

INTRODUCING EDW EXTENDED TEMPLATES

1 DECEMBER 2020



AGENDA

- **INTRODUCING THE EDW EXTENDED REPORTING TEMPLATES**
- **GETTING STARTED**
- **Q&A**

ON TODAY'S CALL



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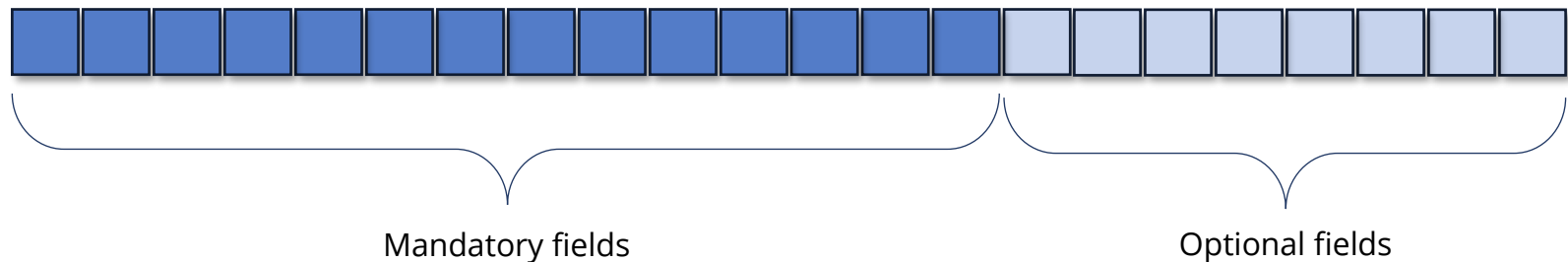
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INTRODUCING THE EDW EXTENDED TEMPLATES

ECB TEMPLATES 2012 – TODAY

- Between December 2012 and September 2013 the European Central Bank (ECB) published a series of reporting templates that were intended to improve transparency, give investors access to loan-level data, as well as ensure that rating agencies and other market participants have the information they need to update their credit and cash flow models.
- The reporting templates consist of various sets of fields. The Eurosystem decided that only a subset of those fields should be mandatory.



KEY FIGURES

OUR LLD

> 37,000

LLD submissions

17

average daily
submissions

82 mm

loans or loan parts

> 2.5 bn

loan records

8m

securitised properties

OUR DEALS

24

LLD submissions per
transaction on average

1618

ABS deals stored in
ED database

15

jurisdictions

7

asset classes

OUR FIRM

28

team members

15

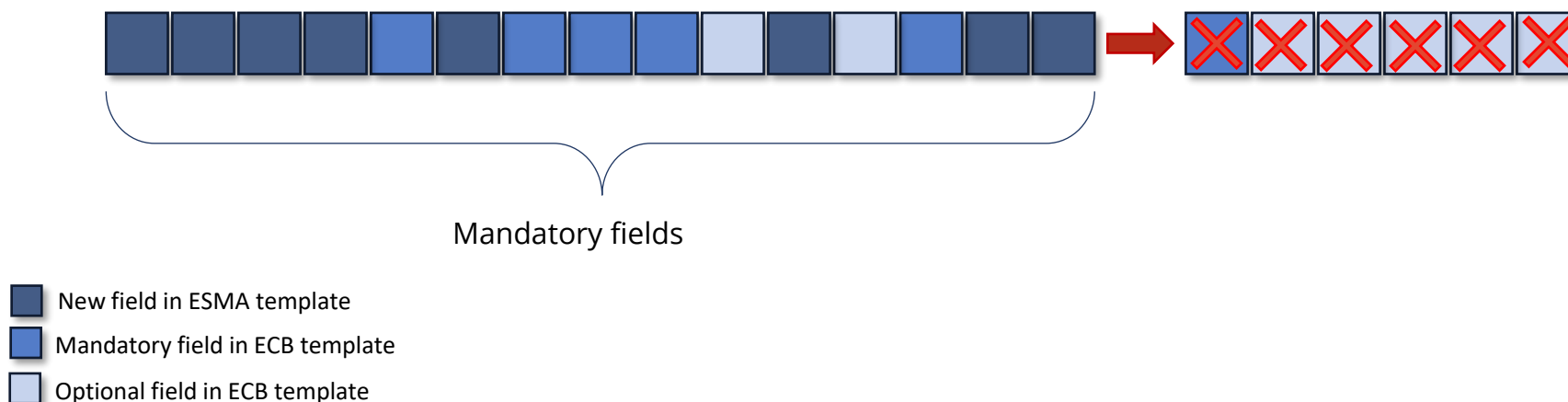
languages spoken

7

years supporting
transparency

ESMA TEMPLATES 2018 AND GOING FORWARD

- In August 2018 the European Securities and Market Authority (ESMA) published the draft underlying exposure templates, followed by subsequent versions.
- Compared to the ECB templates there are a series of key differences between the ESMA templates and the existing ECB templates.
- A key difference is the removal of fields. The ESMA templates include only mandatory fields.



