

ABS MARKET COVERAGE –
Q1 2021



KEY FIGURES

OUR LLD

> 39,000

LLD submissions

17

average daily
submissions

84 mm

loans or loan parts

> 2.5 bn

loan records

8m

securitised properties

OUR DEALS

24

LLD submissions per
transaction on average

1680

ABS deals stored in
ED database

15

jurisdictions

7

asset classes

OUR FIRM

29

team members

15

languages spoken

8

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	388	377	765	16.35
AUT	112	165	277	18.10
SME	63	142	205	2.36
CMR	71	66	137	28.42
LES	17	35	52	0.66
CRE	12	2	14	19.08
CMB	0	5	5	12
TOTAL	663	792	1455	84.98

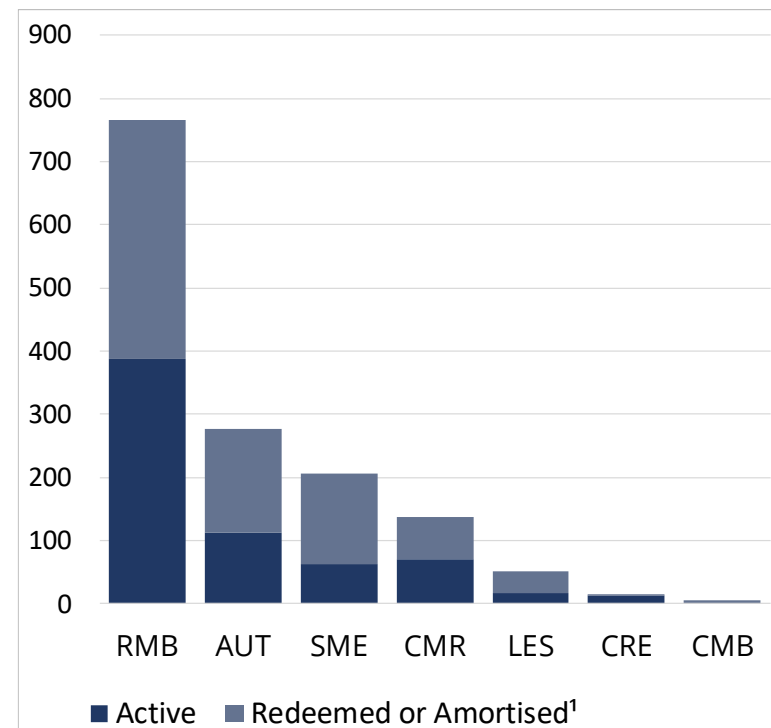
¹ Upload of loan level data has discontinued, typically due to bond redemptions

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

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

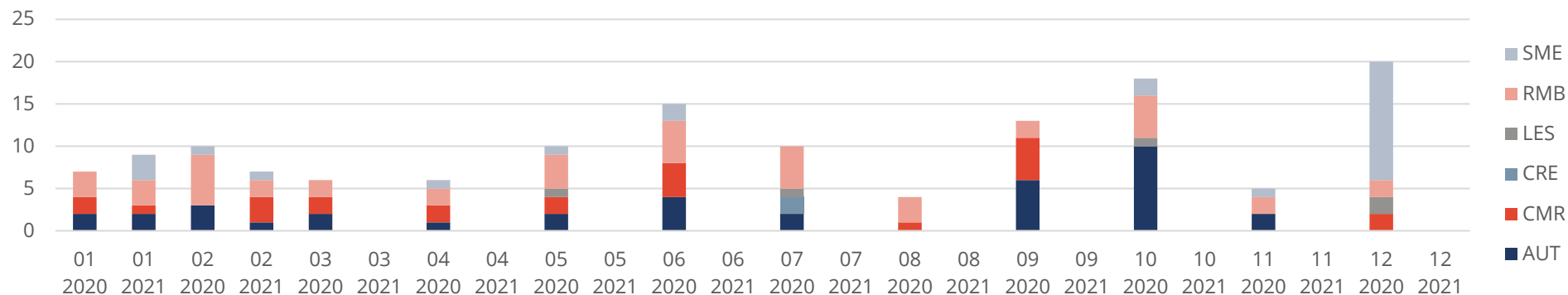
⁴ Number of loan sponsors in whole numbers

Number of Public Deals

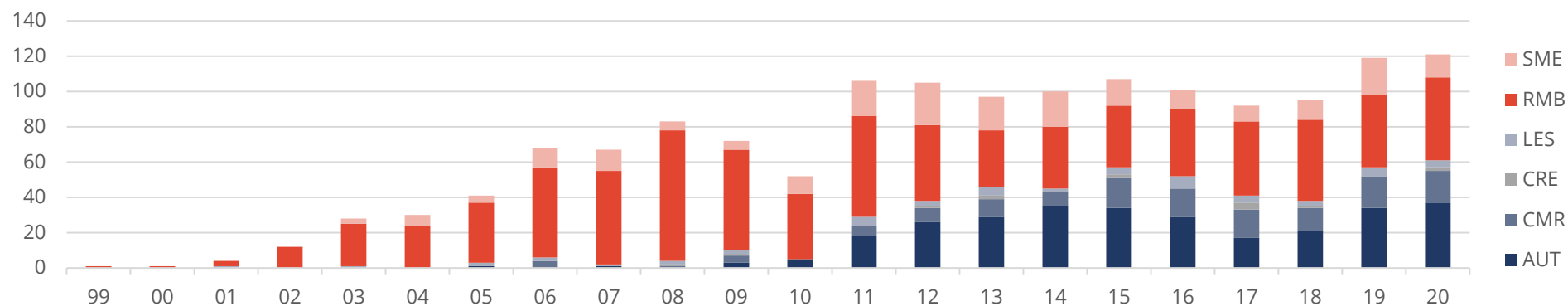


DATASET COMPOSITION AS OF 28 FEBRUARY 2021

Monthly Deal Creation* (no. of deals)

