



**ESF Prime RMBS Standardised Reporting Template as of December 2008**

<b>C.1 RMBS Fields at Security or Bond Level Data</b>						
<b>Priority</b>	<b>Field Number</b>	<b>TAG</b>	<b>Field Name</b>	<b>Data Type</b>	<b>Definition</b>	<b>Master Trust Applicability</b>
Mandatory	1	Static	Date Format	Date	The date format in the post-issuance documents should be indicated as dd/mmm/yyyy, i.e. 12/Jan/2008	Applicable
Mandatory	2	Dynamic	Report Date	Date	The date on which the transaction report was issued	Applicable
Mandatory	3	Dynamic	Accrual Start Date	Date	The start date of the Accrual Period for calculating interest earned	Applicable
Mandatory	4	Dynamic	Accrual End Date	Date	The end date of the Accrual Period for calculating interest earned	Applicable
Mandatory	5	Static	Accrual Period	Numeric	Number of days in the Accrual Period inclusive of the Accrual Start Date and the Accrual End Date	Applicable
Mandatory	6	Static	International Securities Identification Number (ISIN)	Text/Numeric	The security identification code assigned to each class of RMBS pursuant to standards established by the International Standards Organisation (ISIN) or other securities code established by an exchange or other entity	Applicable
Mandatory	7	Static	Stock Exchange Listing/s	Text	The identified stock exchange/s where the RMBS or specific tranches are admitted to trade	Applicable
Mandatory	8	Static	Issuer	Text	Name of issuer and issue series, if applicable	Applicable
Mandatory	9	Static	Tranche Class Name	Text	The designation (typically a letter and/or number) given to a tranche of RMBS which exhibit the same rights, priorities and characteristics as defined in the prospectus	Applicable
Mandatory	10	Static	Original Rating(s)	Text	The original rating assigned by the rating agency or agencies for each tranche of RMBS issued as defined in the prospectus	Applicable
Mandatory	11	Dynamic	Interest Payment Date	Date	The periodic date on which a payment of interest to holders of a specific tranche of RMBS is scheduled to occur	Applicable
Mandatory	12	Static	Principal Payment Date	Date	The periodic date on which a payment of principal to holders of a specific tranche of RMBS is scheduled to occur	Applicable
Mandatory	13	Dynamic	Previous Factor	Numeric	A decimal value created by dividing the Total Beginning Balance Prior to Payment of a specific tranche of RMBS by the Original Principal Balance of the tranche	Not applicable



Mandatory	14	Dynamic	Current Factor	Numeric	A decimal value created by dividing the Total Ending Principal Balance Subsequent to Payment by the Original Principal Balance of the tranche	Not applicable
Mandatory	15	Dynamic	Record Date	Date	The date on which registered holders of RMBS are determined for the purpose of making payments to such registered holders on the next succeeding payment date	Applicable
Optional	16	Dynamic	Determination Date	Date	The date on which payments to registered holders of RMBS are calculated	Applicable
Mandatory	17	Static	Currency	Text	The unit/s of exchange in which security-level balance/s and payments are reported	Applicable
Mandatory	18	Static	Original Principal Balance	Numeric	The Original Principal Balance of a specific tranche of RMBS at issuance	Applicable
Mandatory	19	Dynamic	Total Beginning Balance Prior to Payment	Numeric	The par, or notional, balance of a specific tranche of RMBS after the immediately preceding Principal Payment Date	Applicable
Mandatory	20	Dynamic	Total Ending Balance Subsequent to Payment	Numeric	The par, or notional, balance of a specific tranche of RMBS after the current Principal Payment Date	Applicable
Mandatory	21	Dynamic	Total Principal Payments	Numeric	The total amount of principal paid on a specific tranche of RMBS for the current Principal Payment Date	Applicable
Mandatory	22	Dynamic	Total Interest Payments	Numeric	The total amount of interest paid on a specific tranche of RMBS for the current Interest Payment Date	Applicable
Optional	23	Dynamic	Total Scheduled Principal	Numeric	The total amount of principal scheduled to be paid on a specific tranche of RMBS on the Principal Payment Date, as specified in the prospectus	Applicable
Mandatory	24	Static	Reference Rate	Text	The base reference interest index as defined in the offering document (e.g. 3 month EURIBOR) applicable to a specific tranche of RMBS	Applicable
Mandatory	25	Dynamic	Relevant Margin	Numeric	Margin over/under the Reference Rate for a current Accrual Period for a specific tranche of RMBS (only relevant for floating rate notes)	Applicable
Mandatory	26	Dynamic	Coupon Reference Rate	Numeric	Current Reference Rate applied to a specific tranche of RMBS for the Accrual Period ending on dd/mmm/yyyy, i.e. 12/Jan/2008 (to a minimum of five decimal points)	Applicable
Mandatory	27	Dynamic	Coupon Amount	Numeric	Amount of scheduled interest due on the relevant Interest Payment Date for a specific tranche of RMBS	Applicable
Mandatory	28	Dynamic	Current Coupon	Numeric	The interest rate on the security, comprising variable components such as a base rate plus a margin, which is used to calculate interest due for the interest period for each specific	Applicable



