

CORPORATE PRESENTATION

Q3 2020



WHO WE ARE

COMPANY

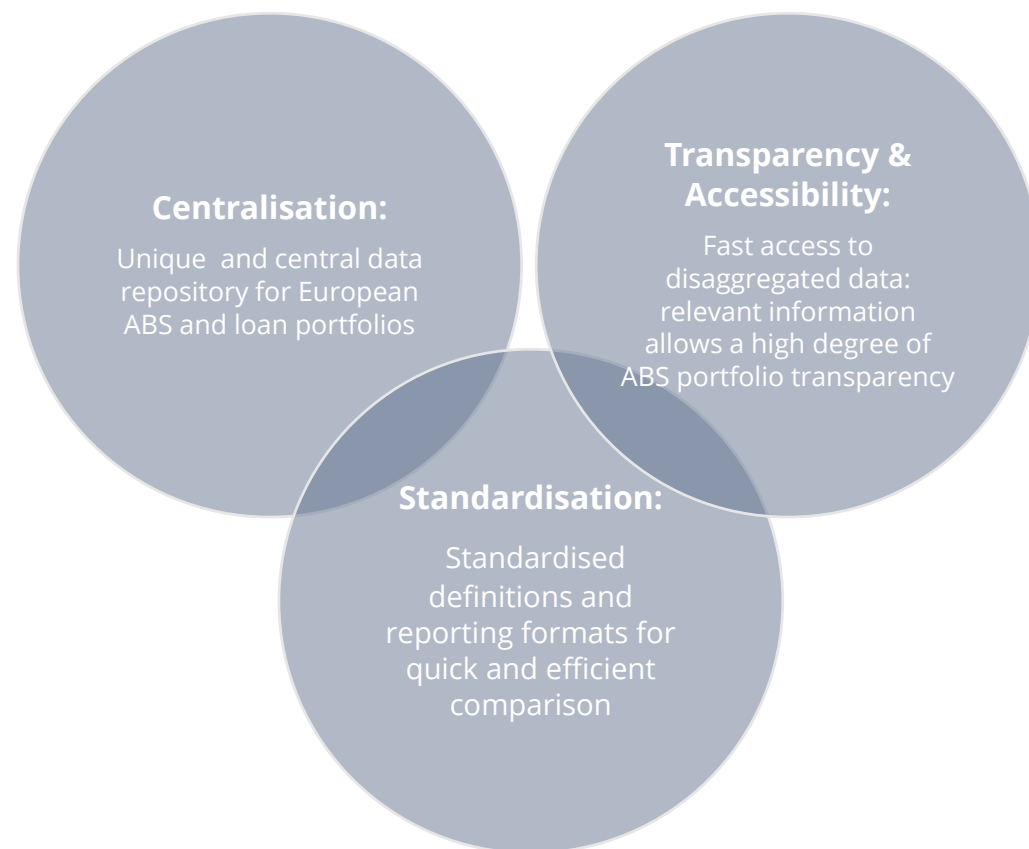
European DataWarehouse (ED) provides loan and bond level data as well as documentation repository services for the fixed income market

ED currently hosts data for over 1250 Asset-Backed Security (ABS) transactions and private portfolios belonging to several different originators across Europe

CLIENTS

More than 500 data owners, data providers and data users are registered with ED

Originators, issuers, sponsors and servicers upload ABS data to ED, while data users including investors, data vendors, rating agencies and public institutions use ED data for monitoring and risk assessment purposes



A UNIQUE ORGANISATION

ED was created in 2012 as part of the implementation of the European Central Bank ABS Loan Level Initiative. ED became fully operational in January and is funded and owned by a mix of market participants. ED operates as a utility to respond to the need for improved transparency to investors and other market participants in ABS.

SUPERVISORY BOARD: Consists of currently 13 representatives and is responsible for the strategy and monitoring ED's operations as a market initiative.

PRICING COMMITTEE: Consists of currently 8 members from the ABS industry and is responsible for setting the fee structure for ED clients. The fees are set in line with ED's utility approach



