

ABS MARKET COVERAGE –
Q3 2020



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

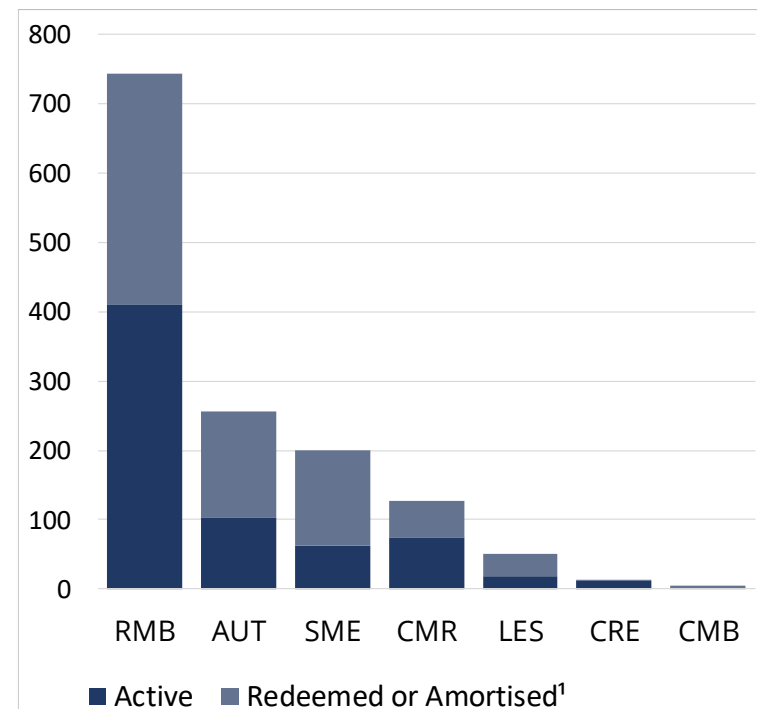
years supporting
transparency

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



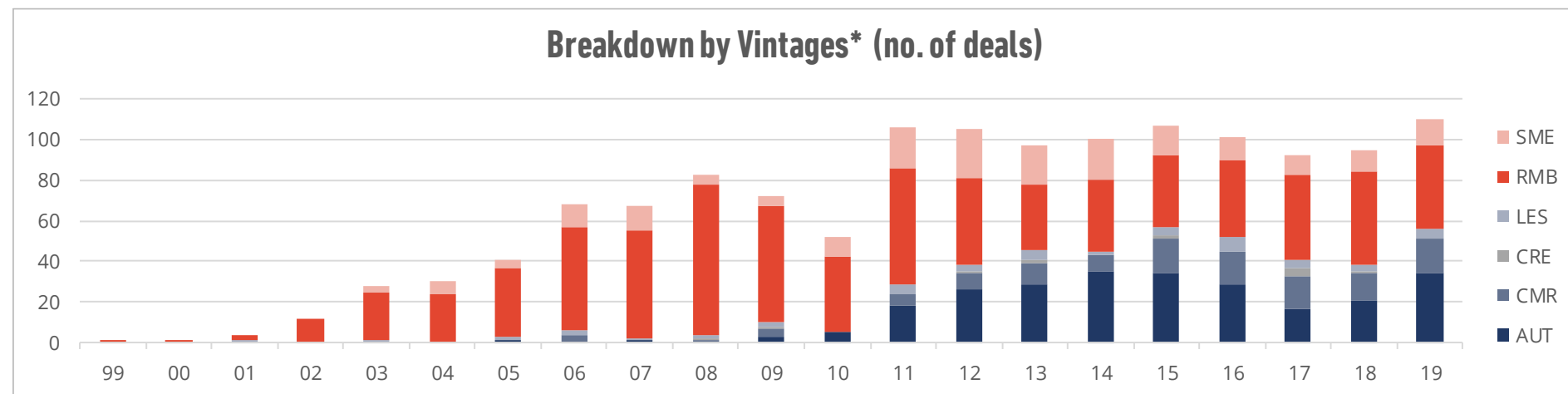
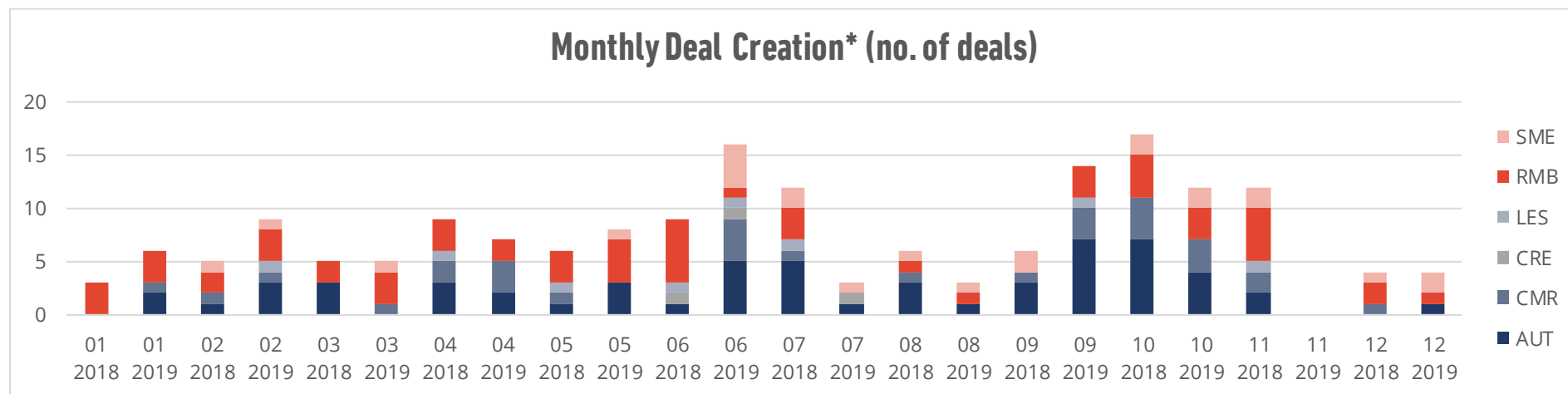
¹ Upload of loan level data has discontinued, typically due to bond redemptions