XML DATA FORMAT

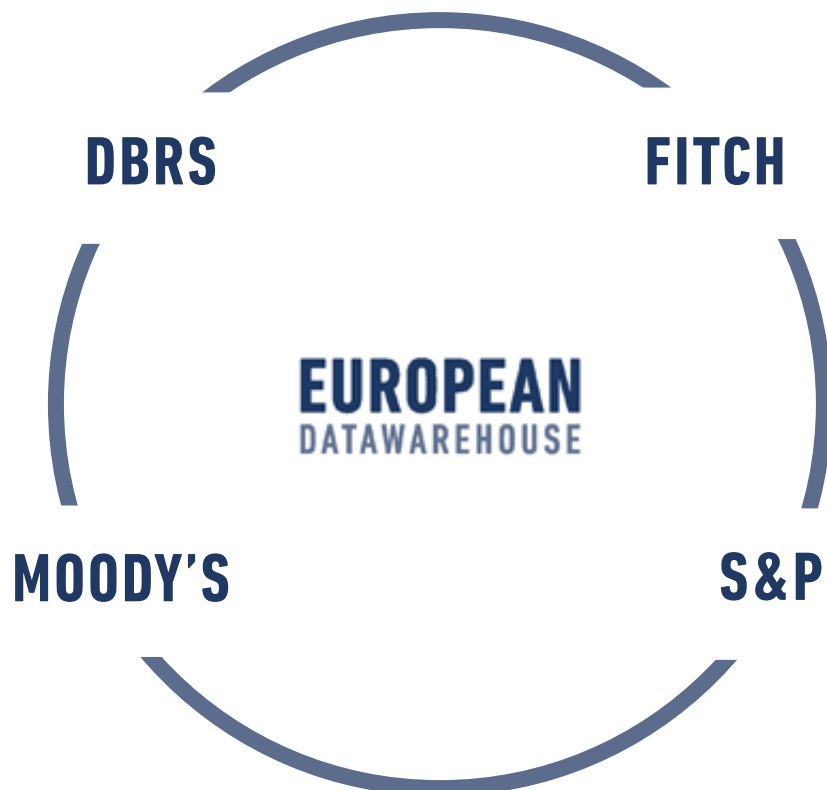
Data for ESMA eligibility will need to be uploaded as an XML File

- The ESMA XML Templates (latest version published on 19 August 2020) follow the ISO 20022 standard
- 4 Item codes covered by XML templates (1, 2, 11 & 12)
 - Underlying Exposures
 - Investor Report
 - *Inside information*
 - *Significant Event templates*
- Submitting data in XML is mandatory as per the regulation
- The XML data will be accepted by repositories only after they pass
 - Schema checks
 - Content checks
- ED offers a CSV to XML converter to help issuers avoid the complexities of XML generation

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```


INNOVATION AND COLLABORATION OVER MORE THAN 1 YEAR

Our teams identified and incorporated hundreds additional fields into the EDW Extended Templates



The EDW Extended Templates include..

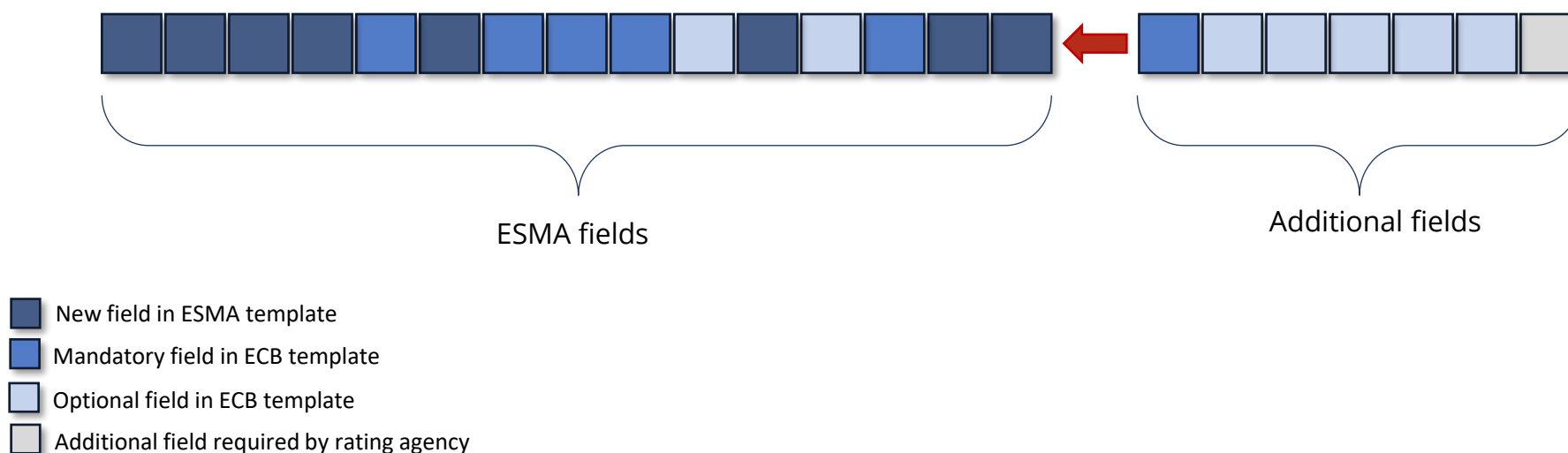
- All data fields that are required to meet the regulatory disclosure requirements under the Securitisation Regulation (EU) 2017/2402
- Additional information required by rating agencies.

