Oracle Financial Services Basel Regulatory Capital Analytics

User Guide

Release 6.0.0.0.0

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Oracle Financial Services Basel Regulatory Capital Analytics User Guide, Release 6.0.0.0.0

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Contents

Preface

Intended Audience

Welcome to Release 6.0 of the Oracle Financial Services Basel Regulatory Capital Analytics User Guide.

This User Guide is intended for:

- Technical Analyst: This user ensures that the data is populated in the relevant tables as per the specifications, and executes, schedules, and monitors the execution of Runs as batches.

- Business Analyst: This user reviews the functional requirements and information sources, like analysis of reports.

- Data Analyst: This user would be involved with cleaning, validation and importing of data into the Oracle Financial Services Download Specification Format.

- Administrator: The Administrator maintains user accounts and roles, archives data, loads data feeds and so on. The administrator would control the access rights of users.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Related Information Sources

- Oracle Financial Services Basel Regulatory Capital Release 6.0, Installation Guide
- Oracle Financial Services Basel Regulatory Capital Admin Guide

Pre-requisites

This section states the pre-requisites that needs to be addressed before you can start viewing the reports. The pre-requisites are as follows:

- Oracle Financial Services Basel Regulatory Capital Analytics is deployed and configured

- The user privileges to view and edit reports have to be set by the Administrator.
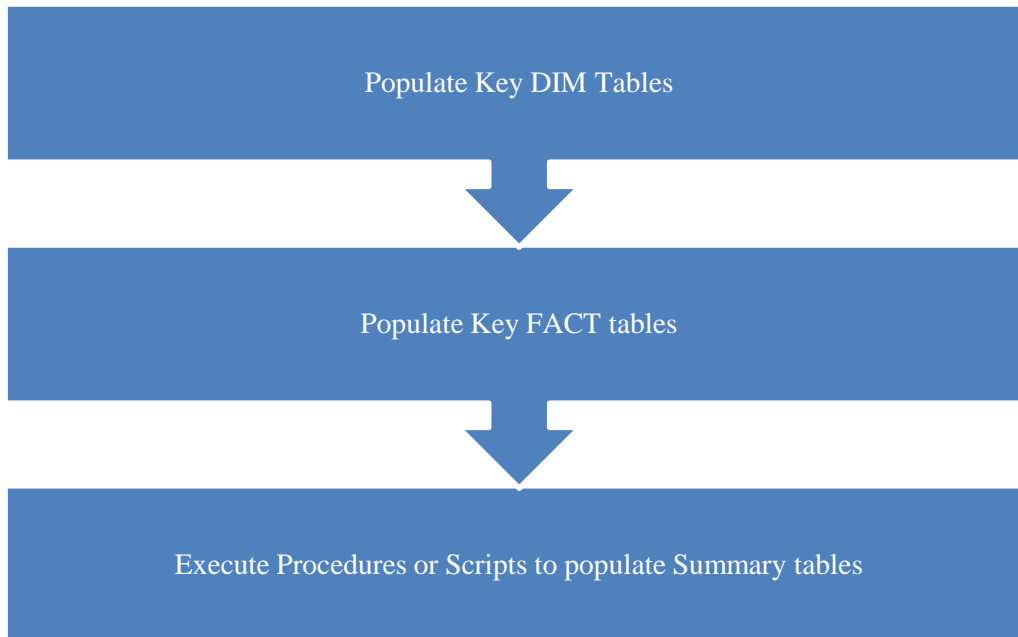
User Privileges

In OFS Basel Regulatory Capital Analytics, Release 6.0.0.0.0 the following user roles are introduced. Different users can be created and assigned to roles to get required control over the reports.

- **Risk Analyst:** This user role is for analysts (like credit risk analyst, market risk analyst and so on) who perform detailed analysis of the reports with granular level of information available. The options that this user has, includes refresh, export, print and copy.

- **Supervisor/Line Manager:** This user role is for line managers in a particular line of businesses like Wholesale Banking, Retail Banking and the Risk divisions. The options that this user has, includes refresh, export, print and copy.

- **Line of Business Head:** An example of this user role is Head of Wholesale Banking division, Head of Retail Banking division and so on, for whom the metrics pertaining to their respective divisions would be of specific interest. The options that this user has, includes refresh, export, print and copy.

- **Executive Management:** This user role is for users in the CXO level with a requirement for an enterprise view. The options that this user has, includes refresh, export, print and copy.

- **Admin:** This role refers to a user who is involved in the administrative activities. The options that this user has, includes view and edit.

Chapter 1 <u>Understanding Data Population</u>

The sequence of activities to be followed for Data Population is as follows:

Populate Key DIM Tables

Populate Key FACT tables

Execute Procedures or Scripts to populate Summary tables

NOTE: This chapter is applicable when the Basel Analytics is deployed without the Oracle Financial Services Basel Regulatory Capital Application.

DIM Table Population

The following dimension tables need to populated in the order stated below:

Sl No.	Setup Tables
1	DIM_BANK_BASE_ROLE
2	DIM_CREDIT_SCORE_SYSTEM
3	DIM_OVERLAPPING_GROUP
4	DIM_DATES
5	DIM_BANDS
6	DIM_BANK_BASE_ROLE
7	DIM_MR_COUNTER_PARTY
8	DIM_STANDARD_EVENT_TYPE
9	DIM_COMMODITY
10	DIM_EXPOSURE
11	DIM_INDUSTRY
12	DIM_LOB
13	DIM_RUN_TYPE
14	DIM_RUN
15	DIM_SEC_POOL_TYPE
16	MODEL_GENERAL
17	MODEL_GENERAL_REP_GROUP
18	STRESS_MASTER
19	DIM_PARTY_TYPE
20	DIM_PARTY
21	SCENARIO_MASTER
22	DIM_ACCT_STATUS

Following are the tables which are populated with seeded data:

Sl No.	Seeded Data Tables
1	DIM_BANDS
2	DIM_BASEL_ASSET_CLASS
3	DIM_BASEL_BANK_ROLE
4	DIM_BASEL_CONSL_OPTION_TYPE
5	DIM_BASEL_CREDIT_RATING
6	DIM_BASEL_ISSUER_TYPE
7	DIM_BASEL_METHODOLOGY
8	DIM_BASEL_POOL_TYPE
9	DIM_BASEL_PRODUCT_TYPE
10	DIM_CAPITAL_COMP_GROUP
11	DIM_CONC_MEASURE
12	DIM_CONC_TYPE
13	DIM_EXPOSURE_UNDERLYING_TYPE
14	DIM_FINMA_NOGA
15	DIM_GAAP
16	DIM_IFSB_CONTRACT_TYPE
17	DIM_INSTRUMENT_TYPE
18	DIM_LIMIT_TYPE
19	DIM_LR_IRR_BANKING_BOOK

Sl No.	Seeded Data Tables
20	DIM_MARKET_RISK_POSITION
21	DIM_MARKET_RISK_REP_LINE
22	DIM_MR_COUNTER_PARTY
23	DIM_MR_SP_RW_CATEGORY
24	DIM_NETTING_AGREEMENT
25	DIM_PRODUCT_BOOK
26	DIM_RISK_TYPE
27	DIM_SEC_FACILITY_TYPE
28	DIM_SECURITIZATION_TYPE
29	DIM_STANDARD_ACCT_HEAD
30	DIM_STANDARD_EVENT_TYPE
31	DIM_STANDARD_LOB
32	DIM_STANDARD_PARTY_TYPE
33	DIM_STD_MITIGANT_TYPE
34	VAR_PARAMETER_MASTER

Fact Table Population

The sequence of data population for Fact tables is as follows:

Segment	Sequence of Data Population
Entity	FCT_ENTITY_INFO
CR	FCT_SUB_EXPOSURES
MR	FCT_MARKET_RISK_EXPOSURES
	FCT_MR_VAR_PORT_DATA
	FCT_MARKET_RISK_SUMMARY
OR	FCT_OPS_RISK_DATA
	FCT_OPERATIONAL_LOSS
	FCT_REPORTING_GROUP_INPUT
	FCT_RPT_OPS_RISK_OPEN_LOSSES
	RPT_OPRDETAILS_TOT
Capital	FCT_STANDARD_ACCT_HEAD

FINMA and FFIEC FCT Table Population

Segment	Sequence of Data Population
CR	FCT_SUB_EXPOSURES
	FCT_EQUITY_EXPOSURES
	FCT_SECURITIZATION_POOL
	FCT_SECURITIZATION_TRANCHE
	FCT_SEC_EXPOSURES
	FCT_NON_SEC_EXPOSURES
MR	FCT_MARKET_RISK_EXPOSURES
	FCT_MARKET_RISK_CAPITAL
	FCT_MARKET_RISK_IR_CAPITAL
	FCT_MARKET_RISK_COM_CAPITAL
	FCT_MARKET_RISK_EQ_CAPITAL
	FCT_MR_VAR_PORT_DATA
	FCT_MR_VAR_TOTAL_DATA
	FCT_MARKET_RISK_SUMMARY
OR	FCT_OPS_RISK_DATA
	FCT_OPS_RISK_SUMMARY
Capital	FCT_STANDARD_ACCT_HEAD
CVA	FCT_REG_COUNTERPARTY_CVA
	FCT_EXPOSURE_LIMITS
Single Counterparty	FCT_COUNTERPARTY_EXPOSURE

Basel and Islamic Banking FCT Table Population

The list of Fact tables is as follows:

Sl No.	FCT Tables
1	FSI_PARTY_ROLE_MAP
2	FCT_ATTRIBUTION_ADVANCED_APPR
3	FCT_ATTRIBUTION_SIMPLE_APPR
4	FCT_CONC_RISK_CALCULATION
5	FCT_CONC_RISK_MEASURE
6	FCT_COUNTERPARTY_EXPOSURE
7	FCT_DISCL_INVESTMENT_ACCT
8	FCT_EC_SUMMARY
9	FCT_ENTITY_INFO
10	FCT_EQUITY_EXPOSURES
11	FCT_EXPOSURE_LIMITS
12	FCT_LR_IRR_BANKING_BOOK
13	FCT_MARKET_RISK_CAPITAL
14	FCT_MARKET_RISK_COM_CAPITAL
15	FCT_MARKET_RISK_EQ_CAPITAL
16	FCT_MARKET_RISK_EXPOSURES
17	FCT_MARKET_RISK_FOREX
18	FCT_MARKET_RISK_IR_CAPITAL
19	FCT_MARKET_RISK_REPORTING
20	FCT_MARKET_RISK_SUMMARY
21	FCT_MITIGANTS
22	FCT_MR_VAR_PORT_DATA
23	FCT_MR_VAR_TOTAL_DATA
24	FCT_NETTABLE_POOL
25	FCT_NON_SEC_EXPOSURES
26	FCT_OPERATIONAL_LOSS
27	FCT_OPS_RISK_DATA
28	FCT_OPS_RISK_OPEN_LOSSES
29	FCT_OPS_RISK_SUMMARY
30	FCT_REG_COUNTERPARTY_CVA
31	FCT_REPORTING_GROUP_INPUT
32	FCT_REPORTING_GROUP_OUTPUT
33	FCT_RISK_TYPE_SCORE_LE
34	FCT_RISK_TYPE_SCORE_LOB
35	FCT_SEC_EXPOSURES
36	FCT_SEC_INCEPTION_DATA
37	FCT_SECURITIZATION_ACTIVITY
38	FCT_SECURITIZATION_POOL

Sl No.	FCT Tables
39	FCT_SECURITIZATION_TRANCHE
40	FCT_STANDARD_ACCT_HEAD
41	FCT_SUB_EXPOSURES
42	FSI_THRESHOLD_TREATMENT
43	FSI_PHASE_IN_TREATMENT

Executing Scripts

Scripts are provided with the Basel Analytics installer, which populates seeded data of dimension tables. Certain views and tables are provided in the installer for the error free running of reports. For successful population, data should be present in the FCT_SUB_EXPSOURE as download. The other FCT tables, mentioned above, can be taken as download, if data is not derived from FCT_SUB_EXPOSURES.

The following functions populate the Fact tables:

Sl No.	Function Name	Remarks
1	FN_CONCENTRATION_ RISK_CALC	Populates the various concentration risk fact data like FCT_INTRM_CONC_RISK, FCT_CONC_RISK_CALCULAT ION and FCT_CONC_RISK_MEASURE. Need to be executed as required when the concentration risk data is available.
2	FN_NETTABLE_POOL_I NSERT	Populates the data for table FCT_NETTABLE_POOL from table FCT_SUB_EXPOSURES. Need to be executed only when data is given as download in FCT_SUB_EXPOSURES for the Required Run skey.
3	FN_NON_SEC_EXPOSU RES_INSERT	Populates the data for table FCT_NON_SEC_EXPOSURES from table FCT_SUB_EXPOSURES. Need to be executed only when data is given as download in FCT_SUB_EXPOSURES for the required Run skey.
4	FN_SEC_EXPOSURES_I NSERT	Populates the data for table FCT_SEC_EXPOSURES from table FCT_SUB_EXPOSURES. Need to be executed only when data is given as download in FCT_SUB_EXPOSURES for the required Run skey.
5	FN_EQUITY_EXPOSUR ES_INSERT	Populates the data for table FCT_EQUITY_EXPOSURES from table FCT_SUB_EXPOSURES. Need to be executed only when data is given as download in FCT_SUB_EXPOSURES for the required Run skey.

Chapter 2 <u>Understanding the Repository Structure</u>

The repository also referred to as RPD, is displayed in the physical layer. A connection pool is also present, wherein details of database connection for the repository are also provided. The repository consists of the following objects:

- Fact Tables: It is a table with measures that consists of calculated data such as dollar value or quantity sold and is specified in dimensions. For example: determining the sum of dollars for a given product in a given market over a given time period.

- Dimension Tables: A business uses facts to measure performance by well-established dimensions. For example: by time, product and market. Dimension tables contain attributes that describe business entities. Dimension table attributes provide context to numeric data, such as being able to categorize service requests.

- Bridge Tables: A bridge table resides between the fact table and the dimension table where a 'many-to-many relationship' is present between the two types of tables.

  For example: Employees' table is a fact table and jobs table is a dimension table, an employee can have multiple jobs such as clerk and programmer. Additionally, the job of a programmer can be held by many employees. In this case there is a many-to-many relationship between the employees table and the jobs table. The Bridge table lists out the Employee ID and Job ID in a separate table to account for the many-to-many relationship.

- Dimension Hierarchies: A hierarchy is a parent-child relationship between certain attributes within a dimension. These hierarchy attributes, called levels, roll up from a child to parent. For Example: months can roll up into a year. In the Basel Repository's Presentation layer, the dimension tables are grouped under:

  - D00 - Time Dimensions: Contains all presentation tables related to time dimension.

  - D100 - Generic Dimensions: This group contains generic dimensions i.e. dimensions which are general and are used across reports like, country dimension, currency dimension, customer dimension etc.

  - D200 - Solution Specific Dimensions: This group contains dimension which are specific to a subject are and are not used across reports. For example: Basel Pool Type Dimension, Expected Loss Dimension etc.

 In Basel repository Presentation layer, the fact tables are grouped under:

  - F000 - Credit Risk Facts: This group consists of fact tables related to credit risk reports.

  - F100 - Market Risk Facts: This group consists of fact tables related to market risk reports.

  - F200 - Operational Risk Facts: This group consists of fact tables related to operational risk reports.

  - F300 - Capital Facts: This group consists of fact tables related to capital risk reports.

  - F400 - Report Summary: This group consists of fact tables related to report summary reports.

  - Generic Measures: This group consists of fact tables which are generic and are used across various reports. For example: Equity Exposures for US Regulatory.

  - F500 - Attribution Analysis: This group consists of fact tables related to Attribution Analysis reports.

  - F600 - Setup Entities: This group consists of fact tables related to Solution Setup tables.

# Chapter 3 <u>Accessing the Standard Reports and Dashboards</u>

You can access the standard dashboards and reports by accessing the OBIEE end user URL and logging in to the application. When you sign-on to the application, you are directed to the Home Page, which will show the basic summary reports.
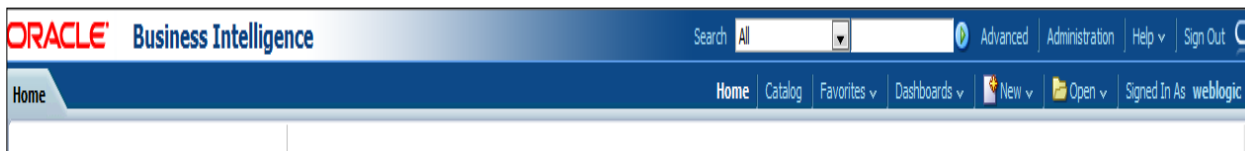
At the top right hand corner of the window, click the dashboards drop-down menu containing the list of all of the seeded dashboards that you can select for navigating to the desired location.
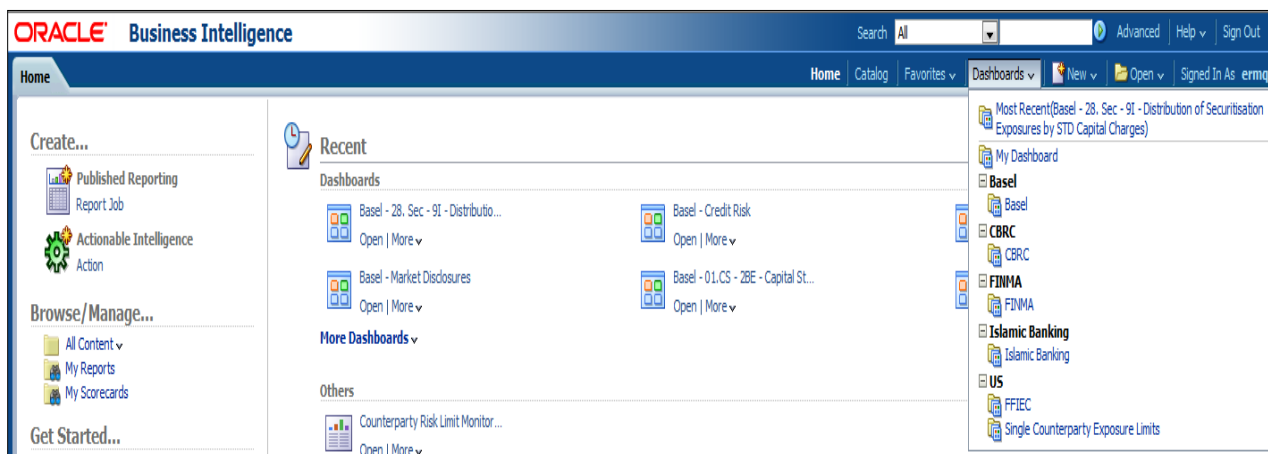
Each seeded dashboard contains a set of Prompts at the top of the page, which require selections in order for the reports to produce results. Make the appropriate selections for each prompt to correctly filter the query for your results.
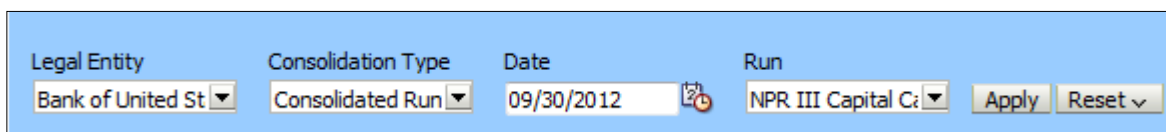
These page level filters or prompts are detailed in a tabular form for each report.

Report Tabs

Reports which are similar in nature are grouped together under tabs. Each tab therefore is focused on one aspect of reporting, and you can pick the tab of your choice and scroll through the report you want to see or review. The Basel tab contains reports adhering to the Basel accord guidelines.

