

**ABS MARKET COVERAGE –**  
**Q3 2021**



## KEY FIGURES

### OUR LLD

**> 40,000**

LLD submissions

**17**

average daily  
submissions

**86 mm**

loans or loan parts

**> 3 bn**

loan records

**8m**

securitised properties

### OUR DEALS

**24**

LLD submissions per  
transaction on average

**1739**

ABS deals stored in  
ED database

**15**

jurisdictions

**7**

asset classes

### OUR FIRM

**26**

team members

**15**

languages spoken

**9**

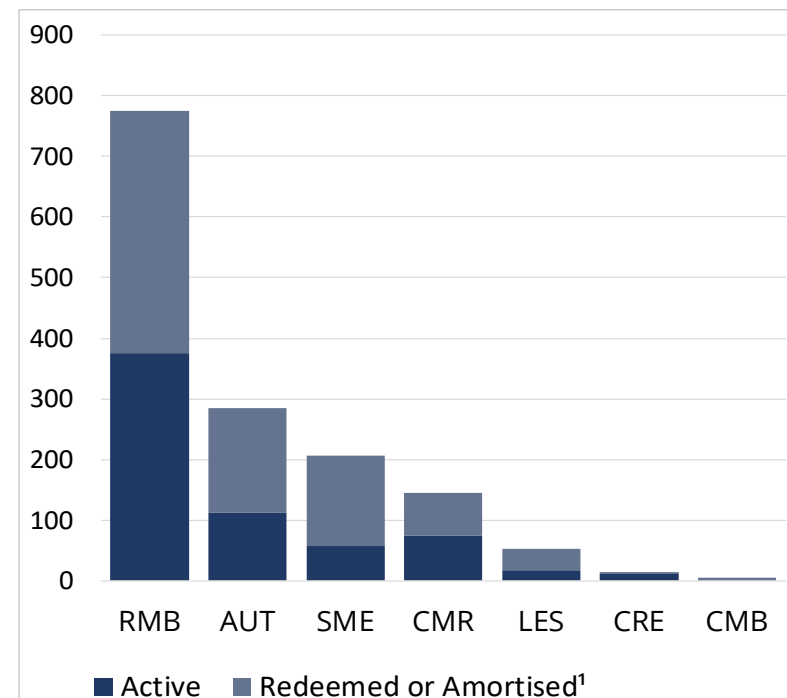
years supporting  
transparency

# KEY FIGURES

## Basic statistics of European DataWarehouse database of Public deals by asset class

Asset Class	Active	Redeemed or Amortised <sup>1</sup>	Total	Number of loans <sup>2</sup>
RMB	376	398	774	16.39
AUT	113	172	285	18.62
SME	58	148	206	2.39
CMR	74	71	145	29.67
LES	18	35	53	0.67
CRE	11	3	14	19.17
CMB	0	5	5	12
<b>TOTAL</b>	<b>650</b>	<b>832</b>	<b>1482</b>	<b>86.92</b>

Number of Public Deals



<sup>1</sup> Upload of loan level data has discontinued, typically due to bond redemptions

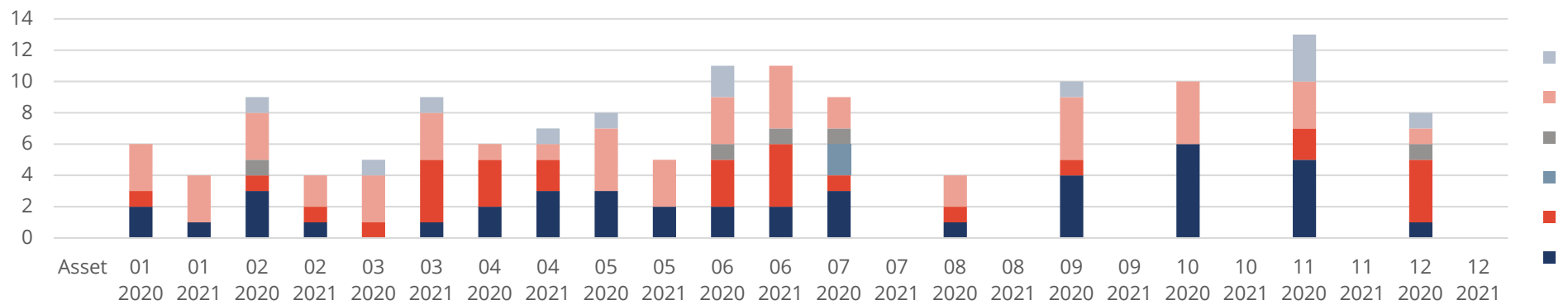
<sup>2</sup> based on only the latest LLD submissions (numbers in Millions)

<sup>3</sup> based on only the latest LLD submissions (numbers in Millions)

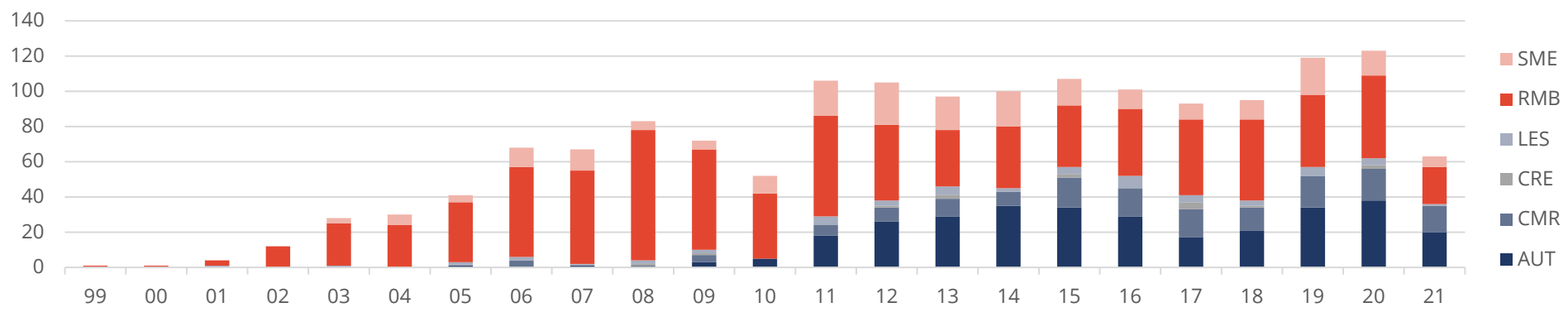
<sup>4</sup> Number of loan sponsors in whole numbers

