



# European DataWarehouse

ABS Market Coverage – July 2018

**EUROPEAN**  
DATAWAREHOUSE

# Key ED Figures as of July 2018

## Number of ABS transactions, loans or loan parts and properties

- **1208** deals are stored in ED database (EDwin)
  - 686 are outstanding and 522 have been redeemed or amortised
- 116 million loans or loan parts including data for 17 million properties are stored in EDwin

## Number of loan level data (LLD) submissions

- There are **more than 23,000 LLD submissions stored in EDwin** with 19 LLD submissions per transaction on average
- For transactions issued in 2014, 2015, 2016 and 2017, the average number of LLD submissions is 26, 21, 15 and 7 respectively

## Average daily updates

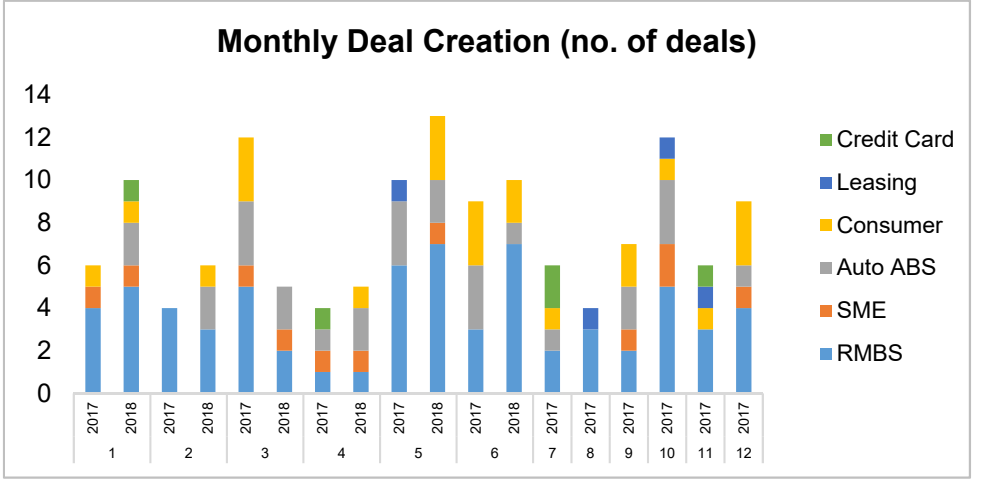
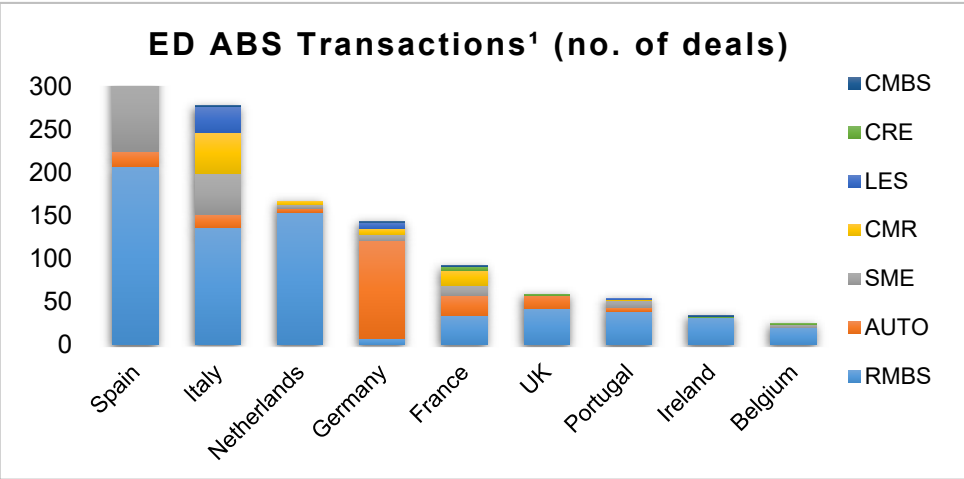
- In 2014, 2015, 2016, 2017 and 2018 an average of 17,17,18, 18 and 18 LLD files have been uploaded on a daily basis respectively

Table 1 **Basic statistics of EDwin database**, breakdown by asset class

Asset Class	Active	Redeemed or Amortised <sup>1</sup>	Total	Number of loans <sup>2</sup>	Number of borrowers <sup>3</sup>
RMBS	439	234	<b>673</b>	15.55	11.39
Auto ABS	95	110	<b>205</b>	13.06	12.29
SME	62	114	<b>176</b>	1.81	1.34
Consumer	65	32	<b>97</b>	22.01	20.38
Leasing	15	26	<b>41</b>	0.52	0.37
Credit Card	10	1	<b>11</b>	10.22	8.51
CMBS	-	5	<b>5</b>	12 <sup>4</sup>	12 <sup>4</sup>
<b>Total</b>	<b>686</b>	<b>522</b>	<b>1208</b>	<b>63.17</b>	<b>54.28</b>