Chapter 4 <u>List of Basel Dashboards & Reports</u>

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
Counterparty Credit Risk	Counterparty Credit Risk Capital Break-up & Trend Analysis.	NA.	Default Risk Capital & CVA Risk Capital
	Counterparty Risk Capital by Category	Counterparty Risk Capital by Category - Drill	Default Risk Capital & CVA Risk Capital
	Counterparty Risk Limit Monitoring	· Counterparty Risk Limit Monitoring - Drill (Geography)	Exposure and Limit
		· Counterparty Risk Limit Monitoring - Drill (Party Type)	
		· Counterparty Risk Limit Monitoring - Drill (Party)	
		· Counterparty Risk Limit Monitoring - Drill (Rating)	
Single Counterparty Exposure Limits	Single Counterparty Exposure Limit Vs Counterparty Net credit exposure – Limit Breaches	Drill - Single Counterparty Exposure limit Vs. Counterparty Net Exposure - Limit breaches	Gross Credit Exposure, Net Credit Exposure and Limit.
	Single Counterparty Exposure Limit Vs Counterparty Net Credit Exposure – Near Breaches	Drill - Single Counterparty Exposure limit Vs. Counterparty Net Exposure - Near breaches	Gross Credit Exposure, Net Credit Exposure and Limit.
	Single Counterparty Exposure Limits – Monthly Compliance Report	Drill - Single Counterparty Exposure Limits - Monthly Compliance Report	Frequency of Breach.
	Single Counterparty Exposure Limits - Counterparty Wise Breaches	Drill - Single Counterparty Exposure Limits - Counterparty Wise Breaches	Frequency of Breach.
Scope	SC - 1D - Insurance Subsidiary wise surplus capital report	NA	Capital Surplus Deficit Amount
	SC - 1E - Subsidiary Wise Capital Deficiency Report	NA	Capital Surplus Deficit Amount

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
Capital Disclosures	CS - 2BE - Amount by Capital Type	NA	Capital Amount
	CS - 3BF - Capital Adequacy	NA	Capital Amount
Credit Risk Disclosure	CR - 4B - EAD By Asset Class	Drill 3	EAD
	CR - 4C - EAD By Geography	Drill 4	EAD
	CR - 4D - EAD By Industry	Drill 5	EAD
	CR - 4E - EAD by Residual Contractual Maturity Breakdown	Drill 6	EAD
	CR - 4F - Exposure by Default Exp of Industry Type	Drill 5	EAD, Provision Amount & Write Off Amount
	CR - 4G - Exposure by Geo Breakdown of Default Exp	Drill 4	EAD, Provision Amount & Write Off Amount
	CR - 4I - EAD for each Basel Asset Class by Approach	Drill 7	EAD
	CR - 5B - EAD by Rating Details and Risk Weight-STD	Drill 7	EAD
	CR - 5B - EAD by Rating Details and Risk Weight-IRB	NA	EAD
	CR - 6D - Risk Assessment and Exposure by EL Grades	NA	EAD amount, Exposure amount, Undrawn amount, UL amount, Weighted average PD and LGD
	CR - 6D - Risk Assessment and Exposure by PD Grades	NA	EAD amount, Exposure amount, Undrawn amount, UL amount, Weighted average PD and LGD
	CR - 6E - Exp Loss and Write Off Amt by Hist Results	Drill 3	EL Amount & Write Off Amount
	CR - 7B-C Basel Asset Class By Mitigant Type-	Drill 7	EAD

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Standardised Approach		
	CR - 7B-C Basel Asset Class By Mitigant Type-AIRB Approach	Drill 7	EAD
	CR - 7B-C Basel Asset Class By Mitigant Type-FIRB Approach	Drill 7	EAD
	CCR - 8B - Credit Exposure Post Netting and Collateral	Drill 6	EAD
	CCR - 8B - EAD and Specific Provision by OTC Product Type	Drill 3	EAD
	CCR - 8B - Replacement Cost by OTC Product Type	Drill 8	EAD
	CCR - 8C - Notional Principal by OTC Product and Underlying	Drill 9	EAD
	CCR - 8D - EAD by Underlying Type	Drill 9	EAD
	Sec - 9D - Outs Exp Sec by Inception Only (Broken Down into Traditional/Synthetic)	NA	EAD
	Sec - 9D -EAD Sec by Assets (Broken Down into Originator/Third party)	NA	EAD
	Sec - 9E - Securitization of Bank Own Assets	NA	EAD & Write Off Amount
	Sec - 9F - Agg Amt of Sec Exp Rtnd or Purc contained by Exp Type	NA	EAD
	Sec - 9G - Deductions by Underlying Asset Type	NA	Gain Loss on Sale & Interest Only Strip
	Sec - 9G - Distribution Of Exposure Amount and associated IRB capital charges By Risk Weight Band Code	NA	EAD

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Sec - 9H - Distribution of Securitisation Exposures by IRB Capital Charges	NA	EAD
	Sec - 9I - Distribution of Securitisation Exposures by STD Capital Charges	NA	EAD
	Sec - 9J - Securitisation Activity for current year	NA	Gain Loss on Sale, New Sec Proceeds & Reinvestment Proceeds
	Sec -9I - Distribution Of Exposure Amount and associated STD capital charges By Risk Weight Band Code	NA	EAD
Market Risk Disclosure	MR - Interest Rate Specific Risk by Currency	NA	Specific Risk Charge
	MR - 10B - Capital by Instrument Type	NA	Specific Risk Charge, General Risk Charge & Capital Charge
	MR - 10B - Equity General Risk by National Market	NA	General Risk Charge
	MR - 10B - Equity Specific Risk by National Market	NA	General Risk Charge
	MR - 10B - Interest Rate General Risk by Currency	NA	General Risk Charge
	MR - Computation of Capital for Commodity Risk under Maturity Approach	NA	General Risk Charge
	MR - Computation of General Market Risk Capital for Interest Rate Risk	NA	Offset Match
	MR - Portfoliowise Capital Charge	NA	Portfoliowise Capital
	MR - Total Capital Under IMM Approach	NA	Multiplication Factor Var, Total Capital & 99 Percent Cl Var

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	MR-11E - A Comparison of VaR estimates with actual & hypothetical P & L for portfolios under IMA	NA	Hypothetical Profit Loss
	MR-11E - Report for Portfolio under IMA	NA	VaR at 99 Percent Confidence Interval
Equity Risk in Banking Book Disclosures	13B-Equity Banking Book Position	Drill 3	Exposure Amount, Equity Market Value & Equity Fair Value
	13E-Equities - Disclosure on unrealized and latent gains/losses	Drill 3	Exposure Amount, Regulatory Capital Participation Amount, Latent Revaluation Gain/Losses & Unrealized Gain/Losses
	13F-Equity Banking Book Position	Drill 3	Exposure Amount, Equity Market Value & Equity Fair Value
IRR - Impact analysis of interest rate shocks on economic value	IRR - Impact analysis of interest rate shocks on economic value	NA	Amount
Market Disclosures	Summary of Tier 1 & Total Capital Ratios	NA	Standard Account Head Amount
	Distribution of Total Eligible Capital across Tiers	• Distribution of Total Eligible Capital Across Tier1 • Distribution of Total Eligible Capital Across Tier2 • Distribution of Total Eligible Capital Across Tier3	Standard Account Head Amount
	Distribution of RWA across Risk	• CR-Drill >> Drill H	Risk Weighted Asset

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Categories	• MR-Drill >> Specific Risk Charge drill/ General Risk Charge drill • OR Drill >> Drill H • Regulatory Adjustments Drill	
	Trend Analysis of Credit, Market & Operational RWAs	NA	Risk Weighted Asset
	Trend Analysis of Tier 1 & Total Capital Adequacy Ratios	NA	Standard Account Head Amount
	Distribution of RWA across Approaches for various Risk Categories	NA	Risk Weighted Asset
Capital & Buffers	Capital Buffer Analysis	No Drill	Buffer
	Regulatory Capital Components Summary	Navigation to detailed capitals	Capital
	Capital Conservation Summary	No Drill	Minimum capital conservation ratio
	Capital Ratios Summary	No Drill	RWA
Leverage ratio	Leverage Ratio	No Drill	Leverage Ratio
	Details of Monthly Leverage Ratio	Exposure measure>> Asset Class Description>> Customer First Name>> Exposure Identifier	EAD
		Capital Measure>> Details of capital measures	
Attribution Analysis	Geography Runs pertaining to Attribution Analysis	No Drill	-
	Rules Modified During the Period	No Drill	-
	Capital Adequacy Ratio Movement Analysis	No Drill	-

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Regulatory Capital Movement Analysis	Reporting Line Description->Regulatory Capital Movement Analysis Summary	Capital Amount
	Credit Risk Weighted Assets Movement Detailed Analysis (Simplified Approach)	Basel Method Description ->Asset Class Description Level1->Asset Class Description->Customer First Name->Exposure Identifier	Attribution amount
	Credit RWA Movement Detailed Analysis (Advanced Approach)	Currency **->**Drill Down - Advanced Approach - with previous & current mis date	Exposure Amount , RWA Movement
	Market RWA Movement Analysis	No Drill	Change in RWA
	Operational RWA Movement Analysis	No Drill	Change in RWA
	Credit Risk Weighted Assets Movement Detailed Analysis	No Drill	-
Portfolio Analysis	Credit RWA by LOB for [Legal Entity]	RWA by LOB	Risk Weighted Asset - Unexpected Loss
	Credit RWA by LOB Across Time for [Legal Entity]	No Drill	-
	Credit RWA by Legal Entity for [Legal Entity]	Credit Drill->Basel Method Discription->Asset Class Description->Customer First Name->Exposure Identifier->Standard Mitigation Type Description	Risk Weighted Asset - Unexpected Loss
	Credit RWA By Legal Entity Across Time for [Legal Entity]	Legal Entity ->Legal Entity, RWA	Risk Weighted Asset - Unexpected Loss
	Credit RWA by Asset Class for [Legal Entity]	Asset Class Description Level1 - >Asset Class Description	Risk Weighted Asset - Unexpected Loss
	Credit RWA By Asset Class Across Time for [Legal Entity]	Asset Class Description Level1 - >Asset Class Description	Risk Weighted Asset - Unexpected Loss

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Market RWA by Risk Categories for [Legal Entity]	No Drill	
	Market RWA by Risk Categories Across Time for [Legal Entity]	No Drill	
Stress Testing	Comparison of Capital Head for [Legal Entity]	No Drill	CAR, RWA
	Comparison of RWA for [Legal Entity]	No Drill	Credit RWA, Market RWA, Operational RWA
	Comparison of Credit RWA by LOB for [Legal Entity]	No Drill	Credit RWA
	Comparison of Credit RWA(Incl. Sec) by Legal Entity	No Drill	Credit RWA
	Comparison of Credit RWA by Asset Class	No Drill	Credit RWA
	Comparison of Market RWA by Risk Categories	No Drill	Market RWA
Pillar2 Risk Analysis	Risk Identification	-	-
	Risk Materiality Assessment	-	-
	Comparison of Regulatory Capital & ICAAP Results	-	-
	Capital Requirements Vs. Available Capital	-	-
	Bucket-wise Liquidity Gap	-	-
	Bucket-wise Re-pricing Gap	-	-
	Measures of Concentration Risk	-	-
	Stress Testing Analysis	-	-
	Credit Concentration Risk	Basel Product Type Description Level 1 -> Basel Product Type Description	-
	Concentration Risk Analysis	-	-
FFIEC	Cover page	No Drill	N/A
	Schedule 1	No Drill	Capital charge

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Schedule A	No Drill	capital
	Schedule B	No Drill	EAD, RWA, Amount
	Schedule C	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Balance Sheet Amount, Undrawn Amount, EAD, RWA, Number of Obligators
	Schedule D	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Balance Sheet Amount, Undrawn Amount, EAD, RWA, Number of Obligators
	Schedule E	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Balance Sheet Amount, Undrawn Amount, EAD, RWA, Number of Obligators
	Schedule F	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Balance Sheet Amount, Undrawn Amount, EAD, RWA, Number of Obligators
	Schedule G	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Balance Sheet Amount, Undrawn Amount, EAD, RWA, Number of Obligators
	Schedule H	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	EAD, RWA, Expected Credit loss, Weighted Average Effective Maturity
	Schedule I	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	EAD, RWA, Expected Credit loss, Weighted Average Effective Maturity

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Schedule J	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	EAD, RWA, Expected Credit loss, Weighted Average Effective Maturity
	Schedule K	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Number of Exposures, Balance Sheet Amount, Undrawn Amount, EAD, RWA
	Schedule L	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Number of Exposures, Balance Sheet Amount, Undrawn Amount, EAD, RWA
	Schedule M	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Number of Exposures, Balance Sheet Amount, Undrawn Amount, EAD, RWA
	Schedule N	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Number of Exposures, Balance Sheet Amount, Undrawn Amount, EAD, RWA
	Schedule O	PD Range>> Asset Class Description Level 1>> Asset Class Description>> Customer First Name>> Exposure Identifier	Number of Exposures, Balance Sheet Amount, Undrawn Amount, EAD, RWA
	Schedule P	No Drill	Exposures, RWA
	Schedule Q	No Drill	Exposure Amount, RWA, Deduction
	Schedule R	No Drill	Exposures, RWA
	Schedule S	No Drill	Capital
	Quality Edits	No Drill	NA(No measures

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
			reported, but the edit checks are performed)
	Validity Edits	No Drill	NA(No measures reported, but the edit checks are performed)
	Electronic Submission Related	No Drill	N/A

Chapter 5 <u>Details of Dashboards & Reports</u>

Prompts

- Dashboard prompt: Following are the specifications:

  - <u>Legal Entity:</u> The list of legal entities for the Banking group is provided in the table DIM_PARTY that contains the list of Customers as well.

  - <u>Consolidation Type:</u> It can be either Solo or Consolidated. This indicates if the report is generated for only Bank (Solo) or Bank Holding Companies (BHCs).

  - <u>Date:</u> It is a common date identifier for the records across all the tables for which we want to generate the report. It is provided in DIM_DATES table.

  - <u>Run:</u> This is a single Run Surrogate key for a particular processed data set. This is a numeric field and is referenced to the table DIM_RUN that contains the list of all such run keys. This table is required to be updated with the N_Run_Skey each time a report for any new instance is to be generated.

- Prompt 1: Following are specifications:

  - <u>Date:</u> It is a common date identifier for the records across all the tables for which we want to generate the report. It is provided in DIM_DATES table.

  - <u>Run:</u> This is a single Run Surrogate key for a particular processed data set. This is a numeric field and is referenced to the table DIM_RUN that contains the list of all such run skeys. This table is required to be updated with the N_Run_Skey each time a report for any new instance is to be generated.

Drill Down Path

A drill down feature has been incorporated in these reports to enable reporting to the most granular level of data.

The following images show the path to the lowest level of granularity through which the reports navigate, when drill down link is clicked:

1 . Drill 1:

| PD Range | → | Asset Class Description Level 1 | → | Asset Class Description | → | Customer First Name | → | Exposure Identifier |

2. Drill 2:

| Basel Methods | → | Asset Class Description | → | Customer First Name | → | Exposure Identifier |

3. Drill 3:

| Asset Class Description Level 1 | → | Asset Class Description | → | Customer First Name | → | Exposure Identifier |

4 . Drill 4:

Country → Asset Class Description Level 1 → Asset Class Description → Customer First Name → Exposure Identifier

5 . Drill 5:

Industry → Asset Class Description Level 1 → Asset Class Description → Customer First Name → Exposure Identifier

6. Drill 6:

Basel Product Type Description Level 1 → Basel Product Type Description

7. Drill 7:

Asset Class Description → Customer First Name → Exposure Identifier

8. Drill 8:

Asset Class Description Level1 → Exposure Identifier → Customer First Name

9. Drill 9:

Exposure Underlying Type Description → Asset Class Description Level1 → Asset Class Description → Customer First Name → Exposure Identifier

10. Drill 10:

Basel Method Description	→	Basel Method Description	→	Basel Method Description	→	Basel Method Description	→	Basel Method Description

> **NOTE:** Each report in the dashboard have been detailed in a tabular format in the next section. The drill down field is referenced with appropriate numbers, for example: Drill 10. Refer to the appropriate image to get clarity on the navigation of that particular report.

Drill through to more than one report navigates to another dashboard. The default prompt values are restored while returning to the previous dashboard as per the dashboard to dashboard navigation properties. This is the default OBIEE behavior.

Report Details

The Basel Analytics dashboard consists of the following:

- Basel
- CBRC
- US
  - o FFIEC
  - o Single Counterparty Exposure Limits
- FINMA
- Islamic Banking

Basel Reports

Basel consists of the following tabs:

- Market Disclosures
- Pillar 2 Risks Analysis
- Portfolio Analysis
- Stress Testing
- Attribution Analysis
- Counterparty Credit Risk
- Capital and Buffers
- Leverage Ratio

Market Disclosure

This tab consists of the following reports:

- Pillar 3 Reports Disclosure
- Summary of Tier 1 & Total Capital Ratios

- Distribution of Total Eligible Capital Across Tiers

- Distribution of RWA Across Risk Categories

- Trend Analysis of Credit, Market & Operational RWAs

- Trend Analysis of Tier 1 & Total Capital Adequacy Ratios

- Distribution of RWA across Approaches for various Risk Categories

Pillar 3 Reports Disclosure

Market Disclosures caters to the Pillar III reporting requirements of the Basel Accord. These reports are based on the requirements as mentioned in the Basel Accord, known as Risk-Capital Standards-Advanced Capital Adequacy Framework. Pillar III reports as prescribed in the Basel Accord include the following:

- Capital Consolidation and Capital Adequacy reports
- Credit Risk Disclosures
- Market Risk Disclosures
- Operational Risk Disclosures
- Equity Risk in Banking Books Disclosures
- Interest Rate Risk in Banking Book Disclosures.

Pillar III reports in Basel Analytics have been divided into the following categories:

Scope Reports

This section reports the surplus capital available with insurance subsidiaries, the associated deficit capital available with all subsidiaries and aggregate amounts (like current book value) of the firm's total interest in insurance entities (which are risk-weighted) and their shareholding information. The reports under this section are as follows:

Report Name: SC - 1D - Subsidiary Wise Surplus Capital Report.

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report displays the surplus capital available with insurance subsidiaries.

Report Name: SC - 1E - Subsidiary Wise Capital Deficiency Report.

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This reports the deficit capital associated with all subsidiaries.

Capital Disclosures

This section details the components of Tier 1, Tier 2 and Tier 3 capital (wherever applicable) and total eligible capital. It also contains the breakdown of the capital requirements for the various risk categories of Credit Risk, Market Risk, Operational Risk as well as Total Capital and Tier 1 capital ratios. The reports under this section are as follows:

Report Name: CS - 2BE - Capital Structure Report.

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report details the components of capital like Tier 1, Tier 2 and Tier 3 capital (wherever applicable) as well as Total Eligible Capital, and the various deductions as applicable.

Report Name: CS - 3BF - Capital Adequacy.

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains the breakdown of the capital requirements for the various risk categories of Credit Risk, Market Risk, Operational Risk as well as Total Capital and Tier 1 capital ratios.

Credit Risk Disclosures

The reports under this section are as follows:

Report Name: CR - 4B - EAD by Asset Class.

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report contains the breakdown of the EAD amount of the exposures across the various Basel Asset Classes of the bank.

Report Name: CR - 4C - EAD by Geography.

Prompt: Dashboard Prompt.

Drill down: Drill 4

Description: This report contains the breakdown of the EAD amount of the exposures across the various Basel Asset Classes of the bank.

Report Name: CR - 4D - EAD by Industry.

Prompt: Dashboard Prompt.

Drill down: Drill 5

Description: This report contains the breakdown of the EAD amount of the exposures held across various industries in the bank.

Report Name: CR - 4E - EAD by Residual Contractual Maturity Breakdown.

Prompt: Dashboard Prompt.

Drill down: Drill 6

Description: This report contains the breakdown of the EAD amount of the exposures held in the bank for different residual maturities of the exposures.

Report Name: CR - 4F - Exposure by Default Exp of Industry Type.

Prompt: Dashboard Prompt.

Drill down: Drill 5

Description: This report shows the details of the exposure amount, provision and write-off amounts for the defaulted exposures, across various industries.

Report Name: CR - 4G - Exposure by Geo Breakdown of Default Exposure.

Prompt: Dashboard Prompt.

Drill down: Drill 4

Description: This report shows the details of the exposure amount, provision and write-off amounts for the defaulted exposures, across various geographies.

Report Name: CR - 4I - EAD for each Basel Asset Class by Approach.

Prompt: Dashboard Prompt.

Drill down: Drill 7

Description: This report shows the EAD amount for the different asset classes grouped by the Basel methodology.

Report Name: CR - 5B - EAD by Rating Details and Risk Weight-STD

Prompt: Dashboard Prompt.

Drill down: Drill 7

Description: This report shows the risk-bucketing of post-CRM exposures subject to the Standardized Approach.

Report Name: CR - 5B - EAD by Rating Details and Risk Weight-IRB

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the risk-bucketing of post-CRM exposures subject to the Supervisory Slotting Criteria in the IRB Approach.

Report Name: CR - 6D - Risk Assessment and Exposure by EL Grades

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details of the various Expected Loss (EL) bands and depicts these values - EAD amount, Exposure amount, Undrawn amount, UL amount, Weighted average PD and LGD values.

Report Name: CR - 6D - Risk Assessment and Exposure by PD Grades

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details of the various Probability of Default (PD) bands and depicts these values - EAD amount, Exposure amount, Undrawn amount, UL amount, Weighted average PD and LGD values.

Report Name: CR - 6E - Exp Loss and Write Off Amt by Hist Results

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report shows the write-off and EL amounts for the Basel Asset classes.

Report Name: CR - 7B-C Basel Asset Class by Mitigant Type-Standardised Approach

Prompt: Dashboard Prompt.

Drill down: Drill 7

Description: This report depicts the Financial Collateral, Guarantee and Credit Derivative values, and the uncovered amount, which are present in the Standardized approach.

Report Name: CR - 7B-C Basel Asset Class by Mitigant Type-AIRB Approach

Prompt: Dashboard Prompt.

Drill down: Drill 7

Description: This report depicts the Financial Collateral, Guarantee and Credit derivative values, the IRB mitigant values and the uncovered amounts, which are available for the Basel Asset Classes in the Advanced IRB approach.

Report Name: CR - 7B-C Basel Asset Class by Mitigant Type-FIRB Approach

Prompt: Dashboard Prompt.

Drill down: Drill 7

Description: This report depicts the Financial Collateral, Guarantee and Credit Derivative values, the IRB mitigant values and the uncovered amount, which are available for the Basel asset classes in the Foundation IRB approach.

Report Name: CCR - 8B - Credit Exposure Post Netting and Collateral

Prompt: Dashboard Prompt.

Drill down: Drill 6

Description: This report contains details about the various mitigants that are used and the post netting and collateral amounts, across the higher level of product types.