# DATASET COMPOSITION AS OF 30 JUNE 2021

## Monthly Deal Creation\* (no. of deals)

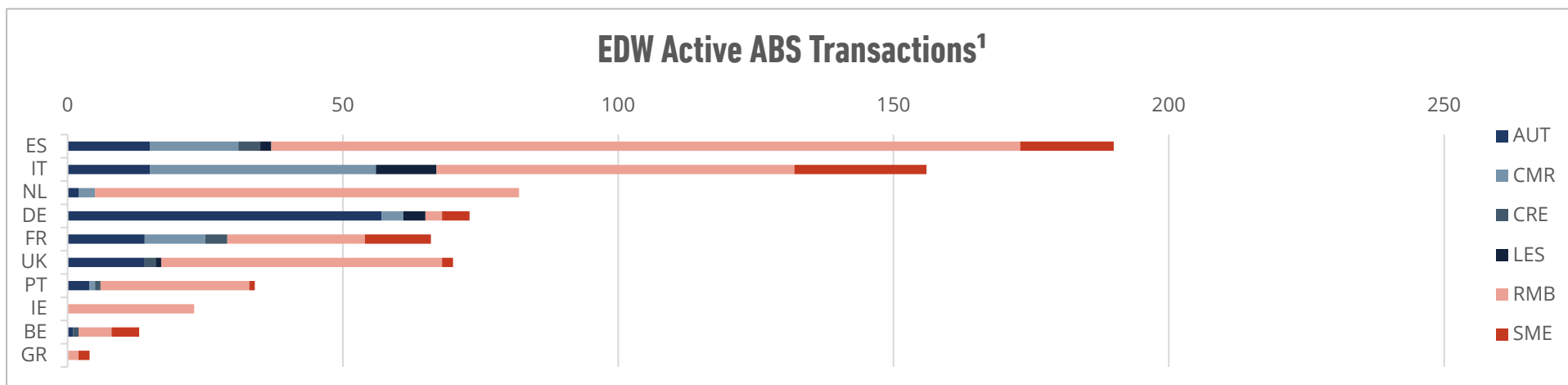
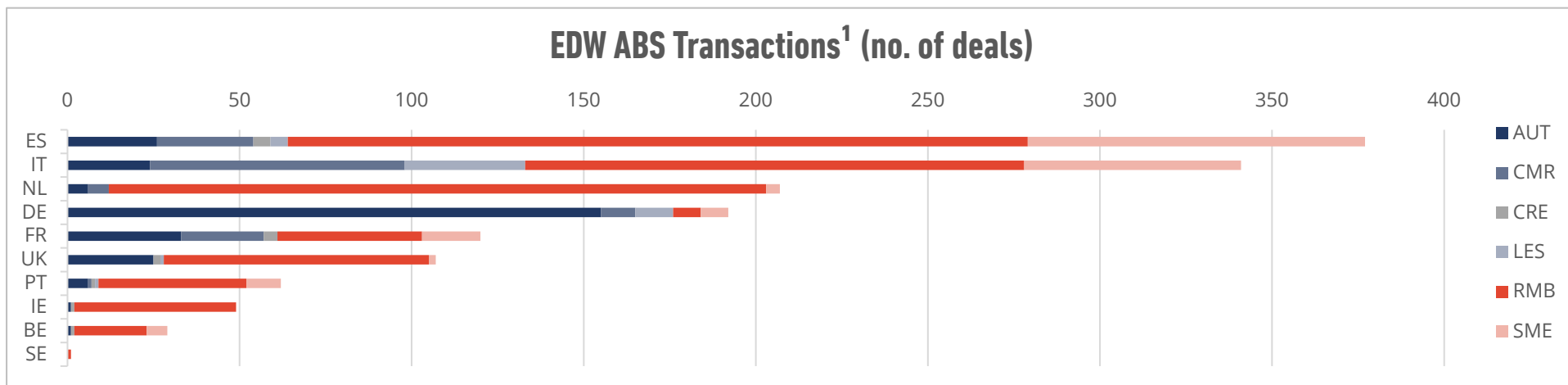


## Breakdown by Vintages\* (no. of deals)



Source: European DataWarehouse

# DATASET COMPOSITION AS OF 30 JUNE 2021

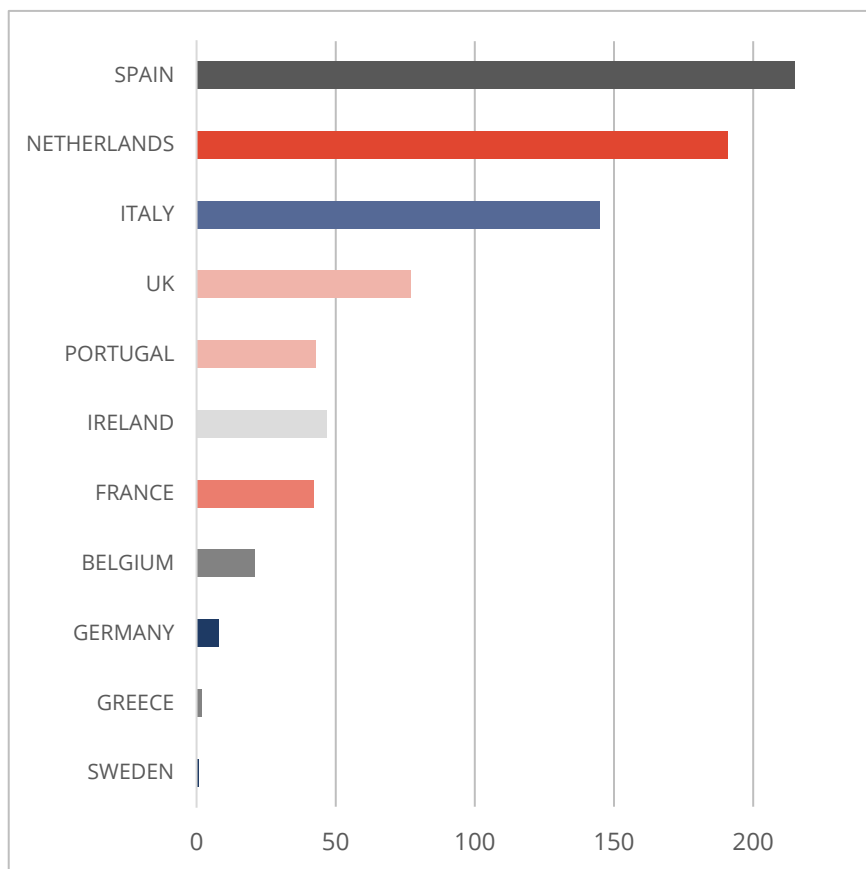


<sup>1</sup> Austria, Sweden, Norway, Finland and Luxembourg are not included in the chart