					RMBS tranche	
Optional	29	Dynamic	Current Interest Shortfall	Numeric	The difference between the Coupon Amount and the amount of the interest paid or accrued for the current Accrual Period on a specific tranche of RMBS	Applicable
Optional	30	Dynamic	Cumulative Interest Shortfall	Numeric	The cumulative difference between Coupon Amount of interest due and the amount of interest paid or accrued for the current Accrual Period and all previous Accrual Periods on a specific tranche of RMBS	Applicable
Mandatory	31	Static	Beginning Reserve Account Balance	Numeric	The balance of funds on deposit in the reserve account at the Accrual Start Date	Applicable
Mandatory	32	Dynamic	Ending Reserve Account Balance	Numeric	The balance of funds on deposit in the reserve account at the Accrual End Date	Applicable
Mandatory	33	Dynamic	Change in the Reserve Account Balance	Numeric	The difference between the Ending Reserve Account Balance and the Beginning Reserve Account Balance such that a positive amount represents a net deposit to the account and a negative quantity represents a net withdrawal from the account	Applicable
Mandatory	34	Dynamic	Target Reserve Account Balance	Numeric	The amount of funds that would be on deposit in the reserve account when it is fully funded pursuant to the transaction documentation	Applicable
Mandatory	35	Dynamic	Principal Shortfall	Numeric	The positive difference between the amount of Total Scheduled Principal distribution over the amount of principal paid to the relevant RMBS tranche during the current Accrual Period	If possible
Mandatory	36	Dynamic	Cumulative Principal Shortfalls	Numeric	The cumulative amount of Principal Shortfall as at the end of the current Accrual Period	If possible
Mandatory	37	Dynamic	Principal Excess	Numeric	The excess of principal paid over the Total Scheduled Principal distribution for the current Accrual Period	If possible
Mandatory	38	Dynamic	Expected / Scheduled Maturity	Numeric	Expected / scheduled maturity for a specific tranche of RMBS based on a number of assumptions set out in the documentation or details of the principle repayment commencement	Applicable
Mandatory	39	Static	Legal Maturity	Date	The date before which a specific tranche of RMBS must be repaid in order not to be in default	Applicable
Mandatory	40	Static	Original Weighted Average Life	Numeric	As at the date of issuance, the weighted average amount of time until a specific tranche of RMBS is repaid in full, based on its total original balance and assumptions specified at issuance concerning prepayments, defaults and other relevant variables	Applicable



