or therapeutic purposes; or (ii) Genetically Modified Organisms ("GMOs"), the EIF will require from the Originator appropriate specific assurance on the control of legal, regulatory and ethical issues linked to such human cloning for research or therapeutic purposes and/or GMOs.</p> <p>The binding list of Restricted Sectors shall be set as of the date of the Guarantee Agreement or the relevant legal document.</p>
<p>Exclusion Process</p>	<ul style="list-style-type: none"> i) At any time, the EIF may verify whether an Intermediary Transaction included in the Additional Portfolio is an eligible Intermediary Transaction and whether its inclusion in the Additional Portfolio is in compliance with the terms of the Guarantee Agreement or the relevant legal document. At any time upon becoming aware of the same, the EIF may notify the Originator by sending an Exclusion Notice identifying such non-eligible Intermediary Transaction. ii) If an Originator becomes aware of the same, the Originator shall include such information in the immediately following Report delivered to the EIF.

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	<p>In each of the cases (i) and (ii) the Intermediary Transaction shall be excluded from the Portfolio ("Excluded Intermediary Transaction") as of the date on which it became a non-eligible Intermediary Transaction.</p> <p>The Actual Portfolio Volume shall be reduced following an exclusion from the Portfolio by the aggregate committed principal amount of the Intermediary Transactions so excluded.</p>
Fraud	<p>Fraud includes , without limitation, as set out in Article 1 in the Convention drawn up on the basis of Article K.3 of the Treaty on European Union, on the protection of the European Communities' financial interests (OJ C 316, 27.11.1995, p.49), fraud affecting European Union's financial interests.</p>
Irregularity	<p>Shall have the meaning as set out in Article 1.2 in Council Regulation (EC, Euratom) No 2988/95 of 18 December 1995 on the protection of the European Communities financial interests (OJ L 312, 23.12.1995, p.1)¹</p>

Miscellaneous

Reporting on the Securitised Portfolio	<p>Originators shall provide initial and ongoing information on the Securitised Portfolio and the Guaranteed Mezzanine Tranche as per the Guarantee Agreement or the relevant legal document. A report template for the initial reporting is attached in Appendix 1 of this document. Part of the information in the initial Report template will be updated from time to time (at least once a year) as set out in the Guarantee Agreement or the relevant legal document.</p>
Reporting on the Additional Portfolio	<p>Originators shall provide EIF within 30 calendar days after the end of each calendar quarter (the 'Report Date') with quarterly information in a standardized form, including among others, information on the Intermediary Transactions included in the Additional Portfolio and Final Recipients (the 'Report').</p> <p>An indicative quarterly report template is attached in Appendix 1 of this document.</p> <p>Other reporting may be required from the Originator as per specific schedule to the Guarantee Agreement or the relevant legal document.</p>
Other information	<p>Originators may also be requested to provide, from time to time, further information related to the SMEs included in the Additional Portfolio in the context of programme evaluations and employment and growth reports. This information is required by the European Commission for reporting purposes and will be used for evaluating the COSME programme. The European Commission requests will be coordinated by EIF. Any request of additional information will be within the context of the COSME programme legal base and will follow the principle of proportionality.</p> <p>Programme evaluations: The European Commission is obliged to carry out two evaluations of the COSME programme: an interim evaluation by 2018 at the latest and a final COSME programme evaluation. In the context of these</p>

¹ Any infringement of a provision of EU Law resulting from an act or omission by a an economic operator which has, or would have, the effect of prejudicing the general budget of the EU or budgets managed by them either by reducing or losing revenue accruing from own resources collected directly on behalf of the Communities, or by an unjustified item of expenditure.

