



European DataWarehouse

Corporate Presentation – October 2018

EUROPEAN
DATAWAREHOUSE

Who We Are

Company

European DataWarehouse (ED) provides loan and bond level data as well as documentation repository services for the fixed income market

ED currently hosts data for over 1250 Asset-Backed Security (ABS) transactions and private portfolios belonging to several different originators across Europe

Clients

More than 500 data owners, data providers and data users are registered with ED

Originators, issuers, sponsors and servicers upload ABS data to ED, while data users including investors, data vendors, rating agencies and public institutions use ED data for monitoring and risk assessment purposes

...Our core principles



Unique and central data repository for European ABS and loan portfolios



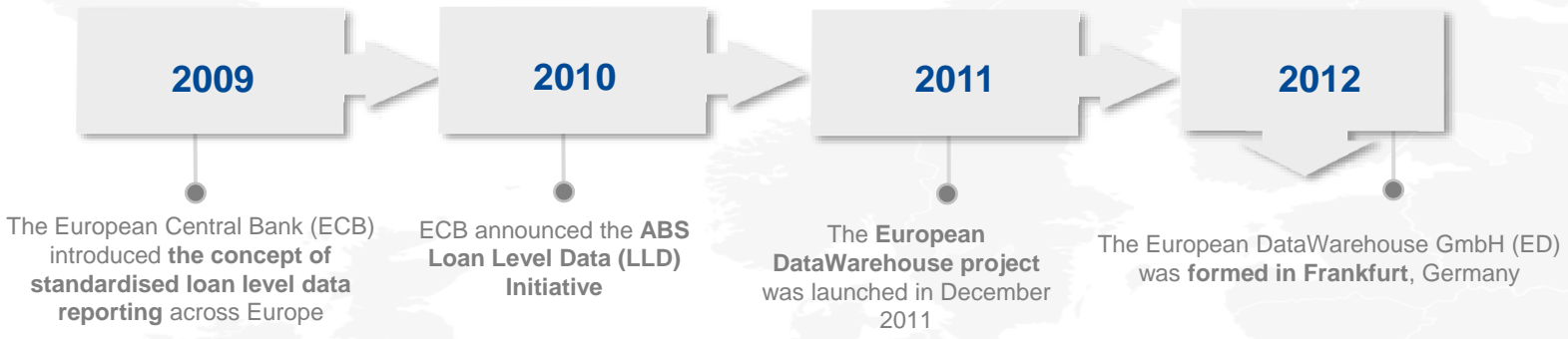
Fast access to data
Disaggregated data: relevant information allows a high degree of ABS portfolio transparency



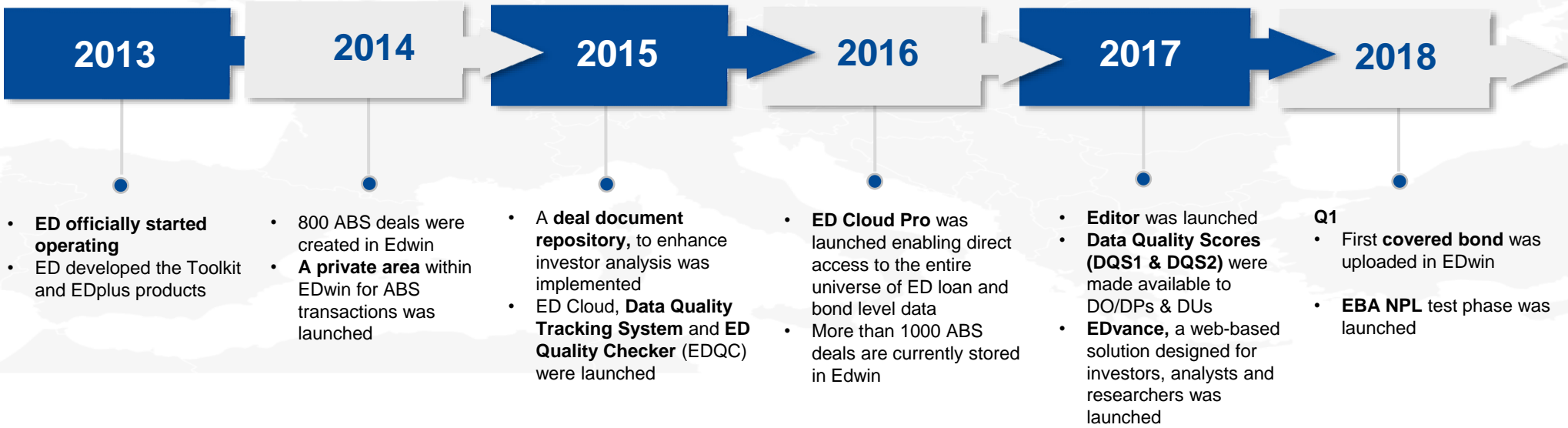
Standardised definitions and reporting formats for quick and efficient comparison

History

...Where it all began



...Our last 6 years



Corporate Governance

ED was created in 2012 as part of the implementation of the European Central Bank ABS Loan Level Initiative. ED became fully operational in January and is funded and owned by a mix of market participants. ED operates as a utility to respond to the need for improved transparency to investors and other market participants in ABS.