Mandatory	41	Dynamic	Drawings under Liquidity Facility	Text	A statement as to whether or not there has been a drawing under the liquidity facility in the period ending on the last interest payment date. If yes, the issuer is to add a note including the total balance drawn under the terms of the liquidity facility at the interest payment date	Applicable
Mandatory	42	Dynamic	Waterfall	Text	The issuer is to indicate where waterfall information is available if it is publicly disclosed. Waterfall information includes available mortgage revenue funds including principal receipts, principal priority of payments, mortgage revenue receipts and priority of payments less senior and subordinated expenses of the issuer	Applicable
<b>C.2 RMBS Fields at Collateral Level Data</b>						
Mandatory	43	Dynamic	Timing of the Collateral Report	Date	The Collateral Report should indicate the beginning and the end date of the reporting period (e.g. dd/mmm/yyyy covering period from dd/mmm/yyyy to dd/mmm/yyyy, i.e. 12/Jan/2008)	Applicable
Mandatory	44	Static	Currency	Text	The unit/s of exchange in which collateral-level data is reported	Applicable
Optional	45	Static	Original Total Number of Residential Mortgage Loans	Numeric	Number of securitised residential mortgage loans in the collateral pool at the time of issuance including tap issuance or pre-funding pools. In some jurisdictions, the mortgage pool may also include commercial loans	Not applicable
Mandatory	46	Dynamic	Current Total Number of Residential Mortgage Loans	Numeric	Number of securitised residential mortgage loans in the collateral pool at the end of the reporting period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Mandatory	47	Static	Original Total Value of Residential Mortgage Loans	Numeric	Value of securitised residential mortgage loans in the collateral pool at the time of issuance including tap issuance or pre-funding pools. In some jurisdictions, the mortgage pool may also include commercial loans	Not applicable
Mandatory	48	Static	Original Weighted Average Yield or Coupon	Numeric	The original weighted average rate of interest (coupon or contract rate) and/or other income on the residential mortgage loans collateralising the RMBS, weighted by the original principal balance of the residential mortgage loans	Not applicable
Mandatory	49	Dynamic	Current Weighted Average Yield or Coupon	Numeric	The current weighted average rate of interest (coupon or contract rate) and/or other income on the residential mortgage loans collateralising the RMBS, weighted by the Current Residential Mortgage Loan Principal Balance	Not applicable



Mandatory	50	Static	Original Weighted Average Maturity	Numeric	The original weighted average maturity date of the residential mortgage loans weighted by the original principal balance of the residential mortgage loans collateralising the RMBS	Not applicable
Mandatory	51	Dynamic	Current Weighted Average Maturity	Numeric	The current weighted average maturity date of the residential mortgage loans weighted by the Current Residential Mortgage Loan Principal Balance	Not applicable
Mandatory	52	Static	Original Loan to Value (LTV) Ratio	Numeric	The ratio obtained by dividing the Original Total Value of the Residential Mortgage Loans by the weighted average market value of the residential properties as reported in the prospectus or as replaced if further advances of the residential loans have accrued	Applicable
Optional	53	Dynamic	Current Loan to Value (LTV) Ratio	Numeric	The ratio obtained by dividing the Current Residential Mortgage Loan Principal Balance by the weighted average market value based on the latest available valuations	Applicable
Mandatory	54	Dynamic	Delinquencies	Text/Numeric	The issuer is to provide a definition as to when it considers a residential mortgage loan which is collateralising the RMBS to be delinquent and to provide the maximum number of days before it considers the loan to be delinquent. In some jurisdictions, the mortgage pool may also include commercial loans. The period in which the delinquent residential mortgage loan is to be categorised and is calculated by dividing the scheduled principal and interest overdue by the scheduled amount due. The issuer is to report in each category the number of such residential mortgage loans, the principal balance and their total principal balance as a percentage of the overall outstanding principle balance of the loan portfolio. For all delinquent residential mortgage loans, the issuer shall report the number and the outstanding principal balance which is delinquent, for a minimum of four periods such as 1-30 days, 31-60 days, 61-90 days, 91-120 days	Applicable
Mandatory	55	Dynamic	Current Defaults	Text/Numeric	The issuer is to provide a definition as to when it considers a residential mortgage loan which is collateralising the RMBS to be defaulted and to specify the number of days before it considers the loan to be defaulted. In some jurisdictions, the mortgage pool may also include commercial loans. The issuer shall report the number and total principal amount of the residential mortgage loans which have defaulted during the current reporting period	Applicable
Mandatory	56	Dynamic	Cumulative Defaults	Text/Numeric	The issuer is to provide a definition as to when it considers a residential mortgage loan which is collateralising the RMBS to be defaulted and to specify the number of days before it considers the loan to be defaulted. In some jurisdictions, the mortgage pool may also include commercial loans. The issuer shall report the cumulative number and total	Applicable