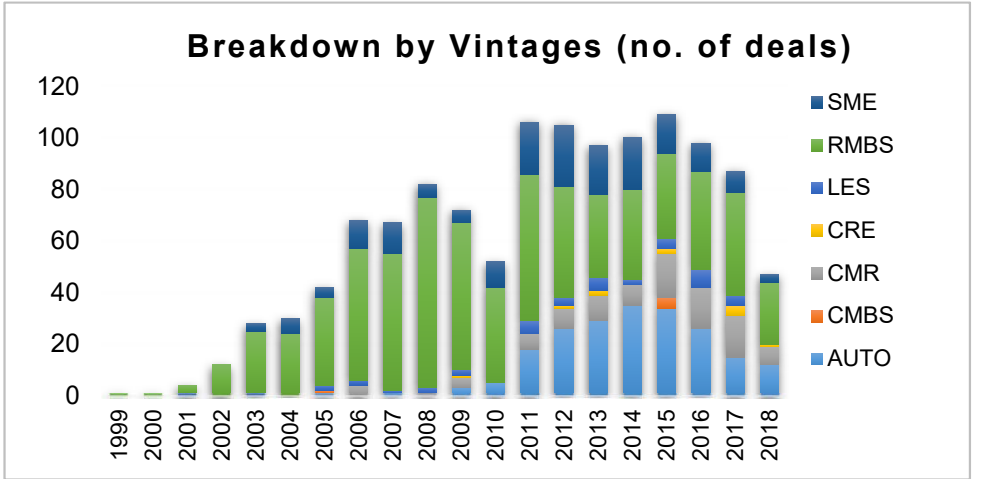
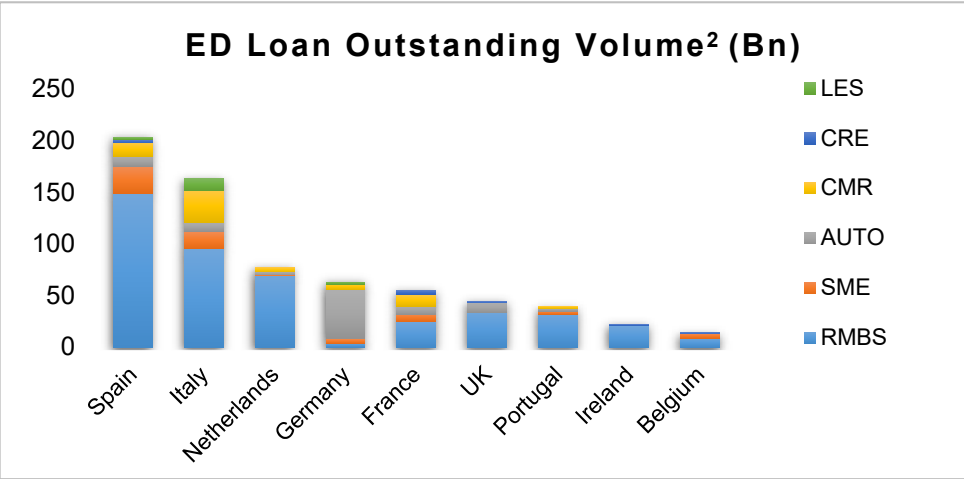
<sup>1</sup> Upload of loan level data has discontinued, typically due to bond redemptions  
<sup>2</sup> based on only the latest LLD submissions (numbers in Millions)  
<sup>3</sup> based on only the latest LLD submissions (numbers in Millions)  
<sup>4</sup> Number of loan sponsors in whole numbers

# Dataset Composition as of July 2018



<sup>1</sup> Austria, Sweden, Norway, Finland and Luxembourg are not included in the chart  
Source: European DataWarehouse

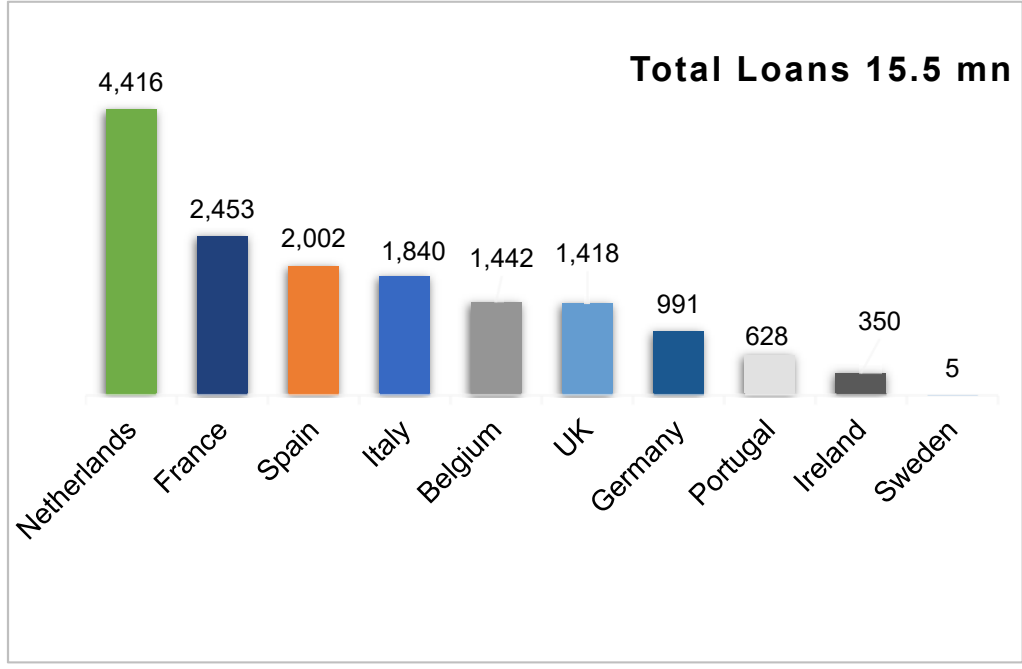
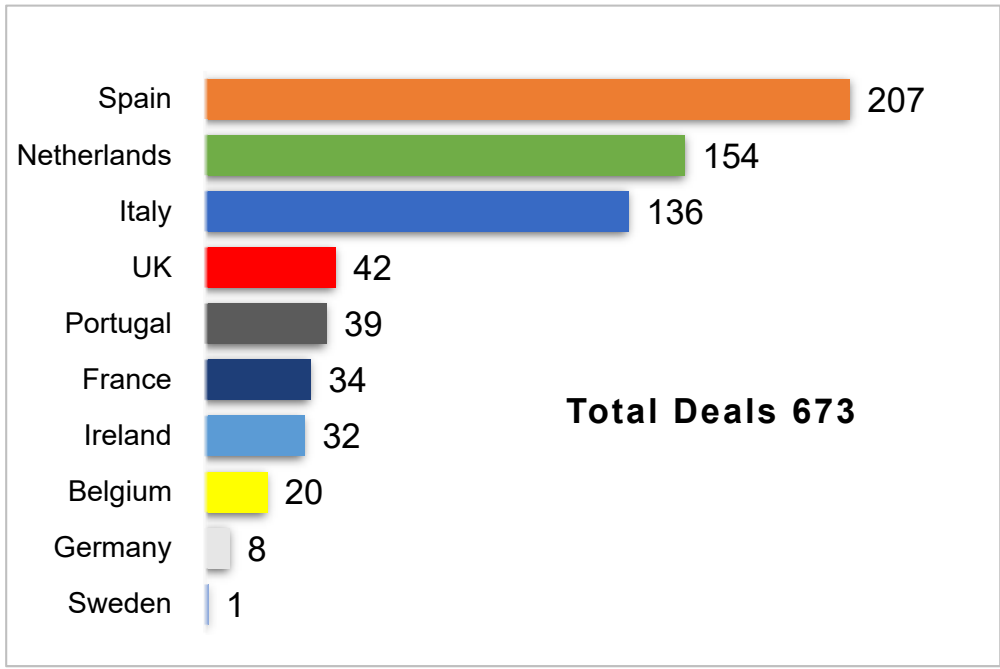
Source: European DataWarehouse