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

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

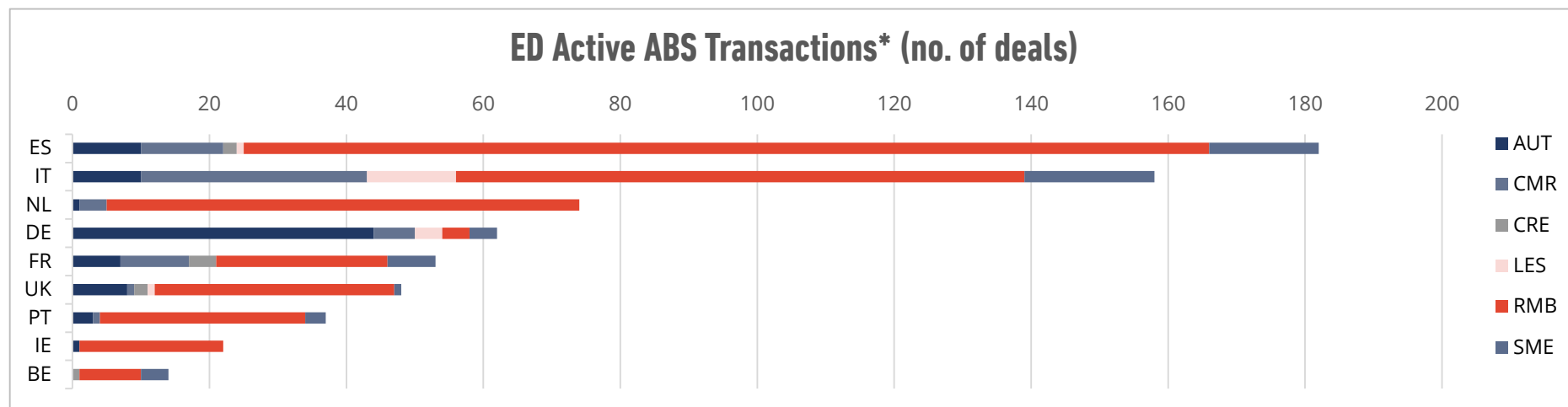
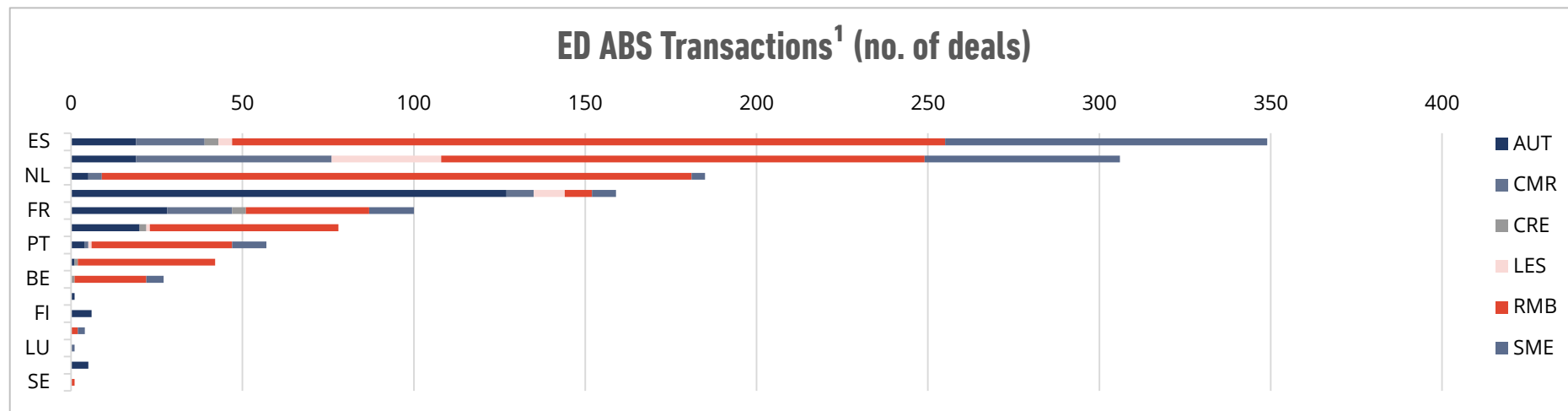
⁴ Number of loan sponsors in whole numbers