Report Name: CCR - 8B - EAD and Specific Provision by OTC Product Type

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report depicts the EAD amount across various Basel Asset classes, for each underlying type of OTC products.

Report Name: CCR - 8B - Replacement Cost by OTC Product Type

Prompt: Dashboard Prompt.

Drill down: Drill 8

Description: This report shows the replacement cost of exposures (with netting and without netting) by product type.

Report Name: CCR - 8C - Notional Principal by OTC Product and Underlying

Prompt: Dashboard Prompt.

Drill down: Drill 9

Description: This report shows the notional principal of OTC products, across various underlying types.

Report Name: CCR - 8D - EAD by Underlying Type

Prompt: Dashboard Prompt.

Drill down: Drill 9

Description: This report shows the EAD amount of OTC products, across various underlying types.

Report Name: Sec - 9D - Outs Exp Sec by Inception Only (Broken Down into Traditional/Synthetic)

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the inception amount for the various pool types in traditional and synthetic securitizations.

Report Name: Sec - 9D -EAD Sec by Assets (Broken Down into Originator/Third party)

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the exposure amount for the various pool types for different bank base roles.

Report Name: Sec - 9E - Securitization of Bank Own Assets

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the exposure amount and write-off amounts for the originating bank, across various pool types.

Report Name: Sec - 9F - Agg Amt of Sec Exp Rtnd or Purc contained by Exp Type

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the exposure amount for the various pool types for the originating bank

Report Name: Sec - 9G - Deductions by Underlying Asset Type

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the deduction amounts from gain or loss on sale and the interest only strips across pool types.

Report Name: Sec - 9G - Distribution of Exposure Amount and associated IRB capital charges By Risk Weight Band Code

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the securitization exposure amounts and the associated capital charges for various risk weight bands in the IRB approach.

Report Name: Sec - 9H - Distribution of Securitisation Exposures by IRB Capital Charges

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the securitization exposure amounts and the associated RWA amounts for various pool types across bank base roles in the IRB approach.

Report Name: Sec - 9I - Distribution of Securitisation Exposures by STD Capital Charges

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the securitization exposure amounts and the associated RWA amounts for various pool types across bank base roles in the Standardized approach.

Report Name: Sec - 9J - Securitisation Activity for current year

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the RWA amounts and the gain or loss on sale amounts for securitization exposures across pool types.

Report Name: Sec -9I - Distribution Of Exposure Amount and associated STD capital charges By Risk Weight Band Code

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report contains details about the securitization exposure amounts and the associated capital charges for various risk weight bands in the Standardized approach.

Market Risk Disclosures:

The reports in this section are as follows:

Report Name: MR - Interest Rate Specific Risk by Currency

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the Interest Rate (IR) Specific risk across various currencies.

Report Name: MR - 10B - Capital by Instrument Type

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the specific risk and general risk charges (if applicable) and the capital charge for different risk factors.

Report Name: MR - 10B - Equity General Risk by National Market

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the general risk charge for equity exposures across countries.

Report Name: MR - 10B - Equity Specific Risk by National Market

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the specific risk charge for equity exposures across countries.

Report Name: MR - 10B - Interest Rate General Risk by Currency

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the general risk charge for Interest Rate (IR) exposures across currencies.

Report Name: MR - Computation of Capital for Commodity Risk under Maturity Approach

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the breakdown of the maturity ladder calculation for commodities across commodity groups.

Report Name: MR - Computation of General Market Risk Capital for Interest Rate Risk

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the breakdown of the maturity ladder calculation for IR exposures across currencies.

Report Name: MR – Portfolio wise Capital Charge

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the multiplication factor applicable for the bank, the previous day's capital and the portfolio wise capital charge for the various portfolios under the IMM approach.

Report Name: MR - Total Capital under IMM Approach

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the 60 days average Value at Risk (VaR) ,99% Confidence Interval VaR and the total capital required under the IMM approach

Report Name: MR-11E - A Comparison of VaR estimates with actual & hypothetical P & L for portfolios under IMA

Prompt: Dashboard Prompt.

Drill down: No Drill Through

Description: This report shows the back testing results for the Actual and Hypothetical P&L values under the IMM approach

Report Name: MR-11E - Report for Portfolio under IMA

Prompt: Dashboard Prompt

Drill down: No Drill Through

Description: This report shows the details about the mean, high and low VaR values for the portfolios for each period under the IMM approach.

Equity Risk in Banking Book Disclosures:

The reports under this section are:

Report Name: 13B-Equity Banking Book Position

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report shows the breakup of banking book equity holding as per public and private, grandfather and non-grandfathered.

Report Name: 13E-Equities - Disclosure on unrealized and latent gains/losses

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report shows the valuation of revaluation gain or loss, unrealized gain or loss, and so on, for banking book equity positions.

Report Name: 13F-Equity Banking Book Position

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report shows the breakup of banking book equity holding for various equity types.

Interest Rate Risk in Banking Book Disclosures

The reports under this section are:

Report Name: IRR - Impact analysis of interest rate shocks on economic value

Prompt: Dashboard Prompt.

Drill down: Drill 3

Description: This report shows changes in economic value of various interest rate shocks.

Summary of Tier 1 & Total Capital Ratios

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Down: No Drill Through

Report Description: This report shows the summary of tier 1 capitals and total capital ratios. It reports Capital Adequacy Ratio, Common Equity Tier 1 Capital to Risk Weighted Assets, Tier 1 capital, Total RWA and Total Eligible Capital against the reported legal entity.

Distribution of Total Eligible Capital across Tiers

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Through: This report navigates to the details of Net Tier 1 Capital, Net Tier 2 Capital or Net Tier 3 Capital (wherever applicable). The capital amount is distributed across different capital heads coming under that tier type.

Report Description: This report shows the distribution of Total Eligible Capital across tiers in a pie-chart. The three tier distribution is shown. It is assumed that Net Tier 1 capital will be greater than or equal to Net Tier 2 capital, which is greater than or equal to Net Tier 3 Capital.

Distribution of RWA across Risk Categories

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Through: This report navigates to different dashboards which contains details for the RWA distribution across different categories. Credit Risk RWA is distributed among Non-Securitization, Securitization, Nettable Pool and Equity. Market Risk RWA is distributed across IR, Equity, Forex, Commodity, IR option, Equity option, Commodity option and Gold Option. Operational Risk RWA is distributed across standard approach and basic indicator approach. Regulatory Adjustments Phase-In RWA is distributed across Threshold Treatment and Phase-In Treatment. These different reports again follow drill path, which drills, from Basel Method Description to Exposure.

Report Description: This report shows the distribution of risk weighted asset across different risk categories like Credit risk, Market Risk, Operational Risk and Regulatory Adjustments Phase-In RWA in a pie-chart graph. This distribution is meant to have an overview of RWA across risk categories.

Trend Analysis of Credit, Market & Operational RWAs

The details of the report are as follows:

Prompt: Dashboard Prompt.

Column Selector: Period (Monthly, Quarterly or Yearly).

Drill Down: No Drill Through

Report Description: This report shows the trend analysis of RWA of Credit Risk, Market Risk and Operational Risk. It shows the trend Monthly, Quarterly and Yearly of the RWA. Historical data for RWA is displayed for reporting Run. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Trend Analysis of Tier 1 & Total Capital Adequacy Ratios

The details of the report are as follows:

Prompt: Dashboard Prompt.

Column Selector: Period (Monthly, Quarterly or Yearly).

Drill Down: No Drill Through

Report Description: This report shows the trend analysis of Tier 1 and Total Capital Adequacy Ratio. It shows the trend Monthly, Quarterly and Yearly of the RWA. Historical data for RWA is displayed for reporting Run. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Distribution of RWA across Approaches for various Risk Categories

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Down: No Drill Through

Report Description: This report shows the distribution of RWA across approaches for risk categories like Credit Risk – Non Securitization and Securitization, Market Risk and Operational Risk. A bar graph is displayed to see the variation across the different categories.

Pillar 2 Risks Analysis

This tab consists of the following reports:

- Risk Identification

- Risk Materiality Assessment

- Comparison of Regulatory Capital & ICAAP Results

- Capital Requirements Vs. Available Capital

- Bucket-wise Liquidity Gap

- Bucket wise Re-pricing Gap

- Measures of Concentration Risk

- Concentration Risk Analysis

- Credit Concentration Risk

- Stress Testing Analysis

Risk Identification of [Legal Entity]

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report helps identify the types of risks faced by the entity under consideration, displayed across subsidiaries or Lines of Businesses (LOBs)

Risk Materiality Assessment of [Legal Entity]

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report helps identify the severity of risks faced by the entity under consideration, displayed across subsidiaries or LoBs.

Comparison of Regulatory Capital & ICAAP Results of [Legal Entity]

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the comparison between the regulatory capital, the undiversified economic capital and diversified economic capital for the bank.

Capital Requirements vs. Available Capital of [Legal Entity]

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows in a tabular format, the economic and regulatory capital values, as well as the available total and tier I capital. It also depicts the comparison between the available capital, the required economic and regulatory capital values across two different time periods.

Bucket-wise Liquidity Gap

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the bucket wise liquidity gap reports

Bucket-wise Re-pricing Gap

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the re-pricing gap.

Measures of Concentration Risk

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the concentration values across LOBs, across various concentration measures.

Concentration Risk Analysis

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the concentration values across Customer type and concentration type, across various concentration measures.

Credit Concentration Risk

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the concentration values across Product types, across various concentration measures

Stress Testing Analysis of [Legal Entity]

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows the change in the available capital and the change in the requirements for economic and regulatory capital values for different stress testing scenario.

Portfolio Analysis

This tab consists of the following reports:

- Credit RWA by LOB
- Credit RWA by LOB Across Time
- Credit RWA by Legal Entity
- Credit RWA By Legal Entity Across Time
- Credit RWA by Asset Class

- Credit RWA By Asset Class Across Time

- Market RWA by Risk Categories

- Market RWA by Risk Categories Across Time

Credit RWA by LOB

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: Credit RWA by LOB for [Legal Entity] -> RWA by LOB

Description: This report displays a bar graph for Credit RWA computation, for the entity under consideration, across the LoBs of the bank.

Credit RWA by LOB across Time

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report displays a line graph for the Credit RWA for the entity under consideration across the LoBs of the bank, across time, and for various periodic values. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Credit RWA by Legal Entity

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path : Credit Drill->Basel Method Description->Asset Class Description->Customer First Name->Exposure Identifier->Standard Mitigation Type Description

Description: This report displays a pie chart for the Credit RWA for the entity under consideration, with drill downs providing a breakup of the spread of the Credit RWA across asset classes and customers.

Credit RWA by Legal Entity Across Time

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: Legal Entity ->Legal Entity, RWA

Description: This report displays a line graph for the Credit RWA for the entity under consideration for various periodic values. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Credit RWA by Asset Class

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: Asset Class Description Level1 - >Asset Class Description

Description: This report displays a pie chart for the Credit RWA for the entity under consideration across the asset classes of the bank.

Credit RWA by Asset Class Across Time

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: Asset Class Description Level1 - >Asset Class Description

Description: This report displays a line graph for the Credit RWA for the entity, for the asset classes of the entity under consideration across time and for various periodic values. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Market RWA by Risk Categories

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report displays a bar graph for the Market RWA for the entity under consideration, across the MR risk categories present in the bank.

Market RWA by Risk Categories Across Time

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report displays a line graph for the Market RWA for the entity under consideration, for the Market risk categories present in the bank across time and for various periodic values. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Stress Testing

This tab consists of the following reports:

- Comparison of Capital Head
- Comparison of RWA
- Comparison of Credit RWA by LOB
- Comparison of Credit RWA(Incl. Sec) by Legal Entity
- Comparison of Credit RWA by Asset Class
- Comparison of Market RWA by Risk Categories

Comparison of Capital Head

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows in a tabular format, the different values required for computation of Capital Adequacy Ratio (CAR), the Tier 1 capital ratio, the Total Eligible Capital and the total RWA for the baseline condition and the selected stress scenario.

Comparison of RWA

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows, as a bar graph, the comparison between values applicable for computation of the Credit, Market and Operational risk RWAs in the baseline and the selected stress scenario.

Comparison of Credit RWA by LOB

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows, as a bar graph, the comparison of the values applicable for computation of Credit RWA in the baseline and the selected stress scenario, across the LoBs of the bank.

Comparison of Credit RWA by Legal Entity

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows, as a bar graph, the comparison of the values that would be applicable for Credit RWA computation in the baseline and the selected stress scenario for the entity under consideration.

Comparison of Credit RWA by Asset Class

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows, as a bar graph, the comparison between values applicable for Credit RWA computation in the baseline and the selected stress scenario, across the asset classes of the bank.

Comparison of Market RWA by Risk Categories

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: This report shows, as a bar graph, the comparison between values applicable for computation of the Market RWA in the baseline and the selected stress scenario, for the various Market risk categories.

Attribution Analysis

This tab consists of the following reports:

- Runs pertaining to Attribution Analysis
- Rules Modified During the Period
- Capital Adequacy Ratio Movement Analysis
- Regulatory Capital Movement Analysis
- Credit Risk Weighted Assets Movement Analysis

- Credit Risk Weighted Assets Movement Detailed Analysis (Simplified Approach)

- Credit RWA Movement Detailed Analysis (Advanced Approach)

- Market RWA Movement Analysis

- Operational RWA Movement Analysis

Runs pertaining to Attribution Analysis

The details of the report are as follows:

Prompt: Dashboard Prompt

Drilldown Path: No Drill Through

Description: Displays the details of the selected Attribution Analysis Run like date, purpose, Run ID, Run Name.

Rules Modified During the Period

The details of the report are as follows:

Prompt: Dashboard Prompt

Drilldown Path: No Drill through

Description: Displays details regarding the rules which were changed during the period between the Baseline Run and the Latest Run.

Capital Adequacy Ratio Movement Analysis

The details of the report are as follows:

Prompt: Dashboard Prompt

Drilldown Path: No Drill Through

Description: Displays the percentage change in CAR and the RWA and Eligible Capital along with the values in the two Basel runs.

Regulatory Capital Movement Analysis

The details of the report are as follows:

Prompt: Dashboard Prompt

Drilldown Path: Reporting Line Description ->Regulatory Capital Movement Analysis Summary
Drill Through - Regulatory Capital Movement Analysis Summary table shows the values of Current Capital Amount and Previous Capital Amount, Capital Head description for a particular Reporting line.
Description: Displays the percentage change in Eligible Capital, its components and deductions along with the values between the two Basel runs

Credit Risk Weighted Assets Movement Detailed Analysis

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill

Description: Displays the percentage change in Eligible Capital, its components and deductions along with the values between the two Basel Runs

Credit Risk Weighted Assets Movement Detailed Analysis (Simplified Approach)

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: Basel Method Description ->Asset Class Description Level1->Asset Class Description->Customer First Name->Exposure Identifier

Description: Displays attribution amounts associated with the four control variables on a sub-portfolio level when simplified attribution approach is executed.

Credit RWA Movement Detailed Analysis (Advanced Approach)

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path : Drill Through **-** Advanced Approach - with previous & current mis date table Displays attribution amounts associated with the control variables on an aggregated level when advanced attribution approach is executed for Previous and Current date for a particular Currency.

Description: Displays attribution amounts associated with the control variables on an aggregated level when advanced attribution approach is executed.

Market RWA Movement Analysis

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: Displays the percentage change in RWA along with the values between the two Basel Runs.

Operational RWA Movement Analysis

The details of the report are as follows:

Prompts: Dashboard Prompt

Drilldown Path: No Drill Through

Description: Displays the percentage change in RWA along with the values between the two Basel runs.

Counterparty Credit Risk

This tab consists of the following reports:

- Counterparty Risk Capital Break-up and Trend

- Counterparty Risk Capital by Category

- Counterparty Risk Limit Monitoring

Counterparty Credit Risk Capital Break-up & Trend

The details of the report are as follows:

Prompt: Dashboard Prompt.

Column Selector: Period (Monthly, Quarterly or Yearly).

Drill Down: No Drill

Description: This report shows the trend for capital requirement for Capital Credit Risk, Default Risk and CVA Risk. It shows the trend Monthly, Quarterly and Yearly of the Capital Requirement. Historical data for capital needs is displayed for Reporting Run for three years. All the values are shown in reporting currency. Columns DIM_RUN.V_PRODUCT = 'BASEL' and DIM_RUN.F_REPORTING_FLAG = 'Y' should be populated against the DIM_RUN.N_RUN_SKEY, so that only these Runs are picked up while showing trend. DIM_RUN.V_PRODUCT is populated by the application but you have to input data for DIM_RUN.F_REPORTING_FLAG.

Counterparty Risk Capital by Category

The details of the report are as follows:

Prompt: Dashboard Prompt.

Column Selector: Description (Counterparty, Counterparty Rating, Asset Class, Industry or Geography).

Drill Down: Drill Through- This report navigates to a report "Counterparty Risk Capital by Category - Drill" which is used to compare the capital requirement for exposures with other parameters i.e. Counterparty Rating, Asset Class, Sector/Industry and Geography.

Description: This report shows the capital charge contribution based on the exposure towards the Counterparty, Counterparty Rating, Asset Class, Industry or Geography. The drill through except counterparty will be used to compare the capital requirement for exposures with other parameters. The Counterparty Credit Risk Capital, Default Risk Capital and CVA Risk Capital are reported only for OTC Derivatives and Securities Financing Transactions.

Counterparty Risk Limit Monitoring

The details of the report are as follows:

Prompt: Dashboard Prompt.

Column Selector: Description (Counterparty, Counterparty Rating, Party Type, Industry or Geography).

Drill down: Drill Through-This report navigates to a report, on the basis of dimension clicked, which is used to compare Exposure and Limit Utilization with the parameters i.e. Counterparty, Counterparty Rating, Product, Party Type and Geography. This report shows the distribution of Exposure and Limit Utilization for the given dimensions.

Description: This report shows the Exposures and Limit Utilization towards the Counterparty, Counterparty Rating, Party Type, Industry or Geography. This report also shows the Limit Utilization in percentage as well as visual display through different colors. Green color is displayed where limit utilization is less than 70%, amber for limit utilization between 70% and 100% and red for utilization greater than 100%.The drill through except Industry is used to compare the capital requirement for Exposures and Limit Utilization with other parameters across the Product. The Exposure and Limit Utilization are reported only for OTC Derivatives and Securities Financing Transactions.

Capital and Buffers

This tab consists of the following reports:

- Capital Buffer Analysis

- Regulatory Capital Components Summary

- Capital Conservation Summary

- Capital Ratios Summary

Capital Buffer Analysis

The capital buffer analysis is divided in two parts: Required Buffer Analysis and Available Capital Buffer Analysis. These two reports (Required Buffer Analysis and Capital Buffer Analysis) include both required and available buffers (all three buffers). It will help clients in analyzing whether the buffers maintained meet the regulatory requirement or not, and by how much is the available buffer in excess or shortfall. In either case of shortfall or excess, reports can help clients take decisions if they want to take any action affecting the buffer values. For example: any change their capital structure by raising new capital or retaining capital or change the RWA.

The details of the report are as follows:

Required Buffer Details

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: This report shows the required buffer for each of the three buffers separately that is, capital conservation buffer, countercyclical buffer and additional loss absorbency buffer. The required buffer is reported both in amounts and percentage terms.

Available Buffer Details

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: This report shows the available buffer for capital conservation buffer, countercyclical buffer and additional loss absorbency buffer, all combined in one line item. This report shows available buffer both in amounts and percentage, status of buffer requirement met and percentage of Shortfall/Excess, if any.

Regulatory Capital Components Summary

The details of the report are as follows:

Prompt: Dashboard prompt

Drilldown path: This report can be **drilled through** for detailed breakup of Common Equity Tier 1 Capital, Additional Tier 1 Capital, Total Tier 1 Capital, Tier 2 Capital, and Total Capital..

Description: The report gives the quick overview of the various capital line items in millions viz Common Equity Tier 1 Capital, Additional Tier 1 Capital, Total Tier 1 Capital, Tier 2 Capital and Total Capital.

Capital Adequacy Ratio, reported as percentage will help clients to compare it to required percentage and draw conclusion on whether they are meeting CAR or not. If available CAR value is not desirable (either too low or too high), clients can make adequate changes to their capital structure or RWA.

Capital Conservation Summary

The details of the report are as follows:

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: This report would help clients to reach at the Retained Earnings applicable to next fiscal year's earnings after tax. This report is in the form of a table that shows the Capital Conservation Ratio required because of not being able to meet the Required Total Capital Buffer.

The report shows different slabs (four quartiles) for Sum of Required CET1 and Available Total Capital Buffer. Capital Conservation Ratio applicable each of these slabs as per Basel III guidelines based on the CET1 Ratio held by client, Applicable slab is highlighted. Highlighted slab gives information about Capital Conservation Ratio client needs to apply.

Capital Ratios Summary

The details of the report are as follows:

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: The Report provides following Capital Information:

○Total risk weighted assets

○Common Equity Tier 1 capital

○Additional Tier 1 capital

○Total Tier 1 capital

○Tier 2 capital

○Total capital

○Capital conservation buffer reported as aggregate of Capital conservation buffer, Countercyclical buffer and Additional loss absorbency.