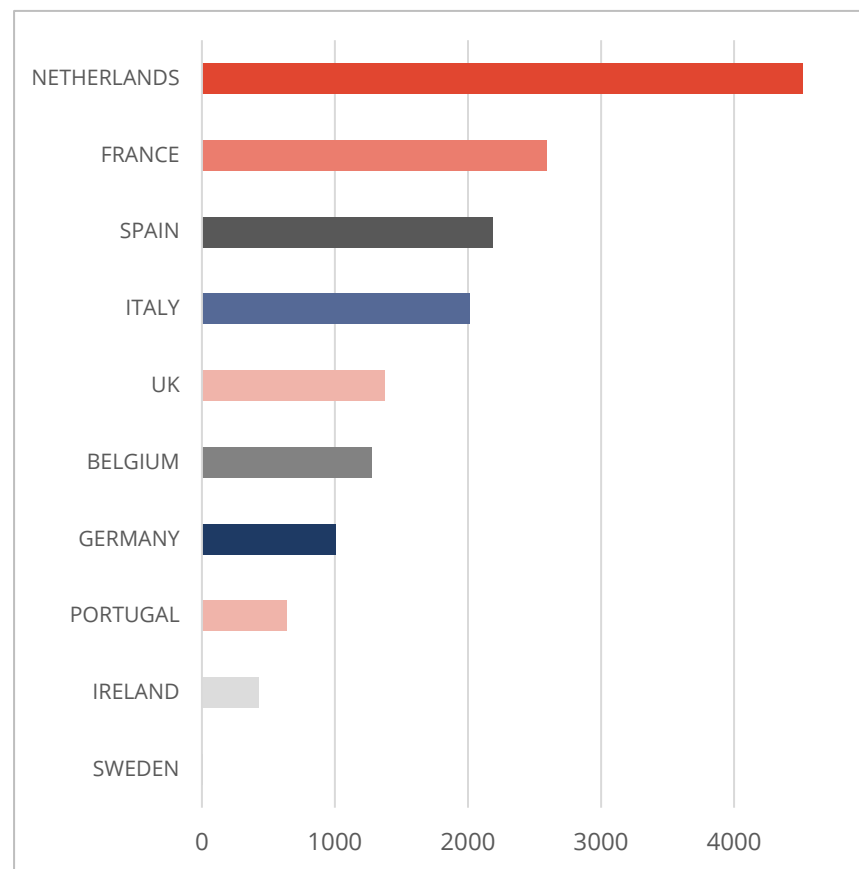
# RMBS

A total of 774 RMBS Deals & 16.39mn loans or loan parts

## DEALS



## LOANS OR LOAN PARTS

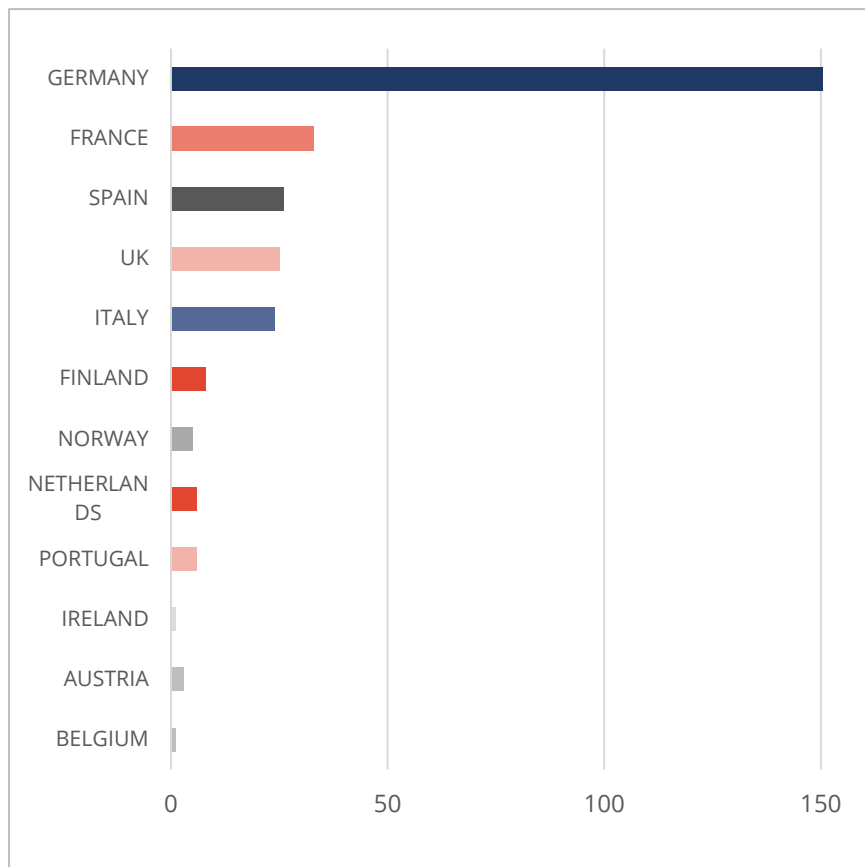


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

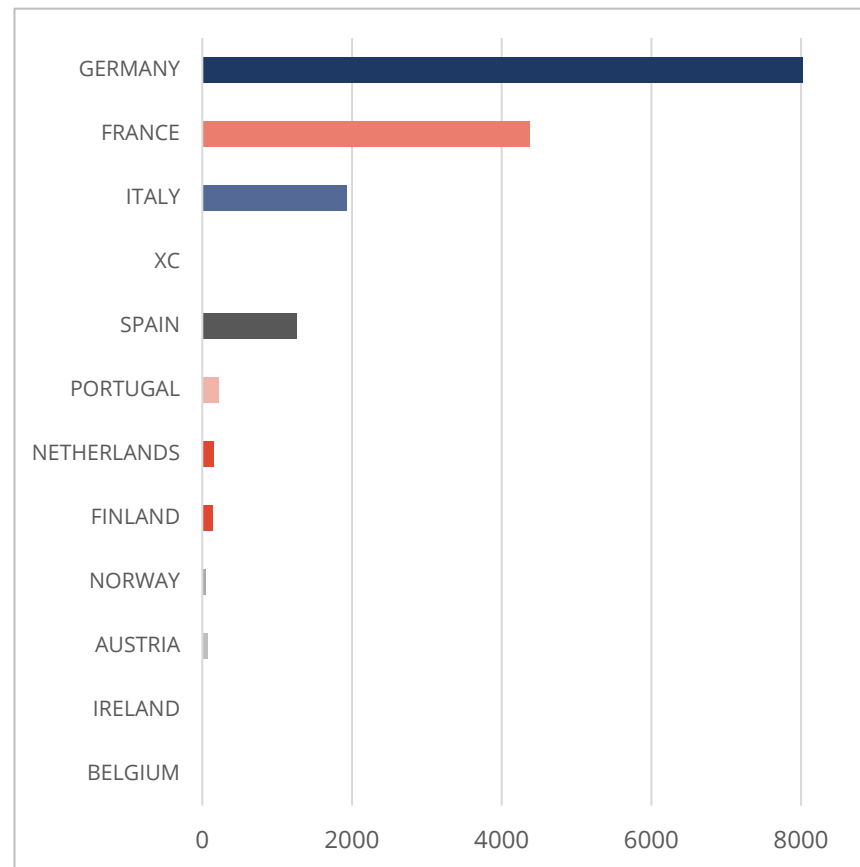