Together we added the following fields per asset class...

- Residential: 61
- Auto: 11
- Corporate: 22
- Leasing: 12
- Consumer: 15
- Credit Cards: 5
- CMBS: 9
- Investor Reports: 97
- NPL: 5

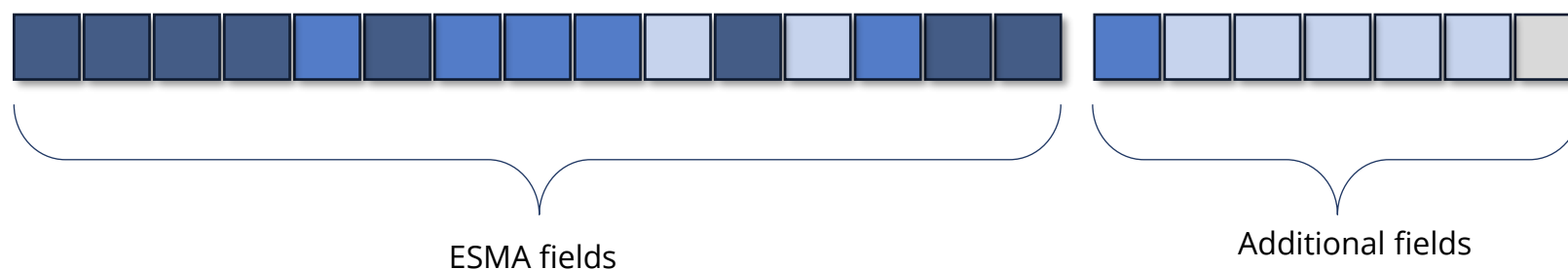
EDW EXTENDED TEMPLATES

- The ESMA templates no longer comprise data fields containing valuable information that rating agencies and other market participants need to update their credit and cash flow models.
- The EDW Extended Templates contain all data fields required to meet the regulatory disclosure requirements while at the same time providing all the information required by rating agencies.
- All fields added in the extended template are optional; rating agencies will accept templates with a subset of populated additional fields as long as they fulfil the reporting needs



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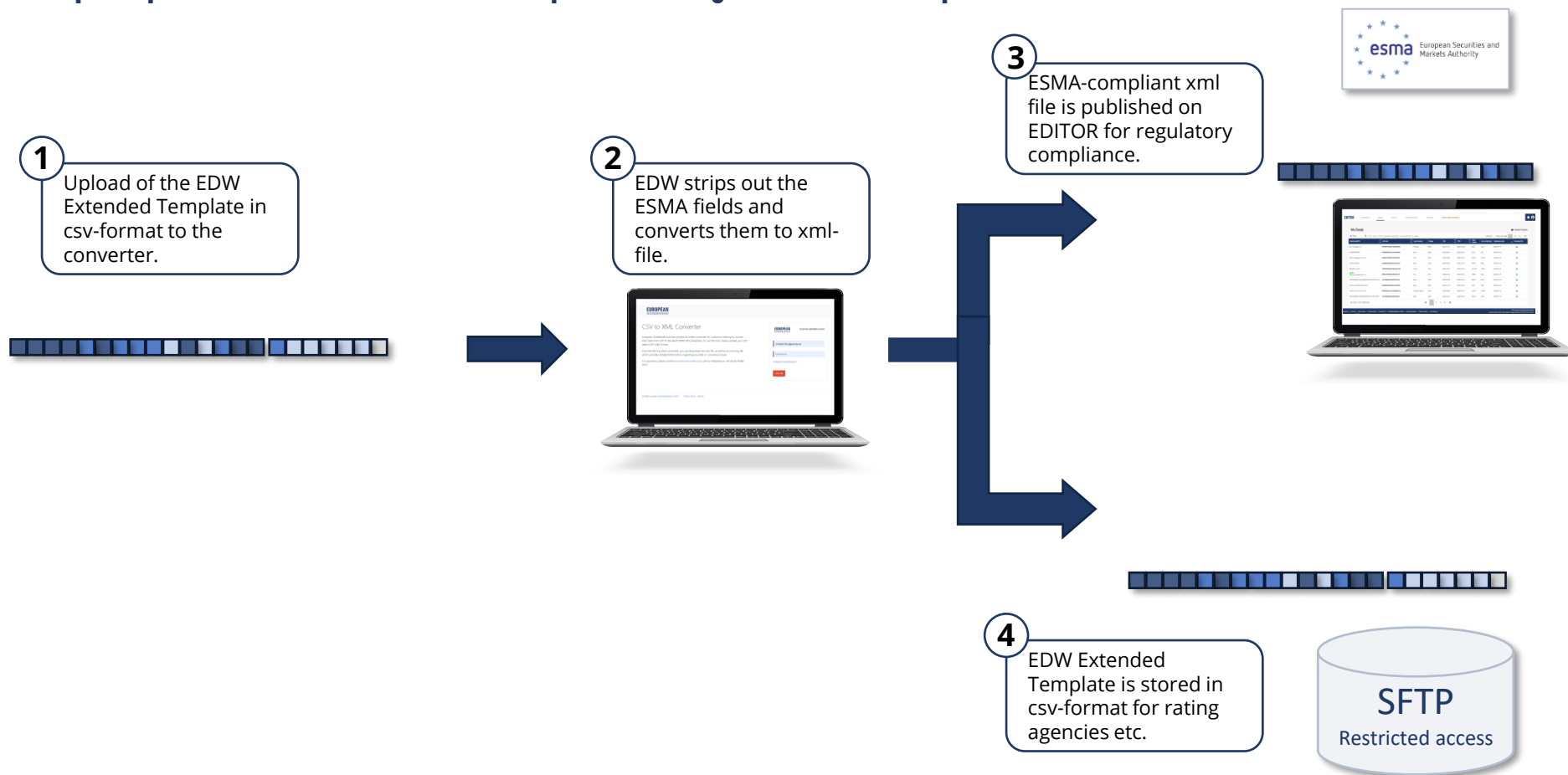