Leverage Ratio

This tab consists of the following reports:

- Leverage Ratio

- Details of Monthly Leverage Ratio

Leverage Ratio

The details of the report are as follows:

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Leverage Ratio is a ratio, which checks on building up excessive on- and off- balance sheet leverage. This is calculated as average of monthly leverage ratio calculated over the quarter. Monthly leverage ratio is calculated as Capital Measure by Exposure Measure. The report provides the Leverage Ratio for an entity and helps the entity to analyze whether they have met the prescribed leverage ratio as mentioned in Basel.

The report will display the Regulatory Leverage ratio and the three month Leverage ratio under the Heading **Regulatory Leverage Ratio, Leverage Ratio**, **Leverage Ratio for the previous month**, and **Leverage Ratio for the Second previous month** respectively.

Details of Monthly Leverage Ratio

The details of the report are as follows:

Prompt: Dashboard prompt + prompt 1

Drilldown path: For **Exposure Measure**: Drill 2

On **drilling through - Capital Measure**, it will show breakup of different capital measures viz. Common Equity Tier 1 Capital.

Description: This report summarizes the Exposure Measure and Capital measure for a selected Date and Run Skey and will display the three monthly leverage ratio.

CBRC Reports

China Banking Regulatory Commission (CBRC) Reports are designed to cater to the CBRC Basel II Regulatory Reports. All the parameters like standard Line of Business (LOB), Customer type, Asset class, and so on, are aligned with CBRC guidelines. The CBRC reports that the Basel II Application caters to are as follows:

SL No.	Report Name	Group	Description
1	3.1-Invested Institutions in the Scope of Consolidation	Pillar III	This report contains details about the general information, such as shareholding percent and capital, of invested institution by which banks to do the consolidated computation.
2	3.10-Non-retail Risk Exposure under IRB	Pillar III	This report contains details about the EAD amount, risk weighted assets and risk weights on non-retail exposures which is broken down into different PD levels.
3	3.11-Retail Risk Exposure under IRB	Pillar III	This report contains details about the EAD amount, risk weighted assets and risk weights on three types of retail exposures, such as residential mortgage exposures, qualifying revolving retail exposures and other retail exposures.
4	3.12-Supervisory Parameters Mapping Approach of Specialized Lending	Pillar III	This report contains details about the EAD amount, risk weighted assets and risk weights on specialized lending which is under supervisory slotting criteria approach.
5	3.13-Un-covered Risk Exposure out of IRB	Pillar III	This report contains details about the exposure amount and risk weighted assets according to different risk weight levels under Standardized approach.
6	3.14-Capital Requirement of Market Risk	Pillar III	This report contains details about the capital requirement on different type of market risk, such as interest rate risk, equity risk, currency risk, commodity risk.
7	3.15-Value at Risk	Pillar III	This report contains details about the value at risk under internal model approach.
8	3.16-Securitization for Banks as Originating Banks within Reporting Period	Pillar III	This report contains details about the securitization exposures for originating banks under different type of securitization, such as traditional securitization and synthetic securitization.

SL No.	Report Name	Group	Description
9	3.17-Securitization for Banks as Originating Banks Non-performing Assets and Past Due and Losses	Pillar III	This report contains details about the securitization exposures of underlying assets, non-performing assets, past due, and losses of originating banks in securitization.
10	3.18-Risk Exposure of Banks Securitization	Pillar III	This report contains details about the securitization exposures of underlying assets of banks.
11	3.19-Indeterminate Securitization Risk Exposure	Pillar III	This report contains details about the exposures in the pool but yet to be securitized during securitization business.
12	3.2-Invested Institutions under Deduction	Pillar III	This report contains details about the general information, such as shareholding percent and capital, of invested institution by which banks need to deduct from its capital.
13	3.20-Risk Exposure and Capital Requirement under STD-Securitization	Pillar III	This report contains details about the securitization exposures amount and required capital under standardized approach.
14	3.21-Risk Exposure and Capital Requirement under STD Re-securitization	Pillar III	This report contains details about the re-securitization exposures amount and required capital under standardized approach.
15	3.22-Risk Exposure and Capital Requirement under IRB Securitization	Pillar III	This report contains details about the securitization exposures amount and required capital under internal rating based approach.
16	3.23-Risk Exposure and Capital Requirement under IRB Re-securitization	Pillar III	This report contains details about the re-securitization exposures amount and required capital under internal rating based approach.
17	3.24-Risk Exposure and Capital Requirement under IRB Early Amortization	Pillar III	This report contains details about the early amortization of securitization of different underlying assets.
18	3.25-Equities Disclosure for Banking Book Position	Pillar III	This report shows the breakup of banking book equity holding for various equity types.
19	3.26-Interest Rate Risk in the Banking Book	Pillar III	This report shows changes in economic value of various interest rate shocks.
20	3.3-Group Capital and Capital Adequacy Ratio	Pillar III	This report details the components of capital, such as Tier 1, Tier 2 and Tier 3 capital as well as Total Eligible Capital, and the various deductions as applicable
21	3.4-Risk Weighted Assets	Pillar III	This report contains details about the risk weighted assets on credit risk, securitization, market risk and operational risk.
22	3.5-Long-term Subordinated Debts	Pillar III	This report contains details about the long term subordinated debt as bank level instruments
23	3.6-Loan Impairment Provisions	Pillar III	This report contains details about the provision amount against exposures.
24	3.7-Credit Risk Exposure Outstandings	Pillar III	This report contains details about the EAD for credit risk under either IRB approach or Standardized approach
25	3.8-Region Distribution of Credit Risk Exposure	Pillar III	This report contains the breakdown of the credit risk exposure amount held across different regions in the bank
26	3.9-Industry Distribution of Loans	Pillar III	This report contains the breakdown of the exposure amount held across various industries in the bank

View CBRC Reports

This section will help you navigate through the CBRC reports. To log in to the CBRC report section, click **CBRC,** shown in the following figure:
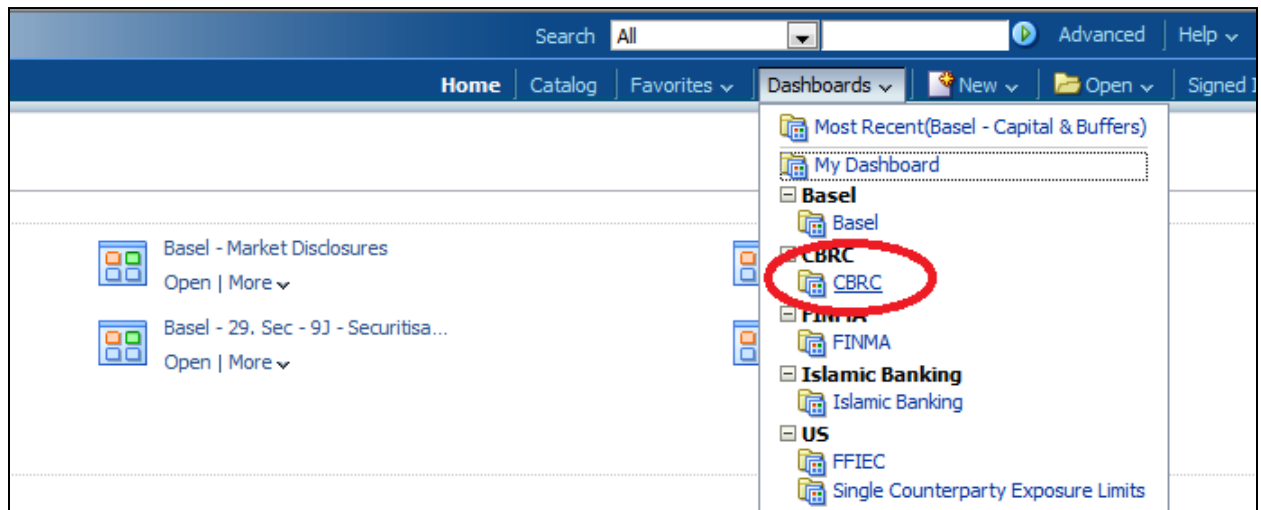
To view the CBRC reports, refer to the following steps:

1. Click any of the reports displayed in the CBRC report section
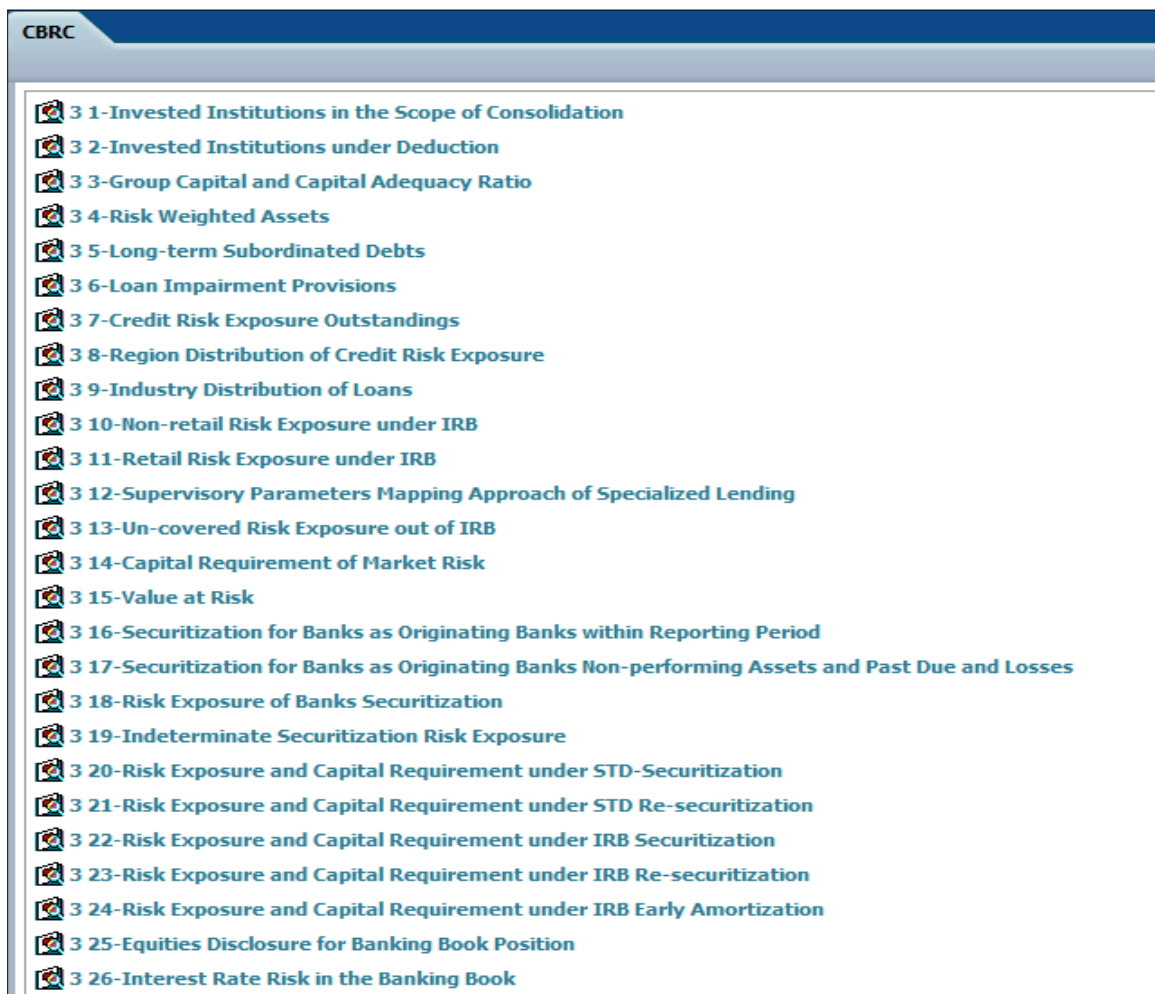
2. Select the **MIS date** and **Run ID** and click **Apply**, shown in the following figure:
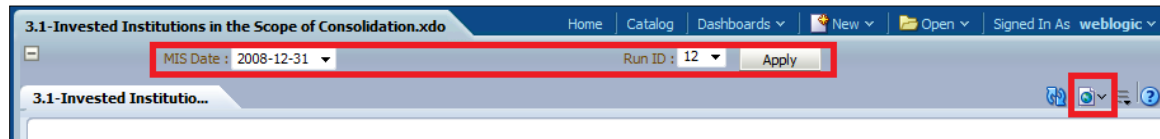
You can now view the respective CBRC report as shown in the following figures. To download the report in an HTML, PDF, XML, Excel and PowerPoint file format click and select the relevant format.

US Reports

The US jurisdiction consists of the two dashboards:

- FFIEC
- Single Counterparty Exposure Limits

FFIEC

Purpose: The US agencies use the reported data to assess and monitor the levels and components of the adequacy of the entity's capital under the Advanced Capital Adequacy Framework and to supplement on-site examination processes. The reporting schedules also assist reporting entities in understanding expectations around the system development necessary for implementation and validation of the Advanced Capital Adequacy Framework.

FFIEC Reporting is designed to cater to the FFIEC Regulatory Reports (henceforth called FFIEC reports in the document) Reporting Schedules **A** through **S** reports as per FFIEC 101. These reports provide information about the components of reporting entities, regulatory capital, risk weighted assets by type of credit risk exposure under the Advanced Internal Ratings-Based Approach, risk weighted assets and operational losses under the Advanced Measurement Approach. The FFIEC reports are categorized into the following schedules:

FFIEC Reports in BIP: We also have the option to view a consolidated excel spreadsheet of all the reports within each schedule, by accessing the FFIEC Business Intelligence Publisher (BIP) section in the Basel Analytics. For more information on viewing FFIEC reports, go to View FFIEC reports section.
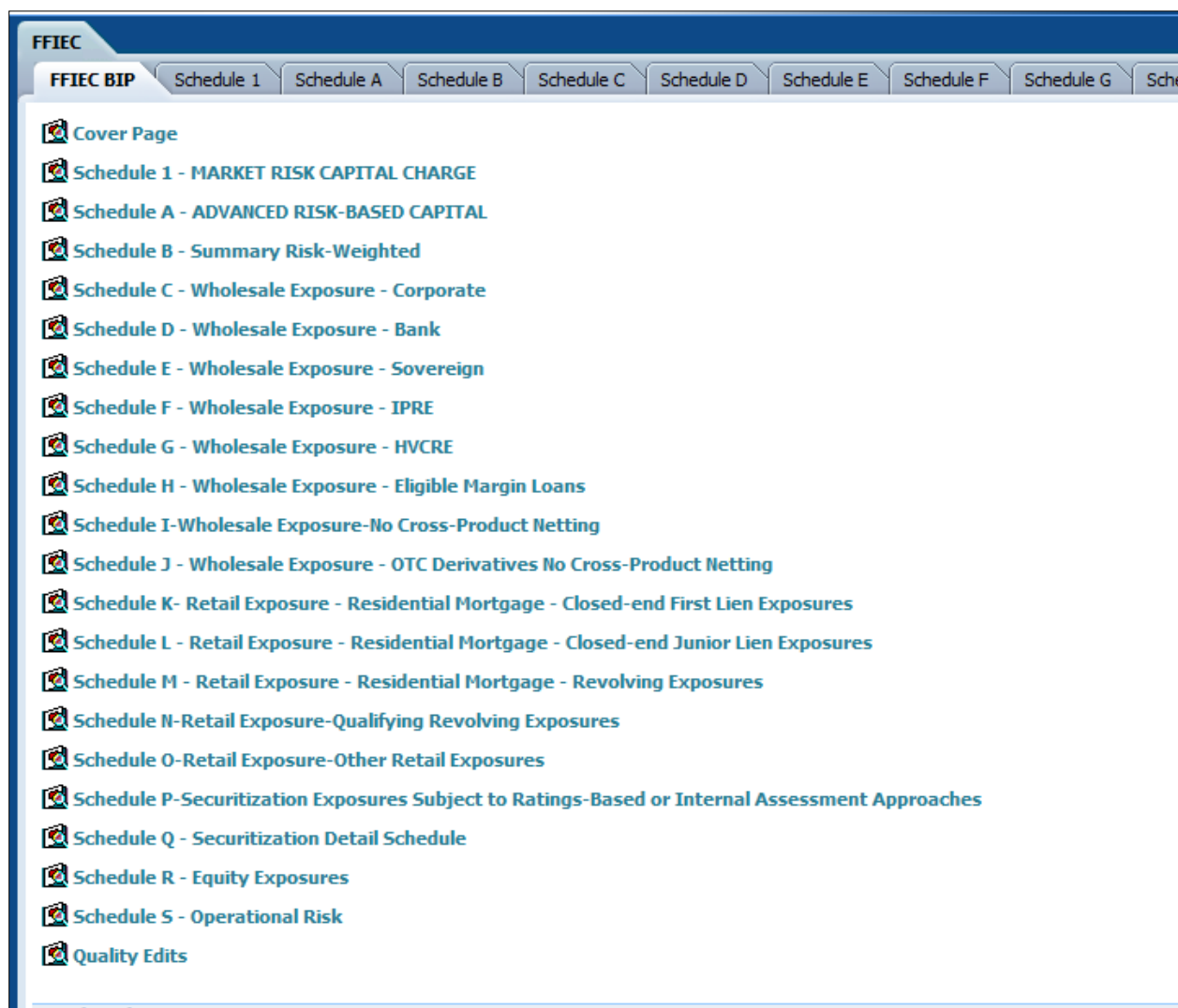
Report Name: Cover Page

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Contains the details of bank for which FFIEC report is obtained.

Report Name: Schedule 1

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Market Risk

Report Name: Schedule A

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Advanced Risk-Based Capital (Part 1: Risk-Based Capital Numerator and Ratios for Banks and Bank Holding Companies)

Report Name: Schedule B

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Reports summary of Risk-Weighted Asset Information for Banks approved to use Advanced Internal Ratings-Based and Advanced Measurement Approaches for Regulatory Capital Purposes

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Report Name: Schedules C

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Corporate Wholesale Exposures. It shows different measures for wholesale exposures - corporate at PD band range.

Report Name: Schedules D

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Bank Wholesale Exposures. It shows different measures for wholesale exposures - Bank at different PD band range.

Report Name: Schedules E

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Sovereign Wholesale Exposures. It shows different measures for wholesale exposures -

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Sovereign at different PD band range.

Report Name: Schedules F

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to IPRE Wholesale Exposures. It shows different measures for wholesale exposures - IPRE at different PD band range.

Report Name: Schedules G

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to HVCRE Wholesale Exposures. It shows different measures for wholesale exposures - HVCRE at different PD band range.

Report Name: Schedules H

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Wholesale Exposures Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives with cross product netting. It shows different measures for wholesale exposures - Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives with cross product netting at different PD band range.

Report Name: Schedules I

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Wholesale Exposures Eligible Margin Loans and Repo-Style Transactions with no cross product netting. It shows different measures for wholesale exposures - Eligible Margin Loans and Repo-Style Transactions with no cross product netting at different PD band range.

Report Name: Schedules J

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Wholesale Exposures OTC Derivatives with no cross product netting. It shows different measures for wholesale exposures - OTC Derivatives with no cross product netting at different PD band range.

Report Name: Schedules K

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Retail Exposure - Residential Mortgage - Closed-end First Lien Exposures. It shows different measures for Exposure - Residential Mortgage - Closed-end First Lien Exposures at different PD band range.

Report Name: Schedules L

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Retail Exposure - Residential Mortgage - Closed-end Junior Lien Exposures. It shows different measures for Retail Exposure - Residential Mortgage - Closed-end Junior Lien Exposures at different PD band range.

Report Name: Schedules M

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Retail Exposure - Residential Mortgage - Revolving Exposures. It shows different measures for Retail Exposure - Residential Mortgage - Revolving Exposures at different PD band range.

Report Name: Schedules N

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Retail Exposure - Qualifying Revolving Exposures. It shows different measures for Retail Exposure - Qualifying Revolving Exposures at different PD band range.

Report Name: Schedules O

Prompt: Dashboard prompt

Drilldown path: Drill 1

Description: Caters to Retail Exposure - Other Retail Exposures. It shows different measures for Retail Exposure - Other Retail Exposures at different PD band range.

Report Name: Schedule P

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Securitization Exposures Subject to the Ratings-Based or Internal Assessment Approaches.

Report Name: Schedule Q

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Securitization Detail.

Report Name: Schedule R

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Equity Exposures

Report Name: Schedule S

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Operational Risk

Report Name: Electronic Submission related

Prompt: No prompt

Drilldown path: No Drill Through

Description: Contains Electronic Submission related data items.

Report Name: Quality Edit

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Contains quality edits related checks.

Report Name: Validity Edit

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Contains validity edits related checks.