# AUTO

A total of 285 AUTO Deals & 18.62 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

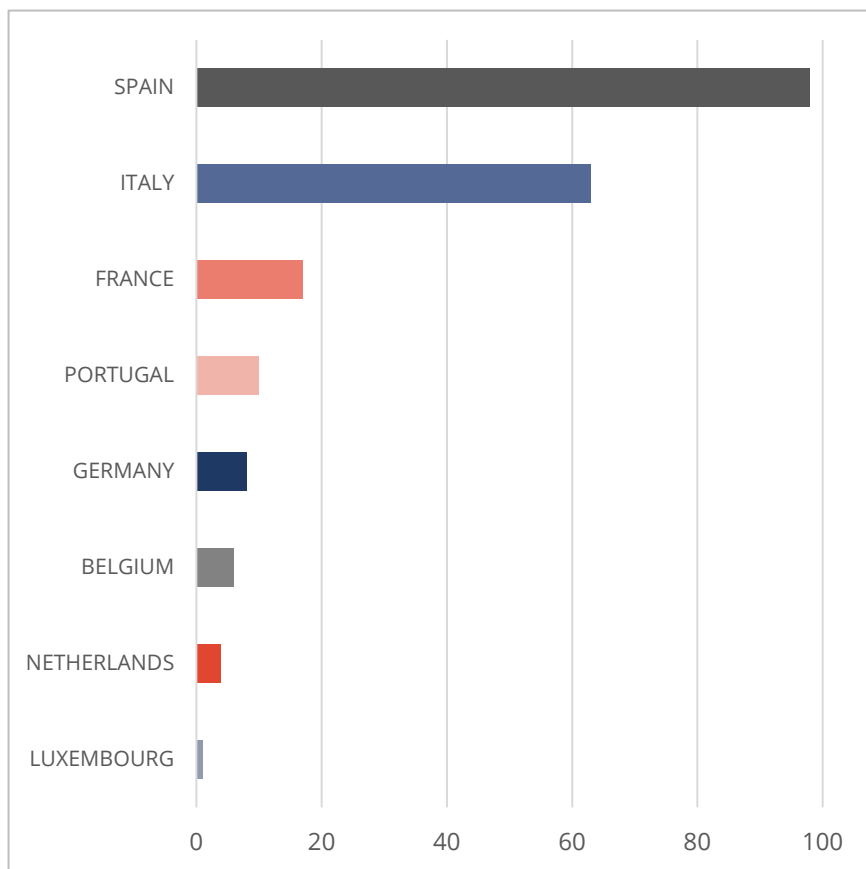


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

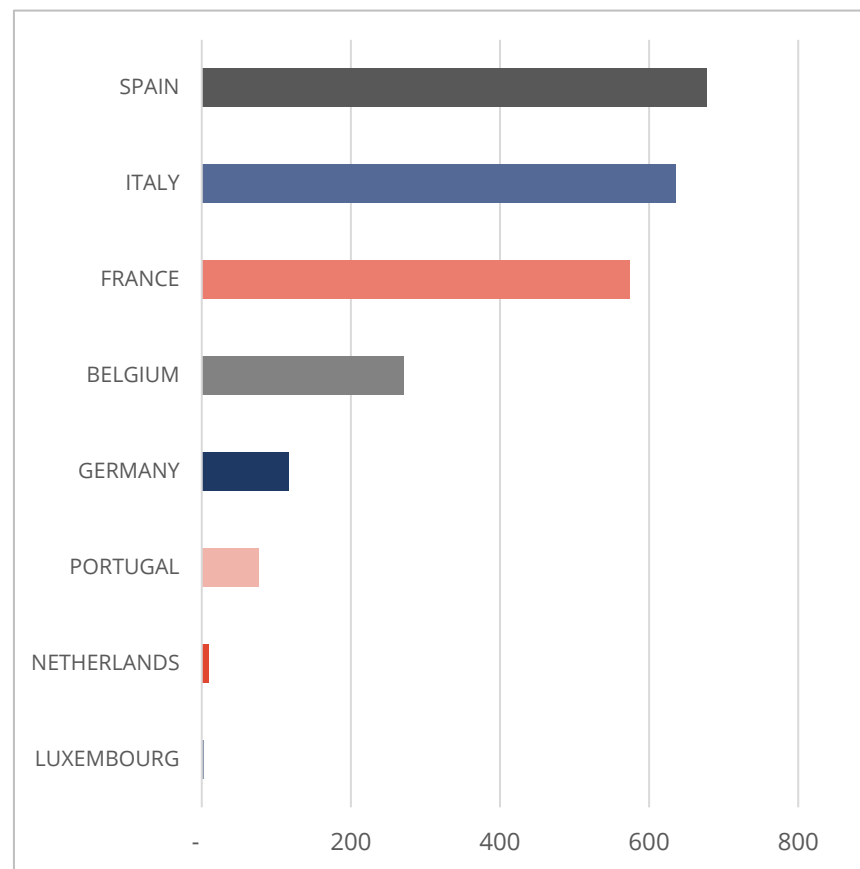
# SME

A total of 206 SME Deals & 2.39 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS



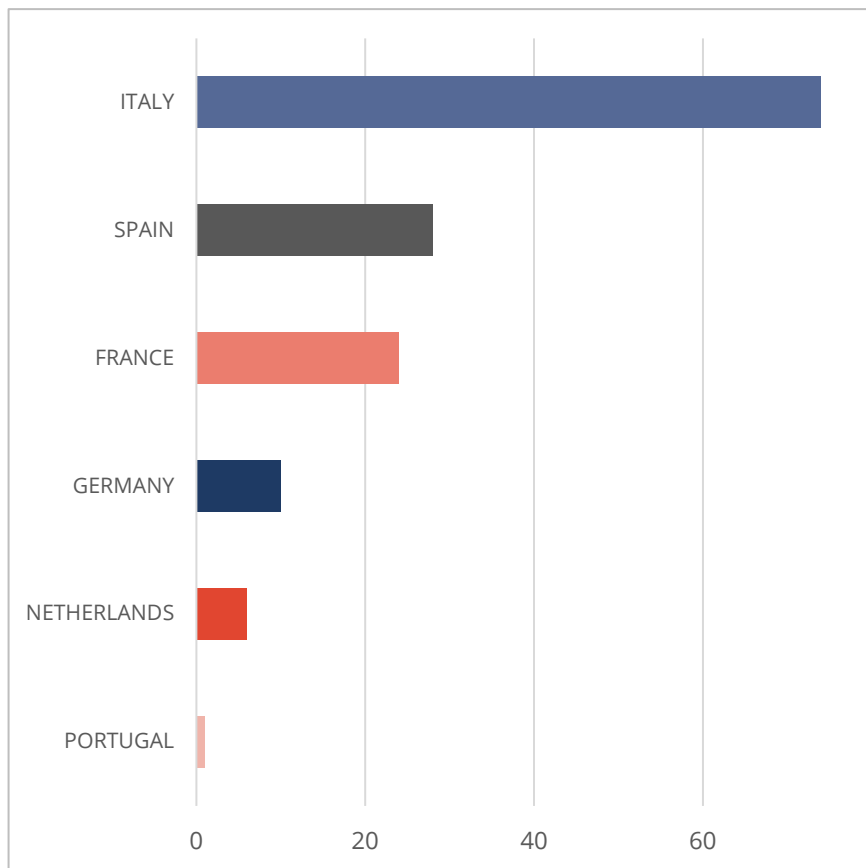
The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)



