

# LEVERAGING EDW DEAL REPORTS

**MARCH 2023**



# ON TODAY'S PRESENTATION



**DR. CHRISTIAN THUN**  
CEO  
EUROPEAN DATAWAREHOUSE

☎ **+49 69 50986 9305**  
✉ **christian.thun@eurodw.eu**



**BEATRICE GUARNIERI**  
ALBA LEASING



**GOPALA KRISHNAN SANKARAN**  
CTO  
EUROPEAN DATAWAREHOUSE

☎ **+49 69 50986 9319**  
✉ **gopala.sankaran@eurodw.eu**



**GIANLUCA GINELLI**  
STRUCTURED FINANCE DATA MANAGER  
EUROPEAN DATAWAREHOUSE

☎ **+49 69 50986 9337**  
✉ **Gianluca.ginelli@eurodw.eu**

# AGENDA

## WELCOME AND INTRODUCTION

- Dr. Christian Thun, European Datawarehouse

## THE CREATION OF EDW DEAL REPORTS

- Dr. Christian Thun and Gopala Sankaran, European Datawarehouse

## CUSTOMER INSIGHTS: ALBA LEASING USE CASE

- Beatrice Guarnieri , Alba Leasing
- Gianluca Ginelli, European Datawarehouse

## GOING OFF LABEL: HOW TO LEVERAGE EDW DEAL REPORTS

## Q&A

# THE CREATION OF EDW DEAL REPORTS

**DR. CHRISTIAN THUN, EUROPEAN DATAWAREHOUSE**

**GOPALA SANKARAN, EUROPEAN DATAWAREHOUSE**

# INVESTOR REPORTS DIFFER FROM ISSUER TO ISSUER

- The investor report is a proven and well established instrument to share key qualitative and quantitative data with investors in a securitisation.
- However, investor reports vary widely by jurisdiction and asset class as issuers and trustees are free to determine the format and content as they see fit.
- As a result, the extraction of data and its analysis can be an onerous and time consuming task.
- Compared to loan level data investor reports lacked standardisation, centralisation and transparency

## 2. Notes and Assets description

### The Notes

Issue Date 05/11/2021

Classes	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class J Notes
Principal Amount Outstanding on Issue	945 000 000,00	15 000 000,00	19 000 000,00	21 000 000,00	5 000 000,00
Currency	EUR	EUR	EUR	EUR	EUR
Issue Date	05/11/2021	05/11/2021	05/11/2021	05/11/2021	05/11/2021
Final Maturity Date	28 December 2031	28 December 2031	28 December 2031	28 December 2031	28 December 2031
Listing	Luxembourg	Luxembourg	Luxembourg	Luxembourg	Not listed
ISIN code					
Common code	239370217	239373887	239374018	239374301	239374620
Denomination	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Type of amortisation	Amortizing	Amortizing	Amortizing	Amortizing	Amortizing
Indexation	Euribor 1M	Euribor 1M	Euribor 1M	Euribor 1M	Fixed Rated
Spread / Fixed Rate	0,700%	1,000%	1,500%	2,850%	3,500%
Payment frequency	Monthly	Monthly	Monthly	Monthly	Monthly

### The Portfolio

Performing Auto Loans

Initial Portfolio (Outstanding Principal as at 30th September 2021):

999 989 706,11

Transfer Date:

26 October 2021

Bond Payment Report  
Payment Date: 25/03/2022

Class	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Class Code	23/03/2022	23/03/2022	23/03/2022	23/03/2022	23/03/2022	23/03/2022	23/03/2022
Interest Rate	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%
Interest	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%
Current Coupon	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%
Rate	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%	0,500%
PER BOND	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%
Original Principal Balance	790 000 000,00	15 000 000,00	19 000 000,00	21 000 000,00	40 000 000,00	30 000 000,00	15 000 000,00
Balance on the prior Payment Date	790 000 000,00	15 000 000,00	19 000 000,00	21 000 000,00	40 000 000,00	30 000 000,00	15 000 000,00
Principal Payment	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Balance after this Payment Date	790 000 000,00	15 000 000,00	19 000 000,00	21 000 000,00	40 000 000,00	30 000 000,00	15 000 000,00
Current Factor	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%
Gross Interest due and not paid on the prior Payment Date	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross Interest accrued	45 000,00	5,25	10 000,00	10,50	19 675,00	14,25	6,75
Gross Interest Payment	45 000,00	5,25	10 000,00	10,50	19 675,00	14,25	6,75
Gross Interest due and not paid	0,00	0,00	0,00	0,00	0,00	0,00	0,00

- ```

<AmtPdDurgPrd>
  <Amt Ccy="EUR">0</Amt>
</AmtPdDurgPrd>
<AvlblFndPst>
  <Amt Ccy="EUR">28771187.86000</Amt>
</AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>
    <OrgnlId>IN05</OrgnlId>
    <NewId>IN05</NewId>
  </ItmId>
  <CshFlowItm>ALL AMOUNTS ON ACCOUNT OF INTEREST, PREMIUM OR OTHER PROFIT RECEIVED
  <AmtPdDurgPrd>
CshFlowItm>
  <AmtPdDurgPrd>
    <Amt Ccy="EUR">0.00</Amt>
  </AmtPdDurgPrd>
  <AvlblFndPst>
    <Amt Ccy="EUR">5657504.08</Amt>
  </AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>
    <OrgnlId>014 - PPI4</OrgnlId>
    <NewId>014 - PPI4</NewId>
  </ItmId>
  <CshFlowItm>(4) Class A Notes Interest Amount</CshFlowItm>
  <AmtPdDurgPrd>
    <Amt Ccy="EUR">68651.00</Amt>
    <Sgn>false</Sgn>
  </AmtPdDurgPrd>
  <AvlblFndPst>
    <Amt Ccy="EUR">5588853.08</Amt>
  </AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>
    <OrgnlId>015 - PPI5</OrgnlId>
    <NewId>015 - PPI5</NewId>
  </ItmId>
  <CshFlowItm>(5) Class A Principal Deficiency Sub-Ledger</CshFlowItm>
  <AmtPdDurgPrd>
    <Amt Ccy="EUR">0.00</Amt>
  </AmtPdDurgPrd>
  <AvlblFndPst>
    <Amt Ccy="EUR">5588853.08</Amt>
  </AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>
    <OrgnlId>016 - PPI6</OrgnlId>
    <NewId>016 - PPI6</NewId>
  </ItmId>
  <CshFlowItm>(6) Payment on a pari passu and pro rata basis of the Class B
  <AmtPdDurgPrd>
    <Amt Ccy="EUR">11885.50</Amt>
    <Sgn>false</Sgn>
  </AmtPdDurgPrd>
  <AvlblFndPst>
    <Amt Ccy="EUR">5576967.58</Amt>
  </AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>
    <OrgnlId>017 - PPI7</OrgnlId>
    <NewId>017 - PPI7</NewId>
  </ItmId>
  <CshFlowItm>(7) Class B Principal Deficiency Sub-Ledger</CshFlowItm>
  <AmtPdDurgPrd>
    <Amt Ccy="EUR">0.00</Amt>
  </AmtPdDurgPrd>
  <AvlblFndPst>
    <Amt Ccy="EUR">5576967.58</Amt>
  </AvlblFndPst>
</CshFlow>
<CshFlow>
  <ItmId>

```

# THE NEW EDW DEAL REPORT

- Based on its decade-long experience to collect and process standardised data, store it in a central repository and provide transparency to investors, EDW launched the new **EDW Deal Report** in October 2022.
- The **EDW Deal Report** combines information from the submitted reporting templates with benchmark data from EDW's extensive database.