View FFIEC Reports

This section will help you navigate through the FFIEC reports. To log in to Basel Analytics, Click **Sign In**, after you enter the User Id and Password (set by the administrator), shown in the following figure:
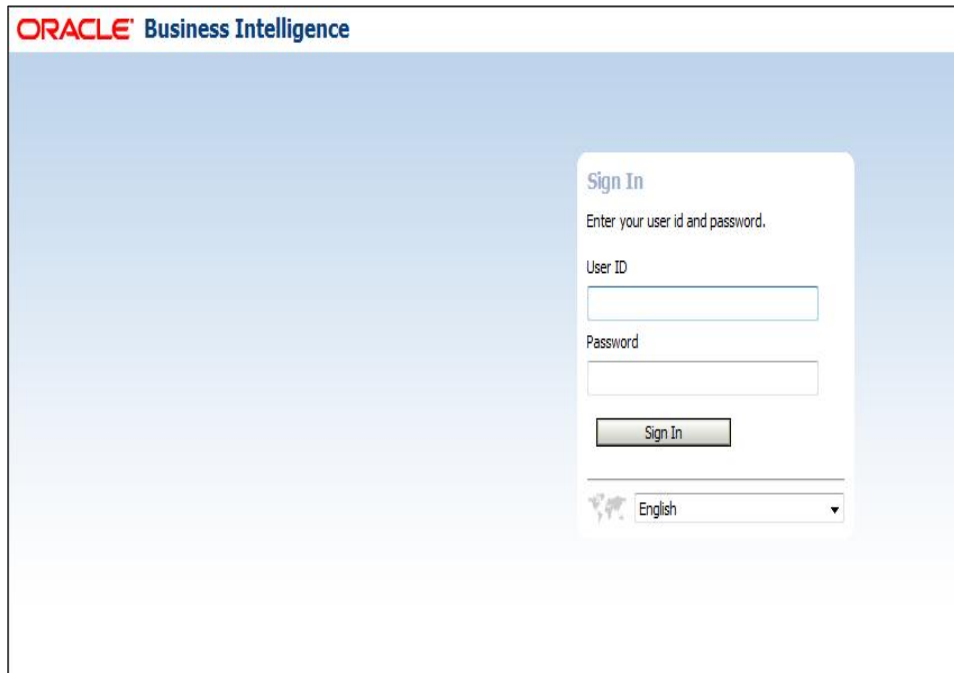
To view the FFIEC reports click **Dashboards** dropdown menu in the Menu Bar and select FFIEC as shown in the following figure:
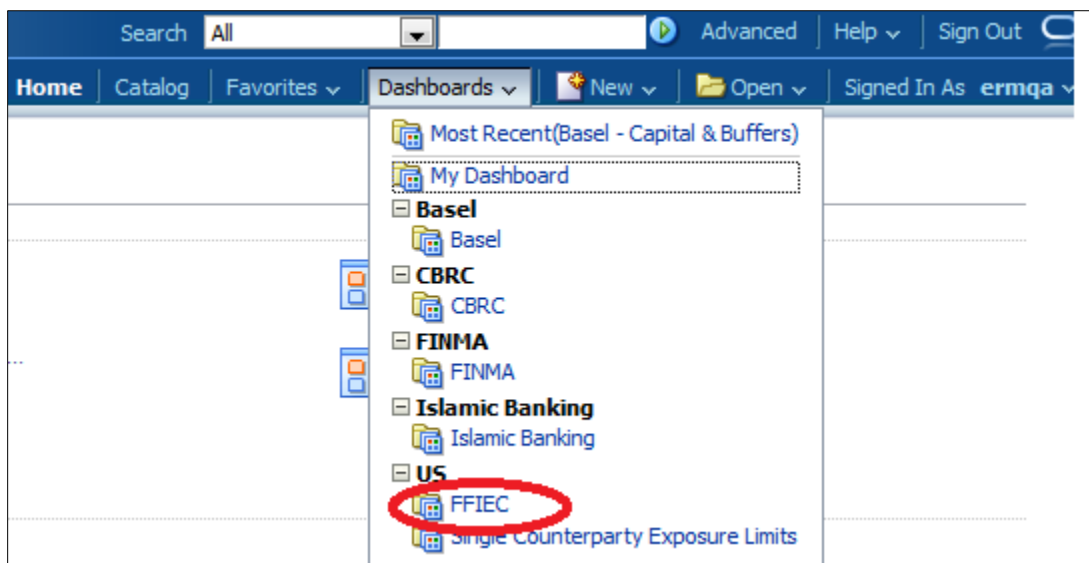
Perform the following steps to view individual reports within a schedule:

1. Click the relevant Schedule tab, shown in the following figure:
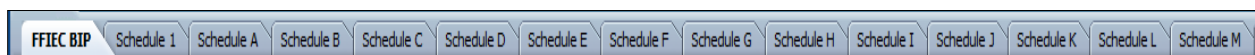
2. Select the following parameters to view the report:

o Select the entity for which you want to view the report from the **Entity** dropdown.

o Select the Consolidation Type (solo or consolidated) from **Consolidation Type** dropdown.

o Select the date for which you want to view the report from the **Date** dropdown.

o Select the Basel II Run for which you want to view the report from the **Run** dropdown.

3. Click **Apply.**

You can now view the relevant report within each schedule.

Perform the following steps to view a consolidated BIP report of each schedule:

4. Click **FFIEC BIP** tab, shown in the following figure:
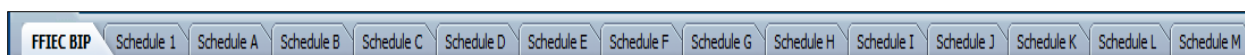
5. Click the relevant schedule, which opens a new window, shown in the following figure:
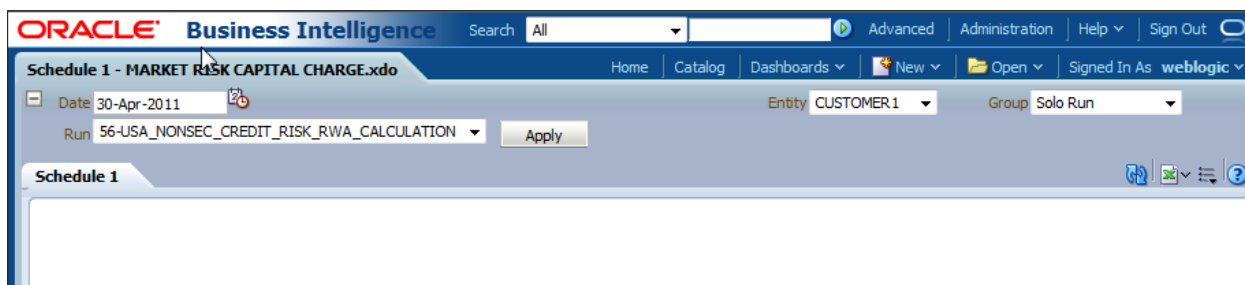
6. Select the following parameters to view the report:

o Select the date for which you want to view the report from the **Date** dropdown.

o Select the entity for which you want to view the report from the **Entity** dropdown.

o Select the Consolidation Type (solo or consolidated) from **Group** dropdown.

o Select the Basel II Run for which you want to view the report from the **Run** dropdown.

7. Click to download the report in Excel format.

8. Click **Open** or **Save** to view the report in the excel format.

Validation Checks can also be viewed in the FFIEC reports. Click **Quality Edits** under **FFIEC BIP** section. Select the relevant parameters (as explained earlier) and click **View** to view the excel report. The following figure shows the Validation checks.

	A	B	C	D	E	H
1	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Results
2	A	Quality	0001	A(I)1	AAAB3210	OK
3	A	Quality	0002	A(I)2	AAAB8434	OK
4	A	Quality	0003	A(I)3	AAABA221	ERROR
5	A	Quality	0004	A(I)4	AAAB4336	ERROR
6	A	Quality	0005	A(I)5	AAABB588	ERROR
7	A	Quality	0006	A(I)6a	AAABB589	ERROR
8	A	Quality	0007	A(I)6b	AAABG215	OK
9	A	Quality	0008	A(I)7a	AAABB590	OK
10	A	Quality	0009	A(I)7b	AAABF264	ERROR
11	A	Quality	0010	A(I)9a	AAABB591	ERROR
12	A	Quality	0011	A(I)9b	AAAB5610	OK
13	A	Quality	0012	A(I)9c	AAABJ160	ERROR
14	A	Quality	0013	A(I)9d	AAABJ161	ERROR
15	A	Quality	0014	A(I)9e	AAABJ162	OK
16	A	Quality	0015	A(I)9f	AAABJ163	OK
17	A	Quality	0016	A(I)10a	AAABJ188	OK
18	A	Quality	0017	A(I)10b	AAABJ189	OK
19	A	Quality	0018	A(I)10b	AAABJ189	Not Applicable
20	A	Quality	0019	A(I)11	AAABJ169	OK
21	A	Quality	0020	A(I)12	AAAB5306	OK
22	A	Quality	0021	A(I)13	AAABB593	ERROR
23	A	Quality	0022	A(I)14	AAABJ173	Not Applicable
24	A	Quality	0023	A(I)14	AAABJ173	ERROR
25	A	Quality	0024	A(I)15	AAAB2221	OK
26	A	Quality	0025	A(I)16a	AAABJ190	ERROR
27	A	Quality	0026	A(I)16b	AAABJ191	OK
28	A	Quality	0027	A(I)17a	AAABJ175	ERROR
29	A	Quality	0028	A(I)17b	AAABJ176	OK
30	A	Quality	0029	A(I)17c	AAABJ177	OK
31	A	Quality	0030	A(I)18	AAABJ178	OK
32	A	Quality	0031	A(I)20	AAAB1395	ERROR
33	A	Quality	0032	A(I)21	AAABB595	ERROR
34	A	Quality	0033	A(I)22	AAABJ182	OK
35	A	Quality	0035	A(I)25A	AAABJ192	Not Applicable
36	A	Quality	0036	A(I)25B	AAABJ194	ERROR
37	A	Quality	0038	A(I)26A	AAABJ193	Not Applicable
38	A	Quality	0039	A(I)26B	AAABJ195	ERROR
39	A	Quality	0040	A(I)27	AAABJ183	ERROR
40	A	Quality	0041	A(I)28	AAABJ184	OK
41	A	Quality	0816	A6c	AAABG216	OK
42	B	Quality	0813	B27G	AABGJ150	OK
43	B	Quality	0814	B28G	AABGJ151	ERROR

Cover   **Quality Edits**   Validity Edits   Schedule 1   Schedul

Single Counterparty Exposure Limits

This tab consists of the following reports:

- Single Counterparty Exposure Limit Vs Counterparty Net Exposure - Limit Breaches

- Single Counterparty Exposure Limit Vs Counterparty Net Exposure - Near Breaches

- Single Counterparty Exposure Limits - Monthly Compliance Report

- Single Counterparty Exposure Limits - Counterparty Wise Breaches

Single Counterparty Exposure Limit Vs Counterparty Net Credit Exposure – Limit Breaches

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Down: Drill Through- This report navigates to another set of reports which displays the limit breaches that have taken place in the reporting period by counterparty. It gives the detail pertaining to any counterparty with regards to the type of Issuer or Guarantor along with Mitigant, Exposure, Product Type, Gross Credit Exposure and Net Credit Exposure.

Description: This report displays the limit breaches at a counterparty level. The report displays the limit vs. net

credit exposure information at a counterparty level. It lists all the counterparties and their respective Gross and Net Credit Exposure. It also gives the exposure limit for a counterparty and indicates the amount by which the limit has been breached and the date since when the counterparty has breached the limit. Capital information includes Counterparty, Gross Credit Exposure, Net Credit Exposure, Limit, Limit Excess and Limit Excess since.

Single Counterparty Exposure Limit Vs Counterparty Net Credit Exposure – Near Breaches

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill Down: Drill Through- This report navigates to another report which displays the near breaches that have taken place in the reporting period by counterparty (Issuer/Guarantor). It gives the detail pertaining to any counterparty (Issuer/Guarantor) with regards to Mitigant Identifier, Gross Credit Exposure, Net Credit Exposure and Original Counterparty.

Description: This report displays the near breach scenarios at a counterparty level. This report lists all the counterparties which are in the near breach limit i.e. the Net Credit Exposure (NCE) is almost close to the allowable limit. Those counterparties are listed which fall in the range where NCE >=80% of allowable limit to <=100 % of the limit. It can be used to have a list of the counterparties which are near the breach limit, so that the covered company may take proper measures to continue their business with those counterparties.

Single Counterparty Exposure Limits – Monthly Compliance Report

The details of the report are as follows:

Prompt: Dashboard Prompt (Date, Legal Entity and Run).

Drill down: Drill Through- This report navigates to another report which displays the limit breaches that have taken place in the reporting period by counterparty. This report gives the detail pertaining to all counterparties with Number of Occasions the limit exceeded, along with the limit breach details such as Limit excess by, Limit excess since, and so on.

Description: This report shows the date wise breakup of the total time period for which the runs is executed and indicate the total number of Limit Breaches for a particular date. It shows the frequency of breach on a daily basis for the given month.

Single Counterparty Exposure Limits - Counterparty Wise Breaches

The details of the report are as follows:

Prompt: Dashboard Prompt.

Drill down: Drill Through- This report navigates to another report which displays the limit breaches that have taken place in the reporting period by counterparty. The report gives the detail pertaining to counterparty, passed from the previous report, with the Number of Occasions the limit exceeded, along with the limit breach details such as Limit excess by, Limit excess since, and so on.

Description: This report displays the limit breaches that have taken place in the reporting period by counterparty. The report gives us the information about the count of all the breaches by counterparty over the entire reporting period.

FINMA

FINMA Reporting is designed to cater to the FINMA Guidelines. All the parameters like standard Line of Business (LOB), Customer type, Asset class, and so on, are aligned with FINMA guidelines. The FINMA reports that the Basel Application caters to are as follows:

SL No.	Section in Basel II Analytics	Group	Description
1	CRSACH	P/C_CRSACH_1.1a	Credit Risk reports for exposures following CH Standardized Approach and Capital. The reports under this category are as follows: ○ CRSACH_01 -- Sovereigns ○CRSACH_02 -- Institutions - Banks and Securities Dealers ○CRSACH_03 -- Institutions - Other Institutions ○CRSACH_04 -- Corporate ○CRSACH_05 -- Retail ○CRSACH_06 -- Equity. ○CRSACH_07 -- Other exposures ○Report on Total Eligible Capital (art. 17 Capital Ordinance) ○Report on Eligible Tier 3 capital (art. 29 Capital Ordinance, art. 30 par. 1, 3, 4 Capital Ordinance)
2	CRSABIS	P/C_CRSABIS_1.1a	Credit Risk reports for exposures following BIS Standardized approach and Capital. The reports under this category are as follows: ○CRSABIS_01 -- Sovereigns ○CRSABIS_02 -- Institutions - Banks and Securities Dealers ○CRSABIS_03 -- Institutions - Other Institutions ○Corporate ○CRSABIS_05 -- Retail ○CRSABIS_06 -- Equity. ○CRSABIS_07 -- Other exposures ○Report on Total Eligible Capital (art. 17 Capital Ordinance) ○Report on Eligible Tier 3 capital (art. 29 Capital Ordinance, art. 30 par. 1, 3, 4 Capital Ordinance)
3	CRIRB	P/C_CRIRB_1.1a	Credit Risk reports for exposures following IRB approach. ○CREQUIRB -- Credit risks: Equity - IRB approaches to capital requirements ○CRIRB_01 -- Sovereigns ○CRIRB_02 -- Institutions - Banks and Securities Dealers ○CRIRB_03 -- Institutions - Other Institutions ○CRIRB_04 -- Corporate - Specialized lending ○CRIRB_05 -- Corporate - Corporate without specialized lending ○CRIRB_06 -- Retail - Secured by real estate ○CRIRB_07 -- Retail - Qualifying revolving ○CRIRB_08 -- Retail - Other retail ○CRSECIRB -- Credit risk: Securitizations - IRB approach to capital requirements
4	Others	P/C_SR_1.1a1	This section provides summary reports on ○Market Risk (Report: MR Market Risk), ○Securitization Standardized Approach (Report: CRSECSA -- Credit risk: Securitizations - Standardized approach for capital requirements), ○Settlement Risk (Report: SETT-Settlement Risk) ○Non Counter party Risk Report (Report: CRSECSA -- Credit risk: Securitizations - Standardized approach to capital requirements) ○Operational Risk report (Report: OPR-Operational Risk)
5	Others	P/C_AMAAUS_1.1a	Reports major operational risk losses recorded in the past year or which are still open. The report name is OPRLOSSDETAILS
6	Others	P/C_ADJTIER1_1.1a	This is a Capital Adjustment Report. Report Name is ADJTIER-Reconciliation of Capital
7	Others	C_AMA_1.1a	Operational Risk report
8	FINMA BIP		This section helps generate a single report (for either Parent or consolidated entity), by merging all reports in each of the sections mentioned above.
9	Credit Quality		The reports in this section, disclose the credit quality of the loans disbursed by the bank, based on the Probability of Default (PD) and Expected Loss (EL) parameters. The Credit Quality reports are categorized into the following: ○ Credit Quality KR01: is a Survey on credit quality of loans where both the values of PD and EL are present ○ Credit Quality KR02: is a Survey on credit quality of loans where the value of PD is present and not of EL. ○ Credit Quality KR03: is a Survey on credit quality of loans where values of EL is present and not of PD. ○ Credit Quality KR04: is a Survey on credit quality of loans where the value of EL is present and not of PD.

View FINMA Reports

This section will help you navigate through the FINMA reports.

1. Click Dashboard, after logging into the OBIEE.

2. Click **FINMA** in the **Dashboard** drop-down.

You can now view the **FINMA** report page in the Basel Analytics.

To view the **FINMA** reports, under sections **Other, CRIRB, CRACH,** and **CRSABIS** follow the steps given below:

3. Click the relevant report section, shown in the following figure:

4. Click the relevant report within a section.

5. Select the entity for which you want to view the report from the **Entity** dropdown.

6. Select the Consolidation Type (solo or consolidated) from **Consolidation Type** dropdown.

7. Select the date for which you want to view the report from the **Date** dropdown.

8. Select the Basel Run for which you want to view the report from the **Run** dropdown.

9. Click **Apply.**

You can now view the reports.

In **FINMA BIP** as explained earlier, you can view consolidated reports in Excel or XML format.

To view BIP reports in an Excel Format refer to the following steps:

1. Click **FINMA BIP** tab.

2. Select **Solo** or **Consolidated** from the **Regulatory reports-Excel Based** section shown in the following figure , which opens a new window
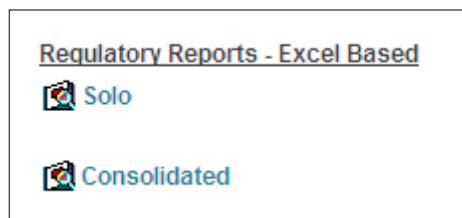
3. Select the date for which you want to view the report from the **Date** drop-down.

4. Select the entity for which you want to view the report from the **Entity** drop-down.

   NOTE: The consolidation type is by default Solo or Consolidated as per earlier selection.

5. Select **Yes**, if you require Validation checks or else select **No**.

6. Select the Basel Run for which you want to view the report from the **Run** dropdown.

7. Click the relevant report you want to view from the **Template** dropdown as shown in the following figure.
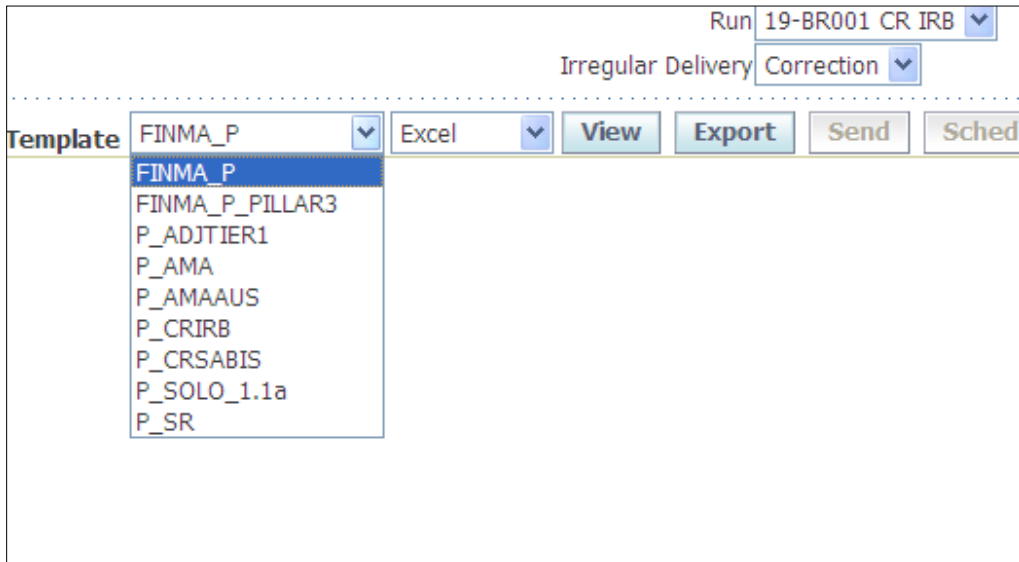
8. Click **View** to view the report in Excel.

