

LoanbyLoan 3.0



Data Analytics: A dynamic and interactive insight in the Dutch mortgage market



Reconciliation Tool: Compare performance indicators across different RMBS transactions with an intuitive online slice & dice interface.



Data Analytics

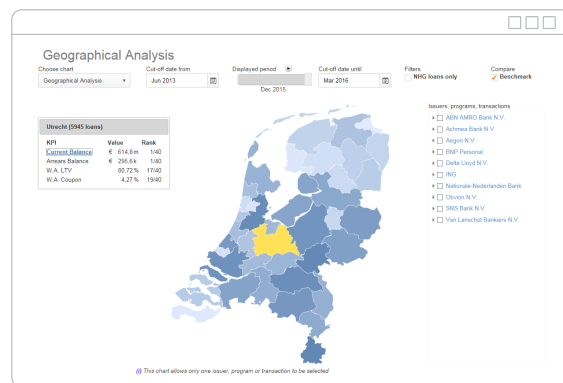


About LoanbyLoan Data Analytics

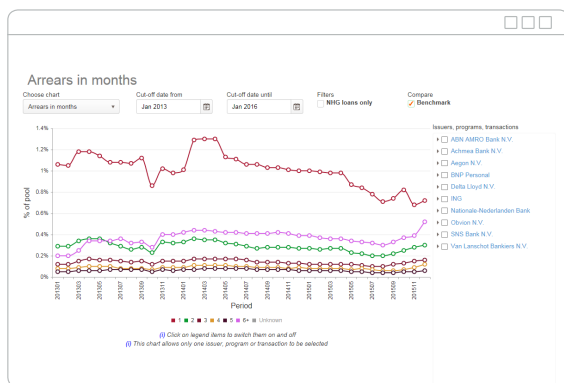
With the availability of a growing body of Loan Level Performance Data ('LLPD') we are proud to introduce LoanbyLoan Data Analytics: an intuitive online slice & dice interface which allows users to track performance through time across multiple aggregation levels. LoanbyLoan Data Analytics allows users to assess multiple performance and risk indicators through time and across multiple aggregation levels such as: Seller, Program and Transaction. Next to these, metrics can be compared to an overall weighted average benchmark of the complete market. A broad range of visualizations can be chosen to depict risk measures such as geographical maps, charts and distributions. In addition, users can click on charts, see the effect through time with visualizations and filter out, for instance, all Non-NHG loans.

Examples Data Analysis

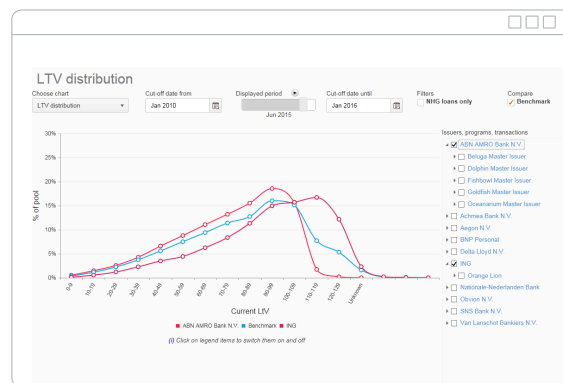
1. Animation of several risk metrics across different COROP regions over time.
2. Arrears in months, through time, across both NHG and non-NHG loans for the all RMBS transactions
3. Assess LTV distributions, through time, for multiple replenishing and non-replenishing transactions through time, compared to the market average.
4. Compare the w.a. LTV for different age groups among different RMBS programmes.
5. Players in the Dutch RMBS-markets for transactions publicly available.



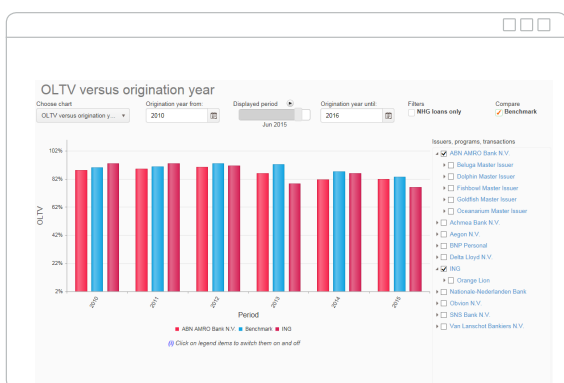
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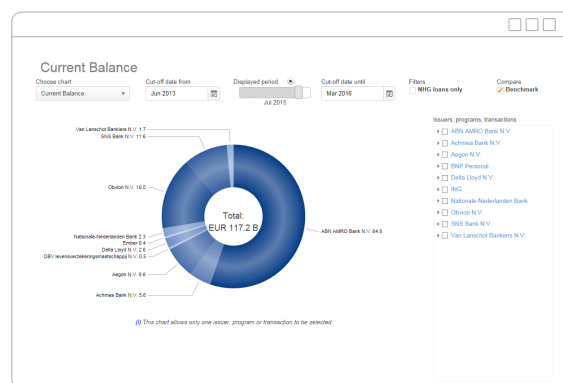
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Reconciliation Tool



About the Reconciliation Tool

With the introduction of the European Data Warehouse various questions were raised by both regulators and investors about the EDW LLPD in relation to the DSA investor reports. These questions often relate to differing business rules employed by both the originator and the DSA format in relation to the EDW reporting. As with most reconciliations, discrepancies are often caused by the details which result from a different interpretation of the definitions between the DSA and EDW. Our reconciliation overview aims to pinpoint all the differences in an intuitive overview in which sellers decide the comply route by synchronizing the DSA Investor Report information and the EDW data or the explain route through standardized explanations for the differences.