<sup>2</sup> Sum of Current Balances for deals active in the Edwin platform. The currency depends on the relevant underlying assets. Austria, Sweden, Norway, Finland and Luxembourg are not included in the chart  
Source: European DataWarehouse

## RMBS

A total of 673 RMBS Deals & 15.5 mn 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)

## RMBS

### New Deals in EDwin\* & Updates

Deal name	Data Owner	Country	Pool Cut-off Date	Loans & Borrowers		CLTV (%)		OLTV (%)		Borrower Concentration (%)		Interest Rate - AR109**		Seasoning / Maturity (months)		Bond Class Name	Issue Date	Currency	ISIN	Reference Rate	
						AR141**	AR135**														
Green STORM 2018 B.V.	Obvion N.V.	Netherlands	2018-04-30	Total Loans	5,432	Min	1.57	Min	5.93	Largest	0.16	Min	0.18	W.Avg Seasoning	59.99	Class A	2018-05-30	EUR	XS1815379067	3 month EURIBOR	
				Active Loans	5,432	Max	120.05	Max	116.24	Top 10	1.35	Max	6.7	W.Avg RTM	292.99	Class B	2018-05-30	EUR	XS1815380404	3 month EURIBOR	
				Distinct Borrowers	2,403	W.Avg	73.26	W.Avg	87.16	Top 20	2.46	W.Avg	3.18	Max RTM	407	Class C	2018-05-30	EUR	XS1815380586	3 month EURIBOR	
																	Class D	2018-05-30	EUR	XS1815380743	3 month EURIBOR
																		Class E	2018-05-30	EUR	XS1815380826
LOWLAND MORTGAGE BACKED SECURITIES 5 B.V.	de Volksbank N.V.	Netherlands	2018-04-30	Total Loans	52,222	Min	0.6	Min	2.95	Largest	0.02	Min	1.24	W.Avg Seasoning	80.05	Class A1	2018-05-23	EUR	XS1815296014	1 month LIBOR	
				Active Loans	52,222	Max	110	Max	110	Top 10	0.17	Max	7.3	W.Avg RTM	274.16	Class A2	2018-05-23	EUR	XS1815297095		
				Distinct Borrowers	27,363	W.Avg	85.02	W.Avg	89.95	Top 20	0.32	W.Avg	2.86	Max RTM	360	Class B	2018-05-23	EUR	XS1815297178		
																	Class C	2018-05-23	EUR	XS1815297509	
																	Class D	2018-05-23	EUR	XS1815297764	
														Class E	2018-05-23	EUR	XS1815297921				

\*New deals in EDwin refers to the transactions created and uploaded within the last two months

\*\*Further information on AR109 (Current Interest Rate), AR135 (Original Loan to Value) and AR141 (Current Loan to Value) can be found on the European Central Bank website: <https://www.ecb.europa.eu/paym/coll/loanlevel/transmission/html/index.en.html>

\*\*\*W.Avg: Weighted Average

\*\*\*\*RTM: Remaining Term to Maturity

## RMBS

### New Deals in EDwin\* & Updates

Deal name	Data Owner	Country	Pool Cut-off Date	Loans & Borrowers	CLTV (%)		OLTV (%)		Borrower Concentration (%)		Interest Rate - AR109**		Seasoning / Maturity (months)		Bond Class Name	Issue Date	Currency	ISIN	Reference Rate	
					AR141**	AR135**														
FCT Crédit Agricole Habitat 2018	Crédit Agricole S.A.	France	2018-03-31	Total Loans	9,302	Min	1.62	Min	1.76	Largest	0.04	Min	0.5	W.Avg Seasoning	45.33	A	2018-04-26	EUR	FR0013328028	3 month EURIBOR
				Active Loans	9,302	Max	99.65	Max	108	Top 10	0.39	Max	5.5	W.Avg RTM	208.48	B	2018-04-26	EUR	FR0013328036	
				Distinct Borrowers	9,133	W.Avg	77.21	W.Avg	89.96	Top 20	0.76	W.Avg	2.18	Max RTM	327					
Precise Mortgage Funding 2018-2B Plc	Charter Court Financial Services	United Kingdom	2018-02-28	Total Loans	2,612	Min	13	Min	13	Largest	0.35	Min	2.79	W.Avg Seasoning	11.1	A	2018-03-20	GBP	XS1783215871	3 month LIBOR
				Active Loans	2,612	Max	82	Max	82	Top 10	2.68	Max	4.96	W.Avg RTM	256.29	B	2018-03-20	GBP	XS1783216093	3 month LIBOR
				Distinct Borrowers	2,612	W.Avg	70.83	W.Avg	71.06	Top 20	4.66	W.Avg	3.68	Max RTM	419	C	2018-03-20	GBP	XS1783216176	3 month LIBOR
																D	2018-03-20	GBP	XS1783216333	3 month LIBOR
																E	2018-03-20	GBP	XS1783216507	3 month LIBOR
													X	2018-03-20	GBP	XS1783216689	3 month LIBOR			