## BOND REPORT

|                            | CLASS A NOTES    | CLASS B NOTES    | CLASS C NOTES    | CLASS D NOTES    | CLASS J NOTES |
|----------------------------|------------------|------------------|------------------|------------------|---------------|
| ISIN                       |                  |                  |                  |                  |               |
| Type                       | Scheduled Amort. | Scheduled Amort. | Scheduled Amort. | Scheduled Amort. | Other         |
| Cur                        | EUR              | EUR              | EUR              | EUR              | EUR           |
| Original Balance           | 945,000,000      | 15,000,000       | 19,000,000       | 21,000,000       | 5,000,000     |
| Current Balance            | 514,697,037.75   | 15,000,000       | 19,000,000       | 21,000,000       | 5,000,000     |
| Issue Date                 | 2021-11-05       | 2021-11-05       | 2021-11-05       | 2021-11-05       | 2021-11-05    |
| Maturity Date              | 2031-12-29       | 2031-12-29       | 2031-12-29       | 2031-12-29       | 2031-12-29    |
| IPD                        | 2023-01-30       | 2023-01-30       | 2023-01-30       | 2023-01-30       | 2023-01-30    |
| Paym.Freq                  | Monthly          | Monthly          | Monthly          | Monthly          | Monthly       |
| Current Coupon (%)         | 2.59             | 2.89             | 3.39             | 4.74             | 3.50          |
| Cur. Int.Rate MrgnSprd (%) | 0.70             | 1                | 1.50             | 2.85             | 3.50          |
| Step Up/Dn Coupon          | -                | -                | -                | -                | -             |
| Step Up/Dn Date            | -                | -                | -                | -                | -             |
| Coupon Floor (%)           | 0                | 0                | 0                | 0                | 0             |
| Coupon Cap (%)             | -                | -                | -                | -                | -             |
| Current Int. Rate Index    | Euribor          | Euribor          | Euribor          | Euribor          | -             |
| Next Call Date             | -                | -                | -                | -                | -             |
| Next Put Date              | -                | -                | -                | -                | -             |

## BOND REPORT

|                            | A                 | B                 | C                 | D                 | E                 | F                 |
|----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| ISIN                       |                   |                   |                   |                   |                   |                   |
| Type                       | Controlled Amort. | Controlled Amort. | Controlled Amort. | Controlled Amort. | Controlled Amort. | Controlled Amort. |
| Cur                        | EUR               | EUR               | EUR               | EUR               | EUR               | EUR               |
| Original Balance           | 790,000,000       | 55,000,000        | 50,000,000        | 40,000,000        | 30,000,000        | 20,000,000        |
| Current Balance            | 635,364,294       | 44,234,223        | 40,212,930        | 32,170,344        | 24,127,758        | 16,085,172        |
| Issue Date                 | 2021-06-23        | 2021-06-23        | 2021-06-23        | 2021-06-23        | 2021-06-23        | 2021-06-23        |
| Maturity Date              | 2039-01-31        | 2039-01-31        | 2039-01-31        | 2039-01-31        | 2039-01-31        | 2039-01-31        |
| IPD                        | 2023-01-25        | 2023-01-25        | 2023-01-25        | 2023-01-25        | 2023-01-25        | 2023-01-25        |
| Paym.Freq                  | Monthly           | Monthly           | Monthly           | Monthly           | Monthly           | Monthly           |
| Current Coupon (%)         | 2.54              | 2.69              | 2.94              | 3.44              | 4.54              | 5.79              |
| Cur. Int.Rate MrgnSprd (%) | 0.65              | 0.80              | 1.05              | 1.55              | 2.65              | 3.90              |
| Step Up/Dn Coupon          | -                 | -                 | -                 | -                 | -                 | -                 |
| Step Up/Dn Date            | -                 | -                 | -                 | -                 | -                 | -                 |
| Coupon Floor (%)           | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Coupon Cap (%)             | -                 | -                 | -                 | -                 | -                 | -                 |
| Current Int. Rate Index    | Euribor           | Euribor           | Euribor           | Euribor           | Euribor           | Euribor           |
| Next Call Date             | -                 | -                 | -                 | -                 | -                 | -                 |
| Next Put Date              | -                 | -                 | -                 | -                 | -                 | -                 |
| Curr.Attch Point (%)       | 0.21              | 0.15              | 0.10              | 0.06              | 0.03              | 0.01              |
| Orgl.Attch Point (%)       | 0.21              | 0.16              | 0.11              | 0.07              | 0.04              | 0.02              |
| Curr. Cred Enhcmnt (%)     | 0.21              | 0.16              | 0.11              | 0.07              | 0.04              | 0.02              |
| Org. Cred Enhcmnt (%)      | 0.21              | 0.16              | 0.11              | 0.07              | 0.04              | 0.02              |
| Protection Type            | -                 | -                 | -                 | -                 | -                 | -                 |
| Unpaid P.Dfcy Ldgr Bal     | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |

## BOND REPORT

## Instantly Generated

*Instant holistic view of  
your deal*

*Works for both private &  
public deals*



## Detailed Investor Report

*Contains information that is  
typical in Investor Reports*

*Quality control PDF investor  
reports*

## Powerful Benchmarks

*Powerful snapshot and  
history benchmarks*

*Know how you rank  
against peers*

## Free & Redistributable

*Tables, graphs, charts...*

*Copy them to your PDF  
investor reports or share  
with investors*

# **CUSTOMER INSIGHTS: HOW TO LEVERAGE EDW DEAL REPORTS**

**BEATRICE GUARNIERI , ALBA LEASING**

**GIANLUCA GINELLI, EUROPEAN DATAWAREHOUSE**

# Alba Leasing SpA



Alba Leasing SpA ("Alba") was established at the beginning of 2010

Alba's shareholders are Banco BPM, BPER Banca, BP Sondrio, and Crédit Agricole, i.e. Italy's four largest banks



Alba was established with:

- a portfolio of about €4.6 bn in lease contracts
- a staff of specialists with robust experience in the Italian leasing market





Since 2010, Alba has originated €15,627 mln in new lease contracts (average ticket size of €107.7k) broken down as follows:

- Equipment: €8,419 mln (53.9%)
- Real estate: €3,732 mln (23.9%)
- Automotive: €2,691 mln (17.2%)
- Renewable Energy: €409 mln (2.6%)
- Air/ Watercraft & Rolling stock: €373 mln (2.4%)