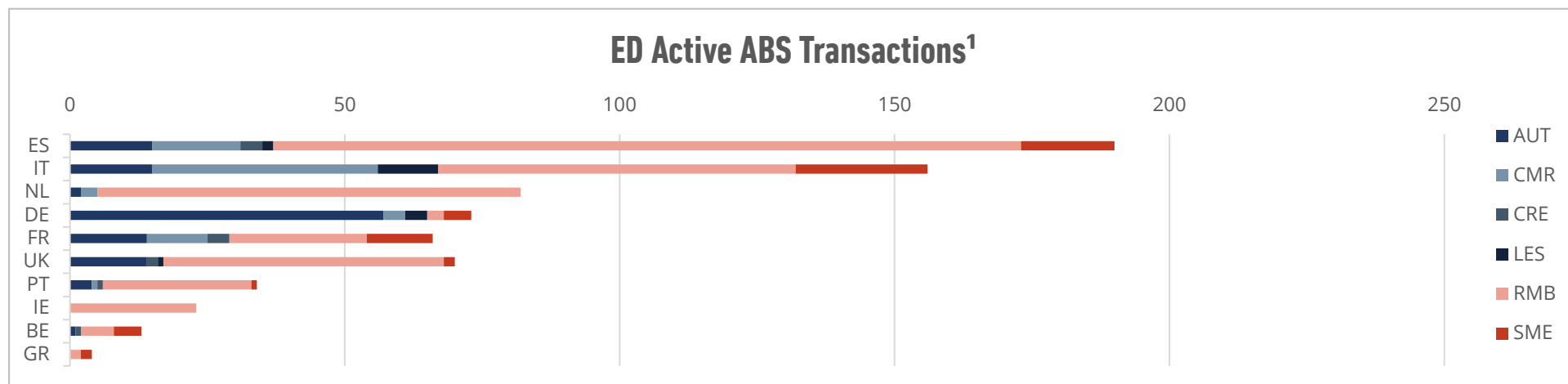
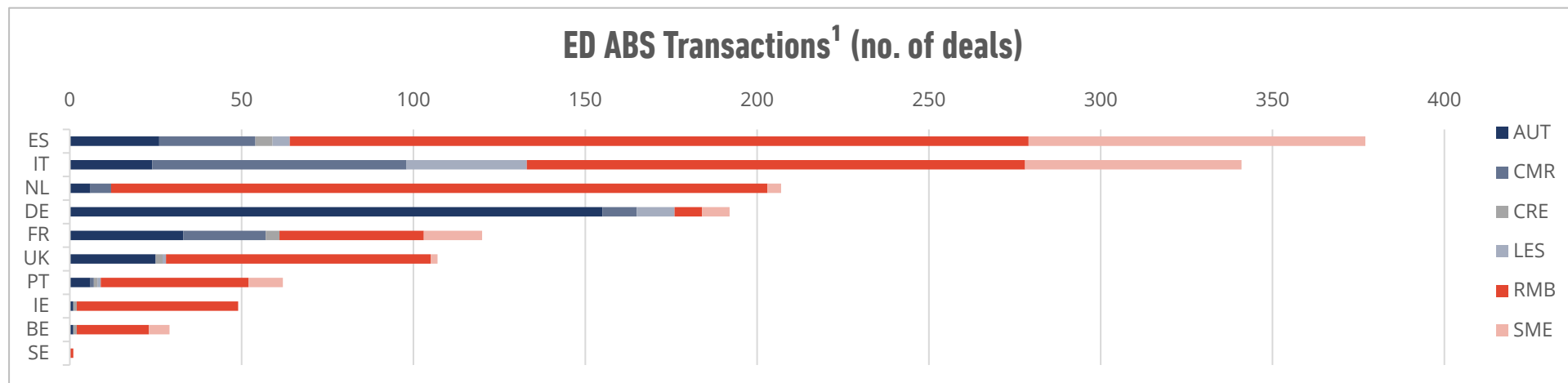


Breakdown by Vintages* (no. of deals)