- New field in ESMA template
- Mandatory field in ECB template
- Optional field in ECB template
- Additional field required by rating agency

GETTING STARTED

EDW EXTENDED TEMPLATES – DATA PROCESS

The upload process for the EDW Extended Templates is straightforward and simple.



SIMPLE DOWNLOAD PROCESS

EUROPEAN
DATAWAREHOUSE

CSV to XML Converter

- **Valid Zip File Name:** <SecuritisationIdentifier>_<CutOffDate>.zip (e.g. 9857106A0EDK9B99AM17N192215_2018-05-31.zip)
- **Sorting of Loan IDs:** Loans and collaterals must be sorted in the same order using the "New Underlying Exposure Identifier" field


Choose File

No file chosen


Convert




Download CSV Samples

Use EDW's ESMA + Rating Agency CSV Templates to generate both an ESMA compliant XML as well as submit the extended template directly to rating agencies.

[ESMA + Rating Agency CSV Template](#) (in partnership with DBRS Morningstar, Fitch Ratings, Moody's Investors Service and S&P Global Ratings) 

RECOMMENDED!

[ESMA CSV Template](#) 

Name
 ABCP
 Non-ABCP
 Extended_Reporting_Template_V23

AUTO EXAMPLE

Extended Fields Only

	A	B	C	D	E	F	G
1	Fields	Section	FIELD NAME	CONTENT TO REPORT	FORMAT	For info: existing ECB or EBA NPL template field code	Version
2	ED1_AUTL	Underlying exposures information section	Interest Rate Type	Interest rate type: Floating rate loan (for life) - FLTR Floating rate loan linked to Libor, Euribor, BoE reverting to the Bank's standard variable rate (SVR), ECB reverting to Bank's SVR - FLTL Fixed rate loan (for life) - FXDL Fixed with future periodic resets - FXDR Fixed rate loan with compulsory future switch to floating - FXDF Capped - CAPP Discount - DISC Other - OTHER	{LIST}		v4
3	ED2_AUTL	Underlying exposures information	Interest Revision Date	Date interest rate next changes (e.g. discount margin changes, fixed period ends, loan re-fixed etc. this is not the next LIBOR reset date).	{DATEFORMAT}		v4
4	ED3_AUTL	Underlying exposures information	Final Margin / Interest Rate	The margin or interest rate (%) for the loan at the revision date.	{PERCENTAGE}		v4
5	ED4_AUTL	Underlying exposures information	Repurchase Amount	Loan repurchase price (if applicable).	{MONETARY}		v4
6	ED5_AUTL	Underlying exposures information section	Account Status Prior to Repurchase	Status of the loan immediately prior the repurchase date. Repurchased by Seller - Breach of Representations and Warranties (REBR) Repurchased by Seller - Defaulted (REDF) Repurchased by Seller - Restructured (RERE) Repurchased by Seller - Special Servicing (RESS) Repurchased by Seller - Other Reason (REOT)	{LIST}		v4
7	ED6_AUTL	Underlying exposures information section	Capitalised Insurance Premium	Amount of the insurance premium capitalised with the loan amount.	{MONETARY}		v4
8	ED7_AUTL	Underlying exposures information	Engine Type	Engine type (e.g. Diesel, Electric, Hybrid PHEV, Hybrid MHEV, Hybrid Other, Petrol)	{LIST}		v4
9	ED8_AUTL	Underlying exposures information	Emission Engine Standard	Euro Emission Engine Standard	{ALPHANUM-1000}		v4
10	ED9_AUTL	Underlying exposures information	Balloon Final Amount	Balloon final amount for German balloon contracts with 3-way financing option	{MONETARY}		v4
11	ED10_AUTL	Underlying exposures information	Year of Registration	Year of the first registration	{YEAR}		v4
12							
13							
14							