| Name            | Portfolio (€/mln) | Cash (€/mln) | Date                        | Note                                  |
|-----------------|-------------------|--------------|-----------------------------|---------------------------------------|
| Alba 1          | 470               | 300          | June 2011                   | Performing lease contracts            |
| Alba 2 (EIF)    | 300               | 150          | December 2011               | Performing lease contracts            |
| JP Morgan       | 750               | 250          | June 2011                   | Collateralized loan transaction       |
| EIB 1           | 200               | 200          | March 2011                  | Collateralized loan transaction       |
| EIB 2           | 200               | 200          | January 2012                | Collateralized loan transaction       |
| Nomura          | 350               | 115          | June 2012                   | Collateralized loan transaction       |
| Alba 3          | 151               | 80           | December 2012               | Performing lease contracts            |
| Alba 4 (EIF)    | 300               | 150          | March 2013*                 | Performing lease contracts            |
| Alba 5          | 680               | 450          | May 2013**                  | Performing lease contracts            |
| Nomura          | 450               | 120          | February 2014               | Collateralized junior notes transact. |
| Alba 6          | 574               | 470          | June 2014 – Restruct. Jan20 | Performing leasecontracts             |
| Sunny1          | 730               | 450          | December 2014               | Performing lease contracts            |
| CDP             | 14                | 14           | 2014                        | Collateralized loan transaction       |
| Alba 7          | 785               | 605          | April 2015                  | Performing lease contracts            |
| Alba 3 & Alba 4 | 202               | 100          | December 2015               | Repo Junior Notes                     |
| Alba 5          | 230               | 109          | December 2015               | Repo Junior Notes                     |
| CDP             | 83                | 83           | 2015                        | Collateralized loan transaction       |
| Alba 7          | 192               | 59           | March 2016                  | Repo Junior Notes                     |
| Alba 8          | 1.016             | 767          | June 2016                   | Performing lease contracts            |
| CDP             | 28                | 28           | 2016                        | Collateralized loan transaction       |
| Alba 9          | 1.122             | 958          | October 2017                | Performing lease contracts            |
| CDP             | 44                | 44           | 2017                        | Collateralized loan transaction       |
| Sunny1          | 281               | 141          | July 2018                   | Repo Junior Notes                     |
| Alba 8          | 213               | 69           | September 2018              | Repo Junior Notes                     |
| Alba 10         | 951               | 813          | November 2018               | Performing lease contracts            |
| CDP             | 62                | 62           | 2019                        | Collateralized loan transaction       |
| Alba11          | 1.248             | 979          | June 2020                   | Performing lease contracts            |
| CDP             | 45                | 45           | 2020                        | Collateralized loan transaction       |
| CDP             | 45                | 45           | 2021                        | Collateralized loan transaction       |
| Alba11          | 67                | 65           | June 2021                   | Repo Senior Notes                     |
| Alba12          | 1.104             | 891          | November 2021               | Performing lease contracts            |
| Alba 11         | 187               | 50           | January 2022                | Repo junior Notes                     |
| Alba 9          | 164               | 61           | January 2022                | Repo Junior Notes                     |
| Alba 10         | 145               | 50           | January 2022                | Repo Junior Notes                     |
| Alba 6          | 91                | 50           | Restruct. March 2022        | Performing lease contracts            |
| Alba 12         | 175               | 38           | May 2022                    | Repo Junior Notes                     |
| Alba 12         | 35                | 22           | May 2022                    | Repo Senior Notes                     |
| Alba11          | 81                | 57           | May 2022                    | Repo mezzanine Notes                  |
| CDP             | 30                | 30           | September 2022              | Collateralized loan transaction       |
| Titan           | 58                | 35           | July 2022                   | Repo Senior Notes                     |
| Alba 13         | 965               | 776          | December 2022               | Repo Senior Notes                     |

**Total** **14,818** **9,981**

 in white the closed operations  
 in grey the operations still open

## Funding Transactions since 2010

- In its first 12 years of operation Alba made 30 securitized, collateralized and other structured transactions, aggregating to a portfolio of receivables of **€14.9 billion**, generating about **€10.0 billion** cash-flows, and steadily bolstering net interest income.
- As a frequent issuer in the financial markets, Alba is recognized by institutional investors as the entity that re-opened the market for ABS leasing issuances with its innovative deals such as Alba 4, Alba 5, Alba 7, Alba 9 and **Alba 11 (first STS-compliant securitization)**.
- **Alba12 is also STS compliant** and was the first Italian publicly placed Leasing ABS in 2021. Thanks to a strong investor response, the final orderbook reached 2x subscription

# Alba Leasing deals in the EDW platform

Alba Leasing has chosen European Datawarehouse as its Repository since 2015.

We have six deals loaded in EDITOR. For two deals we use the ECB Template, for the other 4 the ESMA Template

Two deals, Alba 11 and Alba 12, are **STS** compliant.

| Deal Name(SPV)   | EDCode                | PCD        | Submitted On |
|------------------|-----------------------|------------|--------------|
| Alba 12 Spv      | LESSIT000432100820211 | 2022-12-31 | 2023-02-20   |
| Alba 6 Spv       | LESSIT000432100920201 | 2022-12-31 | 2023-02-15   |
| Alba 13 Spv      | LESSIT000432500120220 | 2022-11-30 | 2023-01-25   |
| Alba 11 Spv      | LESSIT000432100720205 | 2022-11-30 | 2023-01-18   |
| Alba 9 Spv       | LESSIT000432100420178 | 2022-11-30 | 2023-01-11   |
| Alba 10 Spv      | LESSIT000432100520183 | 2022-09-30 | 2022-11-15   |
| Alba 8 Spv       | LESSIT000432100320162 | 2021-03-31 | 2021-05-20   |
| ALBA 11 WH S.r.l | LESSIT000432100620199 | 2020-03-31 | 2020-05-04   |
| Alba 7 Spv       | LESSIT000432100220156 | 2019-08-31 | 2019-09-30   |
| Alba 5 Spv       | LESMIT000432100120136 | 2016-03-31 | 2016-04-29   |

# The value of the EDW Deal Report for Alba Leasing

## Internal Analysis Tool

Possibility to compare the EDW deal report with internal reports

## Free & Redistributable

Possibility to share tables, graphs, and charts with other counterparties



## Powerful Benchmarks

- ❑ Comparison with other Deal Reports from other issuers
- ❑ Know how you rank against peers.

