

**European DataWarehouse announces test phase of the  
European Banking Authority NPL templates**

**Frankfurt, 7 February 2018** - European DataWarehouse (ED) is pleased to announce a new initiative to support the development of the Non-Performing Loans (NPL) markets and the European Banking Authority (EBA) data templates.

Starting from February, ED will be collecting test files for NPLs, in accordance with reporting templates developed by EBA, until the end of June 2018.

In December 2017, following a specific mandate from the European Commission and the European Council, EBA published the templates to allow banks to supply comparable and standardised data on NPLs to meet the need of investors and other market participants. The templates provide a common EU data set for the screening, due diligence and valuation of NPL transactions. The EBA templates form an integral part of the EC Action Plan to tackle NPLs in Europe and are aimed at further developing secondary markets.

By providing a unique platform for the collection of test data, ED is giving the opportunity for banks, servicers and other market participants to get familiar with the EBA templates and more specifically, the loan level reporting for residential mortgages and loans to small and medium corporations.

Commenting on these developments, ED's CEO Christian Thun stated:

*"We welcome EBA's launch of the NPL standardised templates providing a common set of fields enhancing data availability, quality and comparability. Building on the ABS experience, ED is delighted to bring its knowledge and skills in offering a platform for testing NPL data along with the opportunity for NPL market participants to familiarise themselves with the EBA templates."*

In this regard, EBA specified:

*"An extended use of the templates is expected to widen the investor base, lower entry barriers to potential investors, improve data quality and availability, support price discovery and facilitate the development of the NPL secondary market.<sup>1</sup>"*

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<sup>1</sup> <https://www.eba.europa.eu/-/eba-publishes-its-standardised-data-templates-as-a-step-to-reduce-npls>

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**Notes to editors**

European DataWarehouse (ED) is the first 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 1160 public ABS transactions across Europe.

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