Source: European DataWarehouse

DATASET COMPOSITION AS OF 28 FEBRUARY 2021

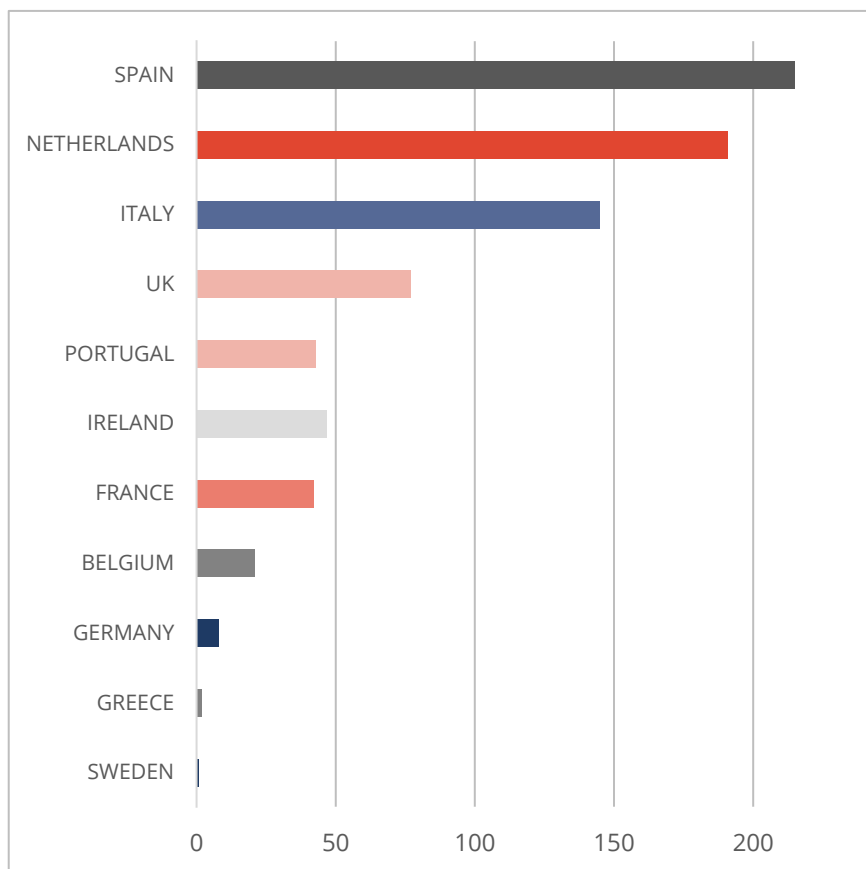


¹ Austria, Sweden, Norway, Finland and Luxembourg are not included in the chart

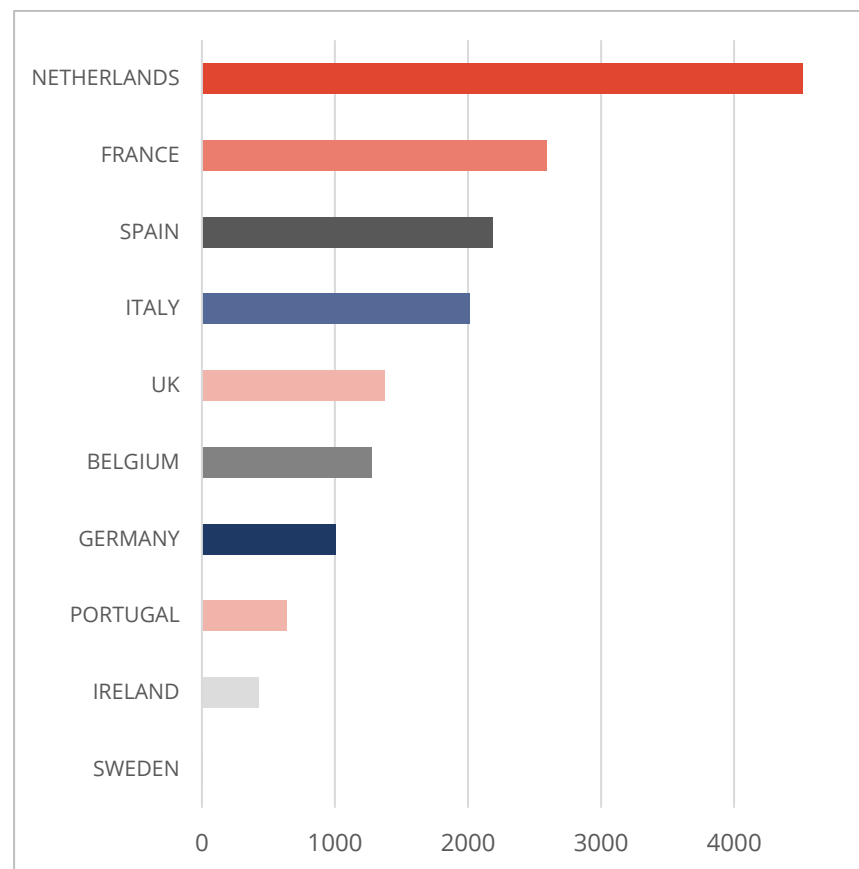
RMBS

A total of 765 RMBS Deals & 16.35 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