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	<p>evaluations actors involved in the COSME programme (in the case of a Securitisation Operation this could be Originators and Final Recipients in the Additional Portfolio) will have to be contacted/interviewed on a sample basis (either by the Commission itself or by a contractor acting on behalf of the Commission) and it shall be an obligation for the Originator and the Final Recipients, in case they are sampled for participation in the information gathering exercise, to respond to these information requests.</p> <p>Employment and growth reports: One of the COSME programme objectives is to contribute to the creation of employment. In order to track employment at the level of the Final Recipients, the EIF will have to establish employment and growth reports per 31 December 2015, 31 December 2017 and 31 December 2019. In these reports the EIF shall compare the level of employment at the time when the Final Recipient received financing for the first time and compare it to the before-mentioned reporting dates.</p> <p>The reports will be established on a sampling base and it shall (i) be subject to applicable laws, including without limitation in relation to data protection and banking secrecy, and (ii) not be mandatory requirement nor constitute a condition precedent to the relevant Intermediary Transaction or any eligibility criteria. Any failure to provide information shall not affect the Intermediary Transaction granted or require the EIF or any Originator to take any further steps. Neither the EIF nor the Originator nor the Final Recipients or any of their employees, officers or agents shall be liable for the correctness of information or the completeness of data provided by the employment and growth report.</p>
State Aid	The Financial Instruments covered by the COSME Delegation Agreement are considered to be consistent with State aid rules and therefore do not constitute State Aid.
Monitoring and Audit	Originators and the relevant Final Recipients in the Additional Portfolio shall agree to allow and to provide access to documents and premises related to the relevant Operation for the representatives of the European Commission, agents of the European Commission (including the European Anti-Fraud Office (OLAF)), the European Court of Auditors, the EIF, agents of the EIF, the EIB, any other European Union institution or European Union body which is entitled to verify the use of the Guarantee in the context of the COSME programme and any other duly authorized bodies under applicable law to carry out audit or control activities. To that effect, the Originators shall also include appropriate provisions in each agreement with Final Recipients.
Compliance with Laws	<p>The Originator shall comply in all respects with all laws and regulations (whether national laws and regulations or laws of the European Union) to which it may be subject and, the breach of which may (i) adversely impact the performance of the Guarantee Agreement or the relevant legal document or (ii) adversely prejudice the interests of, inter alia, the EIF, the European Commission or the EIB under the Guarantee Agreement or the relevant legal document.</p> <p>In addition, it shall include in its documentation with the Final Recipient (i) undertakings from the Final Recipient equivalent to those contained above and (ii) any representations, warranties and undertakings from the Final Recipient for the purpose of ensuring that each such Intermediary Transaction shall comply at any relevant time with the Eligibility Criteria.</p>
Publicity	Originators, in line with applicable law, EC and the COSME programme

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	<p>provisions, may carry out marketing and publicity campaigns - as specified in the Guarantee Agreement or in the relevant legal document - aimed at making the EU COSME LGF initiative known to the Final Recipients in the relevant region/country.</p> <p>In particular, the selected Originator will be contractually required to in relation to the Additional Portfolio:</p> <ul style="list-style-type: none"> a) Ensure that the information and promotional material of the product clearly point to the support provided by the EU COSME LGF; b) Promote the products offered under the EU COSME LGF through its website, including concrete information on how/where to apply and contact points for Final Recipients²; c) The Originators shall explicitly inform Final Recipients that financing is made possible through the support of the LGF with the financial backing of the European Union under COSME Financial Instruments. Such information needs to be prominently included either in the contractual documentation and/or in an accompanying cover letter and it shall be duly acknowledged by the Final Recipient. <p>All documents concerning the Additional Portfolio, including amongst others, financing applications, Intermediary Transaction agreements, promotional material to the SMEs, etc, will contain a statement mentioning that the Intermediary Transaction was made possible with the support of the EU COSME LGF provided under the COSME programme. Appropriate text and logos are envisaged to be provided to the selected Originator during the phase of contractual negotiations.</p> <p>Additionally, the Originator shall provide EIF within the 24 months of start of the Availability Period with 2 case studies of Final Recipients having benefited from an Intermediary Transaction by filling in and sending to EIF the Case Study template provided by EIF.</p>
Publication	<p>EIF shall publish annually on its website no later than 30 June of each year information on Originators and Eligible Final Recipients supported through the COSME programme.</p> <p>The publication shall include the name, nature and purpose of the Financial Instrument and the following additional information:</p> <ul style="list-style-type: none"> i) for each Originator the name and address of the Originator with whom the EIF has signed a Guarantee Agreement or the relevant legal document, as well as an indication of the Guaranteed Mezzanine Tranche in EUR or in a Tradable Currency, as the case may be. Furthermore, the list shall provide an indication of the type of financing that is being made available through the Additional Portfolios.