9. Click **Open** or **Save** in the **File Download** Dialog Box, shown in the following figure, to open the file or save the file respectively.
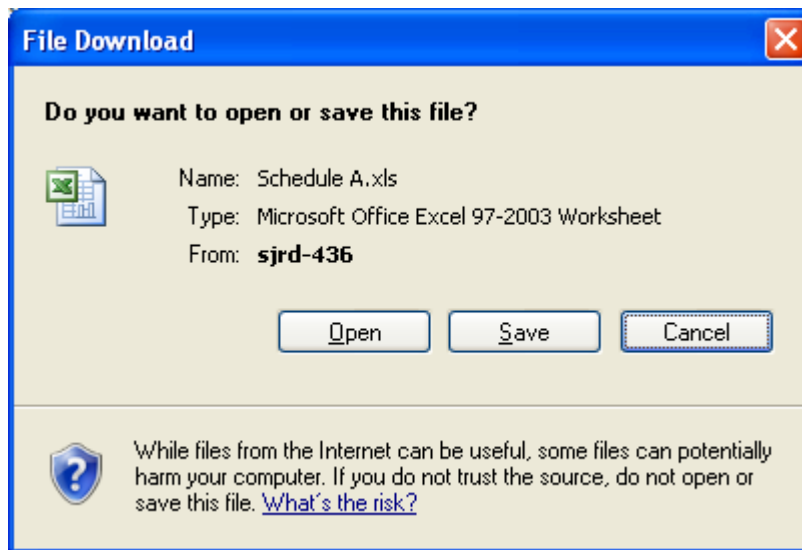
The report with validation checks (if selected) is also displayed. To view the validation check, click the relevant report tab and scroll to the extreme right or extreme bottom of the spreadsheet. The Validation checks are highlighted in red as shown in the following figures:

To view individual reports in an XML format, click the relevant report, under **Solo** or **Consolidated,** in section **Regulatory Reports-XML Based,** shown in the following figure.

To view **Credit Quality** reports, refer to the following steps:

1. Click the **Credit Quality** tab, shown in the following figure:
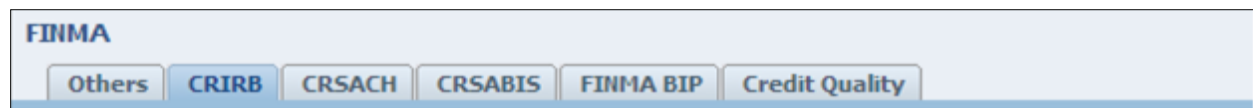
2. Click the relevant report under section **Credit Quality** to view individual reports or else go to Step 4.

3. Click any industry segment within the report, to see the computational breakdown of all the exposures related to that particular industry.

4. Click Credit Quality under section **Credit Quality BIP** to view a single consolidated report.

5. Select the date for which you want to view the report from the **Date** dropdown.

6. Select the entity for which you want to view the report from the **Entity** dropdown.

7. Select the Consolidation Type (solo or consolidated) from **Group** dropdown.

8. Select the Basel Run for which you want to view the report from the **Run** dropdown.
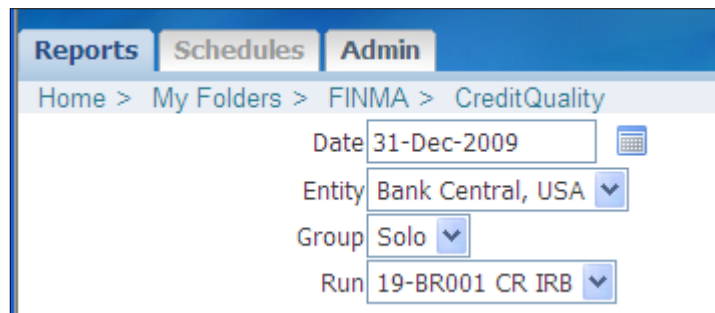
9. Click **View** to generate the report in Excel.

10. Click **Open** or **Save** in the **File Download** Dialog Box, shown in the following figure, to open the file or save the file respectively.
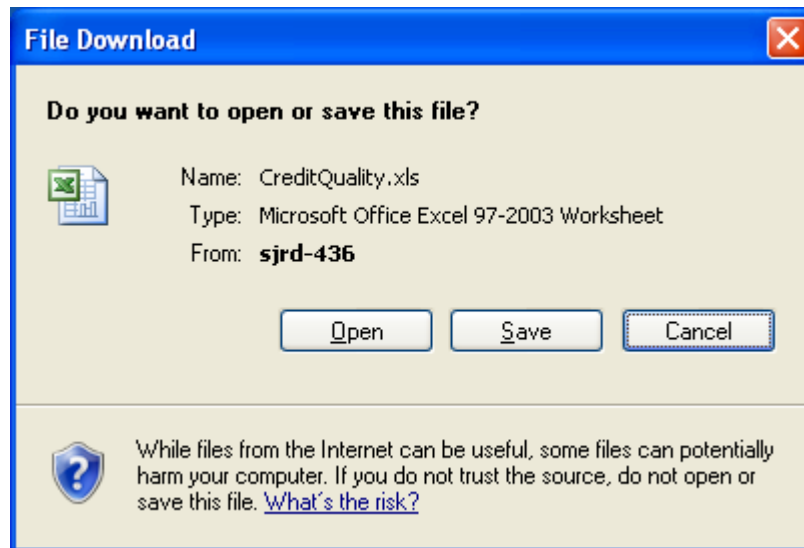
You can now view the **Credit Quality** report by clicking on the individual report tab. The validation checks (highlighted in red) are provided in the extreme right of the spreadsheet, shown in the following figure:
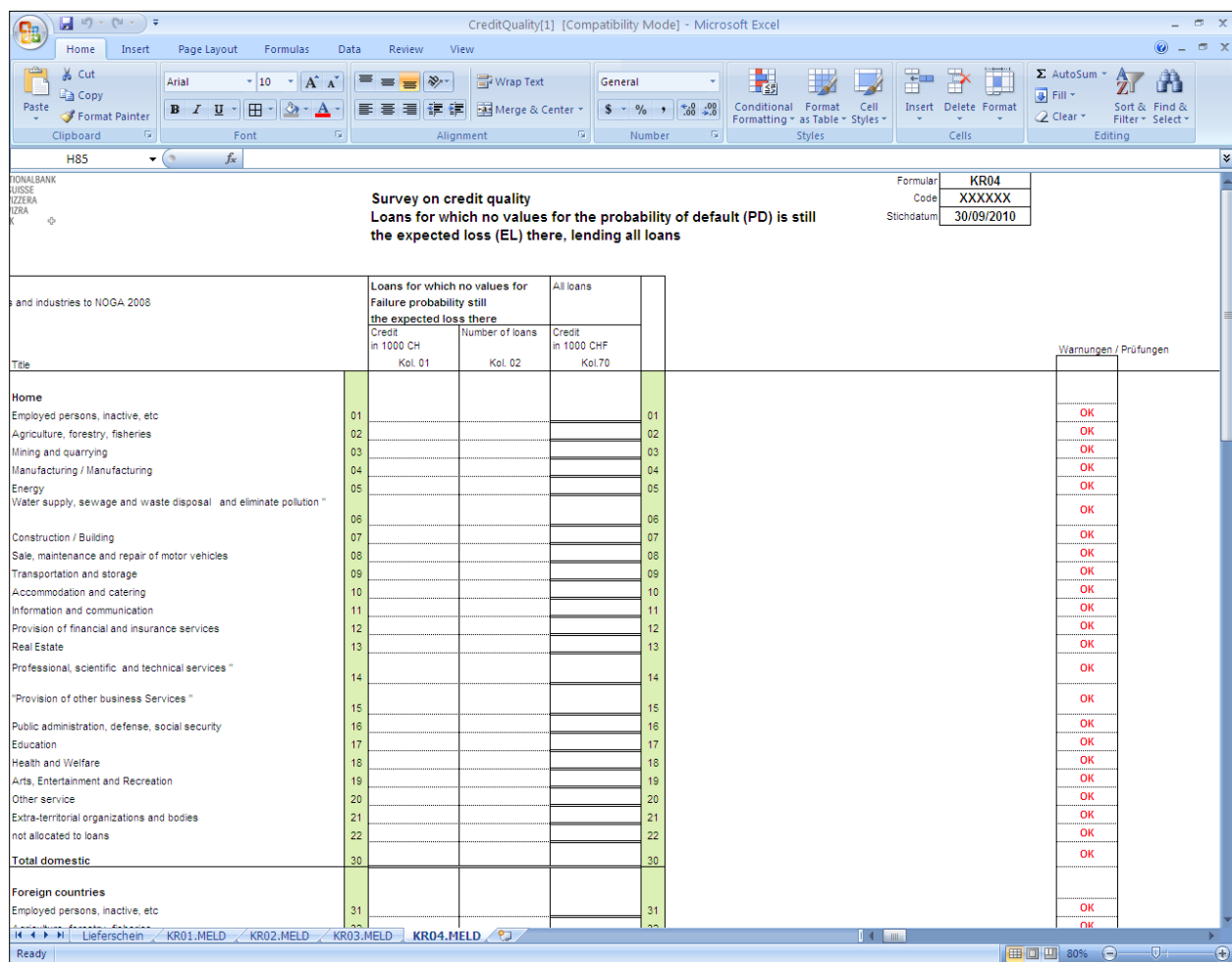
Plausibility checks are also available in the FINMA reports as a part of the template for some of the groups. To

view the Plausibility Checks, refer to the following steps:

1. Click **Solo** under **Regulatory Reports-Excel Based** in the FINMA BIP section.

2. Select the relevant parameters, like **Date**, **Entity** and so on.

3. Select FINMA_P from the **Template** dropdown

4. Click **View**

You can view the Plausibility checks for certain group of reports as displayed in the following figure:

The additional plausibility check which is built-in into the template as new worksheets would be displayed as follows:

On clicking **Click to Navigate,** shown in the preceding figure, the sheet where the error has occurred is displayed**.** On clicking **Click to Display,** shown in the following figure the cell where the error has occurred is displayed.

Islamic Banking (IFSB) Reports

Basel Analytics also provides pre-configured reports covering all market disclosure requirements of the Islamic Banking Jurisdiction as prescribed by the Islamic Financial Services Board (IFSB). The reports in Basel Analytics, under the Islamic Banking Jurisdiction are as follows:

SL No.	Section	Report Name	Description
1	Capital	CS - Capital Structure - Disclosure on Capital Structure, including Equity of Unrestricted Investment Account Holder (IAH)	Disclosures of Total Capital and Tier 1 capital by the top consolidated entity, equity of unrestricted IAH and the related prudential reserves of the IAH are reported.
		CA - Capital Adequacy - Disclosure on Capital Adequacy	Disclosures in relation to Capital Adequacy requirements for different risk categories according to type of assets (which are created from various Shari`ah compliant financing contracts), assigning risk weights to such assets, and the adjustment undertaken to the capital requirements for the risks shared with unrestricted IAH, is reported.
2	Disclosures for IAH	IAH01 - Disclosure on Investment Accounts (both Unrestricted & Restricted IAH)	PER/PSIA ratio, IRR to PSIA Ratio, Return on Assets (ROA), Return on Equity (ROE), Ratios of profit distributed to PSIA by type of IAH, Ratios of financing to PSIA by type of IAH is reported.
		IAH02 - Disclosure on Unrestricted Investment Accounts	The following are reported: ○Total amount of unrestricted IAH funds and sub-totals by asset category, ○Share of profits earned by unrestricted IAH before transfers to or from reserves

SL No.	Section	Report Name	Description
			○Share of profits paid out to unrestricted IAH after transfers to or from reserves (amount and as a percentage of funds invested). ○Movements on PER and IRR during the year ○Amount of total administrative expenses charged to unrestricted IAH. ○Limits imposed on the amount that can be invested in any one type of asset.
		IAH03 - Disclosure on Investment of Unrestricted Investment Accounts	Reports changes in asset allocation in the previous six months.
		IAH04 - Disclosure on Restricted Investment Accounts	The following are reported: ○Total amount of Restricted IAH funds and sub-totals by asset category. ○Share of profits earned by Restricted IAH before transfers to or from reserves. ○Share of profits paid out to Restricted IAH, after transfers to or from reserves (amount and as a percentage of funds invested). ○Movements on PER and IRR during the year. ○Amount of total administrative expenses charged to unrestricted IAH. ○Limits imposed on the amount that can be invested in any one type of asset.
		IAH05 - Disclosure on Investment of Restricted Investment Accounts	Reports changes in asset allocation in the last six months.
3	CR	CR01 - Disclosure on Geographical Distribution of Total Gross Credit Exposure	Total Gross Credit Exposures over the period in terms of geographical area for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively is reported.
		CR02 - Disclosure on Geographical Distribution of Average Gross Credit Exposure	Average Gross Credit exposures over the period in terms of geographical area for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, are reported.
		CR03 - Disclosure on Counterparty-wise Distribution of Total Gross Credit Exposure	Total Gross Credit Exposures over the period in terms of Counterparty for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, is reported.
		CR04 - Disclosure on Counterparty-wise Distribution of Average Gross Credit Exposure	Average Gross Credit exposures over the period in terms of counterparty for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, are reported.
		CR05 - Disclosure on Industry Distribution of Total Gross Credit Exposure	Total Gross Credit Exposures over the period in terms of Industry for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, is reported.
		CR06 - Disclosure on Industry Distribution of Average Gross Credit Exposure	Average Gross Credit exposures over the period in terms of Industry for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, are reported.
		CR07 - Disclosure on Residual-Maturity Wise Distribution of Total Gross Credit Exposure during the year	Total Gross Credit Exposures over the period in terms of residual contractual maturity for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, is reported.
		CR08 - Disclosure on Residual-Maturity Wise Distribution of Average Gross Credit Exposure during the year	Average Gross Credit exposures over the period in terms of residual contractual maturity for each class of Islamic financing assets, giving the percentages funded by the IIFS's own capital and current accounts and by PSIA, respectively, are reported.
		CR09 - Disclosure on Geographical Distribution of Past Due Assets & Specific Provisions	Amount of past due and impaired financing assets, as well as specific and general loss provisions classified by Geography for each class of Islamic Financing Assets is reported.
		CR10 - Disclosure on Counterparty-wise Distribution of Past Due Assets & Specific Provisions	Amount of past due and impaired financing assets, as well as specific and general loss provisions classified by Counterparty for each class of Islamic Financing Assets is reported.
		CR11 - Disclosure on Industry Distribution of Past Due Assets & Specific Provisions	Amount of past due and impaired financing assets, as well as specific and general loss provisions classified by Industry Distribution for each class of Islamic Financing Assets is reported.
		CR12 - Disclosure on Rating-Category Wise Distribution of Total Gross Credit	Total gross credit exposures and average gross credit exposures over the period by rating categories, where

SL No.	Section	Report Name	Description
		Exposure & Average Gross Credit Exposure	applicable, is reported.
		CR13 - Disclosure on the Amount & Changes in Loss Provisions (Specific & General)	Disclosure of the amount and changes in loss provisions during the financial year is reported.
4	CRM	CRM01 - Disclosure on the Collateral held	Disclosure of the total carrying amounts by type of collateral of any assets held as collateral by the IIFS (including any haircuts) and the terms and conditions relating to the pledges is reported.
		CRM02 - Disclosure on the Assets owned & leased under Ijarah Muntahia Bittamleek	Disclosure of the carrying amount of assets owned and leased under Ijarah Muntahiyah Bittamlik is reported
5	Market Risk	MR01 - Disclosure on Market RWA Break-up	Indicators of exposures to Market Risk in terms of breakdown of Market RWA by equity position risk in the trading book and market risk on trading positions in Sukuk; ○ foreign exchange risk ○ commodity risk is reported
		MR02 - Disclosure on Equity Net Positions to Capital	Indicators of exposures to Market Risk in terms of Equity net open positions to capital are reported.
		MR03 - Disclosure on Foreign Exchange Net Positions to Capital	Indicators of exposures to Market Risk in terms of foreign exchange net open positions to capital are reported.
		MR04 - Disclosure on Commodity Net Positions to Capital	Indicators of exposures to Market Risk in terms of commodity net open positions to capital are reported.
6	Operational Risk	OR - Disclosure on Calculation of Capital Charge & RWA for Operational Risk Under Basic Indicator Approach	Disclosure of the RWA equivalent for Quantitative operational risk and Indicators of operational risk exposures, such as: ○gross income ○ amount of Shari`ah non-compliant income is reported.
7	Others	LR01 - Liquidity Risk - Disclosure on Maturity Analysis of financing & various categories of funding	Indicators of exposures to liquidity risk such as short-term assets to short-term liabilities, liquid asset ratios or funding volatility,maturity analysis of financing and various categories of funding (current account, unrestricted investment account and restricted investment account) by different maturity buckets is reported.
		RR01 - Rate of Return Risk - Disclosure on Expected payments/receipts in various maturity buckets according to the time to maturity or time of re-pricing for floating rate assets	Indicators of exposures to rate of return risk is reported
		DCR - Displaced Commercial Risk - Disclosure on Displaced Commercial Risk	Disclosure of historical data over the past five years for the following: ○Total Muḍarabah profits available for sharing between unrestricted IAH and shareholders (as Mu arib) as a percentage of Muḍarabah assets) ○Muḍarabah profits earned for unrestricted IAH (as a percentage of assets) before any smoothing ○Muḍarabah profits paid out to unrestricted IAH (as a percentage of assets) after any smoothing ○Balances of PER and IRR, and movements on these in determining unrestricted IAH payout ○Variations in Muḍarib's agreed profit-sharing ratio from the contractually agreed ratio ○Market benchmark rates.

View Islamic banking (IFSB Reports)

This section will help you navigate through the Islamic Banking reports.

To view the Islamic Banking reports, refer to the following steps:

1. Click the relevant report tab (discussed in the previous section), as shown in the figure :

IFSB We

| Capital | Disclosures for IAH | Credit Risk | Credit Risk Mitigation | Market Risk | Operational Risk | Others |

2. Select the relevant report listed under each section, shown in the following figure:

Islamic Banking

| Capital | Disclosures for IAH | Credit Risk | Credit Risk Mitigation | Market Risk | Operational Risk | Others |

IAH01 - Disclosure on Investment Accounts (both Unrestricted & Restricted IAH)

IAH02 - Disclosure on Unrestricted Investment Accounts

IAH03 - Disclosure on Investment of Unrestricted Investment Accounts

IAH04 - Disclosure on Restricted Investment Accounts

IAH05 - Disclosure on Investment of Restricted Investment Accounts

3. Select the entity for which you want to view the report from the **Entity** dropdown.

4. Select the Consolidation Type (solo or consolidated) from **Consolidation Type** dropdown.

5. Select the date for which you want to view the report from the **Date** dropdown.

6. Select the Basel Run for which you want to view the report from the **Run** dropdown.

7. Click **Go.**

| Entity | Consolidation Type | Date | Run | |
| Bank New York, USA | Consolidated | 2008-12-31 | Basel II Capital Computation-97000106 | Go |

You can now view all the IFSB Reports under the relevant section.

Chapter 6 <u>Basel Regulatory Capital Analytics Maintenance</u>

Basel Analytics is created on the principle of flexibility. The Basel Application is based on open metadata based definitions which allows you to understand and modify the BIP reports and dashboards. This section addresses the following maintenance activities of Basel Analytics:

- Dashboard Maintenance
- BIP Report Maintenance

NOTE: Modifications to dashboards or reports can be made, only if you have access to do so. User privileges to access or edit reports are set by the administrator.

Dashboard Maintenance

The Dashboards and the reports within the Dashboard can be easily modified using the **Edit** Link in Basel Analytics. To create a new Dashboard and map existing reports to the Dashboard, refer to the following steps:

1. Click Page Options on the top right hand side corner of the page as shown in the figure.
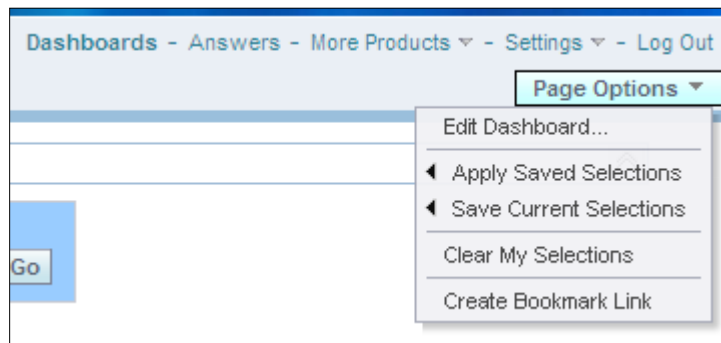
2. Select **Edit Dashboard,** which will open a new window as shown in the figure.
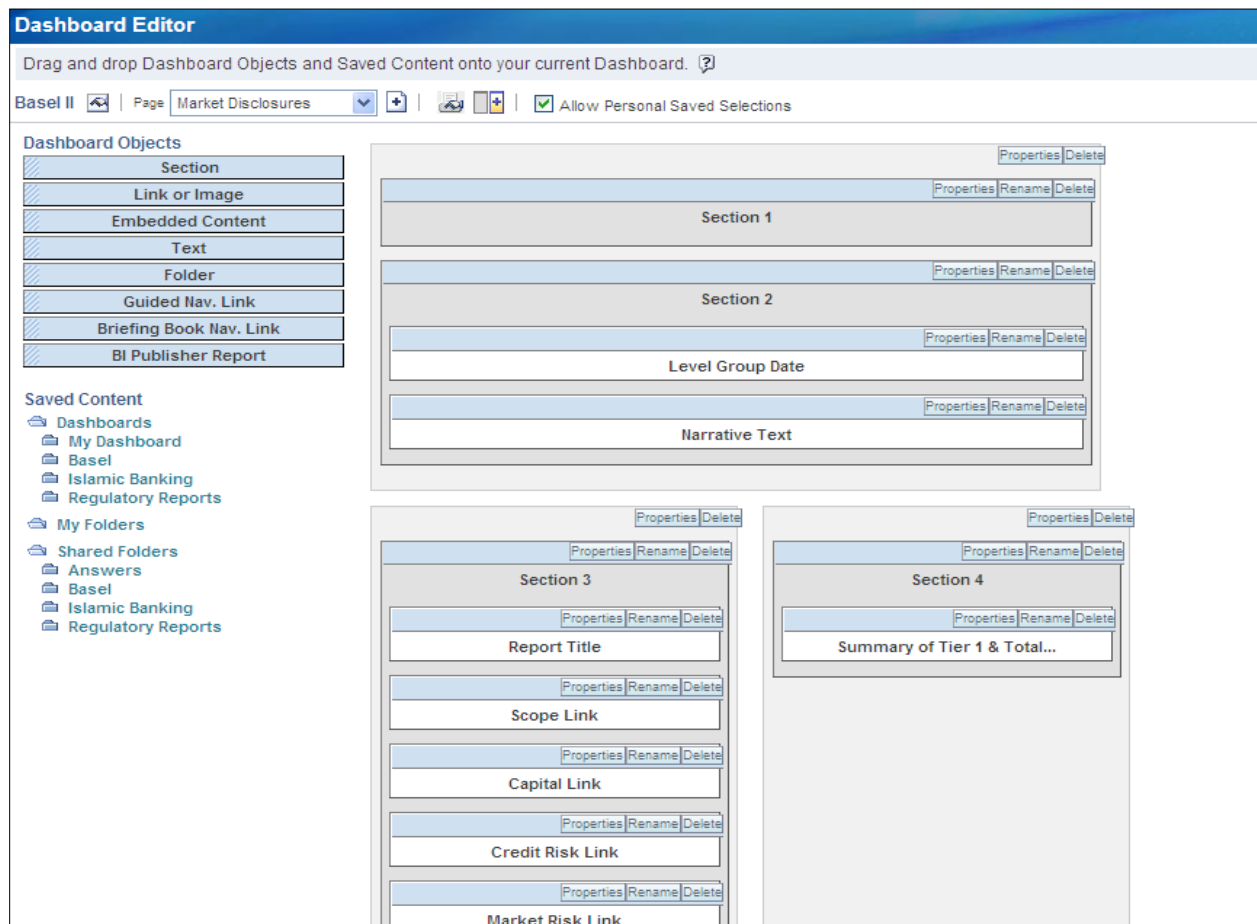
3. Click to create a new dashboard page.