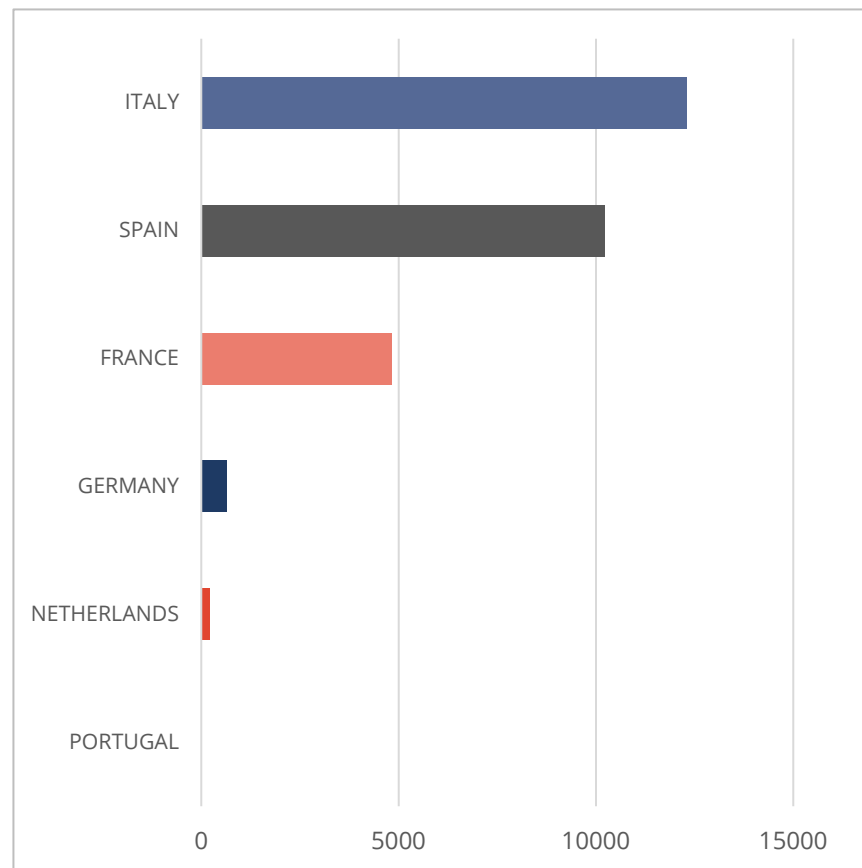
# CONSUMER

A total of 145 Consumer Deals & 28.42 mn loans or loan parts

### DEALS



### LOANS OR LOAN PARTS

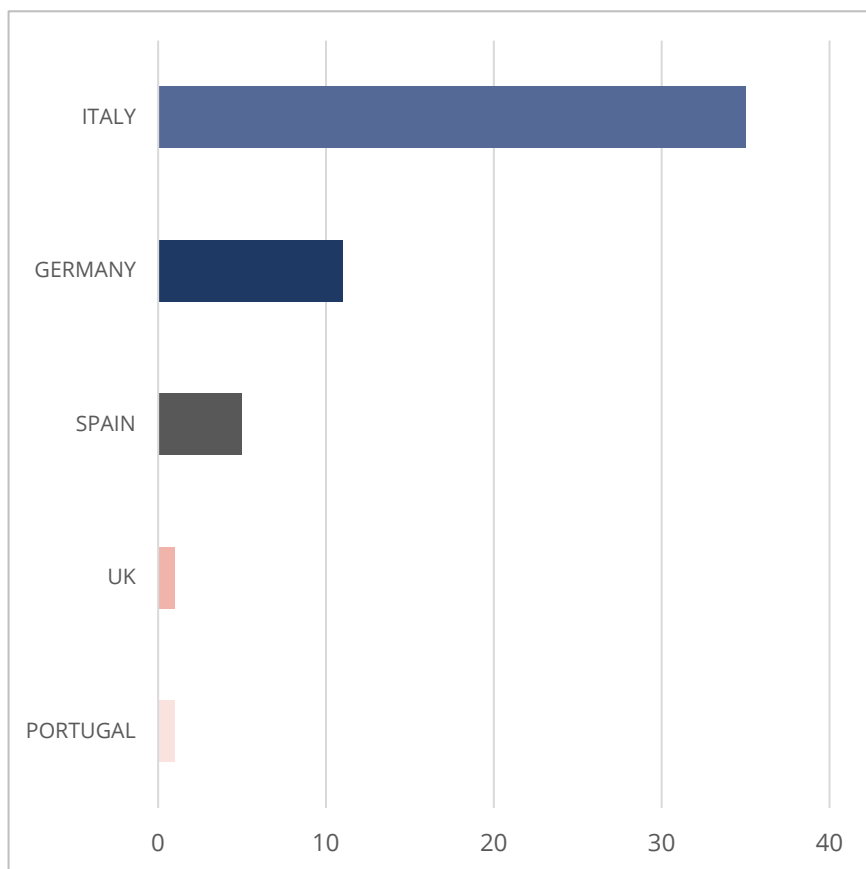


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

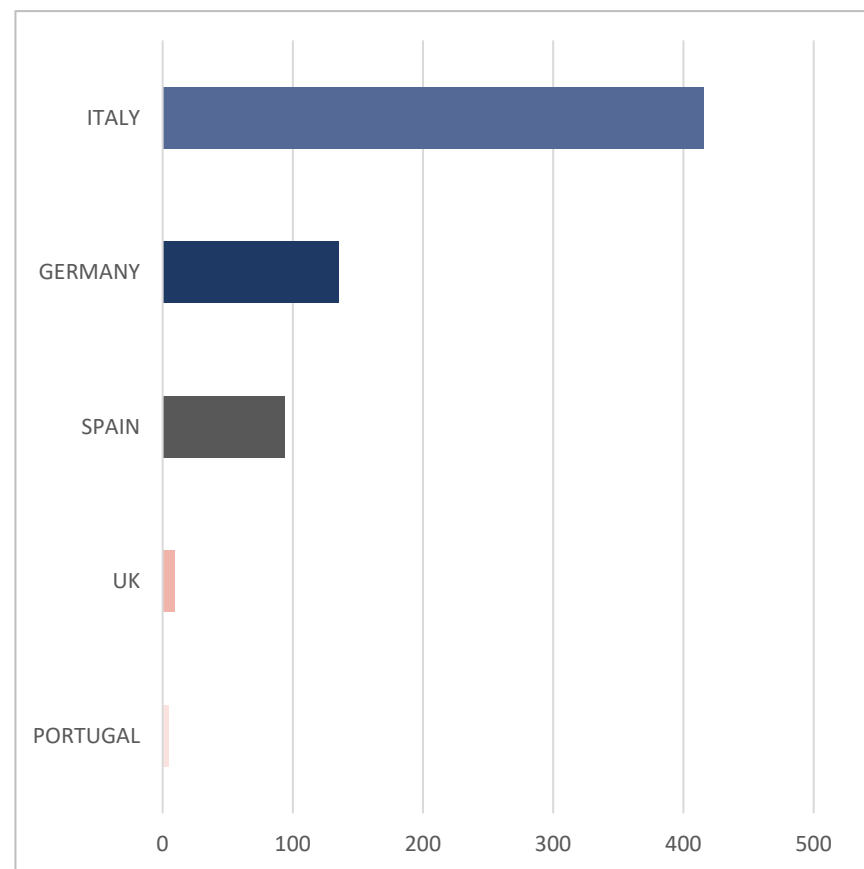
# LEASING

A total of 52 Leasing Deals & 0.67 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