DATASET COMPOSITION AS OF 31 DECEMBER 2019



Source: European DataWarehouse

DATASET COMPOSITION AS OF 31 DECEMBER 2019

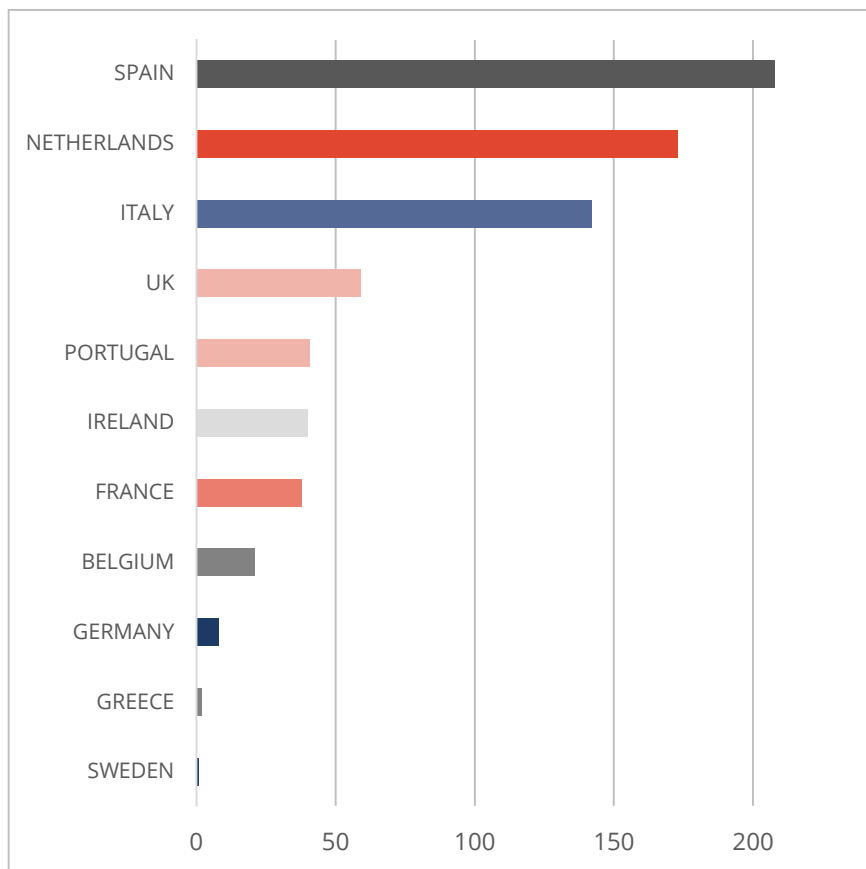


¹ Austria, Sweden, Norway, Finland and Luxembourg are not included in the chart

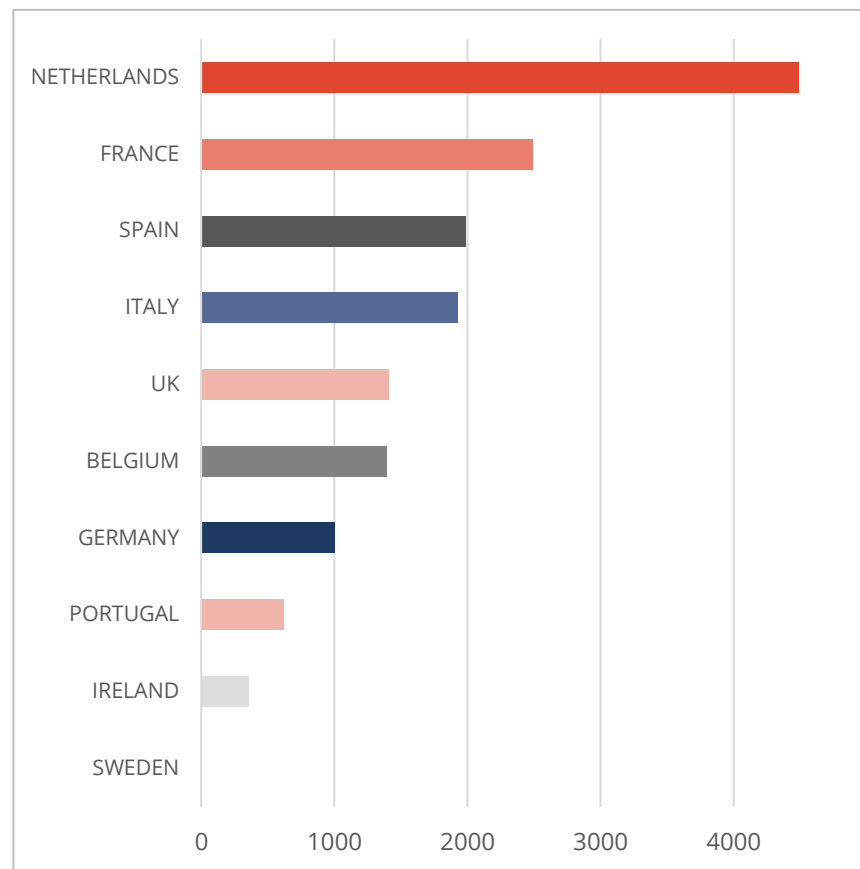
RMBS

A total of 743 RMBS Deals & 16.02mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