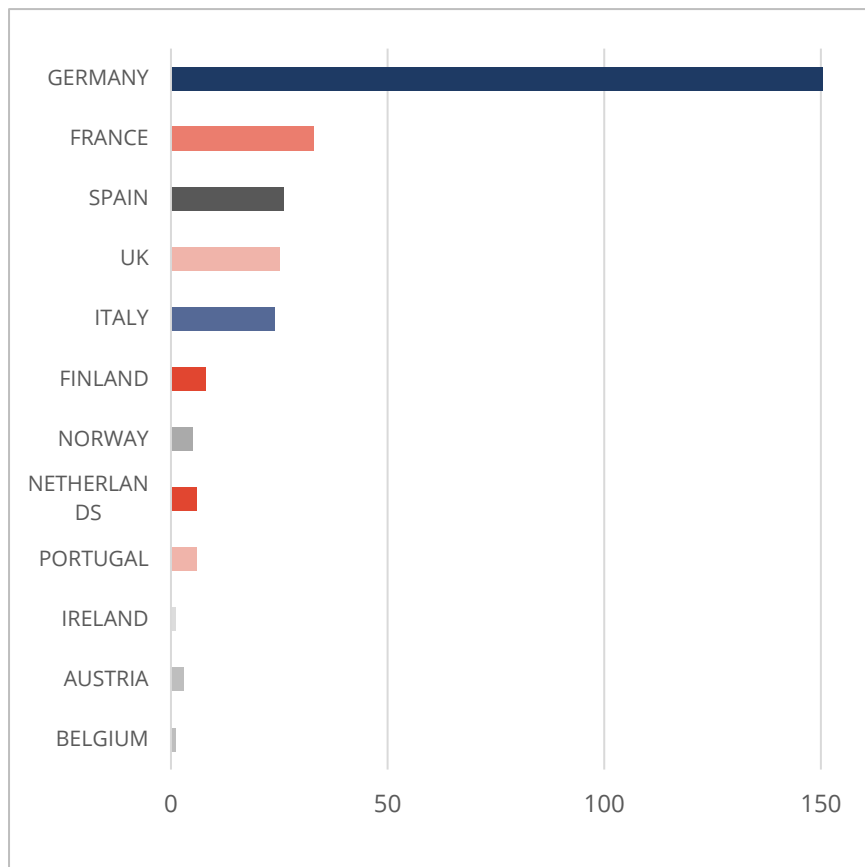


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

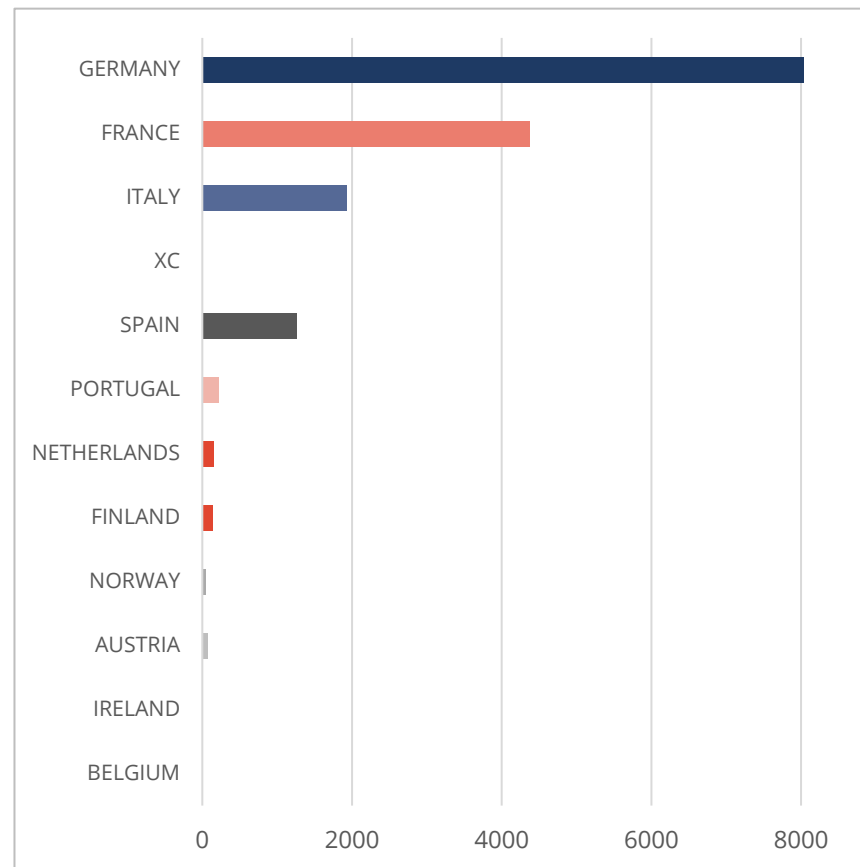
AUTO

A total of 277 AUTO Deals & 18.10 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