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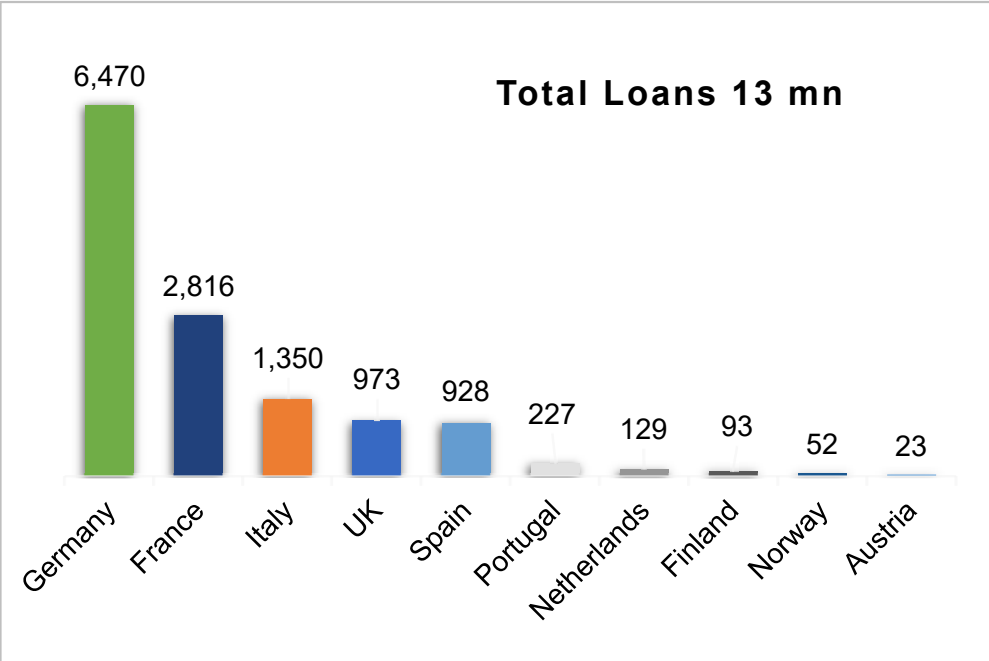
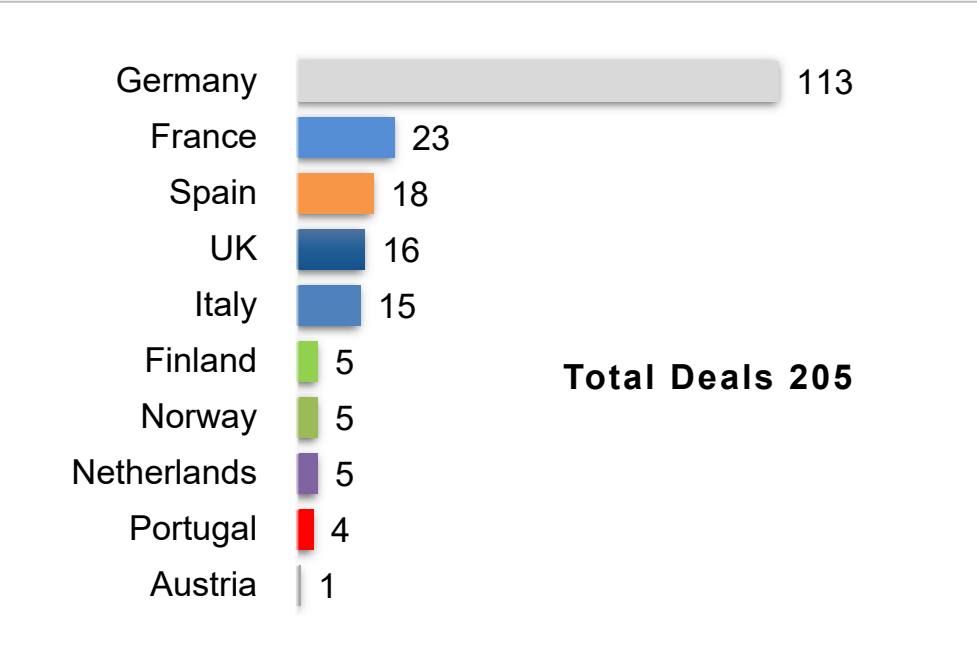
\*\*Further information on AR109 (Current Interest Rate), AR135 (Original Loan to Value) and AR141 (Current Loan to Value) can be found on the European Central Bank website: <https://www.ecb.europa.eu/paym/coll/loanlevel/transmission/html/index.en.html>

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## Auto ABS

A total of 205 Auto ABS Deals & 13 mn 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 ABS