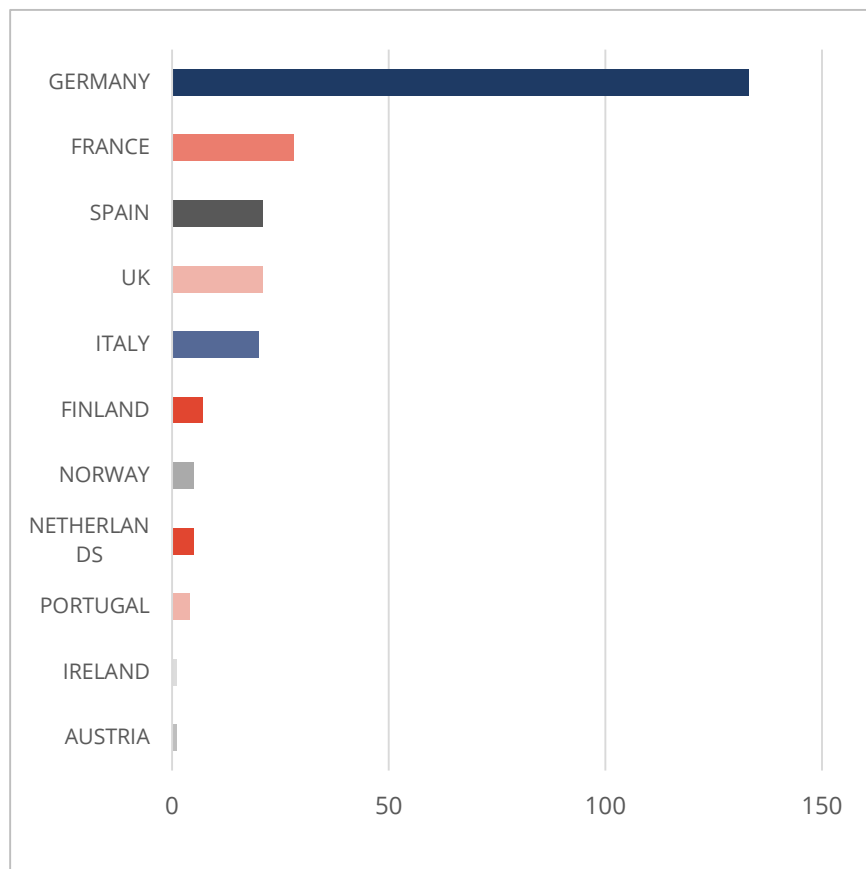


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

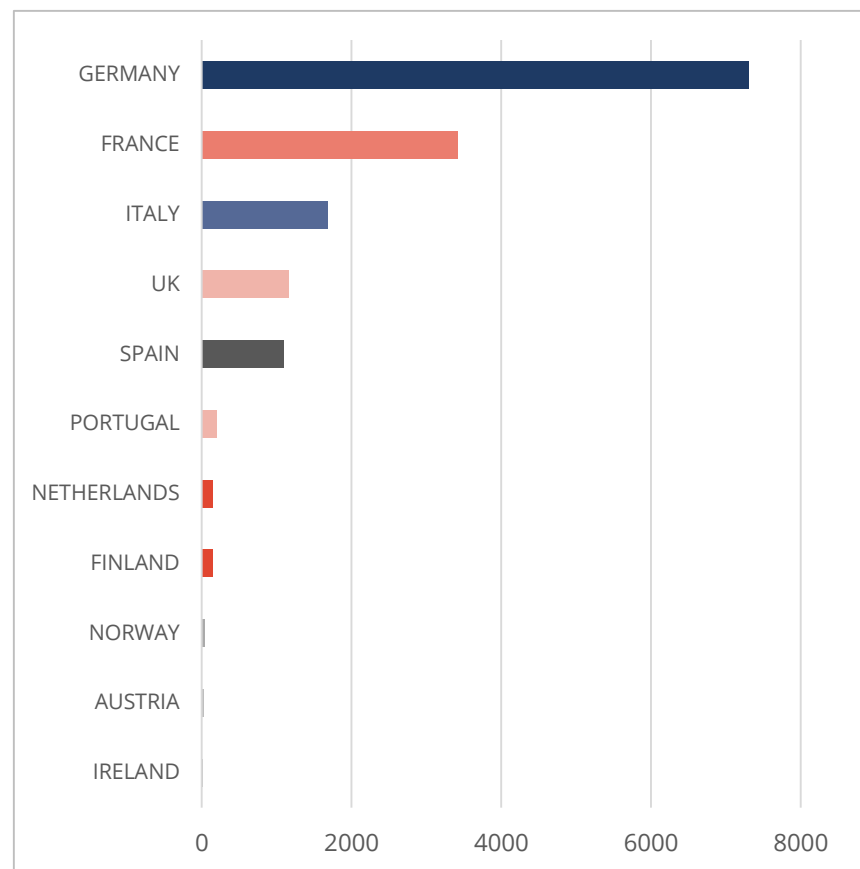
AUTO

A total of 256 AUTO Deals & 16.31 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