Examples Analysis Reconciliation Tool

Below we show you screenshots with examples of comparisons.

6. Comparison between the investor report and the loan level data.

7. Explanation of the differences between the investor report and the loan level data.

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Reconciliation: Investor Report - ECB loanlevel data			
Key Characteristics	Investor Report value	ECB Loanlevel value	Reconciliation difference
Reporting period / Pool cut-off date	31-05-2015	31-05-2015	
Principal amount	1.086.441.654,24	1.078.214.594,36	8.227.059,88
Value of savings deposits	66.415.152,21	58.181.763,15	8.233.389,06
Net principal balance	1.020.026.502,03	1.020.032.831,21	-6.329,18
Construction Deposits	0,00		
Net principal balance excl. Construction and Saving Deposits	1.020.026.502,03	1.020.032.831,21	-6.329,18
Negative balance	0,00		
Net principal balance excl. Construction and Saving Deposits and Negative Balance	1.020.026.502,03	1.020.032.831,21	-6.329,18
Number of loans	4.996	4.996	
Number of loanparts	10.392	10.392	
Number of negative loanparts	0		
Average principal balance (borrower)	204.168,64	204.169,90	-1,27
Weighted average current interest rate	3,85%	3,85%	0,00%
Weighted average maturity (in years)	21,42	21,50	-0,08
Weighted average remaining time to interest reset (in years)	4,50	4,62	-0,12
Weighted average seasoning (in years)	7,49	7,40	0,08
Weighted average CLTIMV	74,20%	73,64%	0,56%
Weighted average OLTOMV	73,37%	72,65%	0,72%

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Delinquencies												
Buckets from [x] until [y]		Investor Report				ECB loanlevel				Reconciliation difference		
Investor Report	ECB loanlevel	Arrears Amount	Net Principal Balance	No. of loans	No. of Loanparts	Arrears Amount	Net Principal Balance	No. of loans	No. of Loanparts	Arrears Amount	Net Principal Balance	No. of loans
Performing	0 months	-	1.005.003.224,73	not available	10.265	-	1.005.003.224,73	4.946	10.265			
<= 30 days	1 month	25.043,43	7.177.993,12	not available	63	25.043,43	7.178.582,40	36	63		-589,28	
30 days - 60 days	2 months	12.648,63	3.031.736,79	not available	23	12.648,63	3.031.848,90	19	23		-112,11	
60 days - 90 days	3 months	9.421,55	656.573,64	not available	8	9.421,55	664.201,63	6	8		-5.627,79	
90 days - 120 days	4 months	-	-	not available	-	-	-	-	-			
120 days - 150 days	5 months	5.986,10	406.421,50	not available	3	5.986,10	406.421,50	1	3			
150 days - 180 days	6 months	-	-	not available	-	-	-	-	-			
180 days >	>6 months	211.841,08	3.748.552,05	not available	30	211.841,08	3.748.552,05	12	30			
Total		264.940,99	1.620.626.502,63	-	10.392	264.940,99	1.620.632.831,21	5.620	10.392	-	6.329,18	-

Foreclosures												
Description		Investor Report				ECB loanlevel				Reconciliation difference		
Loss on Sale	Recoveries (sale + post-foreclosure)	Net Principal Balance	No. of loans	No. of loanparts	Loss on Sale	Recoveries (sale + post-foreclosure)	Net Principal Balance	No. of loans	No. of loanparts	Loss on Sale	Recoveries (sale + post-foreclosure)	Net Principal Balance
Total Foreclosure / defaults	299.853,25	2.075.102,44	2.374.955,69	12	not available	299.853,26	2.075.102,44	2.374.955,69	12	26	-0,01	

About & Contact

About LoanbyLoan

LoanbyLoan.eu is a data compliance platform for (structured) finance transactions: available to investors, regulators, (central) banks, rating agencies and other stakeholders. Our data platform contains a wide variety of structures ranging from RMBS, Covered Bonds, Car lease transactions to whole loan mortgage funds. We believe in data security: when you own the data, you

decide who can access it. This is what makes LoanbyLoan.eu unique: powerful encryption technology combined with custom authorization policies. With over 500 institutional investors active and more than 100 transactions LoanbyLoan is one of the largest European structured finance portals.

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