² The objective is to aggregate information from all financial intermediaries in one single portal (<http://access2eufinance.ec.europa.eu/>) to ensure visibility of the Union action and enable potential final recipients to identify participating financial intermediaries of the COSME programme.

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	<p>ii) a list of Final Recipients which receive financing that exceeds the thresholds of EUR 500,000³ (or non-euro equivalent), containing for each Eligible Final Recipient the name and address and country of establishment (in the case of natural persons the address shall be replaced by NUTS level 2 codes) and type of financing received under the LGF.</p> <p>Any Originator or Eligible Final Recipient may, prior to receiving financial support under the LGF, declare in writing (including by a representation in the relevant agreement) that the publication requirements set out above risks harming its commercial interests or risks threatening the rights and freedoms of individuals concerned as protected by the Charter of Fundamental Rights of the European Union, on the basis of a written justification.</p>
Transfer	The Originator shall not be entitled to transfer any or all of its rights and obligations under the Guarantee without the consent of the EIF.
Record keeping	The Originator shall maintain or be able to produce all the documentation related to the implementation of the Guarantee Agreement and the relevant legal document (both Securitised and Additional Portfolio) for a period of seven (7) years following the Termination Date of the Guarantee.
Additional requirements	This Financial Instrument is funded by EU funds and it is therefore subject to regulation and requirements, some of which have already been presented in this document. It should be noted, however, that more detailed information on actions necessary to ensure compliance of operations with all requirements linked to this Financial Instrument will be provided to, and discussed with, the selected Financial Intermediary during the contractual negotiations process.

3 If an Intermediary Transaction is denominated in a non-EUR currency, equivalent amounts to the maximum thresholds specified under ii) above should be respected and calculated according to an FX Mechanism that will be specified in the Guarantee Agreement or in the relevant legal document.

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Appendix 1

Reporting on the securitized portfolio.