					principal amount of residential mortgage loans which have defaulted since issue of the RMBS	
Mandatory	57	Dynamic	Net Loss	Numeric	The report shall include the net value of the total amount of principal losses (in currency terms) realised by the issuer in the current reporting period. A Net Loss number should always be reported each period even if the Net Loss number equals zero. The Net Loss of an individual mortgage is defined as the total proceeds of sale of the property class plus any other proceeds including recoveries and insurance recoveries, minus the total outstanding loan including both principal and interest, and any fees and costs of disbursement when realised	Not applicable
Mandatory	58	Dynamic	Cumulative Net Loss	Numeric	The report shall include the total aggregate amount of principal losses (in currency terms) realised by the issuer from closing through to and including the current reporting period. A Cumulative Net Loss number should always be reported each period even if the Cumulative Net Loss number equals zero	Applicable
Mandatory	59	Dynamic	Average Loss Severity	Numeric	The report shall include the Cumulative Net Loss divided by the total principal amount of Cumulative Defaults which have been realised since issue date as a percentage (%)	Not applicable
Mandatory	60	Dynamic	Current Weighted Average Seasoning	Numeric	The report shall include the weighted average time from funding to the end of the reporting period of the Current Residential Mortgage Loan Principal Balance expressed in months	Applicable
Mandatory	61	Dynamic	Current Weighted-Average Remaining Term to Legal Maturity	Numeric	The report shall include the weighted average term to maturity of the Current Residential Mortgage Loan Principal Balance at the end of the reporting period expressed in years (to a minimum of two decimal points)	Applicable
Optional	62	Dynamic	Current Period Repossessions	Numeric	Total outstanding principal and number of residential mortgage loans where properties have been repossessed during the current reporting period by the issuer but not yet realised. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Optional	63	Dynamic	Outstanding Repossessions	Numeric	Total outstanding principal and number of residential mortgage loans where properties have been repossessed since issue date by the issuer but not yet realised at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Mandatory	64	Dynamic	Excess Spread Percentage	Numeric	The amount of funds remaining as a percentage (%) of the Current Residential Mortgage Loan Principal Balance after the period's collections have been fully applied to cover the	Applicable



					issuer's obligations (i.e. senior fees, bond interest due, swap payments) pursuant to the priority of payments given in the transaction documentation	
Mandatory	65	Dynamic	Excess Spread Amount	Numeric	The amount of funds remaining in currency terms of the Current Residential Mortgage Loan Principal Balance after the period's collections have been fully applied to cover the issuer's obligations (i.e. senior fees, bond interest due, swap payments) pursuant to the priority of payments given in the transaction documentation	Applicable
Mandatory	66	Dynamic	Trigger Measurements/Ratios	Y/N/Text	The status of various delinquency, dilution, default, loss and similar collateral measurements and ratios in relation to their early amortisation or other trigger event levels, as at the current determination date. Has any trigger event occurred? Yes. No. If yes, please explain the trigger measurement/ratio breached, and the actual trigger value.	Applicable
Mandatory	67	Dynamic	Current Residential Mortgage Loan Principal Balance	Numeric	The actual total principal balance of the underlying pool of residential mortgage loans at the end of the period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Optional	68	Dynamic	Scheduled Residential Mortgage Loan Principal Balance	Numeric	The total principal balance of the underlying pool of residential mortgage loans at the end of the period assuming only contractual repayments have been made when due (i.e. excluding any prepayments that may have been made). In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Optional	69	Dynamic	Unscheduled Residential Mortgage Loan Principal Balance	Numeric	The total principal balance of unscheduled payments received (i.e. prepayments only) of residential mortgage loans at the end of the period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
Mandatory	70	Dynamic	Average Constant Prepayment Rate (CPR) Period with Calculation	Numeric	The report shall include the Average (Avg) CPR speed of the underlying residential mortgage loans. In some jurisdictions, the mortgage pool may also include commercial loans. Avg CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The Avg CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by	Not applicable



					<p>the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Avg CPR speed. This calculation is expressed as follows</p> $\text{Average CPR} = 100 \left[ 1 - \left[ \frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right]^{\frac{12}{\text{Months since issue}}} \right]$	
Mandatory	71	Dynamic	Periodic Constant Prepayment Rate (CPR) with Calculation	Numeric	<p>The report shall include the Periodic CPR speed of the underlying residential mortgage loans. In some jurisdictions, the mortgage pool may also include commercial loans. Periodic CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodic CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the payment period (i.e. one month, two months, three months or six months) divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Periodic CPR speed. This calculation is expressed as follows</p> $\text{Periodic CPR} = 100 \left[ 1 - \left[ \frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right]^{\frac{\text{Payment period in months}}{\text{Months since issue}}} \right]$	Not applicable