Resi
AUTO
Corporate
Leasing
Consumer
Credit Cards
CMBS
Investor Reports
NPL
+

AUTO EXAMPLE

ESMA + Extended templates for non-ABCP

AutoSave Off 1_AUT_Loan - Read-Only - Excel

File Home Insert Page Layout Formulas Data Review

Clipboard Font Alignment

CY26

	A	B	C	D	E	F	G
1	AUTL2	AUTL3	AUTL4	AUTL5	AUTL7	AUTL8	AUTL9
2	Original U	New Unde	Original O	New Oblig	Pool Addi	Date Of R	Redempti
3	LoanID1_C	LoanID1_N	OBG01_Or	OBG01_N	#####	#####	#####
4	LoanID2_C	LoanID2_N	OBG02_Or	OBG02_N	#####	#####	#####
5	LoanID3_C	LoanID3_N	OBG03_Or	OBG03_N	#####	#####	#####
6	LoanID4_C	LoanID4_N	OBG04_Or	OBG04_N	#####	#####	#####
7	LoanID5_C	LoanID5_N	OBG05_Or	OBG05_N	#####	#####	#####
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Diane Wathen

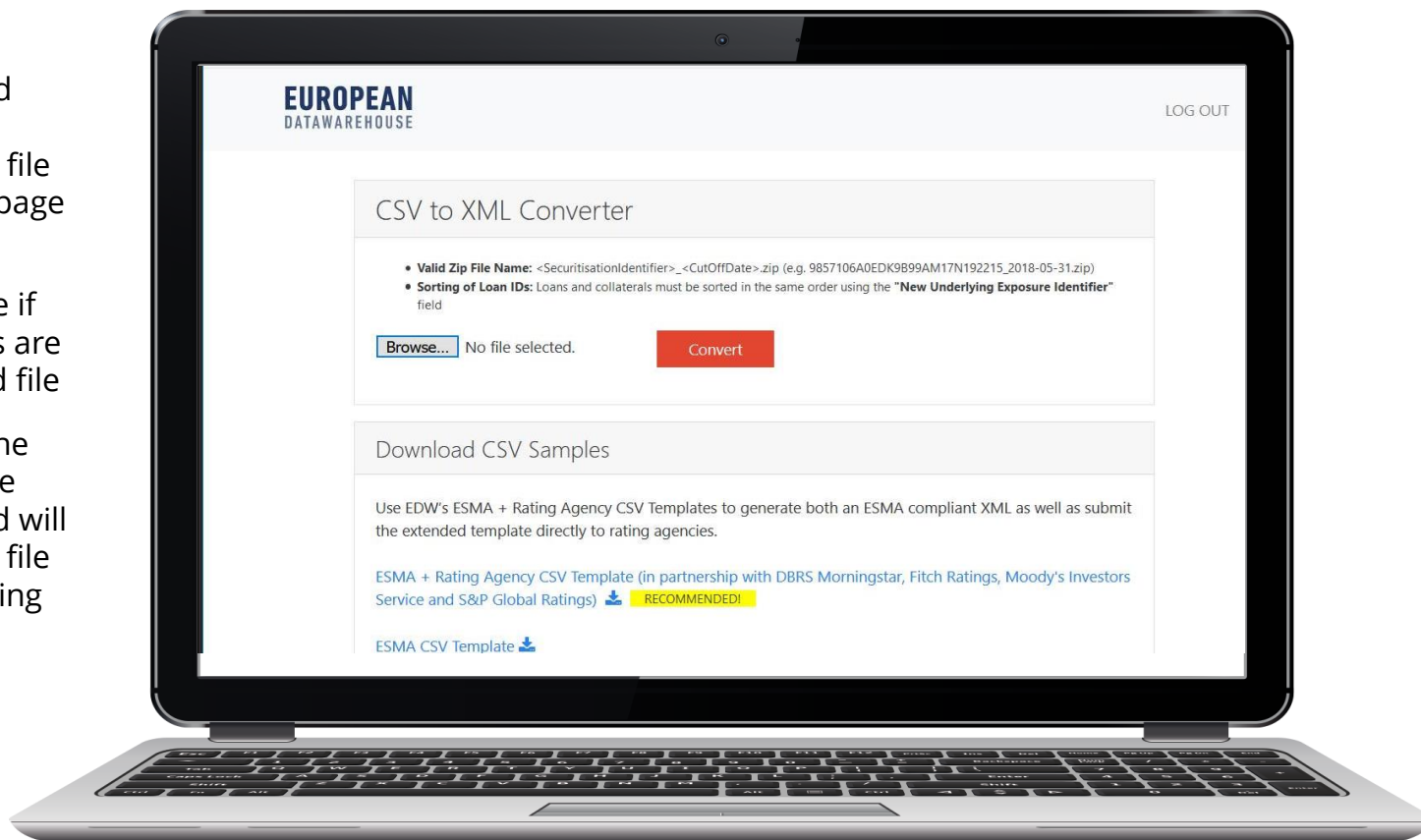
Share Comments

Conditional Formatting Format as Table Cell Styles Insert Delete Format Styles Cells Editing Ideas Sensitivity