### New Deals in EDwin\* & Updates

Deal name	Data Owner	Country	Pool Cut-off Date	Loans & Borrowers			Borrower Concentration (%)		Interest Rate – AA40** (%)		Seasoning / Maturity (months)		Bond Class Name		Currency	ISIN	Reference Rate	Legal Maturity
				Total Loans		Largest	Min		W.Avg Seasoning		Class	2018-05-17						
RevoCar 2018	Bank11 für Privatkunden und Handel GmbH	Germany	2018-04-30	Total Loans	36,742	Largest	0.03	Min	0.49	W.Avg Seasoning	8.39	Class A	2018-05-17	EUR	XS1821807424	Fixed Rate	2031-04-21	
				Active Loans	36,742	Top 10	0.28	Max	13.73	W.Avg RTM	58.79	Class B	2018-05-17	EUR	XS1821807770	Fixed Rate	2031-04-21	
				Distinct Borrowers	36,415	Top 20	0.55	W.Avg	3.56	Max RTM	119	Class C	2018-05-17	EUR	XS1821807937	Fixed Rate	2031-04-21	
												Class D	2018-05-17	EUR	XS1821808158	Fixed Rate	2031-04-21	
												Class E	2018-05-17	EUR	XS1821808315	Fixed Rate	2031-04-21	
Cars Alliance Auto Loans France V2018-1	EUROTITRISAT ION	France	2018-02-28	Total Loans	131,501	Largest	0.03	Min	7	W.Avg Seasoning	14.77	Serie Class A	2018-03-29	EUR	FR0013319936	Fixed Rate	2029-10-21	
				Active Loans	131,501	Top 10	0.21	Max	11.58	W.Avg RTM	39.85	Serie Class B	2018-03-29	EUR	FR0013319910	Fixed Rate	2029-10-21	
				Distinct Borrowers	130,237	Top 20	0.27	W.Avg	7.01	Max RTM	72							
Private Driver UK 2018-1	Volkswagen Bank GmbH	United Kingdom	2018-02-28	Total Loans	67,643	Largest	0.02	Min	0	W.Avg Seasoning	5.84	CLASS A	2018-03-26	GBP	XS1760614567	1 month GBP LIBOR	2028-02-25	
				Active Loans	67,642	Top 10	0.19	Max	15	W.Avg RTM	40.35	CLASS B	2018-03-26	GBP	XS1760614724	1 month GBP LIBOR	2028-02-25	
				Distinct Borrowers	67,380	Top 20	0.35	W.Avg	6.07	Max RTM	66							

\*New deals in EDwin refers to the transactions created and uploaded within the last two months

\*\*Further information on AA40 (Current Interest or Discount Rate) can be found on the European Central Bank website: <https://www.ecb.europa.eu/paym/coll/loanlevel/transmission/html/index.en.html>

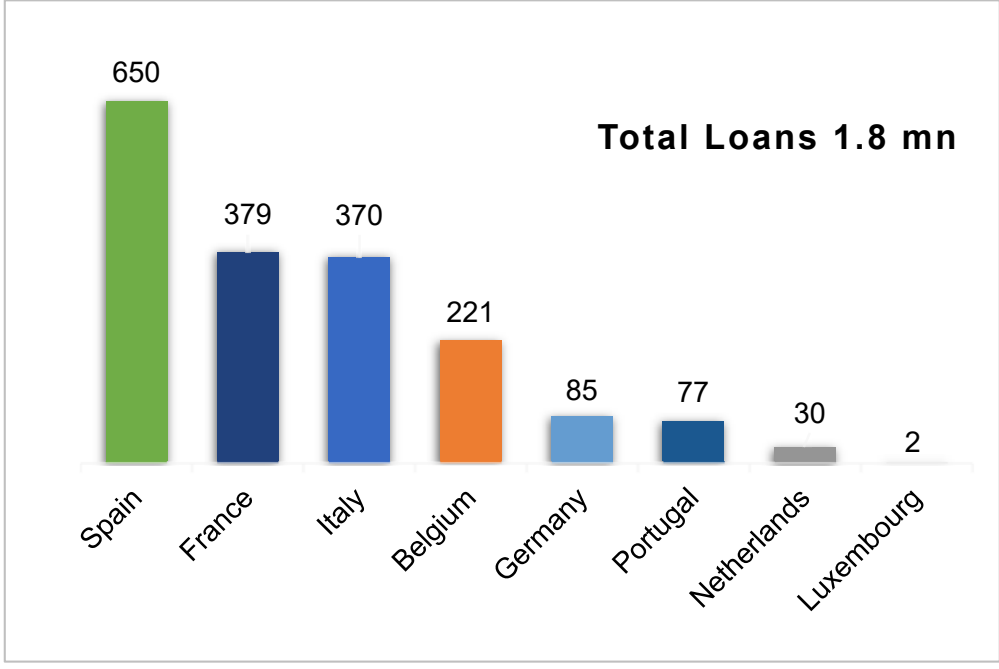
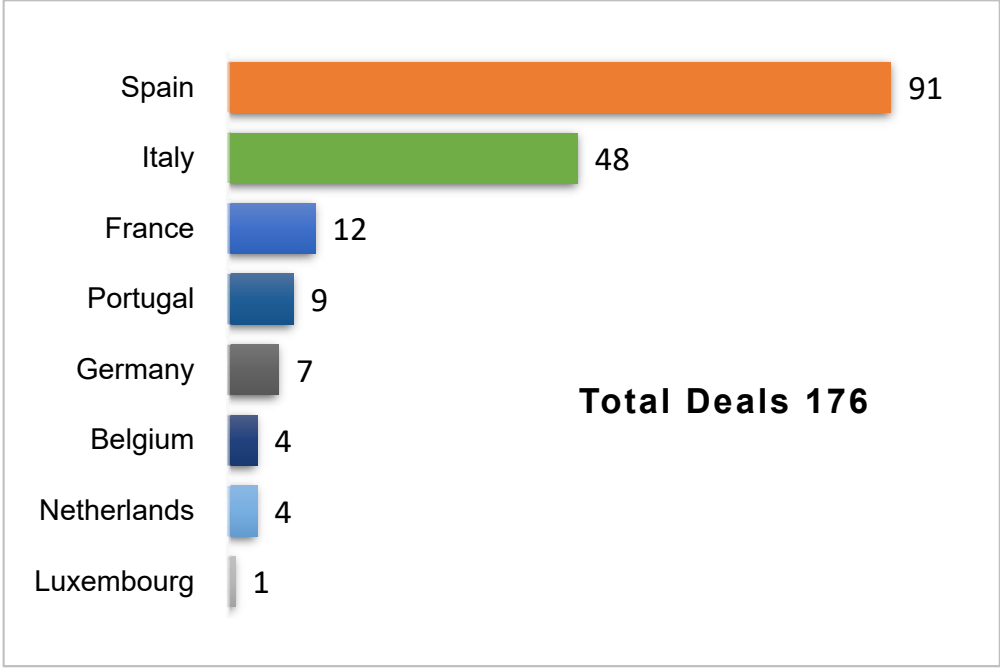
\*\*\*W.Avg: Weighted Average