Optional	72	Dynamic	Average Constant Default Rate (CDR) with Calculation	Numeric	<p>The report shall include the Average (Avg) CDR speed of the underlying residential mortgage loans. In some jurisdictions, the mortgage pool may also include commercial loans. Avg CDR is the amount expressed as an annualised percentage of principal defaulted in excess of the scheduled repayments. The Avg CDR speed is calculated by subtracting to one the quotient of the Cumulative Defaults and the Scheduled Residential Mortgage Loan Principal Balance assuming no defaults have happened. This result is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Avg CDR speed. This calculation is expressed as follows</p> $\text{Average CDR} = 100 \left[ 1 - \left[ 1 - \frac{\text{Cumulative Defaults}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right]^{\frac{12}{\text{Months since issue}}} \right]$	Not applicable
Optional	73	Dynamic	Periodic Constant Default Rate (CDR) with Calculation	Numeric	<p>The report shall include the Periodic CDR speed of the underlying residential mortgage loans. In some jurisdictions, the mortgage pool may also include commercial loans. Periodic CDR speed is the amount expressed as a periodical percentage of principal defaulted. The Periodic CDR speed is calculated by subtracting to one the quotient of the Current Defaults and the Scheduled Residential Mortgage Loan Principal Balance assuming no defaults have happened. This result is then raised to a power whereby the exponent is the payment period (i.e. one month, two months, three months or six months) divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Periodic CDR speed. This calculation is expressed as follows</p> $\text{Periodic CDR} = 100 \left[ 1 - \left[ 1 - \frac{\text{Cumulative Defaults}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right]^{\frac{\text{Payment period in months}}{\text{Months since issue}}} \right]$	Not applicable



<b>C.3 RMBS Fields at Loan Level Data</b>						
Mandatory	74	Dynamic	Geographical Distribution of Residential Loans	Text/Numeric	The issuer is to indicate a portfolio analysis of the location of the residential loans by their number and value at the issue date and at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable only at the end of the reporting period
Mandatory	75	Dynamic	Mortgage Size	Numeric	The issuer is to indicate a portfolio analysis of the residential loan sizes by their number and value at the issue date and at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans.	Applicable only at the end of the reporting period
Mandatory	76	Dynamic	Mortgage Type	Text/Numeric	The issuer is to indicate a portfolio analysis of the type of residential loans (e.g. annuity/repayment mortgages; combination mortgages; linear mortgages; interest only mortgages; investment mortgages) by their number and value at the issue date and at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans.	Applicable only at the end of the reporting period
Mandatory	77	Dynamic	Mortgage Payment Frequency	Text/Numeric	The issuer is to indicate the frequency of the mortgage payments (e.g. monthly, quarterly, semi-annually, annually) of the residential loans at the issue date and at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans	Not applicable
Mandatory	78	Dynamic	Interest Payment Type	Text/Numeric	The issuer is to indicate a portfolio analysis of the type of interest payments (e.g. fixed; variable; mixed; others) by their number and value at the issue date and at the end of the report period	Applicable only at the end of the reporting period
Mandatory	79	Dynamic	LTV Ratio Levels Distribution	Text/Numeric	The issuer is to indicate a portfolio analysis of the Current and Original LTV Ratio of the residential loans by their number and value at the issue date and at the end of the report period	Applicable only at the end of the reporting period



Mandatory	80	Dynamic	Months to the End of the Mortgages	Text/Numeric	The issuer is to indicate a portfolio analysis of the months to the expiration of the residential loans by their number and value at the issue date and at the end of the report period. In some jurisdictions, the mortgage pool may also include commercial loans	Applicable
<b>C.4 RMBS Fields for Transaction Report Contact Information</b>						
Mandatory	81	Static	Information Sources	Text	The name of the entities acting as issuer, cash manager, servicer, and trustee involved in the RMBS transaction	Applicable
Mandatory	82	Static	Point Contact	Text	Name of the department or the point person/s of the information sources	Applicable
Mandatory	83	Static	Contact Information	Text	Mailing address, telephone number, fax number, e-mail address and/or other contact information pertaining to the information sources	Applicable
Mandatory	84	Static	Report Distribution Channels	Text	The distribution channels (i.e. website, data provider) where investors and other market participants can obtain electronic and hard copy of the report	Applicable
Mandatory	85	Static	Report Frequency	Text	The issuer is to provide the frequency of the publication of the report	Applicable

