

CORPORATE PRESENTATION

Q4 2025

WHO WE ARE

OUR COMPANY

European DataWarehouse GmbH (EDW) is a Securitisation Repository designated by both the European Securities and Markets Authority (ESMA) and the Financial Conduct Authority (FCA). EDW operates as a market utility aimed at enhancing transparency for investors and other participants in the ABS market and facilitates the **collection, validation, and distribution of loan-level data** for securitisations and private whole loan portfolios.

EDW was established in 2012 as part of the European Central Bank's ABS Loan Level Initiative, and has been fully operational since January 2013



WHO WE ARE

OUR CLIENTS

Reporting entities, such as originators, issuers, sponsors, and servicers upload asset-backed securities data to EDW's platform while data users, including investors, data vendors, rating agencies, and public institutions, use EDW's for monitoring and risk assessment purposes.

OUR TEAM

Our expert team supports over 500 clients in more than 15 languages, ensuring seamless, client-focused services.



CORPORATE GOVERNANCE

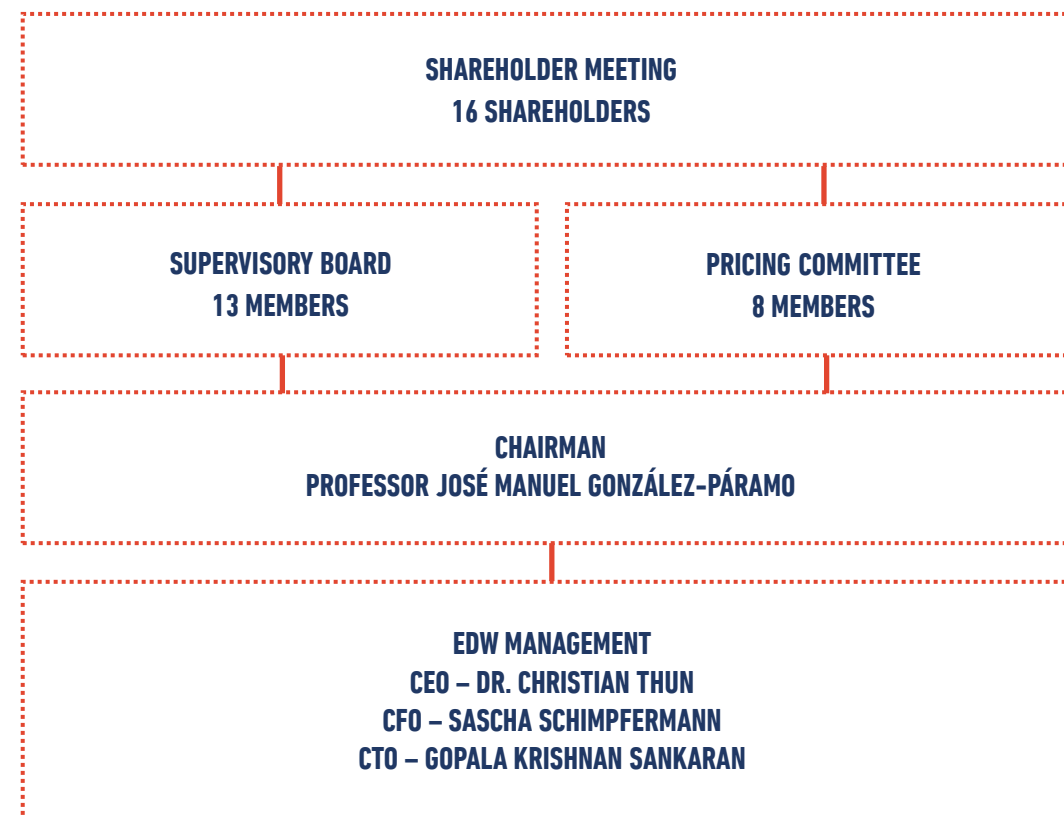
EDW is funded and owned by a mix of 16 market participants including large corporations, professional organisations, and banks, and has a unique two-tier governance system and pricing committee.

SUPERVISORY BOARD

The supervisory board is responsible for setting and monitoring the strategy and operations as a market initiative.

PRICING COMMITTEE

8 members from the ABS industry set the client fee structure, adhering to our trusted utility approach.