\*\*\*\*RTM: Remaining Term to Maturity



## SME

A total of 176 SME Deals & 1.8 mn 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

### New Deals in EDwin\* & Updates

Deal name	Data Owner	Country	Pool Cut-off Date	Loans & Borrowers		Borrower Concentration (%)		Interest Rate – AS80** (%)		Seasoning / Maturity (months)		NACE industry (%)		Bond Class Name	Issue Date	Currency	ISIN	Reference Rate	Legal Maturity
				Total Loans		Largest		Min		W.Avg Seasoning									
Voba N. 7 srl	Banca Popolare dell'Alto Adige Spa	Italy	2018-04-30	Total Loans	4,473	Largest	1.4	Min	0.25	W.Avg Seasoning	34.4	Accommodation	19.3	Class A1	2018-06-04	EUR	IT0005335465	3 month EURIBOR	2060-10-27
				Active Loans	4,473	Top 10	8.6	Max	12	W.Avg RTM		Crop and animal production, hunting and related service activities	12.0	Class A2	2018-06-04	EUR	IT0005335473	3 month EURIBOR	2060-10-27
				Distinct Borrowers	3,980	Top 20	12.4	W.Avg	2.15	Max RTM		Real estate activities	9.9	Class B	2018-06-04	EUR	IT0005335481	3 month EURIBOR	2060-10-27
													Food and beverage service activities	5.3	Class J	2018-06-04	EUR	IT0005335499	Other
IM BCC CAJAMAR PYME 2	InterMoney Titulización SGFT SA	Spain	2018-04-25	Total Loans	18,622	Largest	0.6	Min	0	W.Avg Seasoning	32.2	Crop and animal production, hunting and related service activities	30.9	A	2018-05-04	EUR	ES0305332001	Other	2057-06-22
				Active Loans	18,622	Top 10	4.4	Max	16	W.Avg RTM	90.5	Wholesale trade, except of motor vehicles and motorcycles	12.6	B	2018-05-04	EUR	ES0305332019	Other	2057-06-22
				Distinct Borrowers	15,445	Top 20	7.4	W.Avg	2.9	Max RTM	428.0	Manufacture of food products	7.4						
2017 POPOLARE BARI SME Srl	BANCA POPOLARE DI BARI S.C.P.A.	Italy	2018-02-28	Total Loans	10,882	Largest	2.0	Min	0	W.Avg Seasoning	53.1	Construction of residential and non-residential buildings	10.0	Classe A1	2017-03-28	EUR	IT0005247017	3 month EURIBOR	2057-12-31
				Active Loans	10,880	Top 10	8.3	Max	11.75	W.Avg RTM	114.6	Buying and selling of own real estate	4.7	Classe A1	2018-02-28	EUR	IT0005324592	3 month EURIBOR	2057-12-31
				Distinct Borrowers	8,819	Top 20	11.6	W.Avg	3.44	Max RTM	357.0	Construction of residential and non-residential buildings	4.6	Classe A2	2018-02-28	EUR	IT0005324600	3 month EURIBOR	2057-12-31
														Classe M	2017-03-28	EUR	IT0005247025	3 month EURIBOR	2057-12-31
														Classe B1	2017-03-28	EUR	IT0005247033	Other	2057-12-31
											Classe B2	2018-02-28	EUR	IT0005324634	Other	2057-12-31			