	CW	CX	CY	CZ	DA	DB	DC	DD	DE	DF	DG
1	ED1_AUTL	ED2_AUTL	ED3_AUTL	ED4_AUTL	ED5_AUTL	ED6_AUTL	ED7_AUTL	ED8_AUTL	ED9_AUTL	ED10_AUTL	
2	Interest R	Interest R	Final Marg	Repurchas	Account S	Capitalise	Engine Ty	Emission t	Balloon Fi	Year of Registrati	
3	FCFS	#####	0.21	0	RERE	234.56	Diesel	Euro 5	2189.78	1990	
4	FCFS	#####	0.21	0	RERE	234.56	Diesel	Euro 5	5670	1980	
5	FCFS	#####	0.21	456.77	RERE	234.56	Diesel	Euro 5	567	1999	
6	FCFS	#####	0.21	234.55	RERE	234.56	Diesel	Euro 5	234.55	2001	
7	FCFS	#####	0.21	0	RERE	234.56	Diesel	Euro 5	2189.78	1990	
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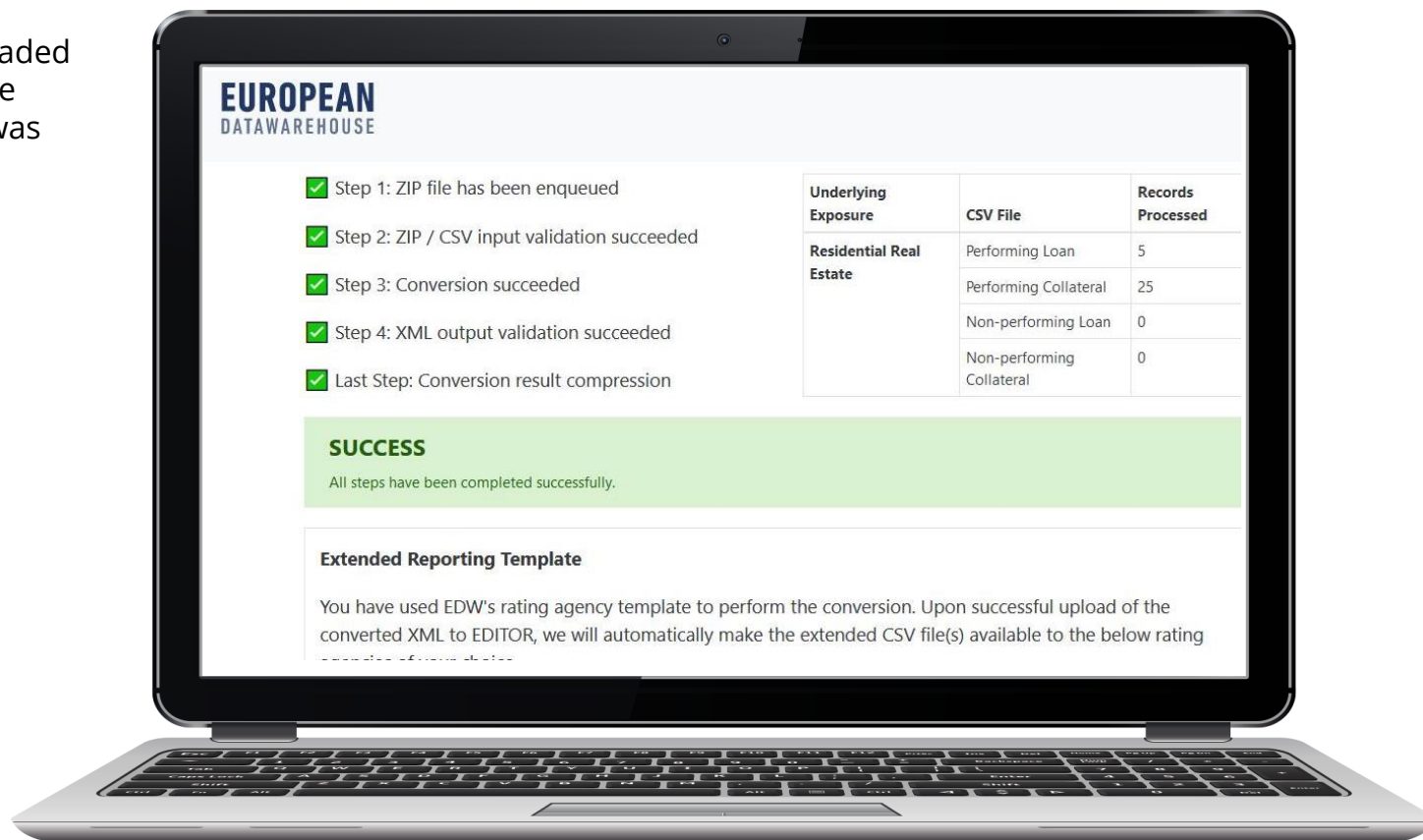
HOW TO SHARE DATA WITH THE RATING AGENCIES (FROM MID-DECEMBER)