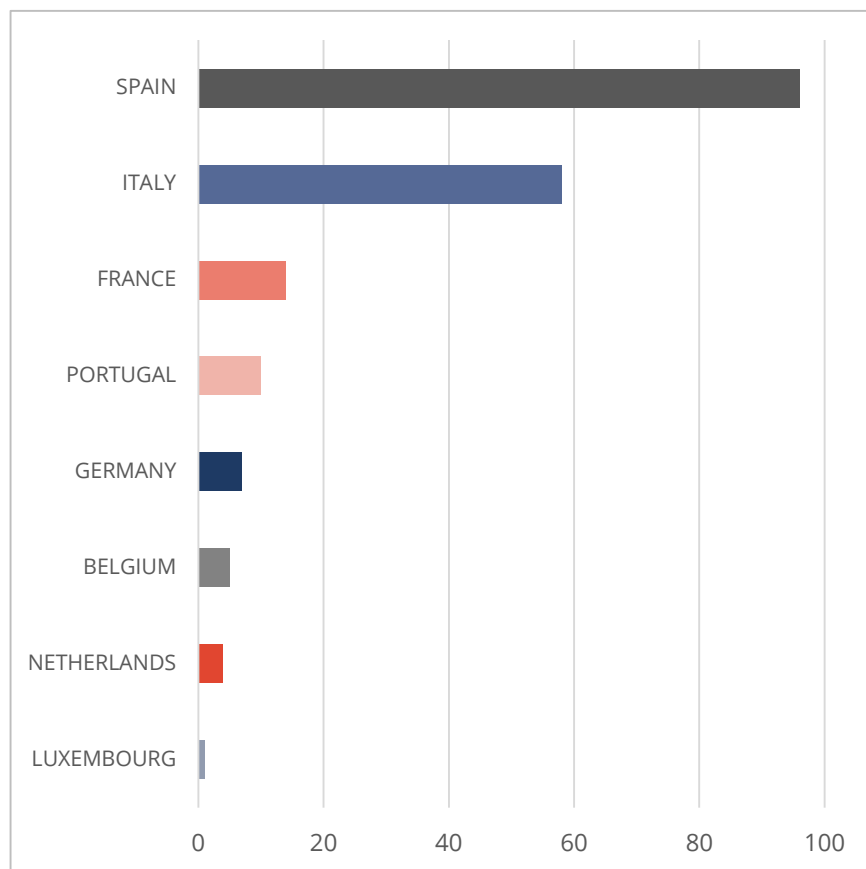


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

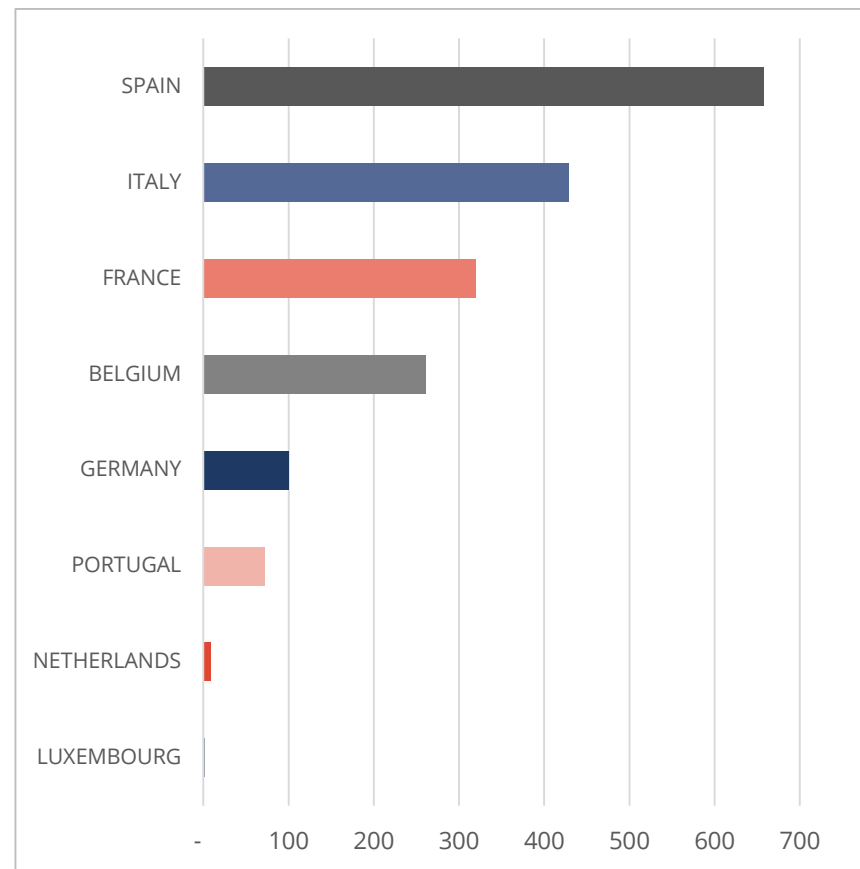
SME

A total of 200 SME Deals & 2.17 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

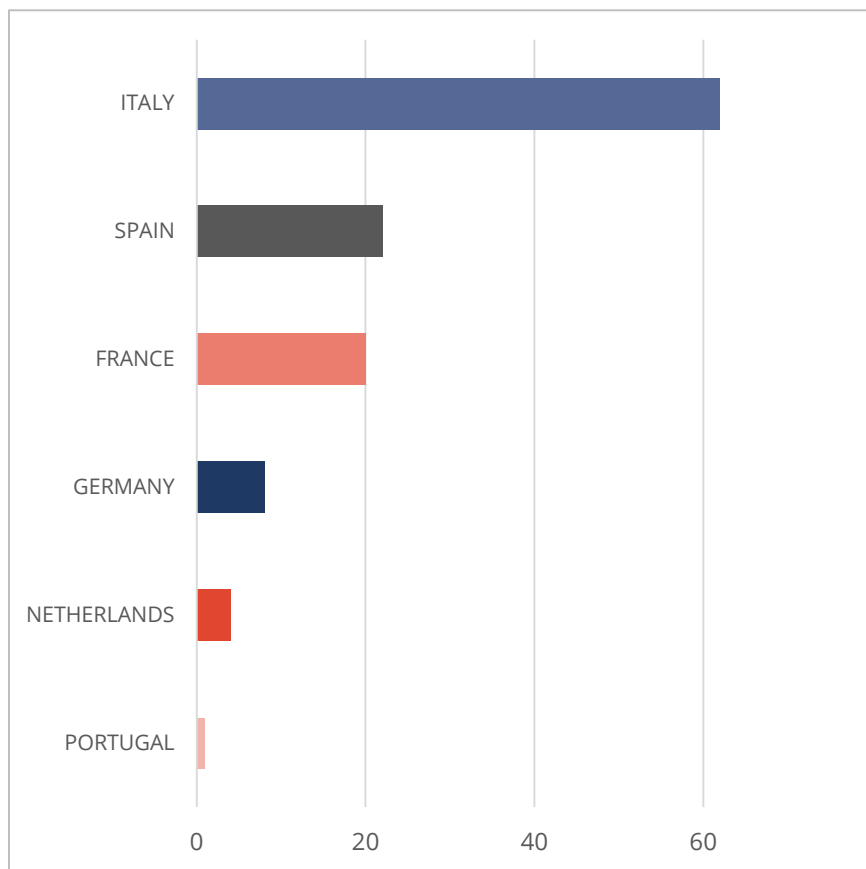


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

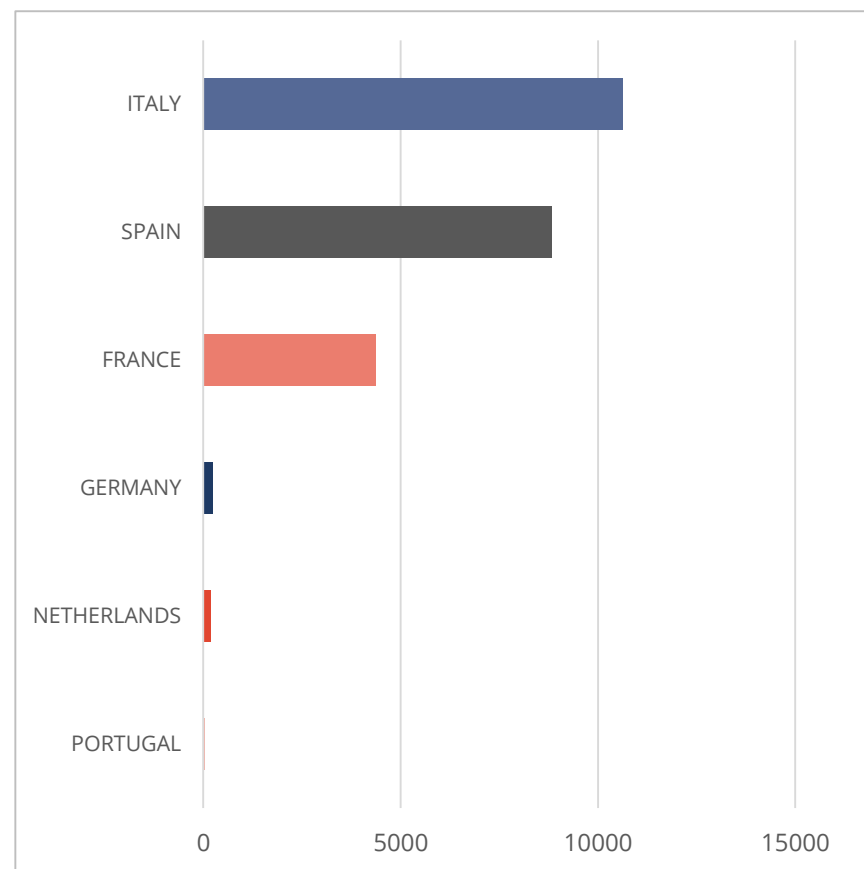
CONSUMER

A total of 127 Consumer Deals & 26.55 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