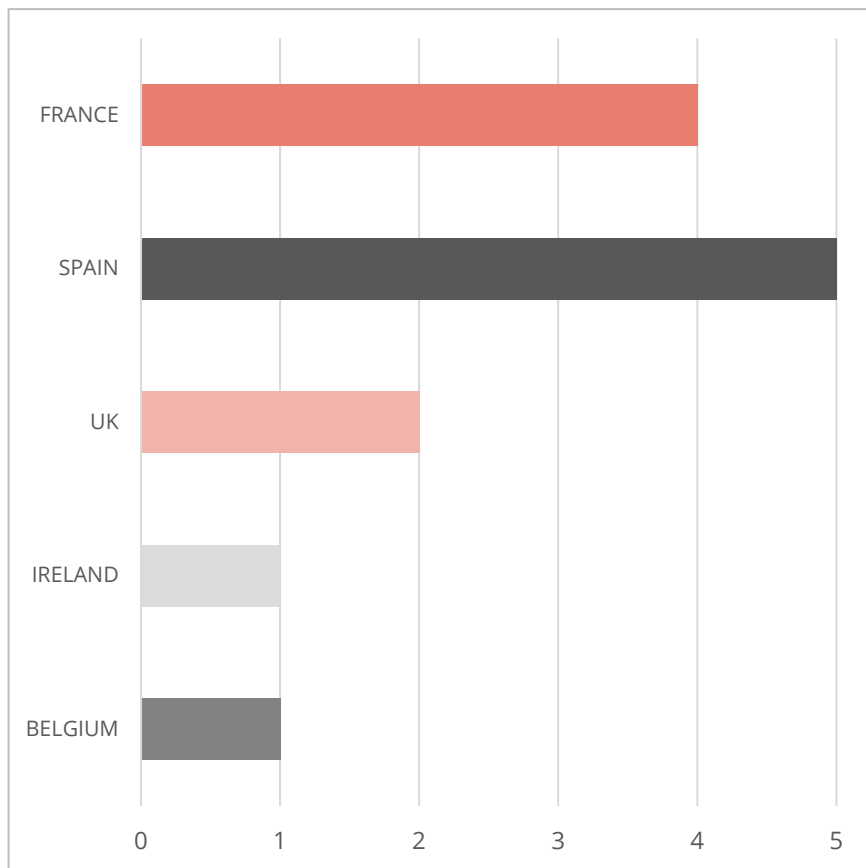


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

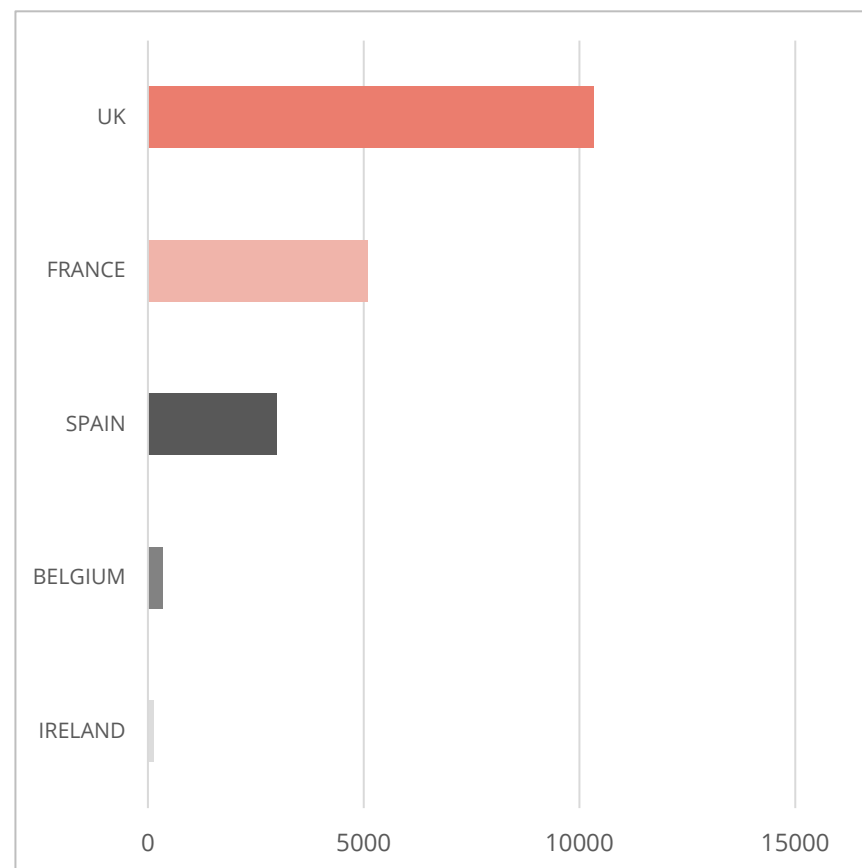
# CREDIT CARD

A total of 14 Credit Card Deals & 19.17 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