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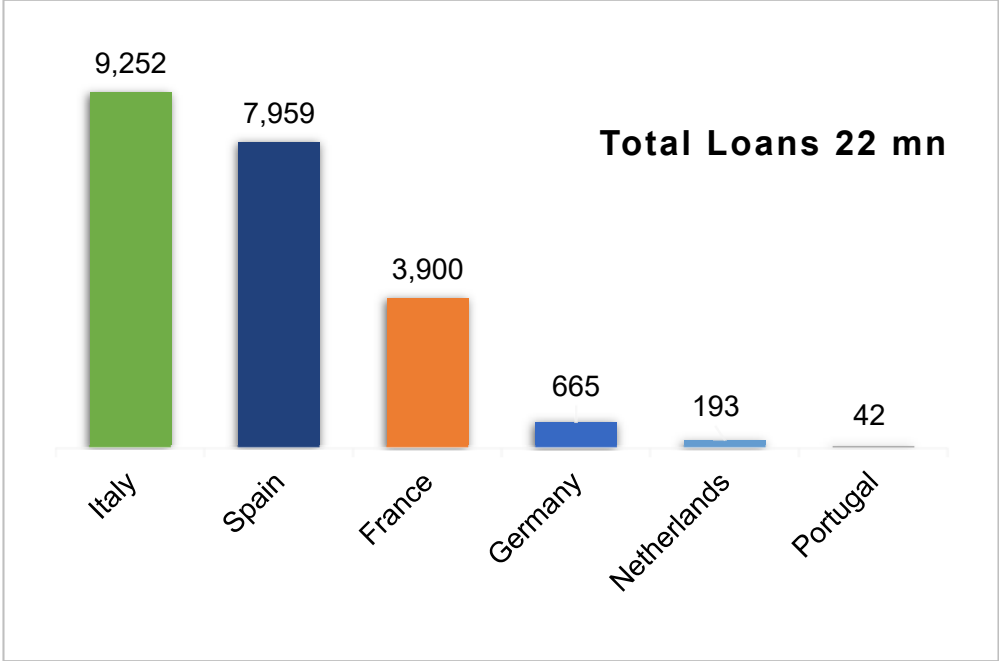
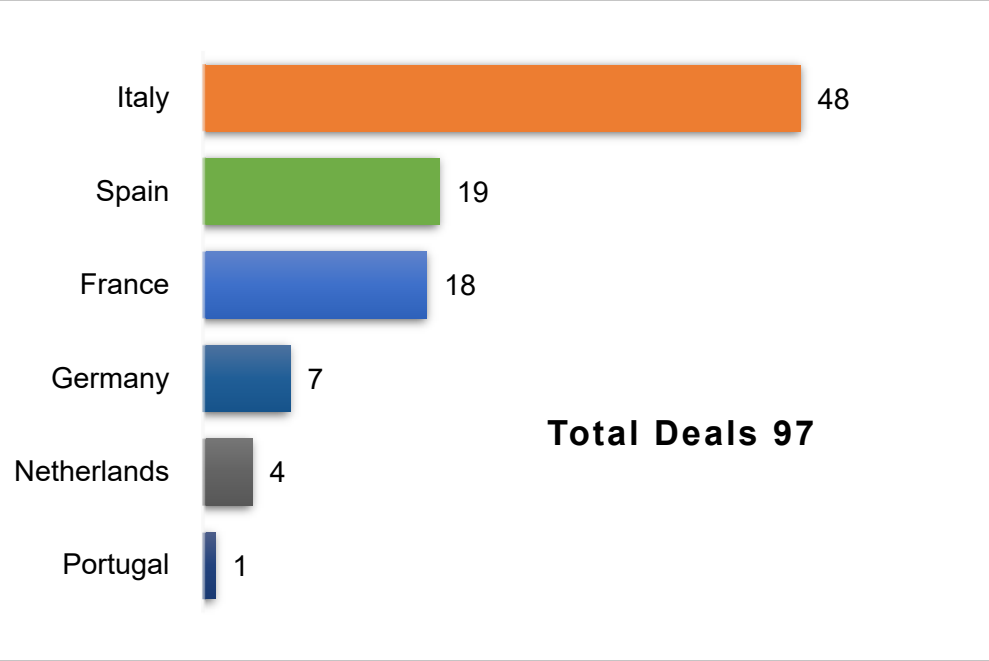
\*\*Top Industries based on NACE Industry codes. \*\*Further information on AS80 (Current Interest Rate) can be found on the European Central Bank website: <https://www.ecb.europa.eu/paym/coll/loanlevel/transmission/html/index.en.html>

\*\*\*W.Avg: Weighted Average

\*\*\*\*RTM: Remaining Term to Maturity

## Consumer

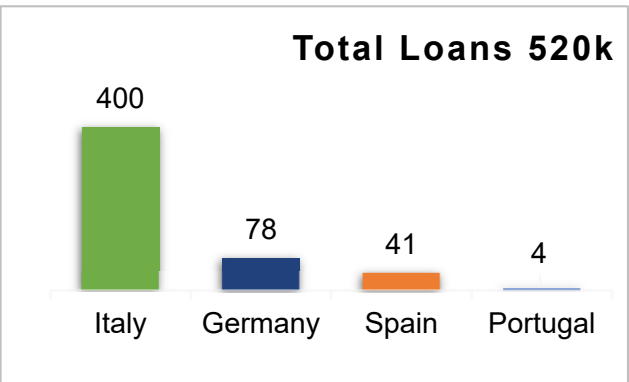
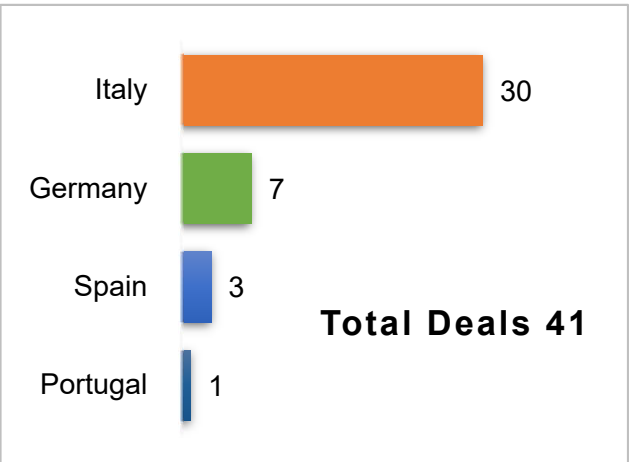
A total of 97 Consumer Deals & 22 mn loans or loan parts



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)