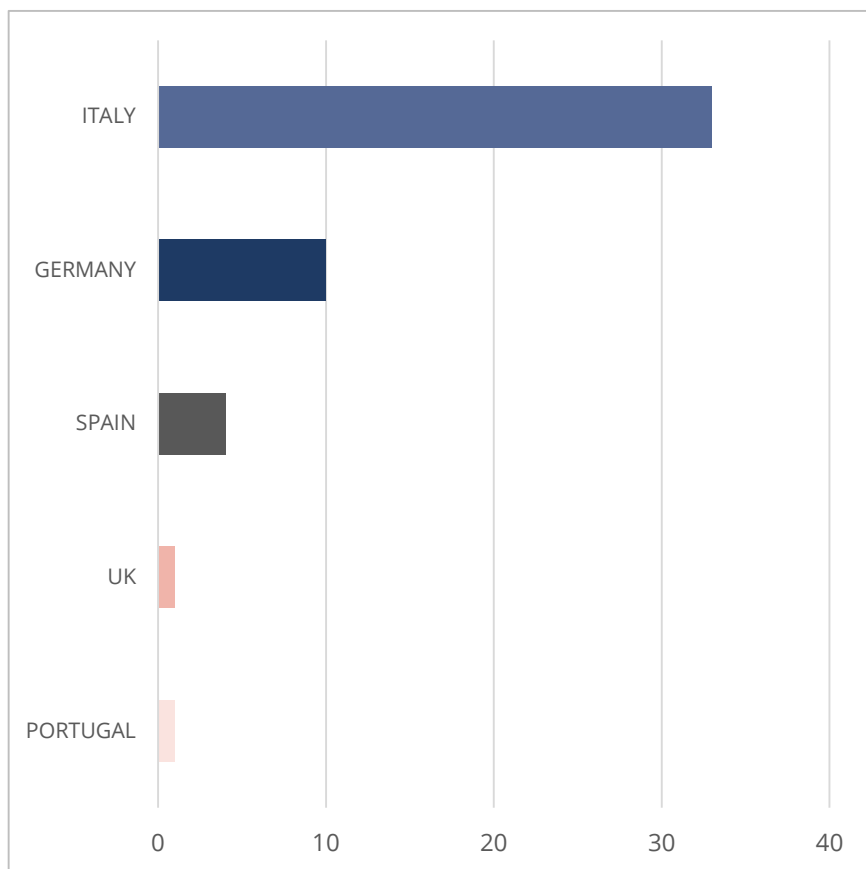


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

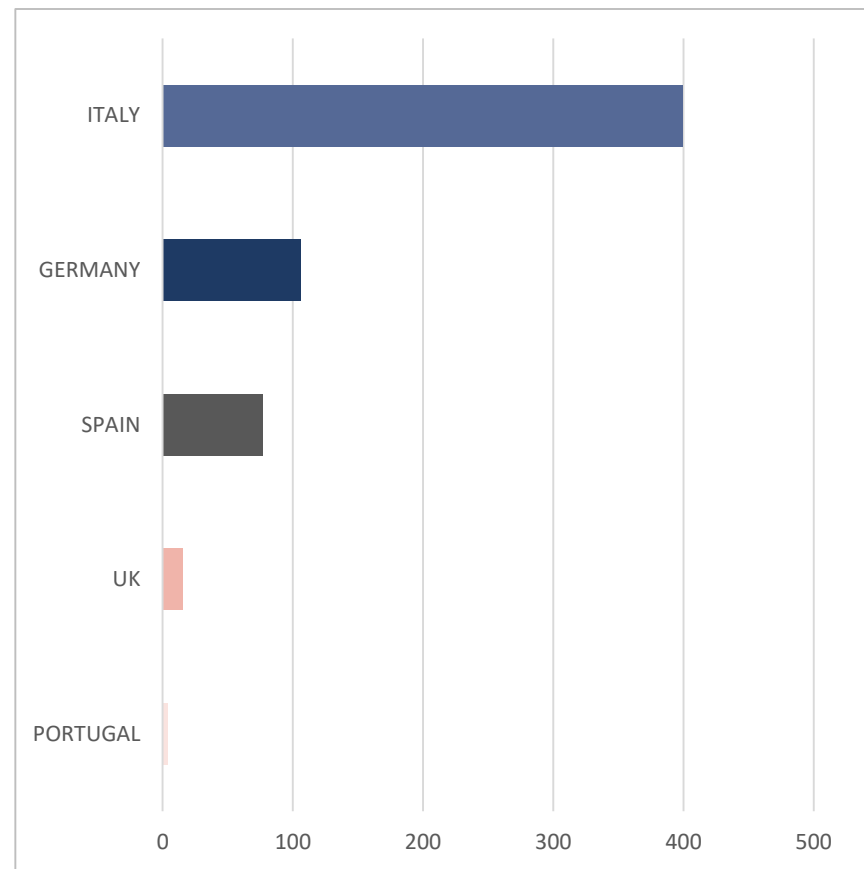
LEASING

A total of 50 Leasing Deals & 0.63 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