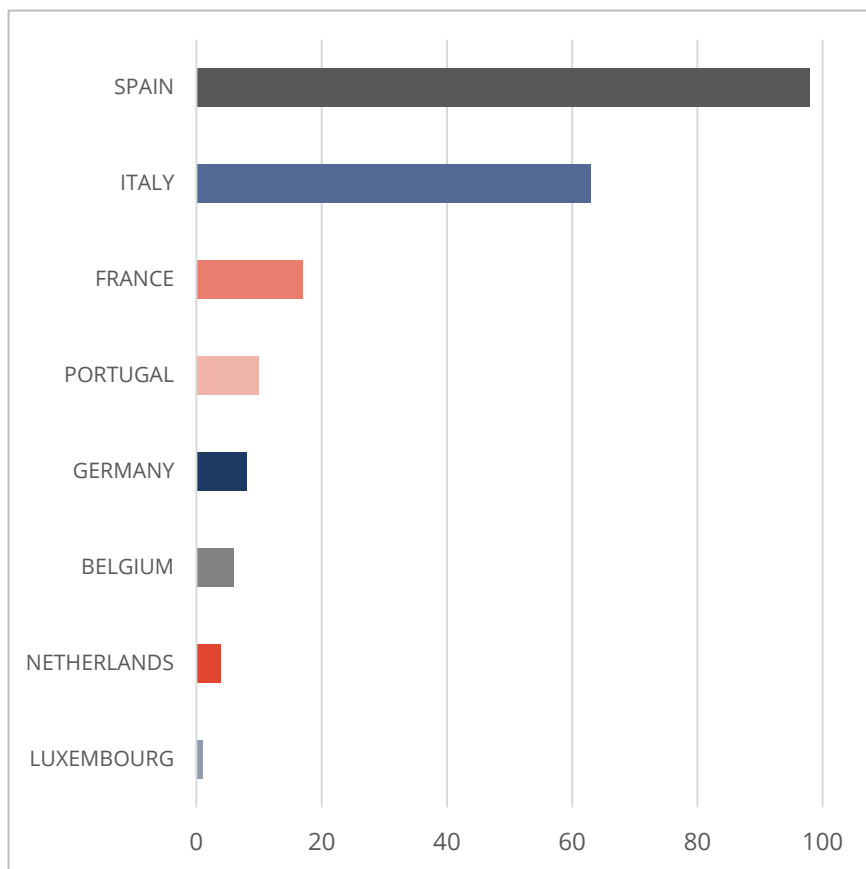


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

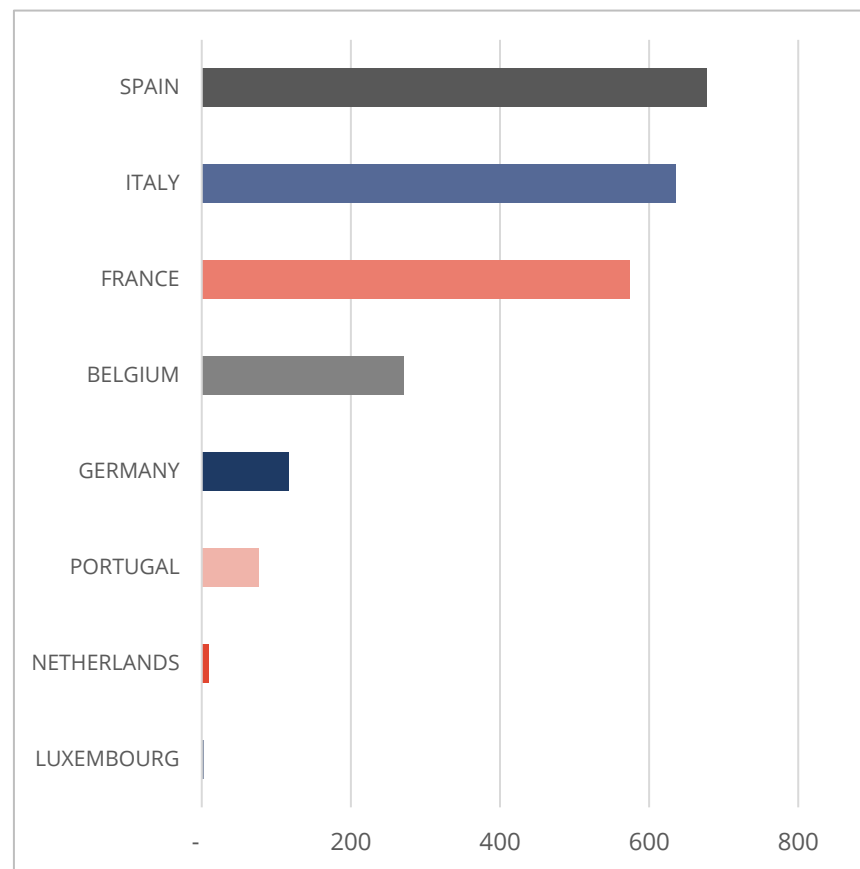
SME

A total of 205 SME Deals & 2.36 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