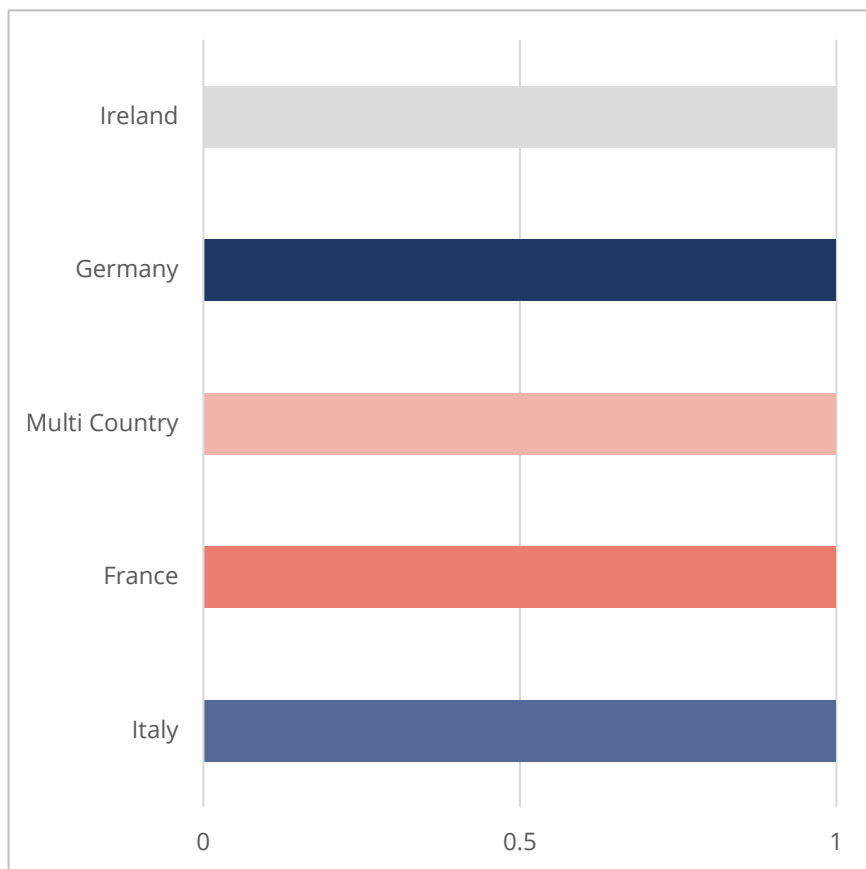


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

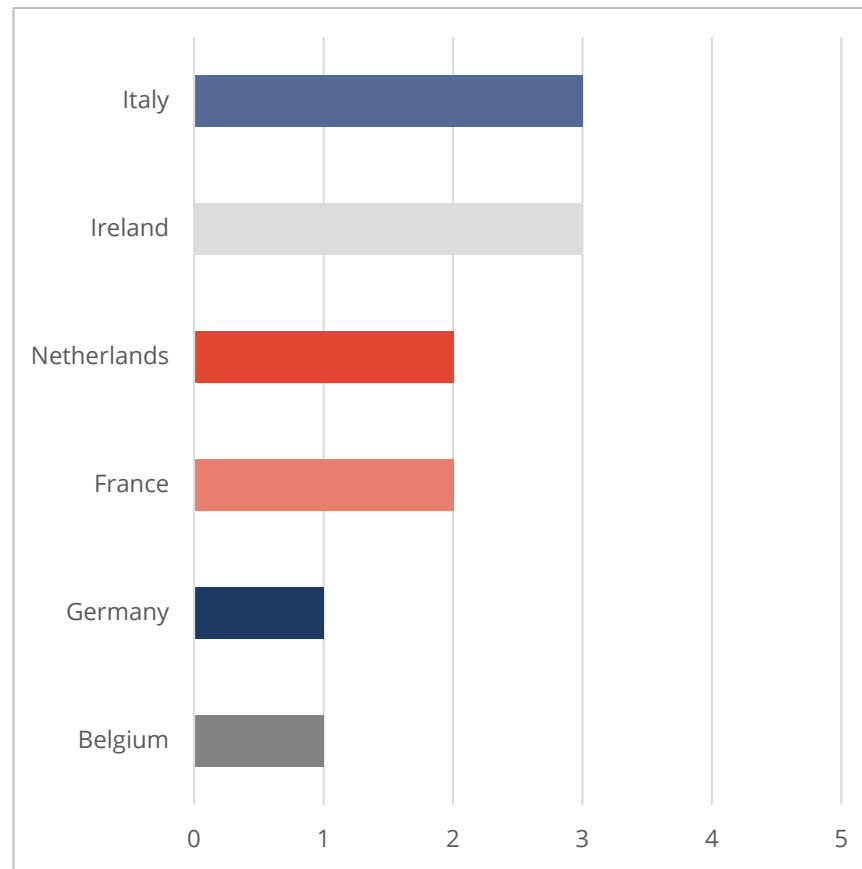
# CMBS

A total of 5 CMBS Deals & 12 loans or loan parts

## DEALS



## LOANS



The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

# COVERED BONDS

A total of 4 Covered Bonds have been uploaded to European DataWarehouse

## BPER OBG1

**Data Owner:**  
BPER Banca S.p.A.

**ED Code:**  
CBOMIT000103100420115

**Vintage:**  
2011

**Country:**  
Italy

**Original Deal Size  
(in millions):**  
7000.0

## BPER OBG2

**Data Owner:**  
BPER Banca S.p.A.

**ED Code:**  
CBOMIT000103100620151

**Vintage:**  
2015

**Country:**  
Italy

**Original Deal Size  
(in millions):**  
5000.0

## UNICREDIT OBG S.R.L.

**Data Owner:**  
UniCredit S.p.a.

**ED Code:**  
CBOSIT000061101420129

**Vintage:**  
2012

**Country:**  
Italy

**Original Deal Size  
(in millions):**  
25000.0

## UNICREDIT BPC MORTGAGE S.R.L.

**Data Owner:**  
UniCredit S.p.a.

**ED Code:**  
CBOSIT000061101520084

**Vintage:**  
2008

**Country:**  
Italy

**Original Deal Size  
(in millions):**  
35000.0

# NPLS PRESENT IN SME LOAN-LEVEL DATA

CUMULATIVE NUMBER OF LOANS DEFAULTED AND 90 DAYS IN ARREARS FOR SME UP TO THE PCD OF 31 DECEMBER 2020

Total		Account Status ever in Default or Arrears ever 90 days or above		Account Status ever in Default		
Country	Deals	Loans	Borrowers	Loans	Borrowers	Loans
ES	97	1,471,428	82,754	91,533	62,621	69,832
IT	63	1,035,225	62,156	71,877	34,732	40,048
FR	15	5,137,112	4,906	5,668	2,515	2,924
PT	10	199,344	9,858	11,137	8,360	9,566
BE	6	869,451	10,473	15,842	7,160	11,311
NL	4	51,252	2,752	3,680	2,707	3,621
<b>Total</b>	<b>195</b>	<b>8,763,812</b>	<b>172,899</b>	<b>199,737</b>	<b>118,095</b>	<b>137,302</b>

Note:

- Account Status of Default is according to the European Central Bank (ECB) taxonomy: when "Default or Foreclosure on the loan per the transaction definition" (AS121) is indicated as "Y"
- 90 Days in Arrears is according to the European Central Bank (ECB) taxonomy when "Number of Days in Interest Arrears" (AS116) or "Number of Days in Principal Arrears" (AS118) is greater than or equal to 90

# NPLS PRESENT IN RMBS LOAN-LEVEL DATA

CUMULATIVE NUMBER OF LOANS DEFAULTED AND 90 DAYS IN ARREARS FOR RMBS UP TO THE POOL CUT OFF DATE OF 31 DECEMBER 2020

Total		Account Status ever in Default or Arrears ever 90 days or above		Account Status ever in Default		
Country	Deals	Loans	Borrowers	Loans	Borrowers	Loans
<b>ES</b>	214	2,535,650	154,287	160,914	85,080	89,130
<b>NL</b>	191	6,285,382	58,628	99,388	32,723	47,285
<b>IT</b>	145	2,479,411	135,429	160,196	72,584	84,021
<b>PT</b>	42	860,629	44,284	55,899	28,267	33,104
<b>UK</b>	54	3,479,079	57,901	69,586	6,194	8,421
<b>FR</b>	42	6,537,336	50,007	53,137	22,287	24,173
<b>IE</b>	47	506,672	59,488	62,650	10,862	12,573
<b>BE</b>	21	2,074,667	22,271	27,014	11,591	13,360
<b>Total</b>	<b>756</b>	<b>24,758,826</b>	<b>582,295</b>	<b>688,784</b>	<b>269,587</b>	<b>312,067</b>

Note:

- Account Status of Default is according to the European Central Bank (ECB) taxonomy when "Default or Foreclosure on the loan per the transaction definition" (AS121) is indicated as "Y"
- 90 Days in Arrears is according to the European Central Bank (ECB) taxonomy when "Number of Days in Interest Arrears" (AS116) or "Number of Days in Principal Arrears" (AS118) is greater than or equal to 90

# THANK YOU//CONTACT US

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