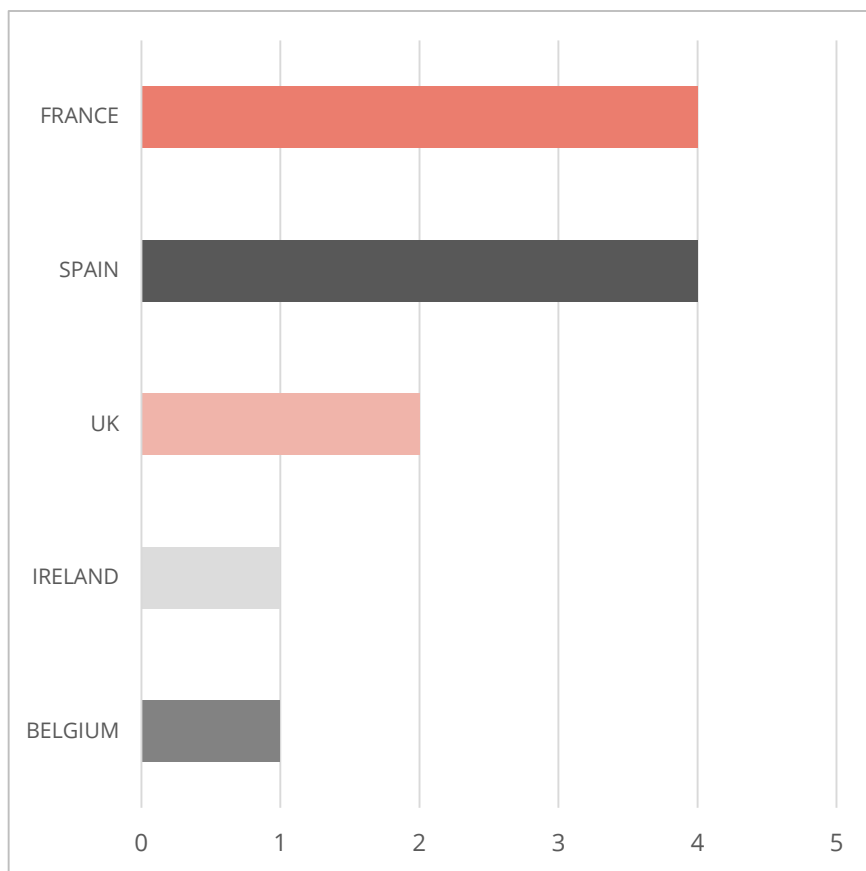


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

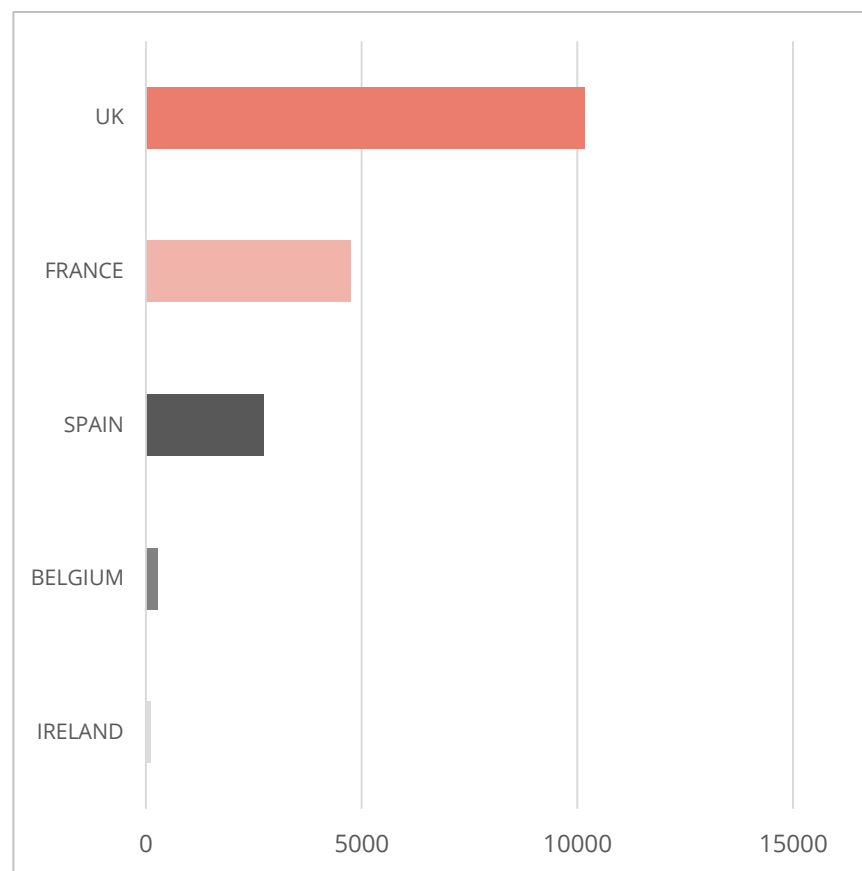
CREDIT CARD

A total of 13 Credit Card Deals & 18.43 mn loans or loan parts

DEALS



LOANS OR LOAN PARTS

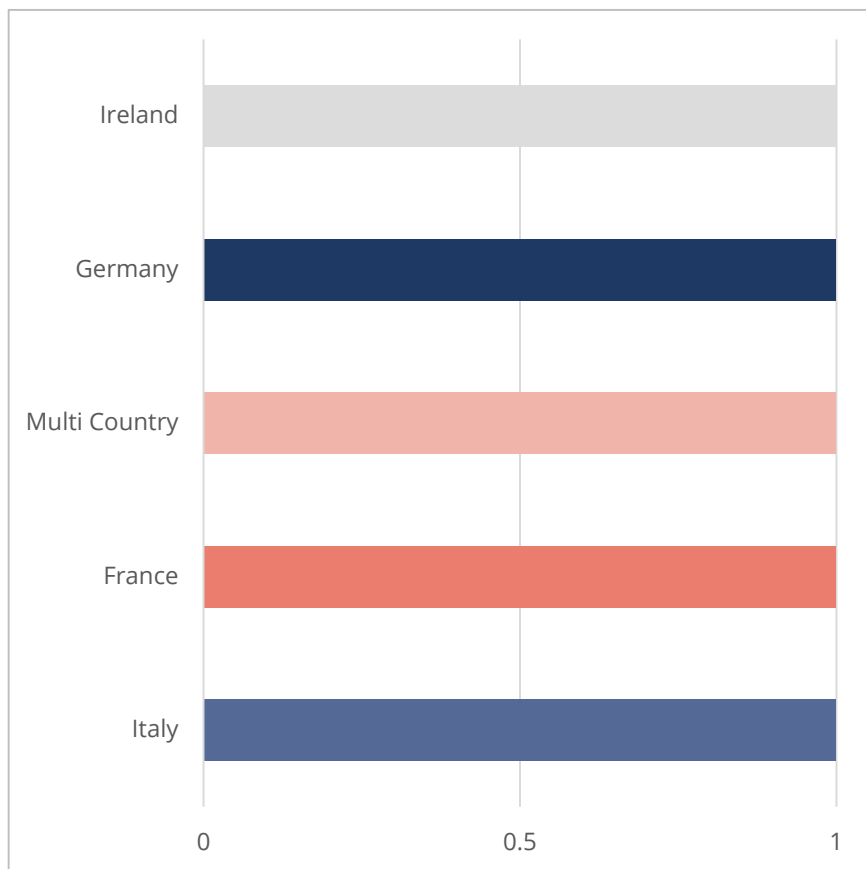


The loan count calculation is based on the total number of loans reported in the latest submission only for each transaction. All amounts in 000s (k)

