

For immediate release

Publicis.Sapient and European DataWarehouse to build Securitisation Repository for new Simple, Transparent and Standardized (STS) regulation

Frankfurt, 13 June 2018 - Publicis.Sapient the world's most advanced digital transformation company, today announced it has been selected by the European DataWarehouse (ED) as its transformation partner to become the first securitisation repository under the new EU regulation for Simple, Transparent and Standardized (STS) securitisations, expected to take effect in 2019.

ED is the designated European repository for loan-level data stemming from Asset Backed Securities (ABS). It was established under European Central Bank's loan-level initiative in 2012. Publicis.Sapient has been the implementation partner of ED since the very beginning. Today more than 500 issuers, investors, central banks and other data users utilise ED's data infrastructure.

The European Securities and Markets Authority (ESMA) is changing the regulatory framework for the securitisation market in the EU with the introduction of the STS regulation. Under STS, securitisations will be stimulated and mandatory transparency requirements introduced. Loan-level data, investor reports and other related documents must be submitted on a regular basis to an authorised repository. The repositories will then process, validate and store the securitisation related data and assess the data quality of submissions. Issuers, investors and regulators will be enabled to fulfil the STS due diligence requirements and supervise the EU securitisation market.

ED aims to become the first such securitisation repository that will serve regulators, originators, sponsors, investors and rating agencies under the new securitisation regulation. Publicis.Sapient will act as the transformation partner to build out the cloud-hosted platform that will act as a central data repository, providing a seamless experience to ED clients reporting under the European Central Bank requirements and the STS regulatory framework.

"We're delighted that ED has selected Publicis.Sapient as its strategic transformation partner and that we can continue to help further its mission of delivering transparency in financial markets. By providing a unique, cloud-based platform, ED is creating a modern repository for banks, servicers and other market participants to support compliance with the new securitisation regulation," said Bernd Harnisch, Vice President of Consulting at Publicis.Sapient.

"The usage of advanced front-end technologies to provide outstanding user experience for the clients of European DataWarehouse and a thorough understanding of the STS regulation are the foundation for designing this data repository. With agile project methodologies, we can



rapidly react to regulatory changes and deliver tangible results on a continuous basis," added Jens Schuback, Senior Manager and Project Lead at Publicis.Sapient.

"At the European DataWarehouse, we have been serving issuers and investors of Asset Backed Securities in the European Union for more than five years," added Christian Thun, CEO, European DataWarehouse. *"The transparency requirements under the new STS regulation will be a challenge for our clients as well as for us. Nonetheless, the European DataWarehouse is determined to become the first securitisation repository under the new STS framework in order to cater for the needs of the market."*

About Publicis.Sapient

Publicis.Sapient, the Digital Business Transformation hub of Publicis Groupe, is purpose-built to help businesses transform for the digital age, enabling seamless adaptation to a world where consumer behavior and technology disruption are catalyzing social and commercial change. With 19,000 people and 100 offices around the globe, our expertise spanning technology, data sciences, consulting and creative enables us to deliver on complex transformation initiatives that accelerate the evolution, growth and value for our clients' businesses. For more information, visit www.publicis.sapient.com.

About European DataWarehouse (ED)

European DataWarehouse (ED) is the first and the only centralised data repository in Europe for collecting, validating and distributing detailed, standardised and asset class specific loan level data for Asset-Backed Securities (ABS) and private whole loan portfolios. ED stores loan-level data and corresponding documentation for investors and other market participants. Operating as a market infrastructure and designated by the Eurosystem, ED aims to increase transparency and restore confidence in the ABS market. Through ED's data, users are able to analyse underlying portfolios in a more efficient way and compare portfolios on a systematic basis.

ED currently hosts data for more than 1250 public ABS transactions across Europe.

For the latest updates from European DataWarehouse, follow us on [LinkedIn](#), [Twitter](#) or [YouTube](#) or visit [ED website](#)

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