1. After downloading and populating the extended templates, upload EDW Extended Template CSV file to converter site home page
2. The converter will automatically determine if the Extended Templates are included in the provided file
3. The converter will use the ESMA fields to create the XML ESMA template and will make the complete CSV file available to selected rating agencies



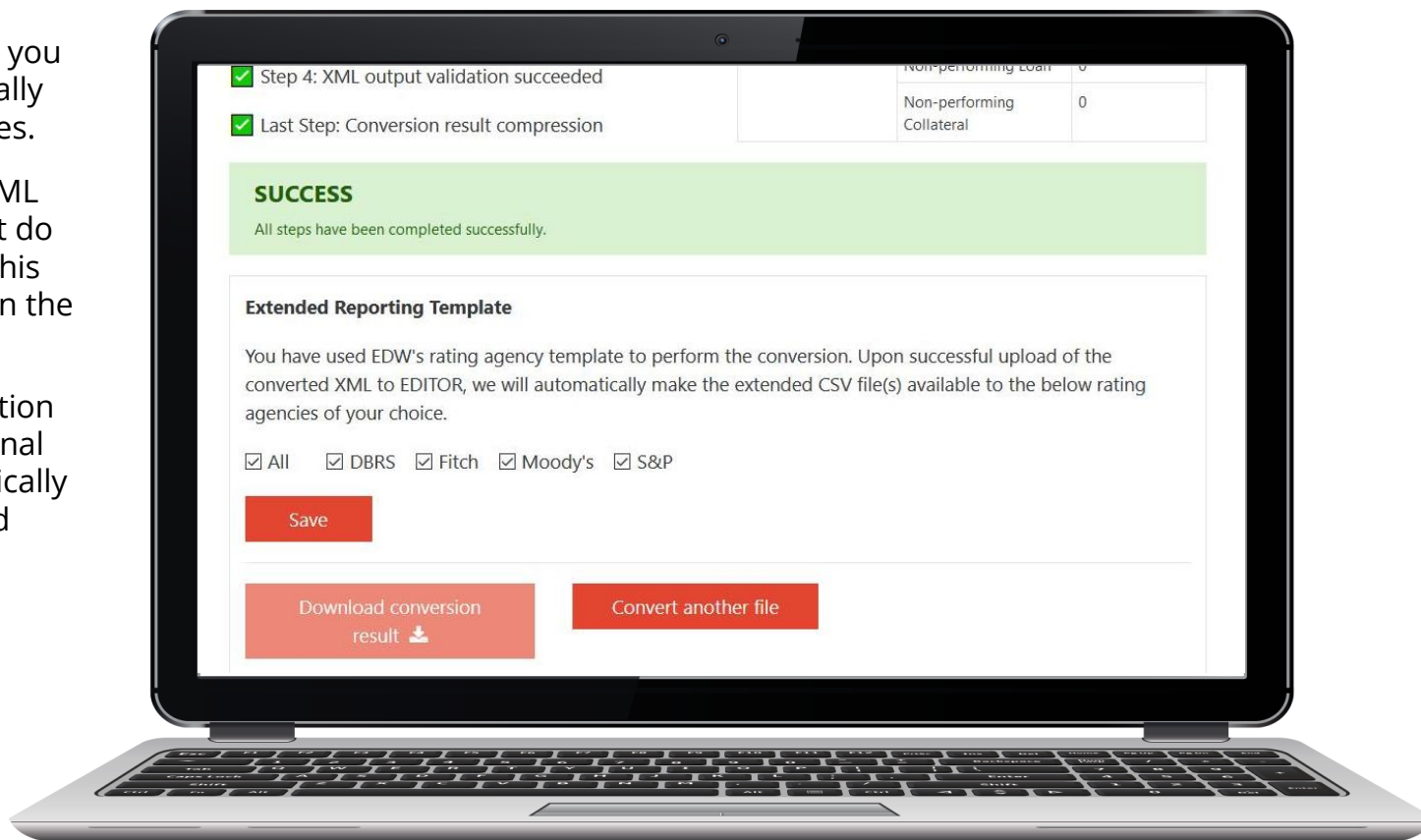
HOW TO SHARE DATA WITH THE RATING AGENCIES (FROM MID-DECEMBER)

4. Ensure the file has uploaded successfully and that the XML output validation was successful.



HOW TO SHARE DATA WITH THE RATING AGENCIES (FROM MID-DECEMBER)

