

Общая классификация сделок структурированного финансирования

Вид заемщика	Классификация	Вид Активов	Эмитент	Наличие револьверного периода	Транширование
Физ лица	ABS - Asset backed securities	Авто кредиты	СФО	да	да
		Необеспеченные потреб кредиты		да	
		Задолженность по кредитным карточкам		да	
	ИЦБ - Ипотечные ценные бумаги	Жилищная ипотека		нет	
		Коммерческая ипотека		Иног/да	
Юр лица	CLO - ("ООДО" - облигации обеспеченные долговыми обязательствами)	Синдицированные кредиты крупным компаниям		да	
		Кредиты МСП		да	
		Кредиты проектного финансирования/ГЧП		да	
	Переупаковка (Repackaging) - CLN, LPN	Корп Облигации и кредиты		нет	нет
В основном Физ лица	Covered bonds	В основном жилищная Ипотека (также МСП и Проектное Фин)	Банк (обычно)	да	да

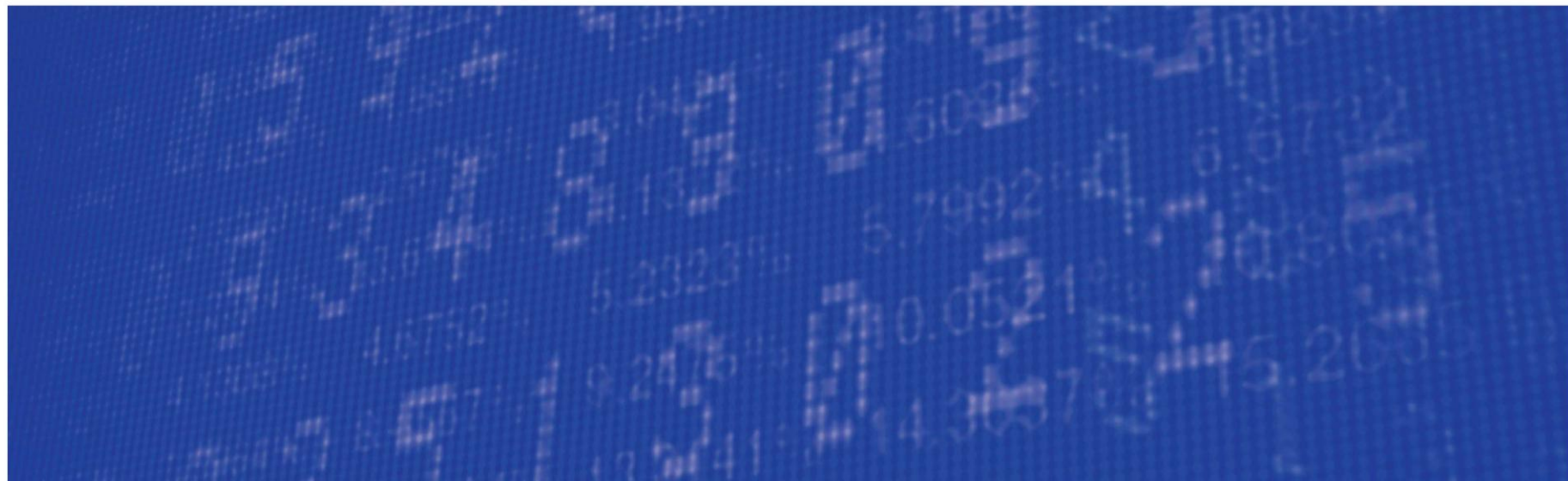
Характеристики активов

Category	МСП	Авто	Потреб	Лизинг	Факторинг	ИЦБ
Заемщик ФЛ						
Заемщик ЮЛ						
Размер портфеля						
12 мес						
Средневзвеш жизнь портфеля (лет)						
Лет с момента выдачи кредита						
Лет до погашения						
Кредиты с неровным графиком погашения %						
Но. Контрактов						
Но. Заемщиков						
Размер самой крупной индустрии						
Эффективное число заемщиков (1/Индекс Херфиндаля)						
Доля самого большого заемщика (группы) %						
Доля 10 самых болших заемщиков (группы) %						

Предпосылки по активам

Category	МСП	Авто	Потреб	Лизинг	Факторинг	ИЦБ
Тип / распределения потерь при дефолте	IN					LN
Mean gross default rate - initial pool						
Коэффициент вариации						
Средние уровни возмещения						
Стандартное отклонение (возмещение потерь)						
Уровни предоплат						
Время на возмещение потерь						
Доходность (изначальный пул)						
Минимальная доходность (револьверн)						

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