Supervisory Board: Consists of currently 18 representatives and is responsible for the strategy and monitoring ED's operations as a market initiative

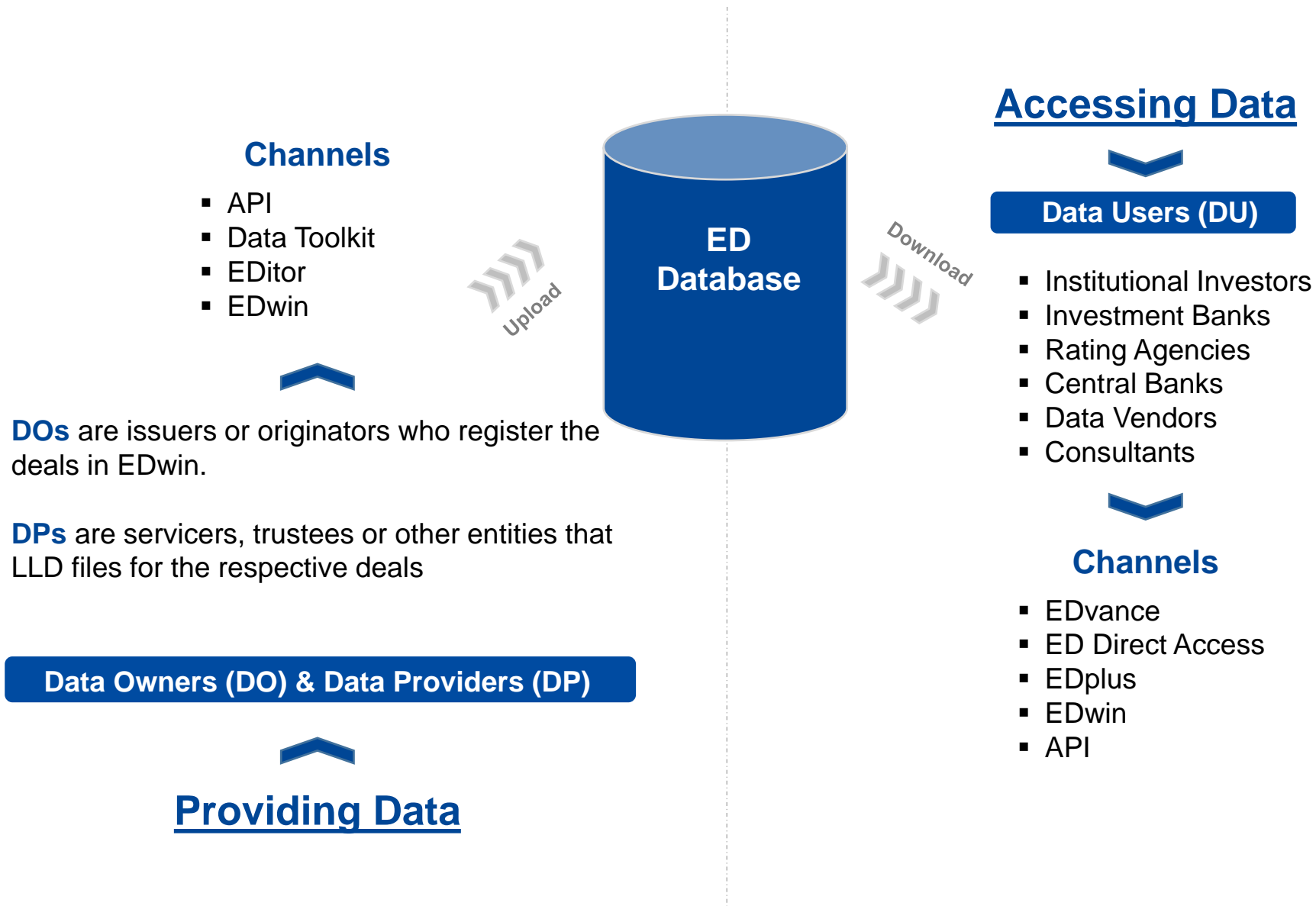
Pricing Committee: Consists of currently 8 members from the ABS industry and is responsible for setting the fee structure for ED clients. The fees are set in line with ED's utility approach



17 Shareholders



What We Do



Key ED Figures as of October 2018

Number of ABS transactions, loans or loan parts and properties

- **1223** deals are stored in ED database (EDwin)
 - 676 are outstanding and 547 have been redeemed or amortised
- 119 million loans or loan parts including data for 17 million properties are stored in EDwin

Number of loan level data (LLD) submissions

- There are **24,000 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 27, 22, 16 and 9 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 ¹	Total	Number of loans ²	Number of borrowers ³
RMBS	431	247	678	15.73	11.55
Auto ABS	93	116	209	13.27	12.26
SME	62	117	179	1.86	1.35
Consumer	65	34	99	22.74	20.76
Leasing	15	27	42	0.54	0.39
Credit Card	10	1	11	10.21	8.54
CMBS	-	5	5	12 ⁴	12 ⁴
Total	676	547	1223	64.35	54.85

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

Contact Details

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