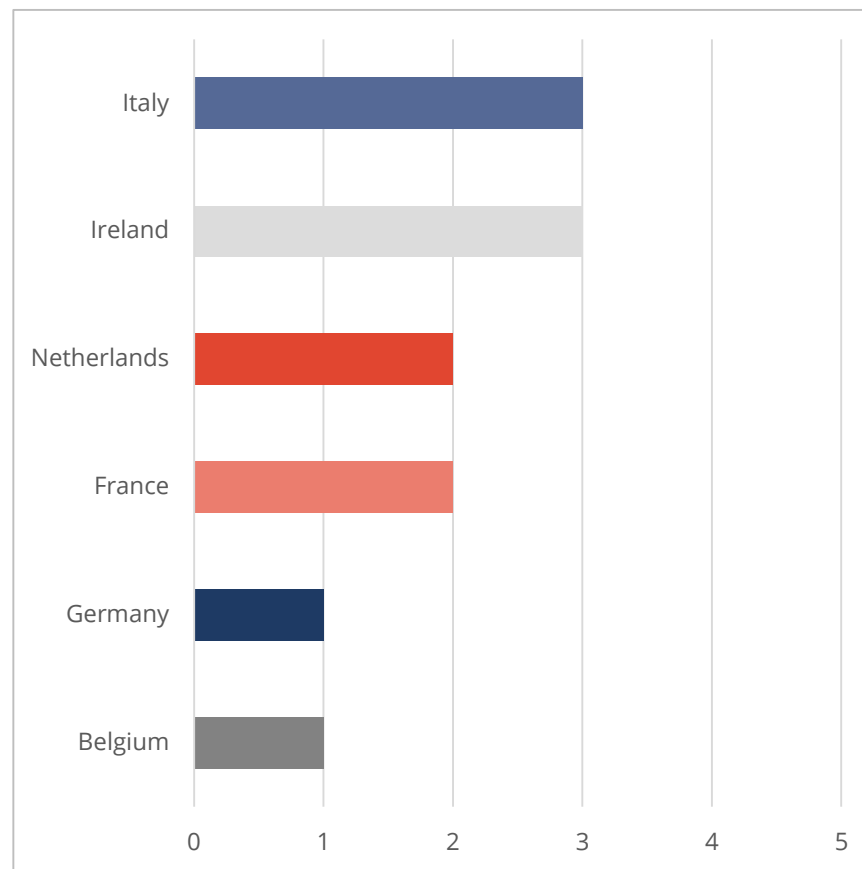
CMBS

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)

LATEST DEALS

The below list includes some of the latest public deals available in our database as of 17 JULY

Country of Securitised Assets	Deal Name	Asset Class	Data Owner	Deal Size (in € M)
United Kingdom	ORBITA FUNDING 2020-1 PLC	AUTO	Close Brothers Limited	425.4
United Kingdom	Finsbury Square 2020-1 PLC	RMBS	Kensington Mortgage Company Ltd	770
Netherlands	STORM 2020-I B.V.	RMBS	Obvion N.V.	870.99
Italy	Eridano II SPV S.r.l.	CMR	ERIDANO II SPV S.R.L.	500
Spain	DRIVER ESPAÑA SIX	AUTO	Volkswagen Bank Gesellschaft mit beschränkter Haftung	1500
Spain	FONDO DE TITULIZACIÓN PYMES SANTANDER 15	SME	BANCO SANTANDER	3150
Spain	IM BCC CAJAMAR 2	RMBS	InterMoney Titulización SGFT SA	725
Italy	Credico Finance 18 S.r.l.	SME	Iccrea Banca SpA	519.42
Italy	Brera Sec S.r.l. - RMBS 2019	RMBS	Intesa Sanpaolo spa	7509
Netherlands	Magoi B.V.	CMR	Credit Agricole Consumer Finance Nederland B.V.	418
Netherlands	Dutch Property Finance 2019-1 B.V.	RMBS	RNHB B.V.	400
Netherlands	EDML 2019-1 B.V.	RMBS	Elan Woninghypotheeken B.V.	350

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 OCTOBER 2019

Country	Total		Account Status ever in Default or Arrears ever 90 days or above		Account Status ever in Default	
	Deals	Loans	Borrowers	Loans	Borrowers	Loans
ES	94	1,334,599	75,686	83,590	57,239	63,756
IT	57	784,547	56,543	64,823	32,277	37,123
FR	13	4,281,032	4,872	5,600	2,490	2,887
PT	10	186,124	9,701	10,934	8,211	9,376
BE	5	740,009	9,041	13,668	6,142	9,686
NL	4	51,252	2,752	3,680	2,707	3,621
Total	183	7,377,563	158,595	182,295	109,066	126,449

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 OCTOBER 2019

Country	Total		Account Status ever in Default or Arrears ever 90 days or above		Account Status ever in Default	
	Deals	Loans	Borrowers	Loans	Borrowers	Loans
ES	208	2,319,769	138,935	143,619	82,138	85,040
NL	172	5,857,442	40,016	74,392	31,399	45,344
IT	142	2,356,533	117,351	139,503	67,574	78,760
PT	40	842,053	38,196	51,948	26,074	32,704
UK	49	3,290,174	55,361	65,778	6,095	8,298
FR	38	6,280,069	44,105	46,674	17,293	18,758
IE	41	462,971	57,204	60,226	10,490	12,227
BE	21	2,043,587	19,565	25,004	10,998	12,655
Total	711	23,452,598	510,733	607,144	252,062	293,786

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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