16 SHAREHOLDERS

BBVA

 **CaixaBank**



BNP PARIBAS



**TRUE SALE
INTERNATIONAL**



 **UniCredit**



**SOCIETE
GENERALE**

INTESA



SANPAOLO



CRÉDIT FONCIER

**MOODY'S
RATINGS**

 **Sapient®**

MORNINGSTAR

DBRS



Santander

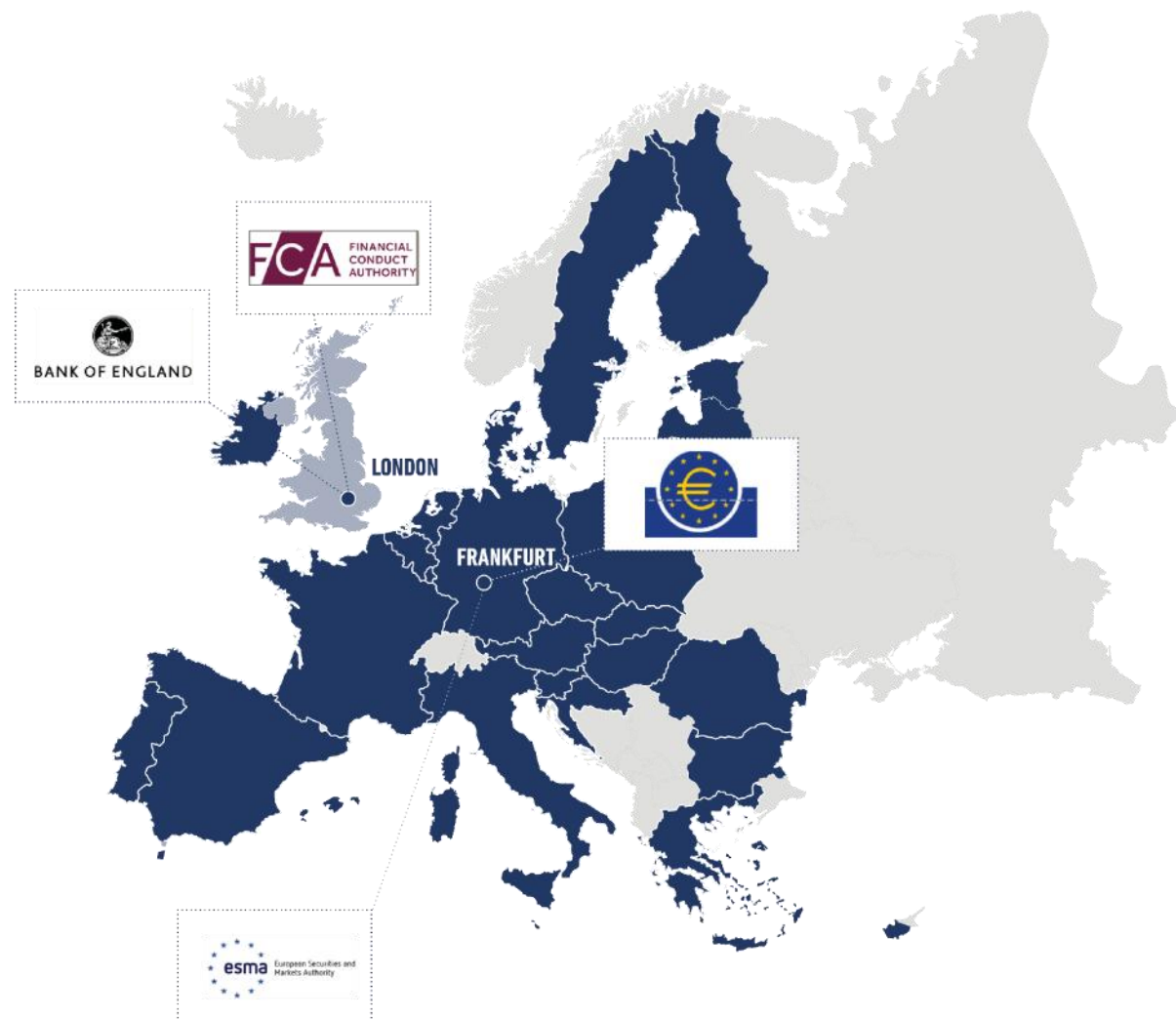


REPOSITORY SOLUTIONS

SECURITISATION REPORTING IN THE UK AND EUROPE

EDW offers secure data repository solutions in the EU and the UK, ensuring regulatory compliance and enhancing market transparency.

- **EU & UK Registrations:** Registered under Securitisation Regulation (EU)2017/2402 and with the Bank of England for transparency.
- **Eurosystem Collateral Framework:** Registered as a data repository under Guideline (EU) 2015/510.



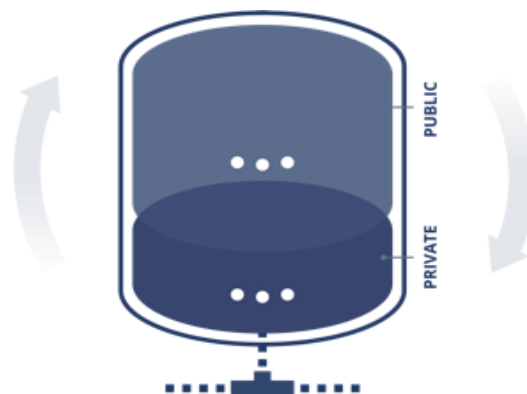
WHAT WE DO

PROVIDING DATA

EDITOR

SFTP

UPLOAD



DOWNLOAD

ACCESSING DATA

EDVANCE

SQL ACCESS

SFTP

KEY FIGURES

OUR LLD

> 15,000 ESMA SUBMISSIONS	> 40,000 ECB SUBMISSIONS	53 m m ESMA LOANS	90 m m ECB LOANS	> 4 b n TOTAL CUMULATIVE LOANS
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OUR DEALS