4. Add the Page Name and Page Description in the dialogue box.

5. Click and drag the relevant dashboard objects, appearing in the Left Hand side of the page to the centre of the page or the current dashboard.
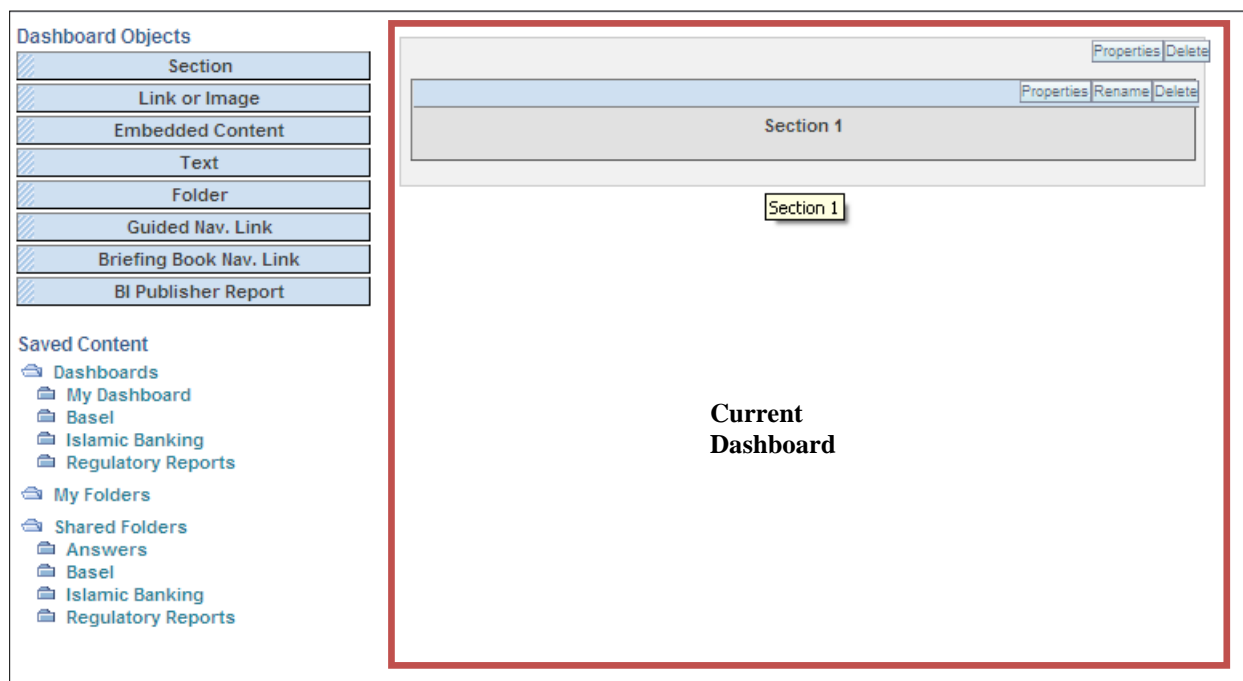
The description of each Dashboard object is represented in the following table:
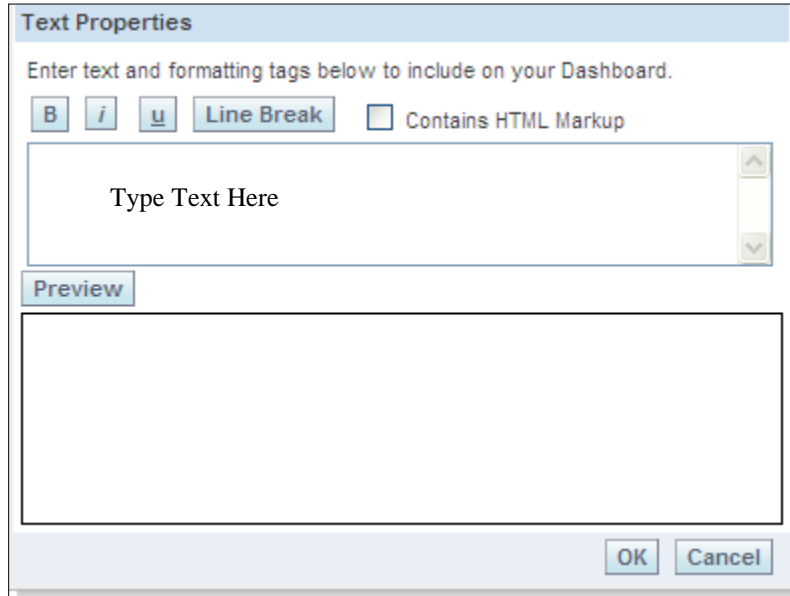
Dashboard Object	Description
Section	Helps create various sections in the Dashboard
Link or Image	Helps map an image to identify a particular report or map relevant links like **Return link, Refresh link,** and so on
Embedded Content	A URL can be mapped to the Dashboard for reference
Text	Relevant Text can be added to a particular section
Folder	Path to a particular folder in the catalog can be directly accessed through the dashboard.
Alert Section	Active Alerts can be mapped to the report
Action Link	Link to any other Dashboard reports, Java Method, Web Services, URL and so on.
Action Link Menu	This is a menu for different action links.

6. Click **Properties** icon displayed on each dashboard object to set the properties of the dashboard object.

For example: To write text, Click **Properties** icon displayed on the Top corner of the Text Dashboard object in the current dashboard, as shown in the following figure (Fig 6):
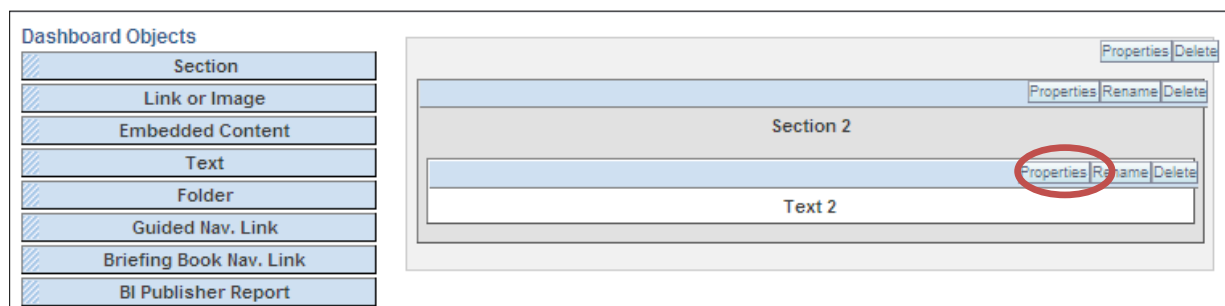
Type the relevant text and click any of the formatting tags like **B-Bold**, *i-italics,* u-underline to format the text. You can also see a Preview of your Text by clicking the Preview icon.
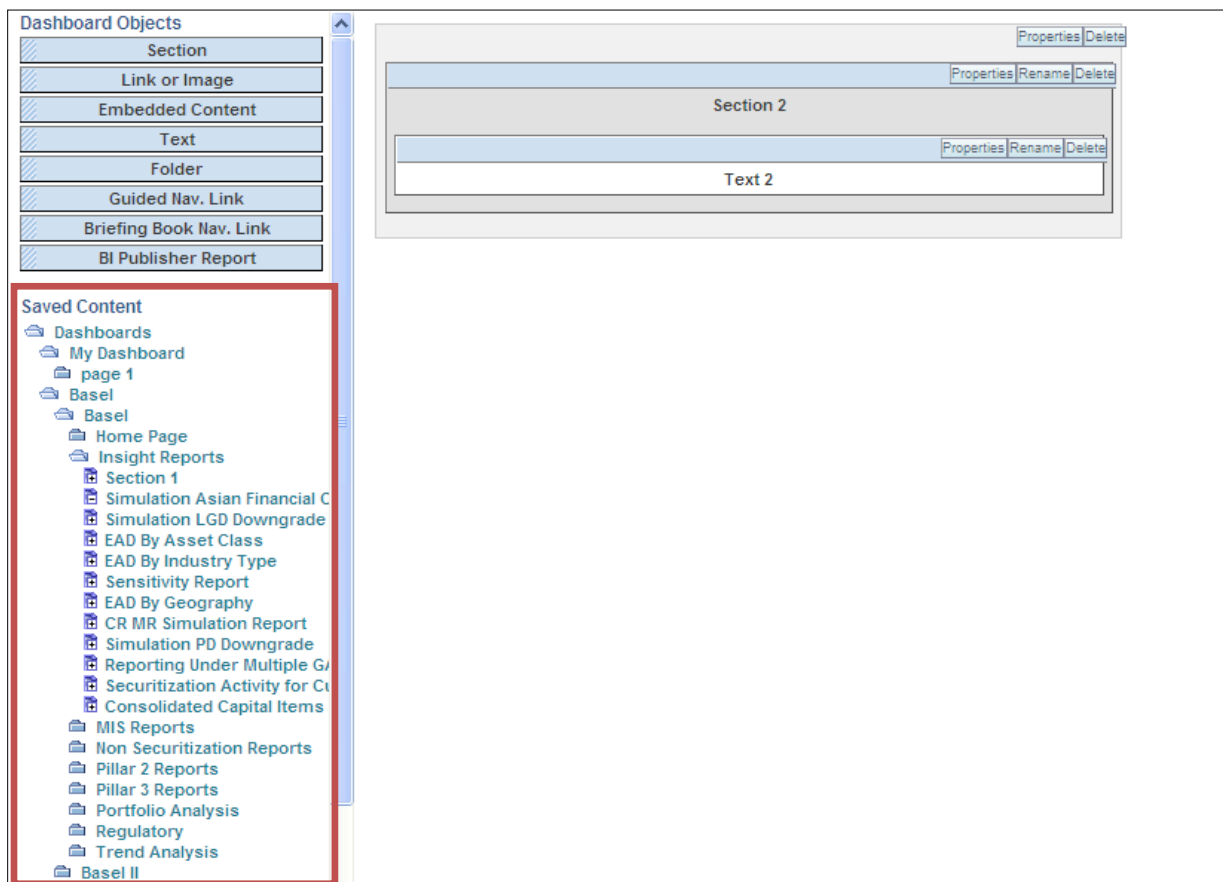
7. Click and drag the relevant report to the current dashboard from the Saved content section in the Left Hand Side of the page, to map a report to the dashboard.

8. Click Save on the top right hand corner of the page after creating a dashboard.

You can now view the Dashboard as a separate tab.

To modify an existing report in the dashboard, refer to the following steps:

1. Select the relevant tab which contains the report (For example: Basel, Market Disclosures).

2. Click **Page Options** on the top right hand side corner of the page as shown in the figure.
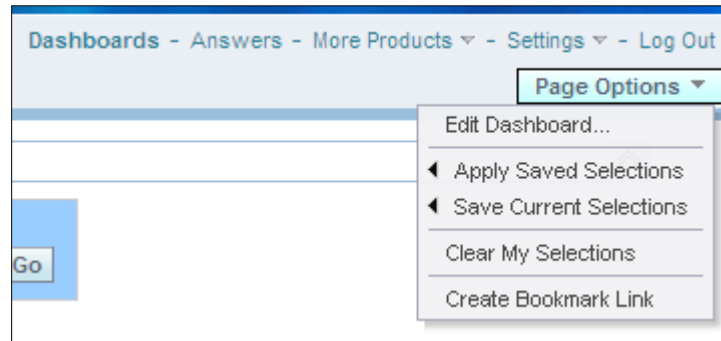
3. Click **Properties** icon displayed on each report.
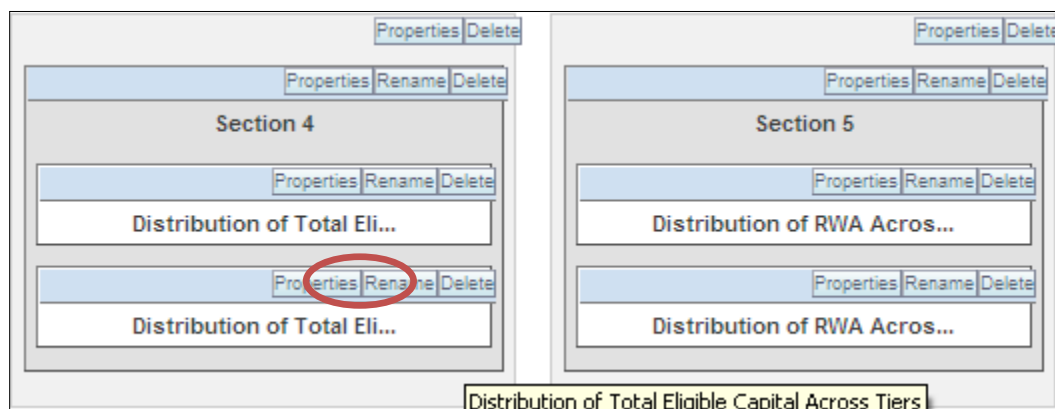
4. Click **Modify Request** from the drop-down list.

5. Click **Result Columns** or **Criteria Links** to edit the corresponding columns or Filters.

The relevant columns will appear on the Left Hand Side of the page, as shown in the figure. Click any column to add an additional column to the report.

To edit relevant columns the following icons have been provided. Click any of the icons to modify the column.

f_x = Edit Formula

$\boxed{Y}$ = Add Filter to the column

$\boxed{\times}$ = Delete a column

You can also add filters to the columns displayed in the selection pane from the **Filters** section, shown in the figure.

NOTE: To know more about Column Filters, Click   .

After modifying the report, you can simultaneously view the results of your modification by clicking the Results tab.
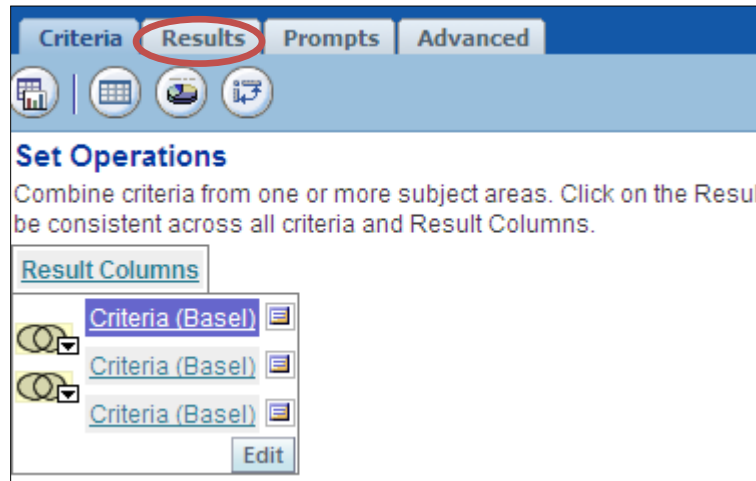
BIP Report Maintenance

New reports can be created and modifications to the validation checks can be made in the excel file directly, for all BIP regulatory reports. To add a new report, the required report has to be added as a new worksheet within the same workbook. You can also change the intra-report checks (checks across worksheet) in excel directly. When the changes are made in the excel file, the file can be uploaded to the repository (if you access to perform the upload).

To modify an excel based report to the repository, refer to the following steps:

NOTE: The example given below relates to modification of FINMA BIP reports. Similarly, you can also modify an FFIEC BIP report as per the steps given below.

1. Click the relevant report tab (For example: FINMA BIP) which contains the excel reports to be edited.

2. Click the relevant excel based report to be edited, which opens a new window.

3. Click the **Edit Report** link on the top right hand side corner of the new window as shown in the figure:
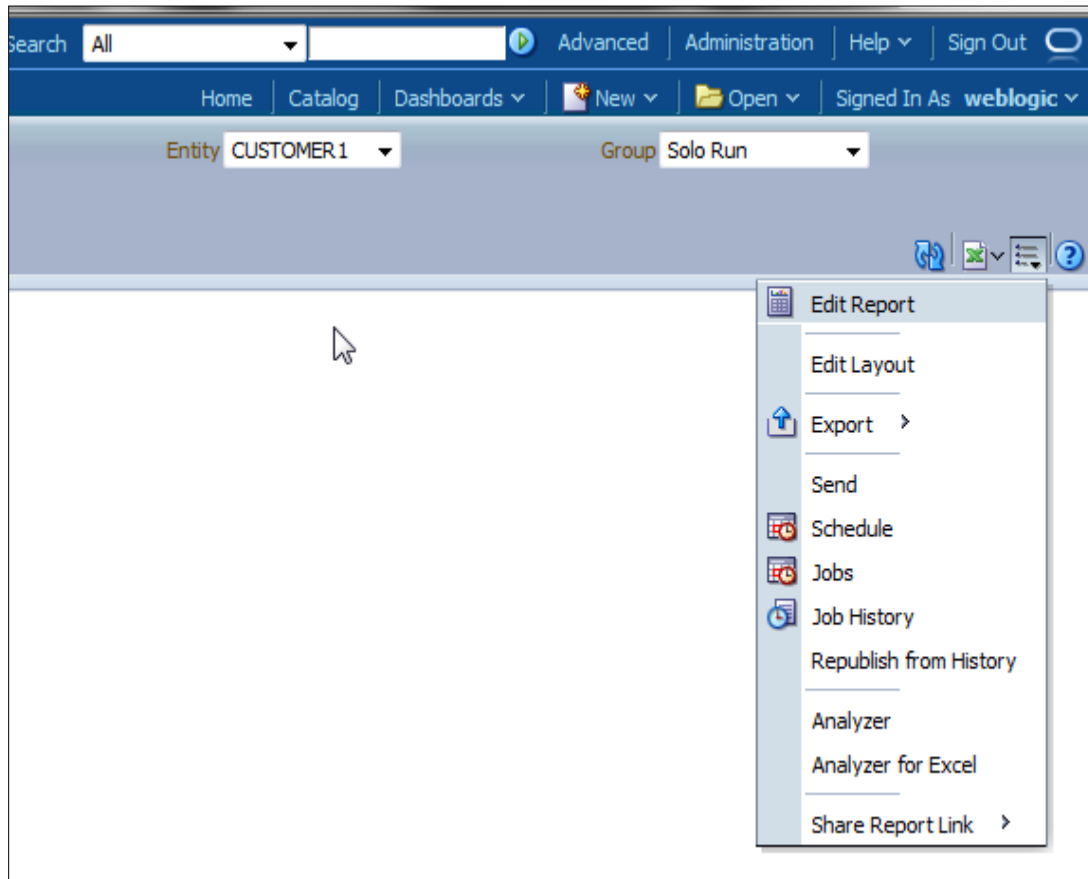
4. Click the data model displayed on the top left hand corner of the screen.
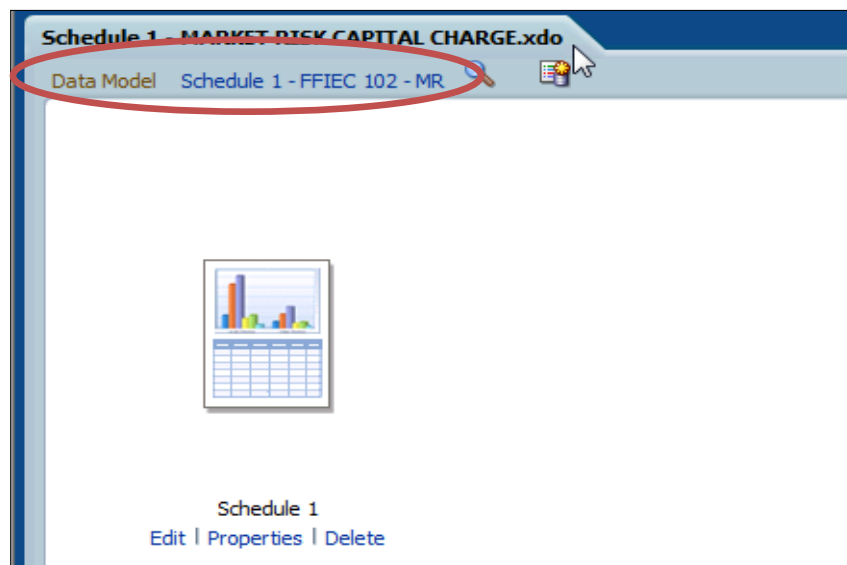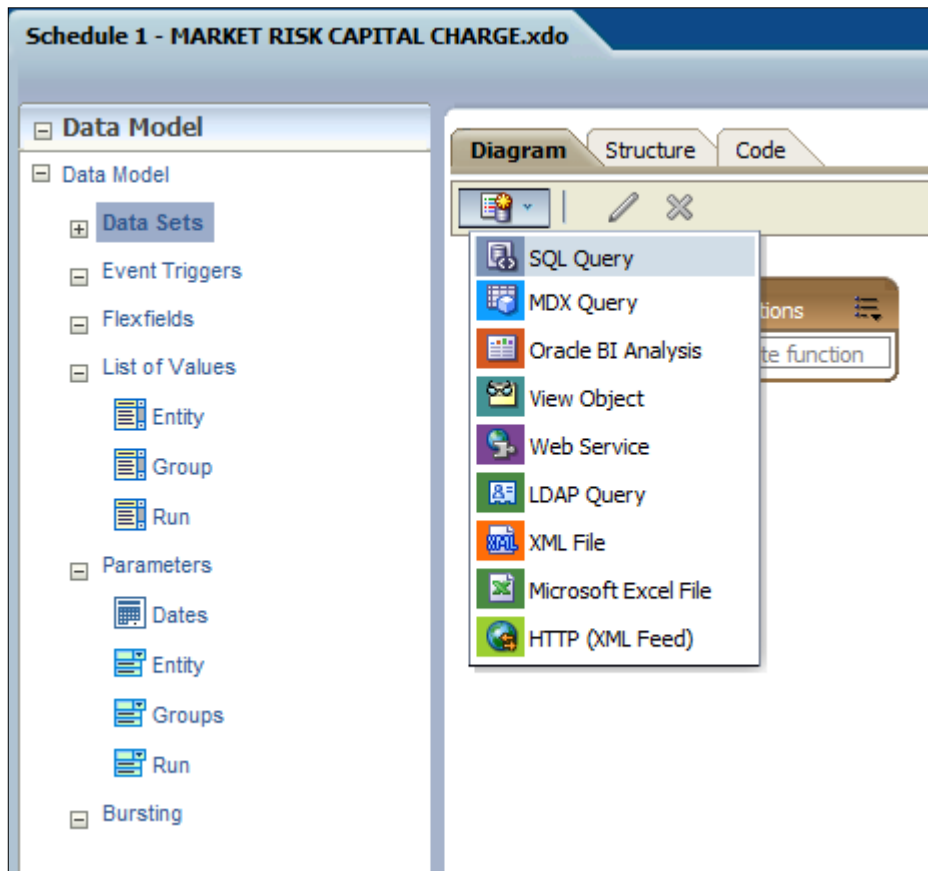