## Monitoring & Controlling Tool

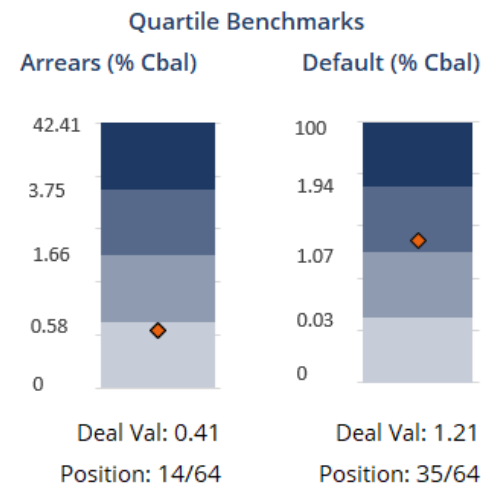
Possibility to analyze pool and transaction performance over the life of the ABS operation

# EDW Deals Report – What we monitor

Pool Performance and bond report information in line with transaction Servicer Report and Investor Report

## POOL PERFORMANCE - EDW DUMMY DEAL

|                          |                  |                  |                |
|--------------------------|------------------|------------------|----------------|
| Total Loans              | 413,538          | Top 10 Borrowers | 1,742,121.49   |
| Active Loans             | 363,812          | Top 50 Borrowers | 3,704,517.86   |
| Active Collaterals       | N/A              | Cum. Prepayments | 230,779,793.22 |
| Active Borrowers         | 334,667          | Cum. Recoveries  | 12,913,284.24  |
| Non-Performing Exposures | N/A              | WA Int.Rate      | 2.74           |
|                          |                  | WA Seasoning     | 29.96          |
| Original Balance         | 7,349,018,734.89 | WA Term          | 79.20          |
| Current Balance          | 3,558,996,583.92 | WA CLTV          | N/A            |
|                          |                  | WA OLTV          | N/A            |
|                          |                  | WA RTM           | 49.59          |



Eligible public deals are divided into 4 equal quartiles

## BOND REPORT - EDW DUMMY DEAL

|                  | Class A Notes     | Class B Notes     |
|------------------|-------------------|-------------------|
| ISIN             | IT12345678        | IT87654321        |
| Type             | Controlled Amort. | Controlled Amort. |
| Cur              | EUR               | EUR               |
| Original Balance | 4,610,000,000     | 585,000,000       |
| Current Balance  | 4,610,000,000     | 585,000,000       |
| Issue Date       | 2021-07-31        | 2021-07-31        |
| Maturity Date    | 2035-07-31        | 2035-07-31        |
| IPD              | 2022-08-25        | 2022-08-25        |
| Paym.Freq        | Quarterly         | Quarterly         |

# EDW Deals Report – What we monitor

Collections & recoveries section in line with transaction Servicer Report and Investor Report

## COLLECTIONS & RECOVERIES - EDW DUMMY DEAL

|                         |                |
|-------------------------|----------------|
| Principal Collections   | 460,183,494.56 |
| Interest Collections    | 31,936,770.22  |
| Principal Recoveries    | 0              |
| Interest Recoveries     | 2,268,910.23   |
| Repurchased Exposures   | 0              |
| Restructured Exposures  | 0              |
| Defaulted Exposures     | 43,012,854.56  |
| Defaulted Exposures CRR | 40,286,083.19  |
| Annualised CPR (%)      | 14.49          |
| Annualised CDR (%)      | 1.78           |

