

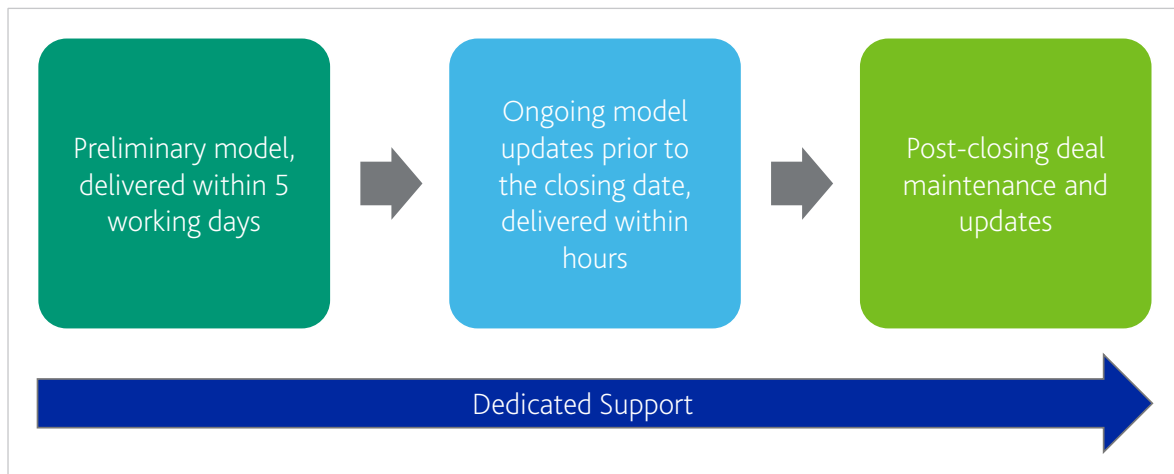
Moody's Analytics helps issuers and sponsors of asset-backed securities comply with select transparency requirements under the Securitization Regulation (EU) 2017/2402 and under the Bank of England regulation asset purchase program for asset-backed securities.

What we offer

- » Moody's can create liability cashflow models eligible for the Simple, Transparent and Standardized ('STS') regulation and eligible for the Bank of England transparency requirements.
- » Models are accessible online via our flagship solution, Structured Finance Portal and can be shared free of charge upon request with potential investors¹. Both STS Verification International (SVI) and Prime Collateralized Securities (PCS) verification agents are familiar with Moody's Analytics models.

Month	Date	End Balance	Interest	Principal	Total Payment	Losses	Coupon	Due Interest
60	2026-05-25	376,064,711.51	32,950.66	19,343,214.07	19,376,164.73	0.00	0.10	32,950.66
61	2026-06-25	362,012,267.95	32,383.35	14,052,443.57	14,084,826.92	0.00	0.10	32,383.35
62	2026-07-25	347,985,191.71	30,167.89	14,027,076.24	14,057,243.93	0.00	0.10	30,167.89
63	2026-08-25	334,086,638.10	29,965.39	13,898,553.60	13,928,518.99	0.00	0.10	29,965.39
64	2026-09-25	320,373,717.74	28,768.57	13,712,920.37	13,741,688.94	0.00	0.10	28,768.57
65	2026-10-25	306,874,038.09	26,897.81	13,499,679.65	13,526,577.46	0.00	0.10	26,897.81
66	2026-11-25	293,587,353.34	26,425.26	13,286,684.75	13,313,110.02	0.00	0.10	26,425.26
67	2026-12-25	280,466,942.89	24,465.61	13,120,410.45	13,144,876.06	0.00	0.10	24,465.61

- » Each cashflow model is supported by a dedicated analyst over the subscription period.



¹ In line with Article 22(3) of the Securitization Regulation (EU) 2017/2402

Custom scenarios

- » Cash flow forecasts are based on deterministic parameters such as CPR, CDR, recovery constants or vectors; stochastic parameters; and Moody's Analytics Economic Scenarios

The screenshot displays the 'Collateral Assumptions' interface. On the left, under 'Basic Settings', there are input fields for Prepay Rate (10), Prepay Type (CPR), Default Rate (2), Default Type (CDR), Loss Rate (100), Loss Type (Loss %), and Rec Lag (6 months). On the right, under 'Vectors', there is a table with columns 'Months' and 'Rate (%)'. The table lists several vector types: PREPAYMENT (10 months, 1% rate), DEFAULT (10 months, 2% rate), LOSS VECTORS (10 months, 3% rate), ASSET CLASS VECTORS (15 months, 2% rate), CAA/CC VECTORS (10 months, 1% rate), and REINVESTMENT VECTORS.

	Months	Rate (%)
PREPAYMENT	10	1
DEFAULT	10	2
LOSS VECTORS	10	3
ASSET CLASS VECTORS	15	2
CAA/CC VECTORS	10	1
REINVESTMENT VECTORS		

Coverage

- » Moody's Analytics models thousands of securitizations across different asset classes (ABS/RMBS) and jurisdictions
- » Moody's Analytics has supported over 30 arrangers and is currently supporting 70 STS live models



CONTACT US

Find out more information about Moody's Analytics award winning products and solutions.

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