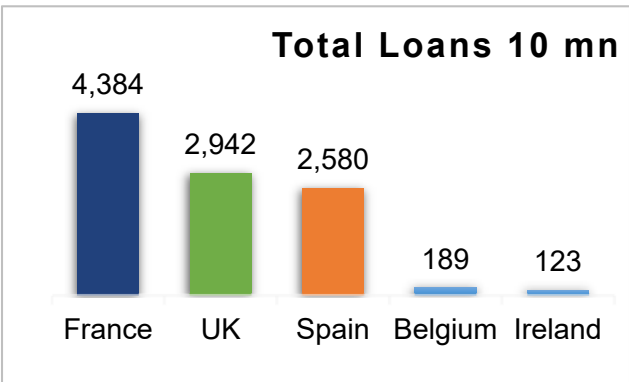
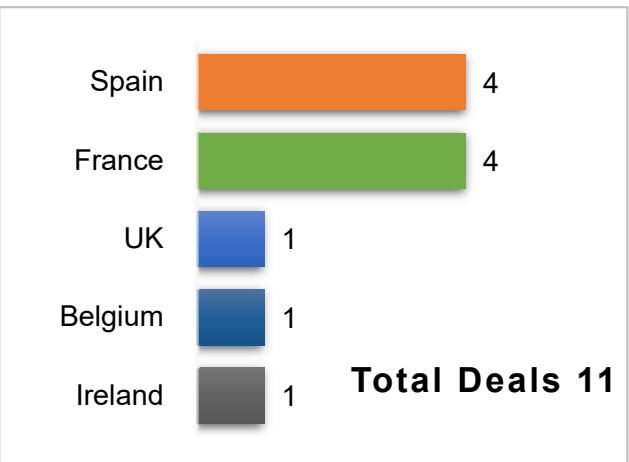
## Leasing

**41 Deals & 520k Loans**



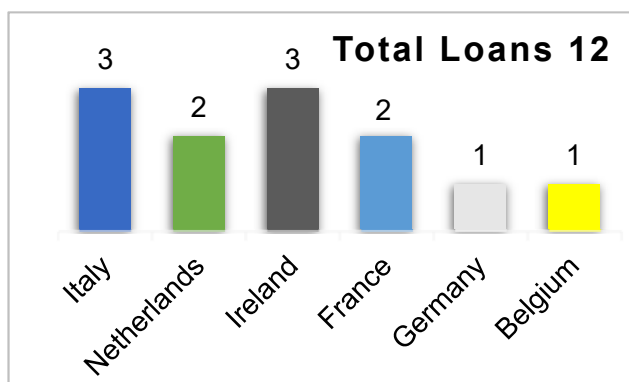
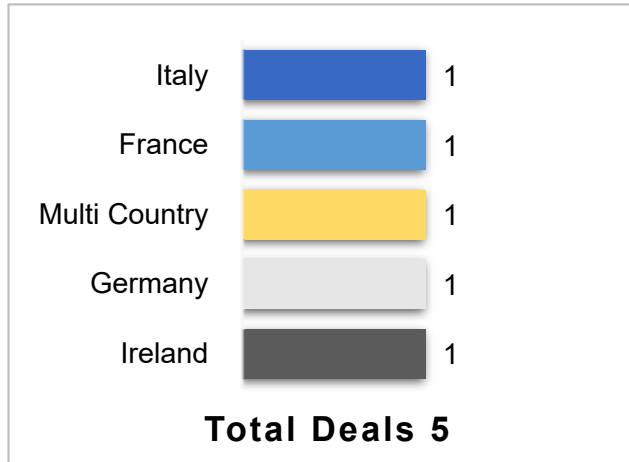
## Credit Card

**11 Deals & 10 mn Loans**



## CMBS

**5 Deals & 12 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) with the exception of CMBS figures

# First Covered Bond in EDwin

## Covered Bond

### Covered Bond Deals in Edwin & Updates

Deal name	Data Owner	Country	Pool Cut-off Date	Loans & Borrowers		CLTV (%)		OLTV (%)		Borrower Concentration (%)		Interest Rate - AR109**	
						AR141**		AR135**				(%)	
BPER OBG1	BPER Banca S.p.A.	Italy	2017-12-31	Total Loans	55,191	Min	0	Min	3.29	Largest	0.04	Min	0
				Active Loans	55,191	Max	193.52	Max	100	Top 10	0.24	Max	8.45
				Distinct Borrowers	54,798	W.Avg	48.59	W.Avg	59.43	Top 20	0.43	W.Avg	2.22

# NPLs present in the RMBS Loan Level Data

□ Cumulative number of loans Defaulted and 90 Days in Arrears for RMBS up to the Pool Cut Off Date of 30<sup>th</sup> June 2018

RMBS						
	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	207	2,310,791	135,786	139,368	78,178	80,172
NL	156	5,436,318	52,416	89,119	29,880	43,373
IT	135	2,153,127	117,620	139,422	62,584	73,380
PT	39	828,182	39,064	53,725	24,071	32,149
FR	34	5,822,850	36,492	38,366	11,087	12,040
UK	40	2,778,386	51,347	59,878	4,772	5,965
IE	33	400,269	56,259	59,247	10,183	11,940
BE	20	1,930,167	19,813	23,981	10,239	11,823
<b>Total</b>	<b>664</b>	<b>21,660,090</b>	<b>508,797</b>	<b>603,106</b>	<b>230,994</b>	<b>270,842</b>

Source: ED Data

Note:

- Account Status of Default is according to the European Central Bank (ECB) taxonomy:
  - when "Account Status" (AR166) is indicated as "Default or Foreclosure (3)"
- 90 Days in Arrears is according to the European Central Bank (ECB) taxonomy:
  - when "Number Months in Arrears" (AR170) is greater than or equal to 3

# NPLs present in the SME Loan Level Data

□ Cumulative number of loans Defaulted and 90 Days in Arrears for SME up to the Pool Cut Off Date of 30<sup>th</sup> June 2018

SME						
	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
<b>ES</b>	91	1,204,644	67,529	74,503	52,583	58,632
<b>IT</b>	49	675,660	51,796	59,306	30,159	34,768
<b>FR</b>	12	3,597,271	4,814	5,525	2,490	2,887
<b>PT</b>	9	165,602	9,315	10,418	7,799	8,826
<b>BE</b>	5	596,081	7,975	12,051	5,544	8,715
<b>NL</b>	4	51,252	2,752	3,680	2,707	3,621
<b>Total</b>	<b>170</b>	<b>6,290,510</b>	<b>144,181</b>	<b>165,483</b>	<b>101,282</b>	<b>117,449</b>

Note:

Source: ED Data

- 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

# Contact Details

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