# EDW Deals Report – What we monitor

Account status transition Matrix, a detailed overview of how the account status classification for each loan has moved through the PCDs

## ACCOUNT STATUS TRANSITION -

## EDW DUMMY DEAL

From PCD: 2022-04-30 to 2022-07-31

| # Loans                | (Current)  |         |           |              |          |             |       | # Dropped |
|------------------------|------------|---------|-----------|--------------|----------|-------------|-------|-----------|
|                        | Performing | Arrears | Defaulted | Restructured | Redeemed | Repurchased | Other |           |
| Performing             | 319,730    | 1,324   | 932       |              | 32,752   |             |       | 1         |
| Arrears                | 513        | 169     | 759       | 42           | 158      |             |       | 1         |
| Defaulted              |            |         | 5,782     |              |          |             |       | 1,009     |
| Restructured           |            | 70      | 27        | 1,487        | 112      |             |       |           |
| Redeemed               |            |         |           |              | 11,669   |             |       | 20,116    |
| Repurchased            |            |         |           |              |          |             |       |           |
| Other                  |            |         |           |              |          |             |       |           |
| New Loans in Curr. PCD | 35,948     |         |           |              |          |             |       |           |

## Contact Details

Rossella Bergonzi – Head of Finance

Tel. +39 02 3671 6238

Mob. +39 366 6030 709

[Rossella.Bergonzi@Albaleasing.eu](mailto:Rossella.Bergonzi@Albaleasing.eu)

Beatrice Guarnieri

Tel. + 39 02 3671 6310

[Beatrice.Guarnieri@Albaleasing.eu](mailto:Beatrice.Guarnieri@Albaleasing.eu)

Adriana Bellini

Tel. + 39 02 3671 6263

[Adriana.Bellini@Albaleasing.eu](mailto:Adriana.Bellini@Albaleasing.eu)

Giulia Messina

Tel. +39 02 3671 6596

[Giulia.Messina@Albaleasing.eu](mailto:Giulia.Messina@Albaleasing.eu)

# **GOING OFF LABEL: THE MANY USES OF EDW DEAL REPORTS**

**DR. CHRISTIAN THUN, EUROPEAN DATAWAREHOUSE**

# HIGHLIGHTS AND OTHER OFF LABEL USES

- Waterfall Overview
- Data Quality Control
- Investor Distribution
- Benchmarking
- Due Diligence





**Q&A**

# THANK YOU//CONTACT US

## EUROPEAN DATAWAREHOUSE GMBH

**Walther-von-Cronberg-Platz 2**

**60594 Frankfurt am Main**

 **[www.eurodw.eu](http://www.eurodw.eu)**

 **[enquiries@eurodw.eu](mailto:enquiries@eurodw.eu)**

 **+49 (0) 69 50986 9017**

This presentation (the “Presentation”) has been prepared by European DataWarehouse GmbH (the “Company”) and is being made available for information purposes only. The Presentation is strictly confidential and any disclosure, use, copying and circulation of this Presentation is prohibited without the consent from the Company. Information in this Presentation, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities or other financial products or instruments and does not take into account your particular investment objectives, financial situation or needs. No representation, warranty or undertaking, express or implied, is made as to the accuracy, completeness or appropriateness of the information and opinions contained in this Presentation. Under no circumstances shall the Company have any liability for any loss or damage that may arise from the use of this Presentation or the information or opinions contained herein. Certain of the information contained herein may include forward-looking statements relating to the business, financial performance and results of the Company and/or the industry in which it operates. Forward-looking statements concern future circumstances and results and other statements that are not historical facts, sometimes identified by the words “believes”, “expects”, “predicts”, “intends”, “projects”, “plans”, “estimates”, “aims”, “foresees”, “anticipates”, “targets”, “may”, “will”, “should” and similar expression. The forward-looking looking statements, contained in this Presentation, including assumptions, opinions and views of the Company or cited from third party sources are solely opinions and forecasts which are uncertain and subject to risks.