ID	Reported fields in the EIF reporting template	Reference to the ECB SME Template v.20
1	Pool Cut-Off Date	AS1
2	Servicer Name	AS6
3	ID	
4	Loan ID	AS3
5	Borrower Group ID	
6	Borrower ID	AS7
7	Borrower Legal Form	AS18
8	Borrower Classification	Equivalent to AS22
9	Loan Denomination Currency	AS52
10	Loan Hedged	AS53
11	Type of loan	AS65
12	Original balance	AS54
13	Current Balance	AS55, AS56
14	Origination Date	AS50
15	Maturity Date	AS51
16	Grace Period Date	
17	Grace Period Type	
18	Asset Purchase Price	
19	Financed Amount	
20	Method of Payment	AS62
21	Interest Payment Frequency	AS59
22	Interest Rate Type	AS83
23	Interest Rate Reference Rate	AS84
24	Interest Rate	AS80
25	Spread	AS85
26	Interest Cap Rate	AS81
27	Interest Floor Rate	AS82
28	Interest Reset Period	AS94
29	Nace Code or CNAE Code (Spain) or Ateco Code (Italy)	AS42
30	Nace Code or CNAE Code or Ateco Code - Description	AS42
31	RAE (for Italy only)	
32	SAE (for Italy only)	
33	Moody's Industry	AS40
34	Fitch Industry	AS41
35	S&P Industry	AS39
36	Amortisation Type	AS62
37	Collateral Value	CS4
38	Date of Collateral Valuation	CS12
39	Original Loan To Value	EIF specific
40	Current Loan To Value	EIF specific
41	Rating	linked to AS37
42	Type of Rating Model	linked to AS37
43	1 year Probability of Default	linked to AS37
44	Loss Given Default	AS37
45	Post Code	AS16
46	Borrower Province Code	Equivalent to AS16
47	Borrower Province	Equivalent to AS16
48	Borrower Region	Equivalent to AS16
49	Country	AS15
50	Collateral Type	Equivalent to CS6
51	Mortgage Ranking	Equivalent to AS25 and AS26
52	Property Postcode (Property Province)	CS16
53	Property Region (from Postcode Property Province)	EIF specific. F.Is. Report it based on AP.
54	Origination Channel	CS23
55	Originator (if multi-originations)	Equivalent to AS4
56	Borrower annual turnover	AS100
57	internal segmentation of the clientele	Additional to AS22
58	first principal payment date (for loans with grace period)	EIF specific, linked to AS71
59	principal payment frequency (if different from interest payment frequency in the database)	AS58
60	balloon amount (if relevant)	AS66
61	first (principal) payment date after the cut-off date	EIF specific
62	Number of Days of Interest in Arrears	AS116
63	Number of Days of Principal in Arrears	AS118
64	Pool Identifier	AS2
65	Collateral Currency	CS24

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Reporting on the Additional Portfolio (quarterly)

PART A - A1 FINAL RECIPIENTS (data to be reported at inclusion of each transaction)

A.1.1 Fiscal number	A.1.2 Name	A.1.3 Address	A.1.4 Postal Code	A.1.5 Place	A.1.6 Region (NUTS level 2)	A.1.7 Country	A.1.8 Date of establishment	A.1.9 Sector	A.1.10 Number of employees	A.1.11 Total turnover (EUR)	A.1.12 Total assets (EUR)	Comments
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Optional

PART A - A2 NEW FINAL RECIPIENT TRANSACTIONS

A.1.1 Fiscal number	A.2.1 Final Recipient Transaction ID	A.2.1.1 Final Recipient Loan Type	A.2.2 Currency	A.2.3 Purpose	A.2.4 Principal amount	A.2.4.1 Purchase price	A.2.4.2 Downpayment	A.2.5 Maturity (months)	A.2.6 Grace period (months)	A.2.7 Signature date	A.2.8 First disbursement date	A.2.13 Publication of Final Recipient	Comments
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory for leases	Mandatory for leases	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory (Y/N)	Optional

PART B - LIST OF INCLUDED FINAL RECIPIENT TRANSACTIONS

A.1.1 Fiscal number	A.2.1 Final Recipient Transaction ID	B.1 Cumulative disbursement	B.2 Final Recipient Transaction outstanding principal amount	B.3 End of disbursement
Mandatory	Mandatory	Mandatory	Mandatory	(Y/N) Mandatory

PART D - REPAYED FINAL RECIPIENT TRANSACTION

A.1.1 Fiscal number	A.2.1 Final Recipient Transaction ID	D.1 Repayment date
Mandatory	Mandatory	Mandatory

PART E - EXCLUDED FINAL RECIPIENT TRANSACTION

A.1.1 Fiscal number	A.2.1 Final Recipient Transaction ID	E.1 Event date	E.2 Event type
Mandatory	Mandatory	Mandatory	Mandatory

PART M - MODIFICATIONS

A.1.1 Fiscal number	A.2.1 Final Recipient Transaction ID	M.1 Parameter to modify (through identifier)	M.2 Old value of the parameter to modify	M.3 New value of the parameter to modify	M.4 Restructured Transactions
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	(Y/N) Mandatory