837 ESMA DEALS	1508 ECB DEALS	568 TOTAL ACTIVE DEALS	15 / 7 JURISDICTIONS/ ASSET CLASSES
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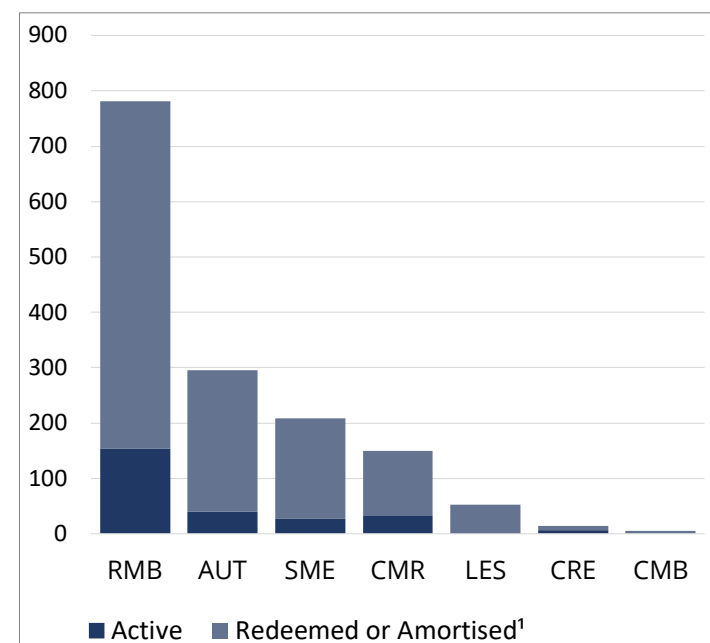
OUR FIRM

26 TEAM MEMBERS	15 LANGUAGES SPOKEN	12 YEARS SUPPORTING TRANSPARENCY
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KEY FIGURES – ECB UPLOADS

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	153	628	781	16.62
AUT	40	256	296	17.98
SME	27	181	208	2.28
CMR	34	116	150	33.90
LES	3	50	53	0.63
CRE	6	8	14	19.21
CMB	0	5	5	12
TOTAL	263	1244	1507	90.63



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

WHY WORK WITH EUROPEAN DATAWAREHOUSE

EXPERIENCE AND EXPERTISE

Before its registration as an ESMA Securitaion Repository, EDW served as the only dedicated repository recognised by the Eurosystem for 8+ years

DEDICATED ANALYSTS

Every EDW client has a dedicated analyst to respond to enquiries and provide technical & regulatory support.

BESPOKE SOLUTIONS

The strength of EDW is demonstrated in its agility and ability to adapt to market and regulatory developments.

READY TO USE SOLUTION

Our award-winning and industry leading regulatory solution is continuously updated for the latest regulatory announcements and developments.

POWERFUL TRACK RECORD

EDW already provides data services to more than 400 issuers. Our services are award winning and industry-leading.

MULTI-LINGUAL TEAM

Our team represents 17 nations and 15 languages. Need template advice in Italian? Modelling insight in Portuguese? We've got you covered.

HISTORY

2009

- The European Central Bank (ECB) introduces the concept of standardised loan-level data reporting across Europe

2010

- ECB announces the **ABS Loan Level Data (LLD) Initiative**

2011

- The European DataWarehouse project is launched

2012

- European DataWarehouse GmbH (EDW) is **formed in Frankfurt, Germany**

2013

- EDW begins operating and introduced its first data platforms

2014

- 800 ABS public deals are on EDW's flagship platform and a new area for **Private deals** is introduced

2015

- A deal document repository, to enhance investor analysis is implemented along with EDW's first **Data Quality tools and tracking system**

2016

- **EDW's first SFTP tool (ED Cloud pro)** is launched enabling direct access to the entire universe of EDW data

HISTORY

2017

- **EDITOR** is launched to improve user experience and ease
- **Data Quality Scores are introduced (DQS1 & DQS2)**

2018

- A **UK subsidiary**, European DataWarehouse Ltd. is established ahead of BREXIT
- First **covered bond** is uploaded to EDW

2019

- EDW wins **Securitisation Data Provider of the Year** for the first time

2020

- **EDW submits applications** to ESMA and FCA to be registered as EU & UK Securitisation Repository.

2021

- **EDW is registered by ESMA** as an EU Securitisation Repository

2022

- **EDW Ltd. is registered by the FCA** as a UK Securitisation Repository

2022

- EDW **celebrates its 10-year anniversary** and presents inaugural **Data Quality Award**

2023

- EDW **hosts first sustainable European Auto ABS** and is honored as both **ESG Service Provider of the Year** and **Data Provider of the Year**

HISTORY

2024

- **EDWARD**, EDW's AI assistant, is launched
- **EDVANCE** is relaunched as a powerful all-in-one data access platform

2025 AND BEYOND

AWARDS AND ACCOLADES

INDUSTRY RECOGNITION FOR A JOB WELL DONE



THANK YOU

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