17 SHAREHOLDERS



WHAT WE DO

PROVIDING DATA

CHANNELS

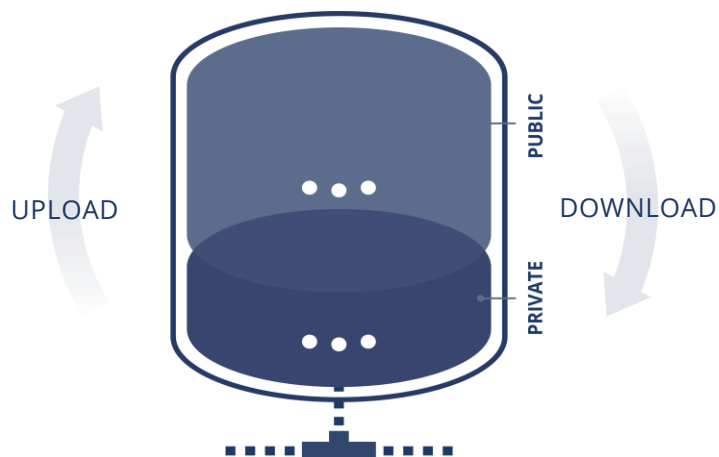
EDitor

API

SFTP

DATA TOOL KIT

ED DATABASE



ACCESSING DATA

CHANNELS

EDitor

EDvance

API

SFTP

ED Cloud

HISTORY

2009	2010	2011	2012
<ul style="list-style-type: none"> The European Central Bank (ECB) introduced the concept of standardised loan level data reporting across Europe 	<ul style="list-style-type: none"> ECB announced the ABS Loan Level Data (LLD) Initiative 	<ul style="list-style-type: none"> The European DataWarehouse project was launched in December 2011 	<ul style="list-style-type: none"> The European DataWarehouse GmbH (ED) was formed in Frankfurt, Germany
2013	2014	2015	2016
<ul style="list-style-type: none"> ED officially started operating ED developed the Toolkit and EDplus products 	<ul style="list-style-type: none"> 800 ABS deals were created in Edwin A private area within Edwin for ABS transactions was launched 	<ul style="list-style-type: none"> A deal document repository, to enhance investor analysis was implemented ED Cloud, Data Quality Tracking System and ED Quality Checker (EDQC) were launched 	<ul style="list-style-type: none"> ED Cloud Pro was launched enabling direct access to the entire universe of ED loan and bond level data More than 1000 ABS deals are currently stored in Edwin
2017	2018		
<ul style="list-style-type: none"> Editor was launched Data Quality Scores (DQS1 & DQS2) were made available to DO/DPs & DUs EDvance, a web-based solution designed for investors, analysts and researchers was launched 	<ul style="list-style-type: none"> First covered bond was uploaded in Edwin EBA NPL 		

KEY FIGURES

OUR LLD

> 35,000

LLD submissions

17

average daily
submissions

80 mm

loans or loan parts

> 2 bn

loan records

8m

securitised properties

OUR DEALS

23

LLD submissions per
transaction on average

1567

ABS deals stored in
ED database

15

jurisdictions

7

asset classes

OUR FIRM

28

team members

15

languages spoken

7

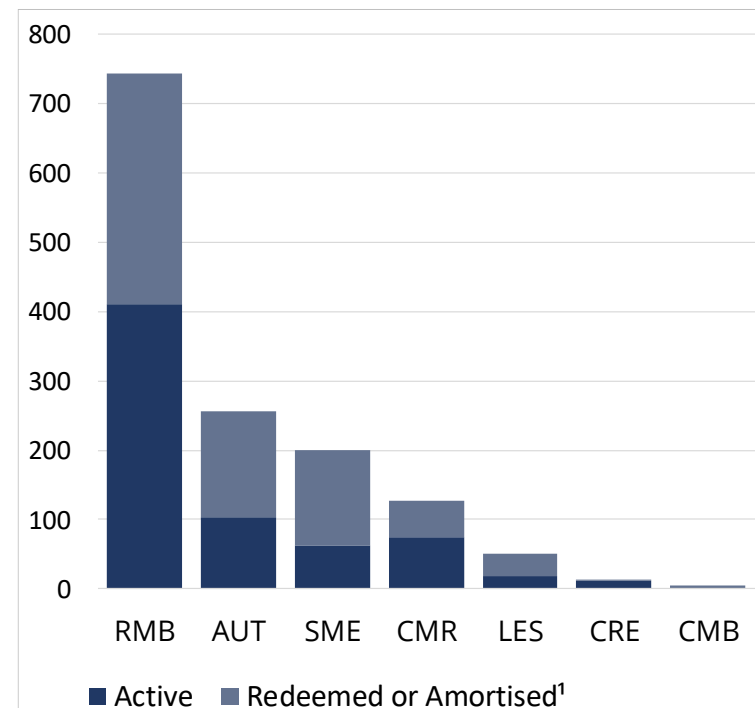
years supporting
transparency

KEY FIGURES

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

Asset Class	Active	Redeemed or Amortised ¹	Total	Number of loans ²
RMB	411	332	743	16.02
AUT	103	153	256	16.31
SME	62	138	200	2.17
CMR	74	53	127	26.55
LES	18	32	50	0.63
CRE	11	2	13	18.43
CMB	0	5	5	12
TOTAL	679	715	1394	80.12

Number of Public Deals



¹ Upload of loan level data has discontinued, typically due to bond redemptions

² based on only the latest LLD submissions (numbers in Millions)

³ based on only the latest LLD submissions (numbers in Millions)

⁴ Number of loan sponsors in whole numbers

THANK YOU // CONTACT US

EUROPEAN DATAWAREHOUSE GMBH

Walther-von-Cronberg-Platz 2

60594 Frankfurt am Main

 **www.eurodw.eu**

 **enquiries@eurodw.eu**

 **+49 (0) 69 50986 9017**

This presentation (the “Presentation”) has been prepared by European DataWarehouse GmbH (the “Company”) and is being made available for information purposes only. The Presentation is strictly confidential and any disclosure, use, copying and circulation of this Presentation is prohibited without the consent from the Company. Information in this Presentation, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities or other financial products or instruments and does not take into account your particular investment objectives, financial situation or needs. No representation, warranty or undertaking, express or implied, is made as to the accuracy, completeness or appropriateness of the information and opinions contained in this Presentation. Under no circumstances shall the Company have any liability for any loss or damage that may arise from the use of this Presentation or the information or opinions contained herein. Certain of the information contained herein may include forward-looking statements relating to the business, financial performance and results of the Company and/or the industry in which it operates. Forward-looking statements concern future circumstances and results and other statements that are not historical facts, sometimes identified by the words “believes”, “expects”, “predicts”, “intends”, “projects”, “plans”, “estimates”, “aims”, “foresees”, “anticipates”, “targets”, “may”, “will”, “should” and similar expression. The forward-looking looking statements, contained in this Presentation, including assumptions, opinions and views of the Company or cited from third party sources are solely opinions and forecasts which are uncertain and subject to risks.