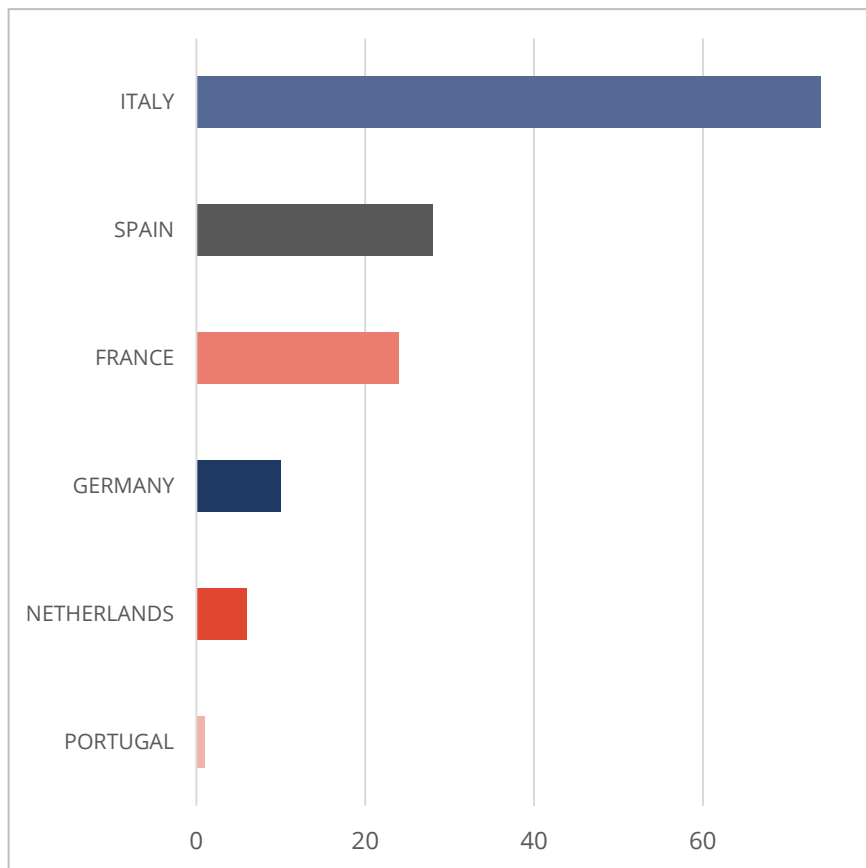


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

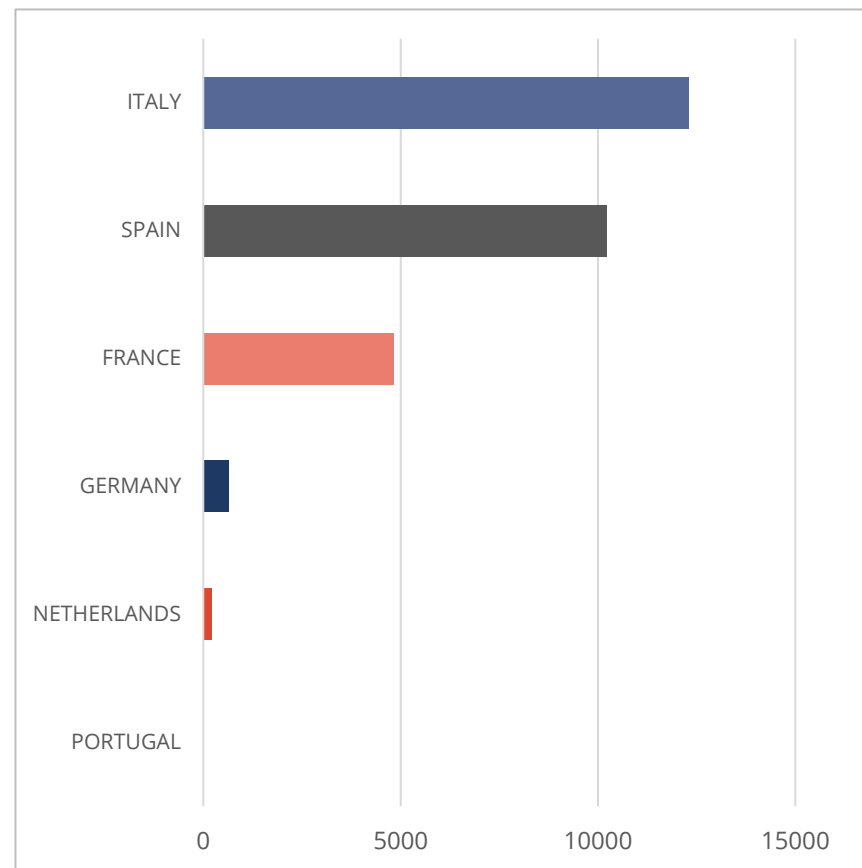
CONSUMER

A total of 137 Consumer Deals & 28.42 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