5. Enter the required details under **Properties** as shown in the figure.
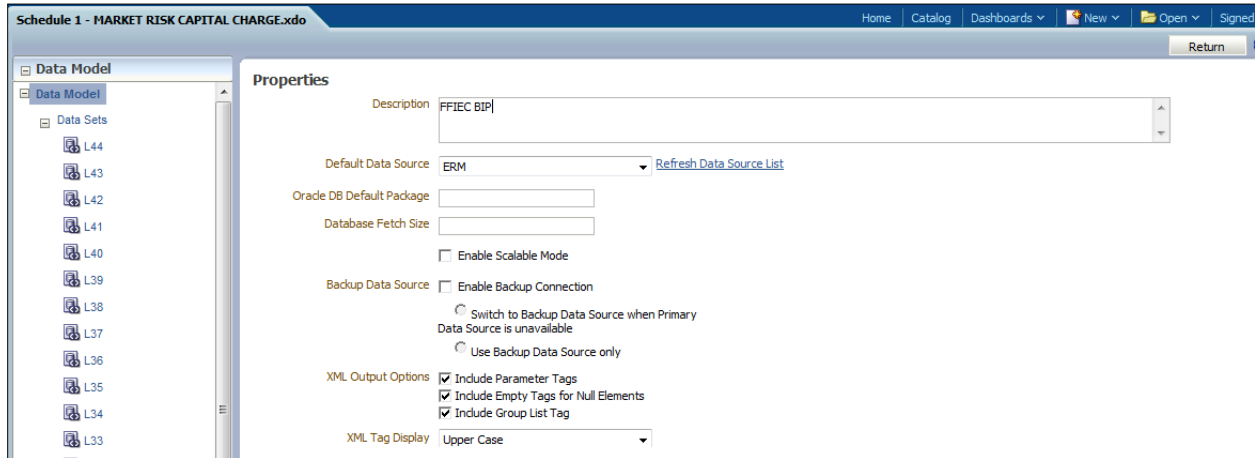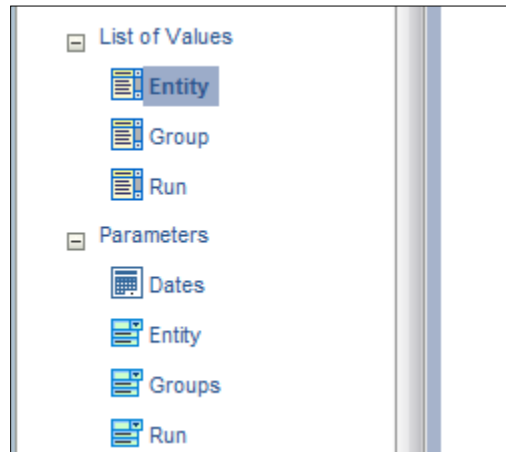
6. Click **Data Sets** on the Left Hand Side pane and click to create a new data set to create a new report.

    You have the option of creating a data set in any of the formats as shown in the figure.

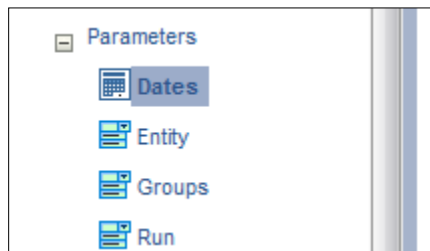7. Click **List of Values > Entity** from LHS menu.

8. Enter the Name, Type and Data Source and click ⊟. Repeat this procedure for other list of value categories.

NOTE: To create a new list of value click ✚

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9. Click **Parameters** and select **Dates** from LHS menu.

10. Enter the Name, Data Type, Default Value, Parameter Type and click ⊟. Repeat this procedure for the other parameters.
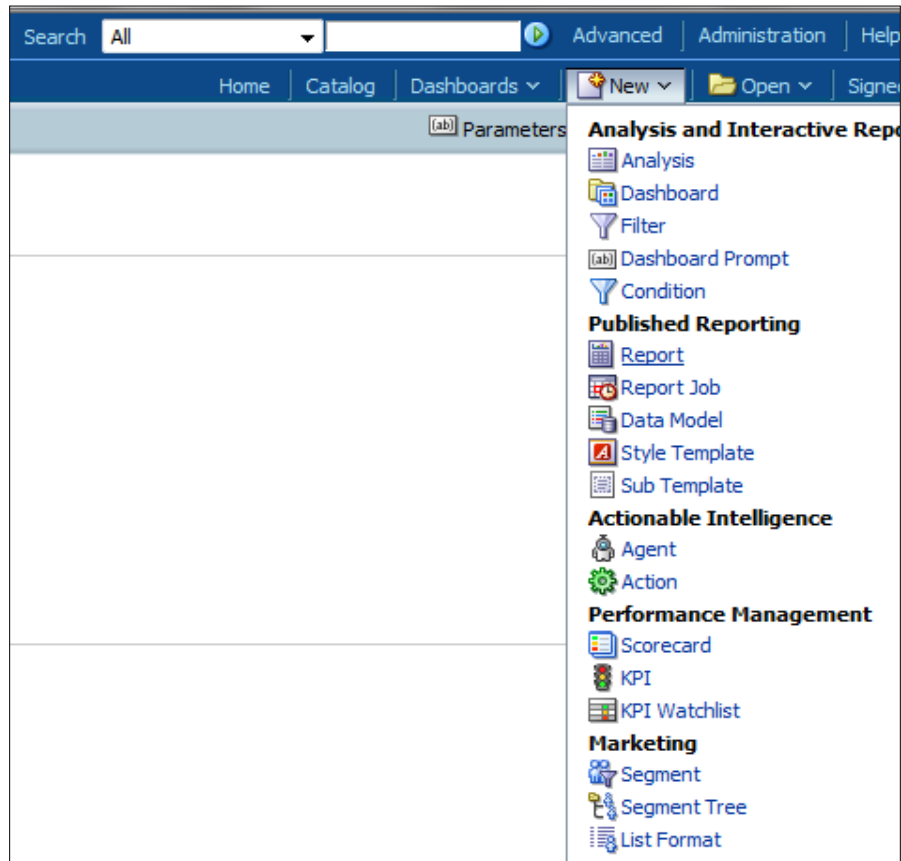

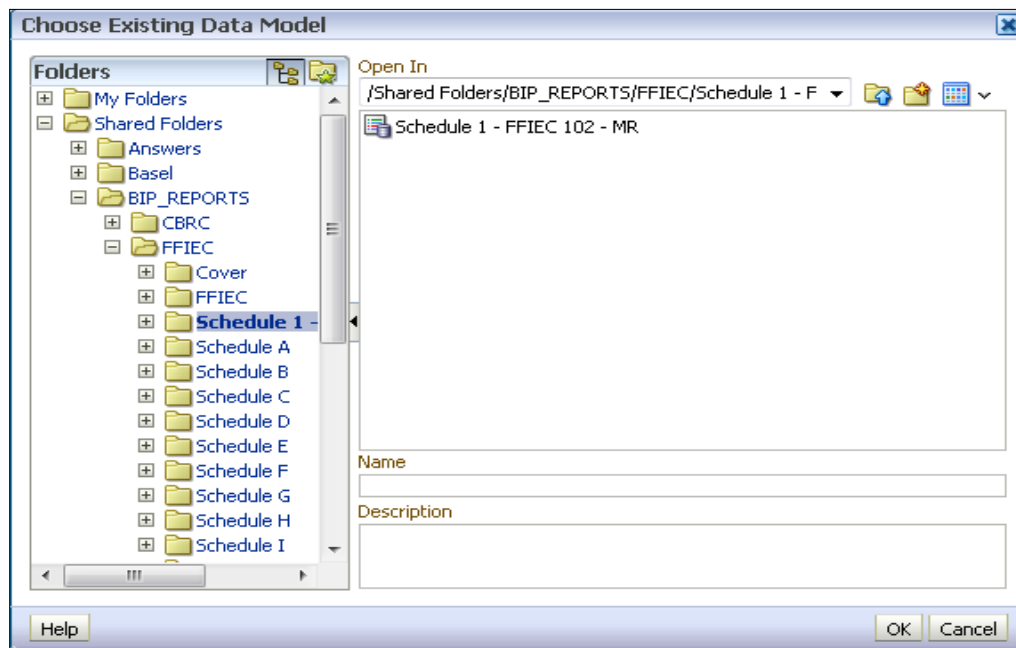**NOTE:** To create a new parameter click ✚.

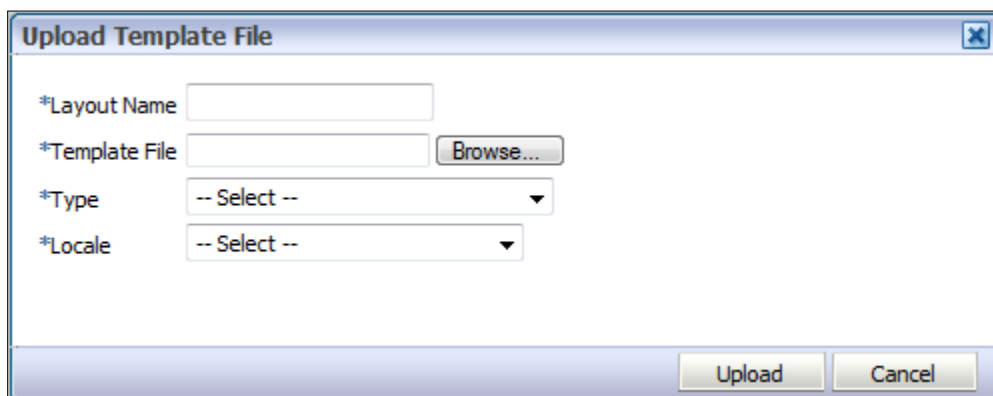To Upload a modified excel based report, refer the following steps:

1. Click **New** and select **Report**, shown in the figure.

2. The **Choose Existing Data Model** pop up appears. Browse to select the modified Data Model and click **OK**.

3. Click **Upload** to upload the file. Enter the Layout Name, Type and Locale and browse for the Template File and click **Upload**.
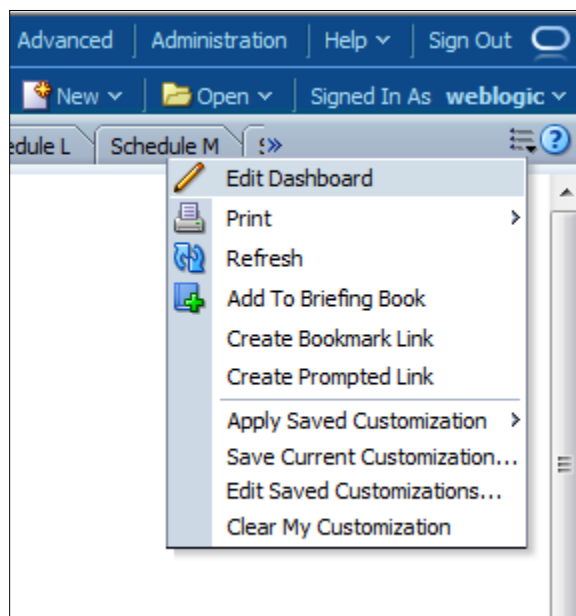
You have successfully uploaded the modified the report.

To map the BIP report follow the steps give below:

1. Click the relevant dashboard to which the BIP report is to be mapped.

2. Click [icon] on the top right hand side corner of the page and click **Edit Dashboards** as shown in the figure.

3. Click and drag the relevant report from the catalog section on the LHS pane.
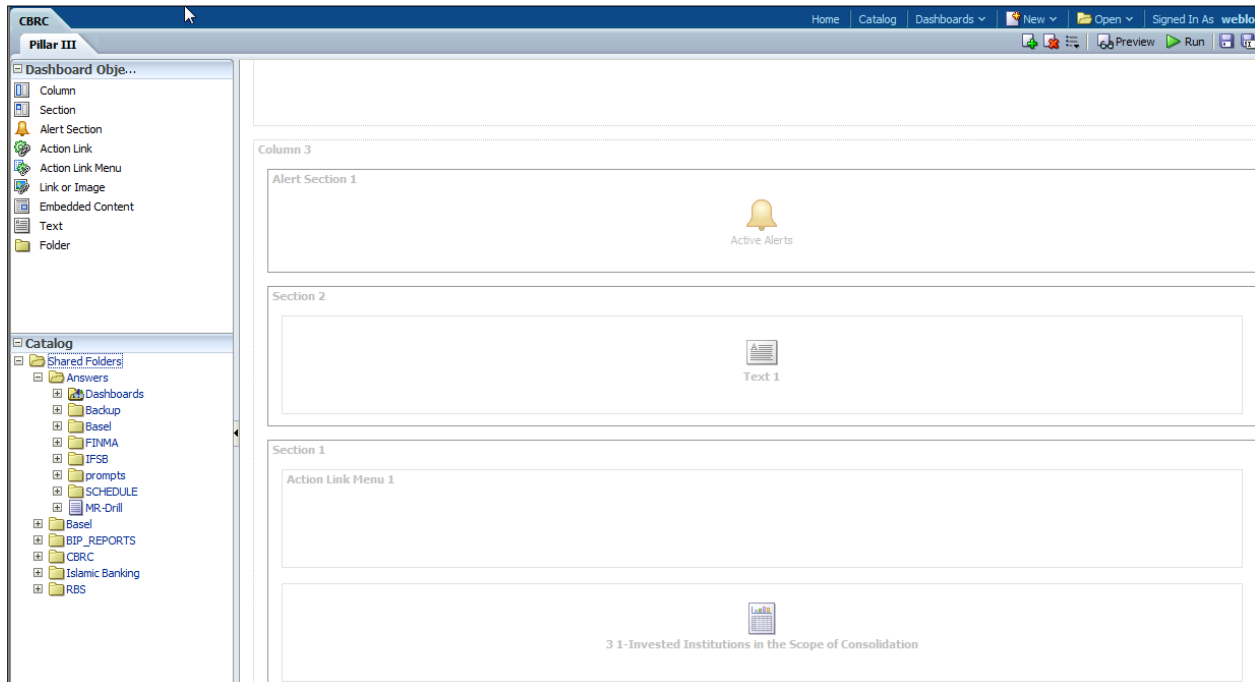
You have successfully mapped the BIP report to a Dashboard.

Frequently Asked Questions

This section lists the frequently asked questions which are as follows:

1. **Can a Bank add a new filter to a column within an existing report?**

   The filters currently incorporated in the Basel II Analytics report are configured as per the Basel Accord. The bank can add a new filter to an existing report. For example: In report CCR - 8C - Notional Principal by OTC Product and Underlying, filters are added as per product type. You can additionally add a filter as per currency. *For more information on addition of filters, refer to the OBIEE User Manual.*

2. **Can the bank modify a code within an existing filter?**

   Yes, the bank can modify a code within a filter. For example: In report Sec - 9G - Deductions by Underlying Asset Type, you can modify the existing filter to view RWA below a certain amount. *For more information on modification of filters, refer to the OBIEE User Manual.*

3. **Can the bank add a measure to an existing report?**

   Yes, the bank can add a measure to an existing report. For example: In report CR - 4B - EAD By Asset Class, the bank can include an additional measure to calculate the EAD post mitigation values in order to compare the values of EAD Pre-Mitigation and Post Mitigation. *For more information on addition of measures, refer to the OBIEE User Manual.*

4. **Can the bank add a dimension to an existing report?**

   Yes, the bank can add an additional Dimension to an existing report. For example: In report CR - 4B - EAD by Asset Class the bank has a choice of adding a Currency Dimension. *For more information on addition of Dimension, refer to the OBIEE User Manual.*

5. **What are the changes required to be made if a code within a Dimension table is to be added or deleted?**

   If any codes are added or deleted in the Dimension tables, then all the reports using the original codes needs to be modified for filters or column level expressions (if applicable). If the Surrogate Keys change in the Dimension tables, then the corresponding entries in FACT tables also have to be changed to generate the reports.

Acronyms and Glossary Terms

BIP	Business Intelligence Publisher
CAR	Capital Adequacy Ratio
CRIRB	Credit Risk Internal Ratings Based
CRSABIS	Credit Risk Standardized Approach of Bank of International Settlements
CRSACH	Credit Risk Standardized Approach for Switzerland
EAD	Exposure At Default
EL	Expected Loss
FFIEC	Federal Financial Institutions Examination Council
Filter	A filter is used to narrow down a selection of data. For example: Using a Filter you can identify the top ten performers.
FINMA	Swiss Financial Market Supervisory Authority
IAH	Investment Account Holders
ICAAP	Internal Capital Adequacy Assessment Process
IFSB	Islamic Financial Services Board
IIFS	Institutions Offering Islamic Financial Services
IMA	Internal Models Approach
IMM	Internal Modeling Method
LOB	Line of Business
OBIEE	Oracle Business Intelligence Enterprise Edition
OFSAA	Oracle Financial Services Analytical Application
OFSAAI	Oracle Financial Services Analytical Application Infrastructure
OTC	Over the Counter
Pillar I	This pillar of Basel II accord is related to minimum capital requirements for credit risk, market risk and operational risk. It also consists of multiple approaches for each risk.

Pillar II	This pillar of the Basel II accord relates to a supervisory review process. It consists of ICAAP (Internal Capital Adequacy Assessment Process) and Supervisory review.
Pillar III	This pillar of Basel II accord is related to market disclosure requirements for capital, credit risk, market risk, and operational risk. It also relates to equities in the banking book and interest rate risk in banking book.
PD	Probability of Default
PSIA	Profit Sharing Investment Accounts
Regulatory Reporting	This is a jurisdiction specific Basel II regulatory reporting requirements in the templates specified by each jurisdiction. These reporting requirements are over and above the Pillar III reporting requirements and to be submitted to respective regulators.
Stress Testing	Process of defining shocks, stress scenarios and specifying a standalone execution of stress scenarios to obtain the stress values of the variables or mapping a scenario to a Baseline Run
T2T	Table to Table