5. Select the rating agency you would like to automatically receive the uploaded files.
6. Download your ESMA XML converted file (you must do this in order to upload this file via EDITOR or SFTP in the reporting stage)
7. After successful publication of the XML file, the original CSV file will be automatically shared with the selected rating agencies



KEY FEATURES & BENEFITS

KEY FEATURES

- **EDW Extended Templates contain all mandatory data fields prescribed by ESMA + the additional fields relevant for rating agencies**
- **Data can be submitted in easy to use csv-format**
- **Automatic generation of ESMA compliance files in XML-format**
- **EDW Extended Templates are provided via SFTP with restricted access for selected parties only**

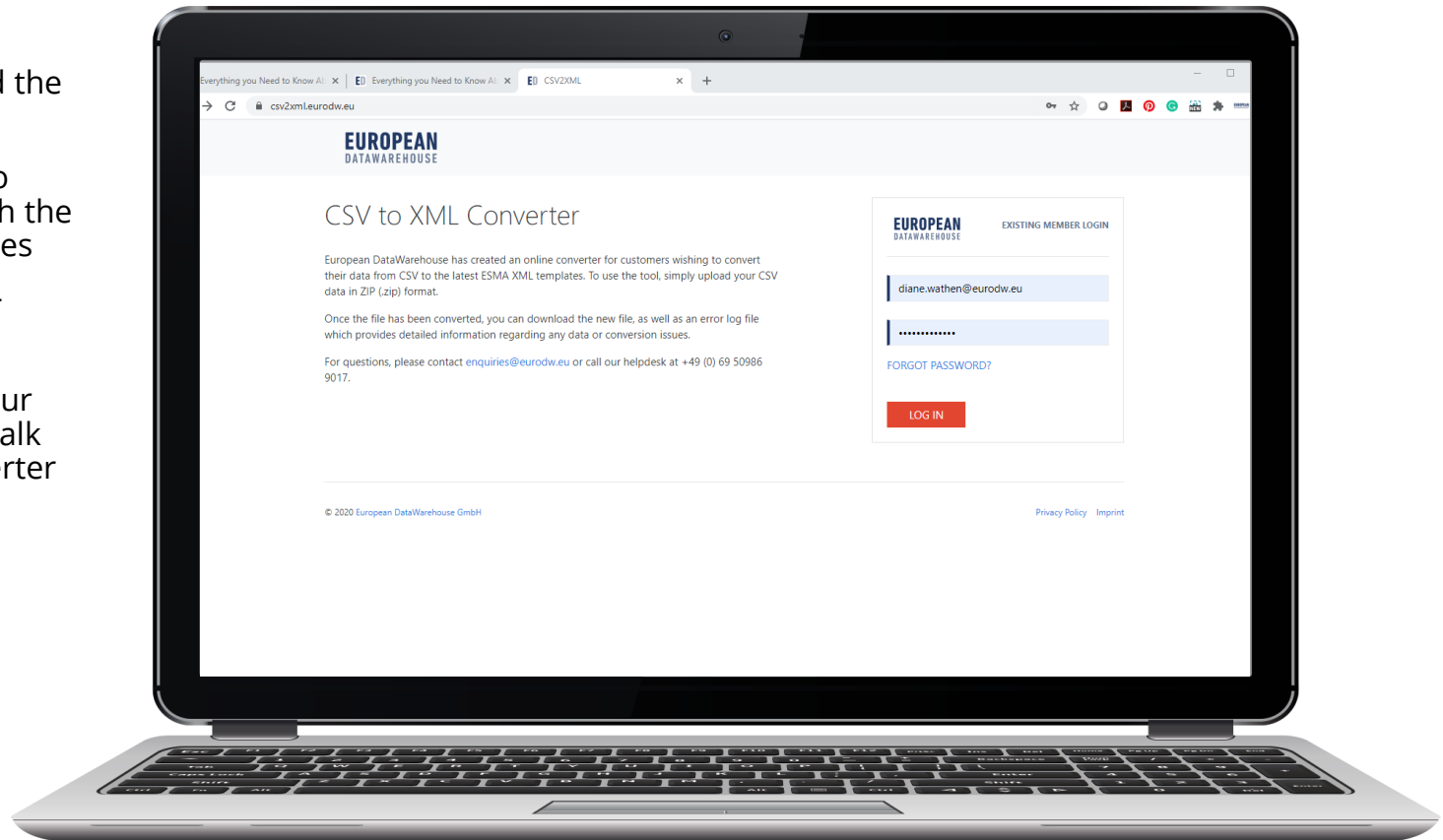
KEY BENEFITS

- **EDW Extended Templates have been designed by EDW and the four leading rating agencies**
- **No need to prepare a second loan tape for rating agencies**
- **Saves time and resources**
- **Free of charge**

WHAT YOU CAN DO NOW

Take these steps to ease into 2021

- Login to the Converter Website and download the extended templates
- Engage your IT team to align their systems with the new extended templates
- Upload test files in our sandbox environment
- Schedule a call with your dedicated analyst to walk you through the converter and upload process





Q&A

THANK YOU//CONTACT US

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