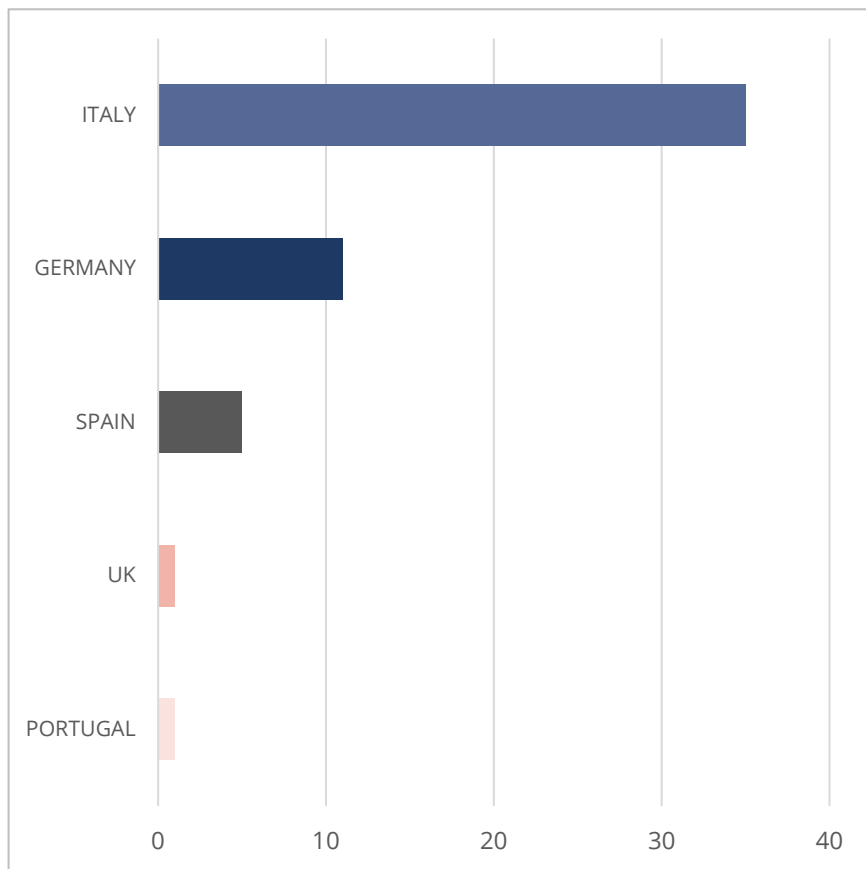


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

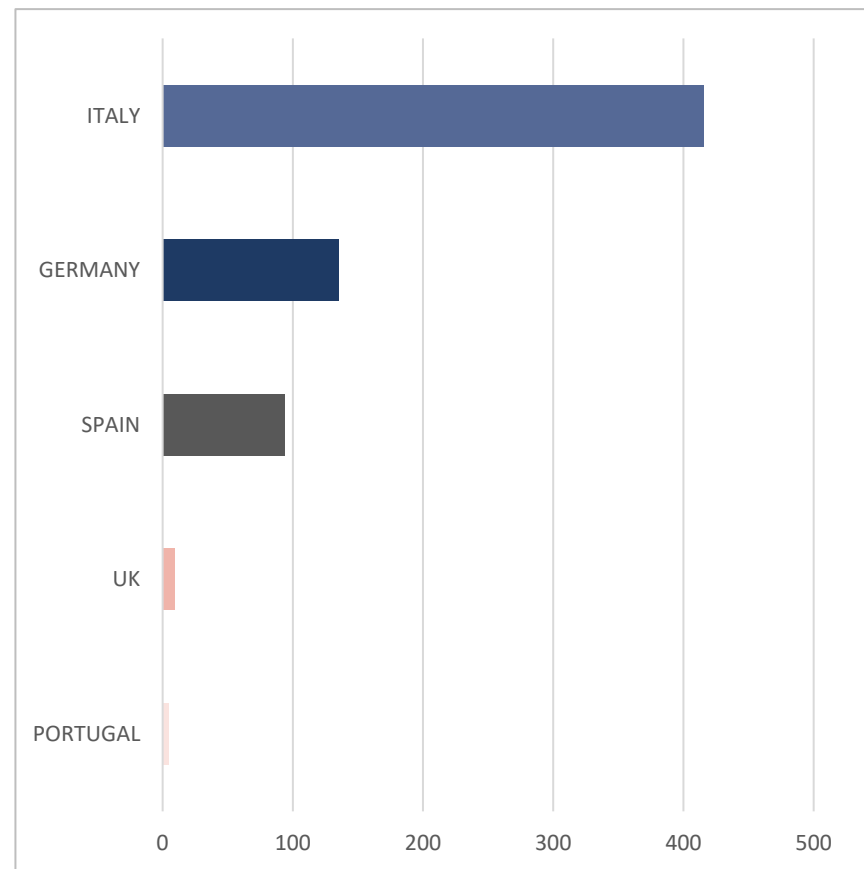
LEASING

A total of 52 Leasing Deals & 0.66 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

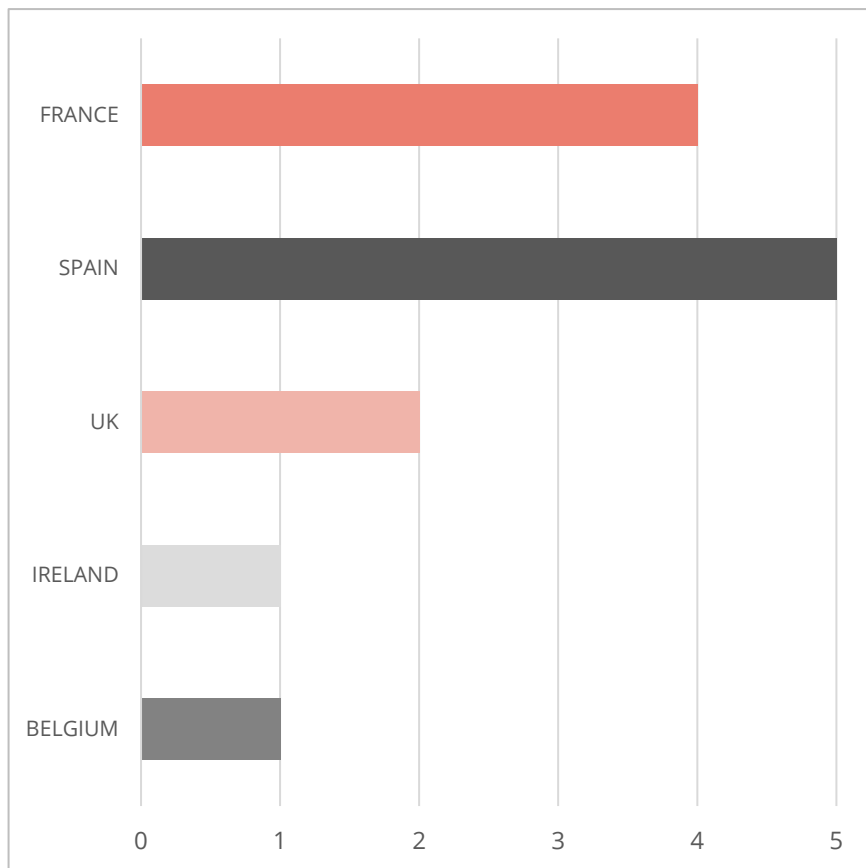


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

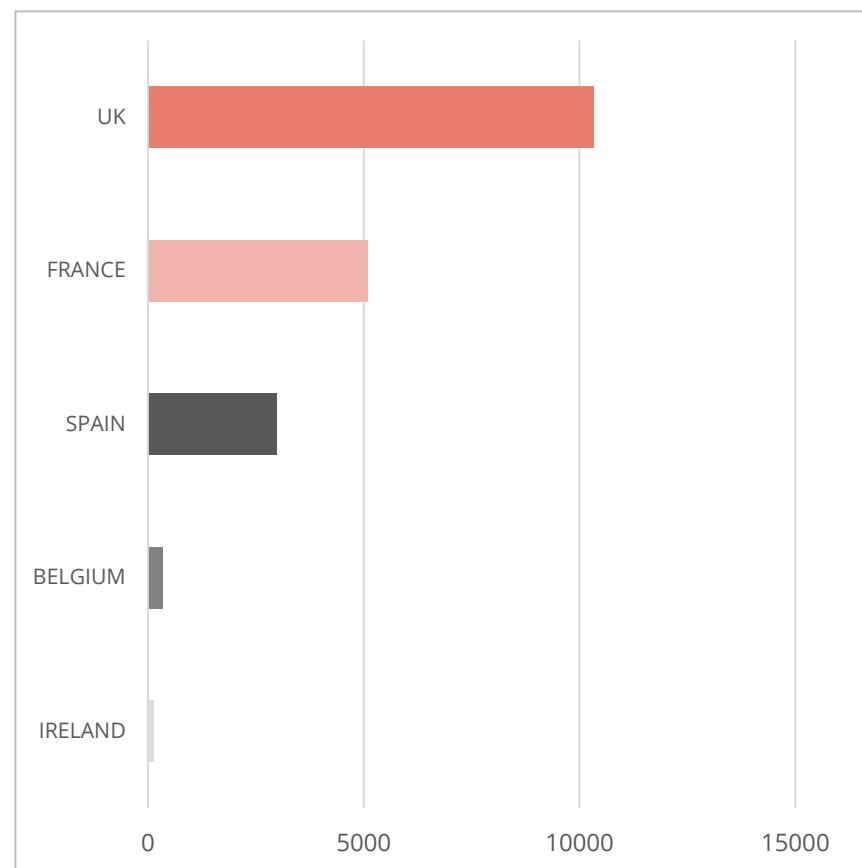
CREDIT CARD

A total of 14 Credit Card Deals & 19.08 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

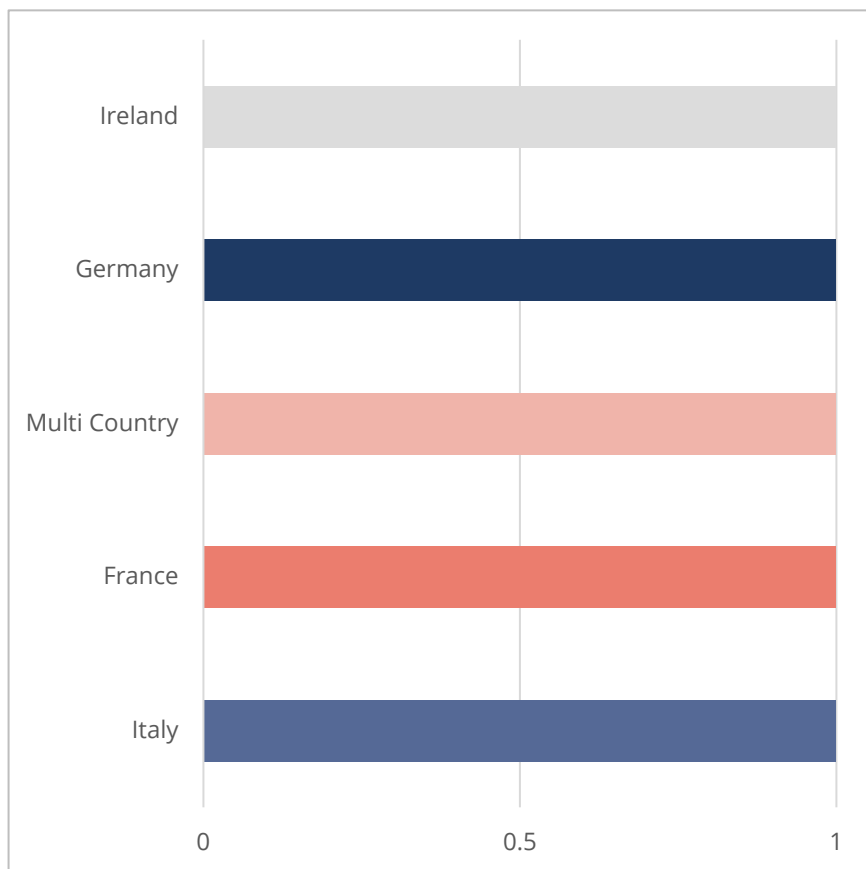


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

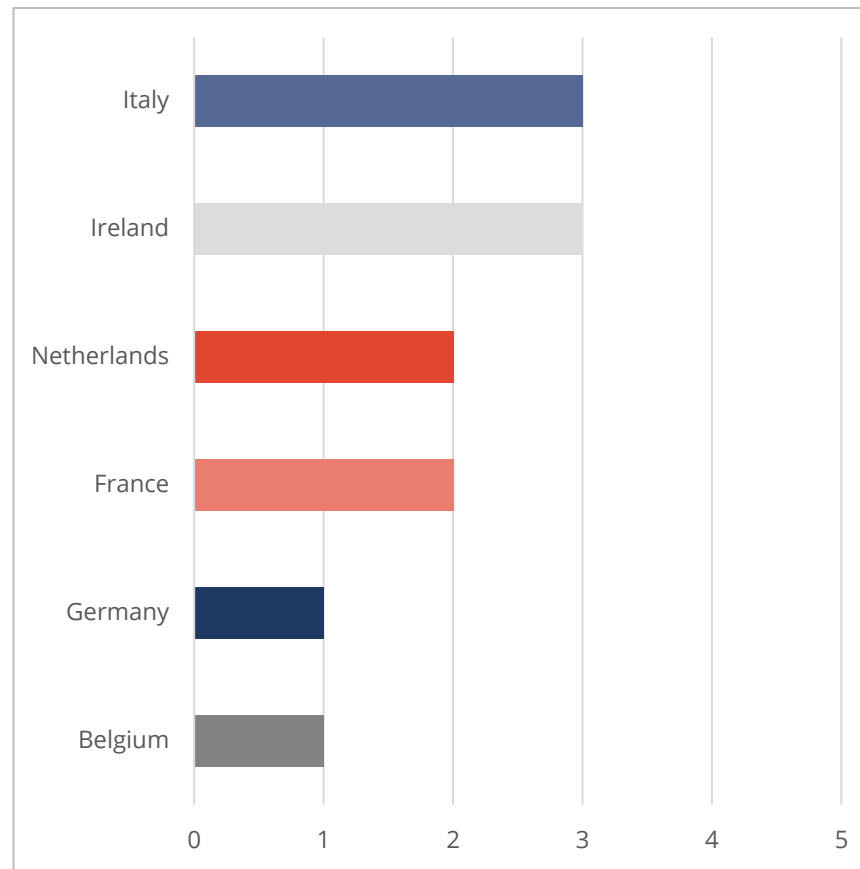
CMBS

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
Total	195	8,763,812	172,899	199,737	118,095	137,302

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

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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